

ABSTRACT

This study aims to examine the Micro, Small, and Medium Enterprises (MSME) loan ratio at Bank Mandiri over the past ten years (2013–2023) and to evaluate its compliance with the MSME credit ratio standards set by Bank Indonesia. The background of this research is based on the crucial role of MSMEs in Indonesia's economy and the persistent challenges they face in accessing financing. Although Bank Mandiri is one of the largest banks in Indonesia, the data indicate that its MSME loan ratio has not met the minimum 20% requirement mandated since 2018. This research employs a descriptive quantitative approach with a comparative method. Secondary data were collected from Bank Mandiri's annual reports and official regulations issued by Bank Indonesia. Data analysis techniques include descriptive statistics, the Shapiro-Wilk normality test, and differential tests using the Independent Sample T-Test and Mann-Whitney Test.

The research findings show that the MSME loan ratio at Bank Mandiri has experienced a declining trend, from over 15% at the beginning of the period to below 10% in 2023. The average MSME loan ratio at Bank Mandiri was recorded at 11.40%, with a considerable spread of data. Hypothesis testing revealed that although there is a difference between Bank Mandiri's MSME loan ratio and the minimum standard set by Bank Indonesia, the difference is not statistically significant. However, in practical terms, the ratio remains far below the regulatory target. These findings are expected to provide strategic input for Bank Mandiri and regulators to enhance the effectiveness of credit distribution policies to the MSME sector in the future.

Keywords: *MSME Loan Ratio, Bank Mandiri, Bank Indonesia Standards, Credit Distribution, Differential Test*