

ABSTRAK

PERBANDINGAN EFISIENSI BANK DIGITAL DAN BANK KONVENSIONAL DI INDONESIA DALAM MENGHADAPI MASA PANDEMI COVID-19

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Penelitian ini bertujuan untuk menilai dan membandingkan perbedaan efisiensi operasional antara bank digital dan bank konvensional sebelum masa pandemi Covid dan selama masa pandemi Covid. Efisiensi operasional diukur dengan proksi Biaya Operasional per Pendapatan Operasional (BOPO) atau *operational efficiency ratio*. Sampel penelitian ini adalah semua emiten perbankan yang terdaftar pada Bursa Efek Indonesia dan Otoritas Jasa Keuangan. Emiten perbankan tersebut kemudian dibagi menjadi dua klasifikasi, yaitu bank digital dan bank konvensional. Klasifikasi dibagi berdasarkan rilis resmi yang dirilis oleh OJK. Uji Beda dilakukan menggunakan regresi data panel cluster dan uji Wilcoxon yang dilakukan dengan program Stata. Hasil pengujian menunjukkan bahwa efisiensi operasional bank konvensional secara signifikan terdampak oleh pandemi, sedangkan efisiensi operasional bank digital tidak terdampak oleh pandemi. Diketahui juga bahwa peningkatan inefisiensi lebih disebabkan oleh pendapatan operasional yang menurun dibandingkan biaya operasional yang menurun, meskipun keduanya sama-sama menurun. Dari hasil pengujian, dapat disimpulkan bahwa efisiensi operasional bank digital lebih resilien dibanding bank konvensional.

Kata Kunci: Covid-19, Efisiensi Operasional, BOPO, Bank Digital, Bank Konvensional

ABSTRACT

THE EFFICIENCY OF DIGITAL BANKS AND CONVENTIONAL BANKS IN INDONESIA IN THE TIMES OF COVID-19: A COMPARATIVE STUDY

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This study aims to examine and compare the differences of operational efficiency between digital banks and conventional banks before and during Covid-19 outbreak. Operational efficiency is measured with the proxy of Cost per Income Ratio (BOPO). The samples of this study are all banks that are registered Indonesian Stock Exchange and Financial Services Authority (OJK). Those banks were then classified into two category which are digital banks and conventional banks. The classification were done based on official classification release by the Financial Services Authority. The tests were done using cluster panel data regression and Wilcoxon Test with Stata. The tests results show that the operational efficiency of conventional bank is significantly impacted by pandemic, meanwhile the operational efficiency of digital bank is not impacted by pandemic. The test also shows that the inefficiency increase is caused by the decrease of operational revenue which is greater than the decrease of operational cost; albeit both of them are simultaneously decreasing. In conclusion, we could argue that the operational efficiency of digital banks are more resilient than conventional banks in the times of Covid-19.

Keywords: Operational Efficiency Ratio, Cost per Income, Digital Banks, Conventional Banks