

# **KAJIAN PERAN FAKTOR MAKRO EKONOMI DALAM MENJAGA STABILITAS KURS RUPIAH DAN DAMPAKNYA PADA KINERJA BANK MANDIRI**

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## **ABSTRAK**

Selama periode 2021-2023 kondisi makro ekonomi di Indonesia mengalami fluktuatif yang berdampak pada pergerakan kurs rupiah, khususnya inflasi yang memiliki peran penting dalam pergerakan kurs rupiah. Selain itu, fluktuatif makro ekonomi juga berdampak terhadap kinerja keuangan perbankan, salah satunya bank yang berdampak, yaitu Bank Mandiri, Bank Mandiri mengalami penurunan kinerja keuangan ketika kondisi makro ekonomi tidak stabil sehingga hal tersebut menjadi tantangan Bank Mandiri dan berusaha untuk menjaga kestabilan kinerja keuangan dalam kondisi apa pun. Penulisan ini memiliki tujuan untuk mengetahui peran variabel makro ekonomi terhadap kinerja Bank Mandiri dan pergerakan kurs rupiah. Metode penulisan yang digunakan pada penulisan Tugas Akhir, yaitu menggunakan kuantitatif berupa analisis makro ekonomi dan rasio keuangan pada tahun 2021-2023 dengan menggunakan data sekunder serta teknik analisis data menggunakan laporan keuangan untuk menganalisis rasio, seperti profitabilitas, likuiditas, dan solvabilitas. Selain itu, penulisan ini juga melibatkan analisis *non performing loan net* dan *capital adequacy ratio* untuk melihat kecenderungan peningkatan atau penurunan yang berdampak pada kinerja Bank Mandiri. Hasil menunjukkan bahwa kinerja keuangan Bank Mandiri yang ditinjau dari *non performing loan net* dan *capital adequacy ratio* selama periode 2021-2023 cenderung mengalami peningkatan, tetapi rasio *non performing loan* mengalami penurunan. Akan tetapi, dalam penurunan NPL pada bank tersebut artinya mengalami perbaikan. Dengan demikian, Bank Mandiri telah terbukti mampu mempertahankan kinerja mereka dan beradaptasi dengan perubahan dalam lingkungan bisnis mereka meskipun menghadapi tantangan yang ada.

**Kata Kunci: Makro Ekonomi, Kurs Rupiah, Kinerja Keuangan, NPL Net, dan CAR**

**STUDY OF THE ROLE OF MACROECONOMIC FACTORS IN  
MAINTAINING THE STABILITY OF THE RUPIAH  
EXCHANGE AND ITS IMPACT ON BANK MANDIRI  
PERFORMANCE**

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**ABSTRACT**

*During the 2021-2023 period, macroeconomic conditions in Indonesia experienced fluctuations which had an impact on the movement of the rupiah exchange rate, especially inflation which played an important role in the movement of the rupiah exchange rate. Apart from that, fluctuating macroeconomics also have an impact on banking financial performance, one of the banks that has an impact, namely Bank Mandiri, Bank Mandiri experiences a decline in financial performance when macroeconomic conditions are unstable so this becomes a challenge for Bank Mandiri and tries to maintain stable performance. in finance. any condition. This writing aims to play a role in knowing macroeconomic variables on Bank Mandiri's performance and movements in the rupiah exchange rate. The writing method used in writing the final assignment is quantitative in the form of macroeconomic analysis and financial ratios in 2021-2023 using secondary data as well as data analysis techniques using financial reports to analyze ratios, such as profitability, liquidity and solvency. Apart from that, this writing also involves analysis of non-performing loan net and capital adequacy ratio to see increasing or decreasing trends that have an impact on Bank Mandiri's performance. The results show that Bank Mandiri's financial performance in terms of the net non-performing loan ratio and capital adequacy during the 2021-2023 period tends to increase, but the non-performing loan ratio has decreased. However, the decline in NPL at the bank means that it has experienced improvement. Thus, Bank Mandiri has proven capable of maintaining its performance and adapting to changes in its business environment despite facing existing challenges.*

**Keywords: Macroeconomics, Rupiah Exchange Rate, Financial Performance, Net NPL, and CAR**