



## EFECTELE ECONOMICO-SOCIALE ALE VARIAȚIEI DOBÂNZII ANUALE UNITARE SOCIO-ECONOMIC EFFECTS OF UNIFORM ANNUAL INTEREST RATE VARIATIONS

BENTEA Mariana Floricica - Universitatea "Andrei Șaguna" Constanța

This paper shows the similarity between mathematics and economic sciences, similarity that is useful to the strengthening of the decisions proper to the administration of the financial business. Due to the concomitant development of the two fields, sufficient arguments have been searched and provided to support and extend the diverse common or particular theories of these ones. The interest serves to the measurement of a remuneration in a certain way or, in other words, to the measurement of the cost regarding the borrowing, credit or financing operation. The transmission of the monetary politics effects on the economic activity can be made through the unitary annual interest. The effects of the unitary interest swing are divided into three categories: of substitution, of revenue and of wealth. The change of the expectations regarding the ratio between the present consumption expenses and the future ones are determined by the alterations in the money power of buying or some other risks. In addition, the unforeseen modifications that affect the price of different items can force the consumers to operate a reorganization within their personal expenses.