

## **INTISARI**

### **ANALISIS EFISIENSI TEKNIK BANK UMUM MENGGUNAKAN METODE *STOCHASTIC FRONTIER ANALYSIS***

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Penelitian ini bertujuan untuk mengukur dan mengkaji efisiensi bank umum yang tergolong Kelompok Bank Umum Modal Inti (KBMI) 1 dengan perhitungan faktor inefisiensi. Analisis terhadap efisiensi bank umum KBMI 1 dikelompokkan berdasarkan jenis kepemilikan, keberadaan layanan *mobile banking*, serta periode sebelum dan setelah kehadiran *Peer to Peer Lending* (P2PL) di Indonesia. Metode penelitian menggunakan *Stochastic Frontier Analysis* (SFA) dengan pendekatan intermediasi dalam membentuk fungsi produksi. Variabel input menggunakan beban tenaga kerja dan dana pihak ketiga sementara variabel output menggunakan total aktiva produktif. Selanjutnya, penelitian ini juga memperhitungkan faktor inefisiensi yang terdiri dari risiko kredit dan ukuran bank. Hasil penelitian menunjukkan bahwa efisiensi bank umum KBMI 1 secara umum masih dapat ditingkatkan terutama bank yang memiliki tingkat efisiensi rendah yaitu Bank Pembangunan Daerah (BPD) dan bank yang memiliki layanan *mobile banking*. Efisiensi bank umum KBMI 1 meningkat setelah periode kehadiran P2PL di Indonesia, namun sempat menurun pada saat pandemi Covid-19 dan kembali pulih pada tahun 2022. Sementara itu, risiko kredit berdampak negatif dan signifikan terhadap efisiensi dan ukuran bank berdampak positif signifikan terhadap efisiensi.

Kata kunci: Bank Umum, Kelompok Bank Modal Inti 1, Efisiensi Teknik, *Stochastic Frontier Analysis*, *Mobile Banking*, *Peer to Peer Lending*

**ABSTRACT**

***TECHNICAL EFFICIENCY ANALYSIS OF COMMERCIAL BANKING  
USING STOCHASTIC FRONTIER ANALYSIS METHOD***

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*This study aims to measure and evaluate the effectiveness of commercial banks classified as KBMI 1 by taking into account inefficiency factors. The examination of the efficiency of KBMI 1 commercial banks is categorized based on ownership type, mobile banking services availability, and periods before and after the implementation of Peer-to-Peer Lending (P2PL) in Indonesia. The research method uses Stochastic Frontier Analysis (SFA) with an intermediation approach in forming a production function. The study considers labor cost and third party funds as input variable and total earning assets as output variable. Furthermore, this study takes into account inefficiency factors consisting of credit risk and bank size. The finding shows that KBMI 1 commercial banks can enhance their overall efficiency. Regional Development Banks (BPDs) and banks that offer mobile banking services show a low efficiency level. The efficiency of KBMI 1 commercial banks rose following the period of P2PL presence in Indonesia. However, it declined during the Covid-19 pandemic and regained momentum in 2022. Credit risk found to have a significant and negative effect on efficiency, whereas bank size had a positive and significant impact.*

**Keyword:** *Commercial Bank, Kelompok Bank Modal Inti 1, Technical Efficiency, Stochastic Frontier Analysis, Mobile Banking, Peer to Peer Lending*