

ABSTRACT

Firdatul Aini, Efficiency of Conventional Commercial Banks And Sharia Commercial Banks In Indonesia Before And After The Covid-19 Pandemic Year 2018 – 2023.

Efficiency is a parameter for measuring banking performance. The aim of this research is to determine the level of efficiency of conventional commercial banks and sharia commercial banks in the period before and after the Covid-19 pandemic using the Data Envelopment Analysis (DEA) technique, as well as to determine the increase in efficiency in conventional commercial banks and sharia commercial banks. The type of research used is quantitative. The sampling technique uses purposive sampling, namely selecting samples using predetermined criteria. Based on the purposive sampling method, 20 samples were obtained from 10 conventional banks and 10 sharia banks registered on the Indonesian Stock Exchange and the Financial Services Authority (OJK) during 2018-2023. The research uses the DEA technique with the assumption that the Return to Scale (VRS) variable is output oriented. The input variables used are total assets, third party funds and operating costs. Meanwhile, the output variables used are credit or financing and securities. The results of this research show that the average for conventional commercial banks is higher than sharia commercial banks and in the period before and after the Covid-19 pandemic conventional and sharia commercial banks experienced fluctuations.

Keywords: efficiency, data envelopment analysis, conventional commercial banks, sharia commercial banks, covid-19

ABSTRAK

Firdatul Aini, Efisiensi Bank Umum Konvensional Dan Bank Umum Syariah Di Indonesia Sebelum Dan Sesudah Pandemi Covid -19 Tahun 2018-2023.

Efisiensi merupakan parameter pengukuran kinerja perbankan. Tujuan dari penelitian ini adalah untuk mengetahui tingkat efisiensi bank umum konvensional dan bank umum syariah dimasa sebelum dan sesudah pandemi covid-19 menggunakan teknik Data Envelopment Analysis (DEA), serta untuk mengetahui peningkatan efisiensi pada bank umum konvensional dan bank umum syariah. Jenis penelitian yang digunakan adalah kuantitatif. Teknik pengambilan sampel dengan menggunakan purposive sampling, yaitu pemilihan sampel dengan kriteria-kriteria yang telah ditentukan. Berdasarkan metode purposive sampling tersebut didapatkan sebanyak 20 sampel dari 10 bank konvensional dan 10 bank syariah yang terdaftar di Bursa Efek Indonesia dan Otoritas Jasa Keuangan(OJK) selama tahun 2018-2023. Penelitian menggunakan teknik DEA dengan asumsi Variabel Return to Scale (VRS) output oriented. Variabel input yang digunakan yaitu total aset, dana pihak ketiga dan biaya operasional. Sedangkan variabel output yang digunakan kredit atau pembiayaan dan surat berharga. Hasil dari penelitian ini menunjukkan bahwa rata-rata bank umum konvensional lebih tinggi dibandingkan dengan bank umum syariah dan dimasa sebelum ataupun sesudah pandemic covid-19 bank umum konvensional dan syariah mengalami fluktuasi.

Kata Kunci : efisiensi, data envelopment analysis, bank umum konvensional, bank umum syariah, covid-19