

Abstrak

Penelitian ini bertujuan untuk mengetahui performa tingkat efisiensi BPD Konvensional di Indonesia, serta peneliti dapat menemukan variabel apa saja yang masih harus dikoreksi dan ditingkatkan kinerjanya. Penelitian ini menggunakan Data Envelopment Analysis dengan pendekatan Non Parametrik model BCC dengan melihat *Variable Return to Scale*, *Variabel Projection*, serta Regresi Data Panel. Jenis data yang digunakan merupakan data sekunder berupa data runtut waktu (*time series*) dalam bentuk tahunan melalui website resmi OJK. Variabel yang digunakan dalam penelitian ini yaitu variabel input (Dana Pihak Ketiga, Beban non Bunga, Beban Bunga, Biaya Karyawan) variabel output (Pinjaman, Pendapatan Bunga, Pendapatan Operasional Selain Bunga) variabel independen (*NIM,BOPO,LDR,CAR*).

Hasil penelitian menunjukkan bahwa rata-rata BPD Konvensional di Indonesia masih belum konsisten efisien dalam menjalankan kegiatan operasionalnya, pada *variable return to scale* terdapat beberapa BPD yang menunjukkan kinerja bagus yakni menghasilkan IRS dan CRS serta masih ada BPD yang hanya mengalami DRS atau situasi menurun selama periode pengamatan. Berdasarkan hasil penelitian dari *variabel projection* BPD Konvensional menghasilkan angka ≥ 0.00 yang artinya terdapat variabel yang harus diperbaiki guna mencapai tingkat efisiensi. Berdasarkan hasil estimasi *generalized least squares* bahwa variabel *NIM,BOPO,LDR,CAR* berpengaruh positif dan signifikan terhadap efisiensi BPD Konvensional di Indonesia.

Kata Kunci : DEA, BPD, Regresi Data Panel

Abstract

This study aims to determine the performance of conventional BPD efficiency levels in Indonesia, and researchers can find out what variables still need to be corrected and their performance improved. This study uses Data Envelopment Analysis with a Non-Parametric approach to the BCC model by looking at Variable Return to Scale, Variable Projection, and Panel Data Regression. The type of data used is secondary data in the form of time series data in the annual form via the official OJK website. The variables used in this study are input variables (Third Party Funds, Non-Interest Expenses, Interest Expenses, Employee Costs) output variables (Loans, Interest Income, Operational Income Other than Interest) independent variables (NIM, BOPO, LDR, CAR).

The results show that the average conventional BPD in Indonesia is still not consistently efficient in carrying out its operational activities, on the return to scale variable several BPDs show good performance, namely producing IRS and CRS and there are still BPDs that only experience DRS or a declining situation during the period observation. Based on the results of the research on the conventional BPD projection variable, it produces a number ≥ 0.00 , which means that there are variables that must be corrected to achieve a level of efficiency. Based on the estimation results of generalized least squares the variables NIM, BOPO, LDR, and CAR have a positive and significant effect on the efficiency of conventional BPD in Indonesia.

Keywords : DEA, BPD, Panel Data Regression