

***THE EFFECT OF INTERESTES AND INFLATION ON THE
PERFORMANCE OF PT. BANK MUAMALAT INDONESIA,Tbk.***

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ABSTRACT

This study aims to determine the effect of interest rates and inflation on the performance of PT. Bank Muamalat Indonesia. The study was conducted based on financial ratios of PT. Muamalat Indonesia interrupted period of 5 years, a period in 2006 served until the year 2010 in which the bank's performance benchmark is the ROA, ROE, NIM.

This study used multiple linear regression method by specifying the dependent variable is Return On Assets (ROA), Return on equity (ROE), Net Interest Margin (NIM) and the free variable rate and interest rate inflsi before analyzing the results of the regression, especially first tested the assumption that these results are very significant, so it certainly meets the standards of the BLUE (Best Linear Unbiased Estimator).

The study found that the rate of inflation significantly affect ROE, and the interest rate effect on ROA BI. Nevertheless this result remains to be further assessed with the methods and observations even better later in the future.

Keyword :Return On Assets (ROA), Return On Equity (ROE), Net Interst Margin (NIM), Interest and Inflation.