

ABSTRAK

Efisiensi merupakan indikator penting daya saing industri perbankan, namun bukti empiris mengenai perbandingan efisiensi bank konvensional dan bank syariah di Indonesia masih beragam. Penelitian ini bertujuan mengukur dan membandingkan tingkat efisiensi bank umum konvensional dan bank umum syariah di Indonesia pada periode 2021–2025. Efisiensi diukur menggunakan dua metode yang saling melengkapi, yaitu *Data Envelopment Analysis* (DEA) untuk efisiensi teknis dan *Stochastic Frontier Analysis* (SFA) *cost frontier* Battese–Coelli (1992) untuk efisiensi biaya, dengan pendekatan intermediasi.

Sampel terdiri atas 10 bank umum konvensional dan 10 bank umum syariah dengan data panel triwulanan sebanyak 400 observasi; dana pihak ketiga, beban tenaga kerja, dan aset tetap diperlakukan sebagai input, sedangkan kredit/pembiayaan dan aset produktif sebagai output. Hasil penelitian menunjukkan bahwa efisiensi teknis kedua kelompok tergolong tinggi dan membaik sepanjang periode. Pada efisiensi teknis keseluruhan (DEA-CCR) tidak terdapat perbedaan yang signifikan ($p = 0,696$), namun bank konvensional unggul secara signifikan pada efisiensi teknis murni (DEA-BCC; $p = 0,007$) dan efisiensi biaya (SFA: 0,553 berbanding 0,375; $p < 0,001$), sementara bank syariah unggul secara signifikan pada efisiensi skala ($p < 0,001$).

Hasil DEA dan SFA konsisten secara moderat (ρ Spearman = 0,439). Penelitian ini menyimpulkan bahwa arah perbedaan efisiensi tidak seragam dan sangat bergantung pada konsep serta metode yang digunakan: keunggulan bank konvensional terletak pada dimensi manajerial dan biaya, sedangkan bank syariah unggul pada dimensi skala. Ruang perbaikan terbesar bagi bank syariah berada pada sisi biaya, terutama penurunan biaya dana.

Kata kunci: *efisiensi perbankan, Data Envelopment Analysis, Stochastic Frontier Analysis, bank syariah, bank konvensional, pendekatan intermediasi*

ABSTRACT

The management of public funds in Islamic philanthropic institutions requires the implementation of accountability principles and effective sharia supervision to maintain public trust and ensure compliance with Islamic values. Koin NU is one of the fundraising programs initiated by LAZISNU through the collection of community donations using donation boxes distributed to the public. This study aims to analyze the implementation of accountability principles and sharia supervision in the management of Koin NU at LAZISNU Kamal District, Bangkalan Regency. This research employed a qualitative descriptive approach.

Data were collected through observation, interviews, and documentation involving LAZISNU administrators, Koin NU officers, and related stakeholders. The collected data were analyzed using data reduction, data presentation, and conclusion drawing techniques. The findings indicate that the implementation of accountability principles in the management of Koin NU has been carried out through systematic fundraising, recording, reporting, and distribution mechanisms. Transparency is reflected in the preparation of financial reports and the dissemination of information regarding the utilization of collected funds to the community. In addition, sharia supervision is implemented by ensuring that the collection, management, and distribution of funds are conducted in accordance with Islamic principles, particularly those related to trustworthiness (amanah), justice, transparency, and public benefit (maslahah). However, several challenges remain, including limited human resources, administrative constraints, and the need to strengthen monitoring and evaluation systems. The study concludes that the management of Koin NU at LAZISNU Kamal District generally reflects the principles of accountability and sharia supervision. These principles contribute to enhancing institutional credibility, strengthening public trust, and ensuring that fundraising and distribution activities are carried out in accordance with Islamic values and organizational objectives.

Keywords: *Accountability, Sharia Supervision, Koin NU, LAZISNU, Islamic Philanthropy*