

**PENGARUH TINGKAT SUKU BUNGA *THE FED* DAN KURS TERHADAP
HARGA SAHAM BANK DIGITAL YANG TERDAFTAR DI BURSA EFEK
INDONESIA PERIODE TAHUN 2021-2023**

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ABSTRAK

Performa bank digital di Indonesia pasca *Covid-19* mengalami penurunan berdasarkan data harga saham yang terus anjlok selama 3 tahun berturut-turut. Penelitian ini bertujuan untuk menganalisis pengaruh tingkat suku bunga The Fed dan kurs terhadap harga saham bank digital yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2021-2023. Penelitian ini menggunakan metode deskriptif-verifikatif dengan pendekatan kuantitatif untuk mengidentifikasi hubungan sebab akibat antara variabel tersebut. Data yang digunakan adalah data sekunder dengan populasi sebanyak 7 perusahaan bank digital dan sampel sebanyak 6 perusahaan dari hasil *purposive sampling*. Pengujian menggunakan analisis regresi linier berganda dengan aplikasi SPSS. Hasil penelitian menunjukkan bahwa tingkat suku bunga The Fed dan kurs berpengaruh negatif dan signifikan terhadap harga saham bank digital yang terdaftar di BEI periode 2021-2023.

Kata Kunci : Suku Bunga The Fed, Kurs, Harga Saham, Bank Digital

***THE INFLUENCE OF INTEREST RATES AND THE FEDERAL RESERVE
EXCHANGE RATE ON THE STOCK PRICES OF DIGITAL BANKS LISTED ON
THE INDONESIA STOCK EXCHANGE FOR THE PERIOD 2021-2023***

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ABSTRACT

The performance of digital banks in Indonesia post-Covid-19 has declined based on stock price data that has continuously plummeted for three consecutive years. This study aims to analyze the impact of The Fed's interest rates and exchange rates on the stock prices of digital banks listed on the Indonesia Stock Exchange (IDX) during the period 2021-2023. This study uses a descriptive-verification method with a quantitative approach to identify the causal relationship between the variables. The data used are secondary data with a population of 7 digital banking companies and a sample of 6 companies from purposive sampling. The testing used multiple linear regression analysis with the SPSS application. The research results show that the Fed's interest rate and exchange rate have a negative and significant impact on the stock prices of digital banks listed on the IDX for the period 2021-2023.

Keywords: Fed Interest Rates, Exchange Rates, Stock Prices, Digital Banks