

**PENGARUH RASIO KEUANGAN DAN FAKTOR FUNDAMENTAL  
EKONOMI MAKRO TERHADAP KINERJA KEUANGAN BANK BUMN  
DI INDONESIA**

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**ABSTRAK**

Penelitian ini bertujuan menganalisa Pengaruh Rasio Keuangan dan Faktor Fundamental Makro terhadap Kinerja Keuangan Bank BUMN di Indonesia. Penelitian ini menggunakan metode kuantitatif dengan data sekunder dari laporan keuangan masing-masing bank BUMN (BRI, BNI, BTN, Mandiri) dan data makroekonomi dari Badan Pusat Statistik dan BI periode 2019–2023. Jumlah sampel yang diperoleh sebanyak 160 data observasi, yang berasal dari 4 bank selama periode 5 tahun dengan mempertimbangkan pengamatan terhadap beberapa variabel penelitian seperti rasio keuangan (ROA, LDR, NPL, CIR) dan indikator fundamental ekonomi makro (Inflasi, Suku Bunga, Nilai Tukar) setiap tahunnya Metode analisis yang digunakan yaitu statistic deskriptif, uji asumsi klasik, analisis regresi berganda, dan uji t menggunakan aplikasi IBM SPSS versi 27. Hasil penelitian menunjukkan bahwa ROA, LDR, NPL, dan Nilai Tukar menunjukkan pengaruh positif namun tidak signifikan terhadap kinerja keuangan bank BUMN. CIR, Inflasi, dan Suku bunga menunjukkan pengaruh negatif namun tidak signifikan terhadap kinerja keuangan bank BUMN.

**Kata Kunci : ROA, LDR, NPL, CIR, Inflasi, Suku Bunga, Nilai Tukar**

***THE INFLUENCE OF FINANCIAL RATIOS AND MACROECONOMIC  
FUNDAMENTAL FACTORS ON THE FINANCIAL PERFORMANCE OF  
BUMN BANKS IN INDONESIAN***

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***ABSTRACT***

*This study aims to analyze the Influence of Financial Ratios and Macro Fundamental Factors on the Financial Performance of State-Owned Banks in Indonesia. This study uses a quantitative method with secondary data from the financial reports of each state-owned bank (BRI, BNI, BTN, Mandiri) and macroeconomic data from the Central Statistics Agency and BI for the period 2019–2023. The number of samples obtained was 160 observation data, which came from 4 banks over a period of 5 years by considering observations of several research variables such as financial ratios (ROA, LDR, NPL, CIR) and macroeconomic fundamental indicators (Inflation, Interest Rates, Exchange Rates) each year. The analysis methods used were descriptive statistics, classical assumption tests, multiple regression analysis, and t-tests using the IBM SPSS version 27 application. The results showed that ROA, LDR, NPL, and Exchange Rates showed a positive but insignificant effect on the financial performance of state-owned banks. CIR, Inflation, and Interest Rates showed a negative but insignificant effect on the financial performance of state-owned banks.*

***Keywords : ROA, LDR, NPL, CIR, Inflation, Interest Rates, Exchange Rates***