

# Analisis estimasi peningkatan efisiensi bank syariah setelah merger dengan metode data envelopment analysis = Analysis estimation of efficiency gain islamic banks after merger using data envelopment analysis method

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## Abstrak

Pangsa pasar perbankan syariah sejak pertama kali didirikan di Indonesia sampai dengan tahun 2015 belum mencapai 5% dibandingkan perbankan konvensional. Pertumbuhan perbankan syariah di Indonesia mengalami perlambatan pertumbuhan dan dilihat dari segi efisiensi, bank syariah memiliki tingkat efisiensi yang lebih rendah dibandingkan perbankan konvensional. Sesuai dengan roadmap OJK dan rencana pemerintah, strategi yang dilakukan membentuk bank syariah BUMN melalui merger anak usaha Bank BUMN.

Penelitian bertujuan menghitung efisiensi Bank Syariah Mandiri, Bank BRI Syariah, Bank BNI Syariah dan Unit Usaha Syariah sebelum dilakukan merger dan menghitung kenaikan efisiensi setelah dilakukan merger menggunakan metode Data Envelopment Analysis.

Dari analisis diperoleh 5 kombinasi merger yang menghasilkan kenaikan efisiensi (Degree of Operating Efficiency Gain  $> 0$ ), dengan kenaikan efisiensi dari kombinasi merger sebesar BSMBRIS (0,01), BSM-BNIS (0,02), BSM-BTNS (0,03), BRIS-BTNS (0,05), dan BNISBTNS (0,04).

.....Since it first established, islamic bank's market share in Indonesia until 2015 is yet to achieved 5% of conventional bank's market share. Islamic bank's growth is also slower and from the efficiency point of view, is less efficient than conventional bank. Due to that matters, in accordance with OJK roadmap and government plan, one of strategy that could be implemented is to establish State Owned Enterprise Islamic Bank through the merger of subsidiaries of State Owned Enterprise Banks.

The purpose of this paper is to calculate the efficiency of Bank Syariah Mandiri, Bank BRI Syariah, Bank BNI Syariah and Sharia-units BTN pre-merger and calculate the increase of efficiency after virtual merger through 11 merger combination using Data Envelopment Analysis method.

The result of analysis shows that there are 5 merger combination possibilities which generate an increase in efficiency (Degree of Operating Efficiency Gain  $> 0$ ), gain from combination merger are BSM-BRIS (0,01), BSM-BNIS (0,02), BSM-BTNS (0,03), BRIS-BTNS (0,05), dan BNIS-BTNS (0,04).