

## DAFTAR PUSTAKA

- Aigner, D., C. A. K. Lovell dan P. Schmidt. 1977. Formulation and estimation of stochastic frontier production function models. *Journal of Econometrics*. Vol. 6, No. 1, h. 21–37.
- Alber, N., M. Elmofty, I. Kishk dan R. Sami. 2019. Banking Efficiency: Concepts, Drivers, Measures, Literature and Conceptual Model. *SRRN*.
- Ali, M. M. dan Ascarya. 2010. Analisis Efisiensi Baitul Maal Wat Tamwil dengan Pendekatan Two Stage Data Envelopment Analysis (Studi Kasus Kantor Cabang BMT MMU dan BMT UGT Sidogiri). *TAZKIA Islamic Finance & Business Review*. Vol. 5, No. 2.
- Alqahtani, F., D. Mayes dan K. Brown. 2017. Islamic Bank Efficiency Compared to Conventional Banks during the Global Crisis in the GCC Region. *Journal of International Financial Markets Institutions and Money*. Vol. 49.
- Amirullah, M. dan A. Devi. 2019. Analisis Respon Kredit dan Pembiayaan Industri Perbankan di Indonesia. *MALIA: Journal of Islamic Banking and Finance*. Vol. 8569, h. 105–117.
- Badan Pusat Statistik. 2020. Ekonomi Indonesia Triwulan II 2020 Turun 5,32 Persen, Jakarta.
- Belousova, V., A. Karminsky, N. Myachin dan I. Kozyr. 2021. Bank Ownership and Efficiency of Russian Banks. *Emerging Markets Finance and Trade*. Vol. 57, No. 10, h. 2870–2887.
- Berger, A. dan L. Mester. 1997. Inside The Black Box: What Explains Differences in The Efficiency of Financial Institutions? *Journal of Banking and Finance*. Vol. 21, h. 895 – 947.
- Berger, A. N. dan D. B. Humphrey. 1997. Efficiency of Financial Institutions: International Survey and Directions for Future Research. *European Journal of Operations Research*. Vol. 98, h. 175–212.
- Bogetoft, P. dan L. Otto. 2011. *Benchmarking with DEA, SFA, and R*. Springer.
- Coelli, T. . 1996. A Guide to FRONTIER Version 4.1: A Computer Program for Stochastic Frontier Production and Cost Function Estimation. *Centre for Efficiency and Productivity Analysis*. Vol. 96, No. 7.
- Coelli, T., A. Estache, S. Perelman dan L. Trujillo. 2003. *A Primer on Efficiency Measurement for Utilities and Transport Regulators*. The World Bank.
- Debreu, G. 1951. The Coefficient of Resource Utilization. *Econometrica*. Vol. 19, No. 3, h. 273–292.
- El-Chaarani, H., T. H. Ismail, Z. El-Abiad dan M. S. El-Deeb. 2022. The impact of COVID-19 on financial structure and performance of Islamic banks:

- a comparative study with conventional banks in the GCC countries. *Journal of Economic and Administrative Sciences*. Vol. ahead-of-p, No. ahead-of-print.
- Erlina. 2011. *Metodologi Penelitian*. Medan: USU Press.
- Farrell, M. J. 1957. The measurement of Productive Efficiency. *Journal of the Royal Statistical Society*. Vol. 120, No. 3, h. 253–290.
- Fitri, M. 2016. Peran Dana Pihak Ketiga Dalam Kinerja Lembaga Pembiayaan Syariah Dan Faktor-Faktor Yang Memengaruhinya. *Economica: Jurnal Ekonomi Islam*. Vol. 7, No. 1, h. 73–95.
- Fitriani, I. L. 2017. Jaminan Dan Agunan Dalam Pembiayaan Bank Syariah Dan Kredit Bank Konvensional. *Jurnal Hukum & Pembangunan*. Vol. 47, No. 1, h. 134.
- Fried, H. O., C. A. K. Lovell, S. S. Schmidt. dan W. H. Greene. 2008. *The measurement of productive efficiency and productivity growth*. New York: Oxford University Press.
- Gurley, J. G. dan E. S. Shaw. 1956a. Financial Intermediaries and The Saving-Investment Process. *The Journal of Finance*. Vol. 11, No. 2.
- Gurley, J. G. dan E. S. Shaw. 1956b. Financial Intermediaries and The Saving Investment Process. *The Journal of The American Finance Association*. Vol. 11, No. 2, h. 257–276.
- Hadad, M. D., W. Santoso, E. Mardanugraha dan D. Ilyas. 2003a. Pendekatan Parametrik Untuk Efisiensi Perbankan Indonesia, Jakarta.
- Hadad, M., W. Santoso, D. Ilyas dan E. Mardanugraha. 2003b. Pendekatan Parametrik Untuk Efisiensi Analisis Perbankan Indonesia, Jakarta.
- Harahap, S. S. 2011. *Analisis Kritis atas laporan Keuangan*. Edisi Pert. Jakarta: PT Bumi Aksara.
- Hendrawan, R. dan H. Sulistyono. 2019. Cost Efficiency and Profit Efficiency Analysis and Its Effect on Profitability in Islamic Banks in Indonesia. *Test Engineering and Management*. Vol. 81, h. 2764–2769.
- Hunter, W. C., S. G. Timme, W. C. Hunter dan S. G. Timme. 2012. Core Deposits and Physical Capital: A Reexamination of Bank Scale Economies and Efficiency with Quasi-Fixed Inputs. *Journal of Money, Credit and Banking*. Vol. 27, No. 1, h. 165–185.
- Indrawati, Y. 2009. "Analisis Efisiensi Bank Umum di Indonesia Periode 2004-2007; Aplikasi Metode DEA". Universitas Indonesia.
- Isik, I. dan O. Uygur. 2021. Financial Crises, Bank Efficiency and Survival: Theory, Literature and Emerging Market Evidence. *International Review of Economics & Finance*. Vol. 76, No. (C), h. 952–987.

- Iskandar, Y. 2017. The Effect of Non Performing Loans, Operating Expense to Operating Income, and Loan to Deposit Ratio on Stock Return at Conventional Banks. *Journal of Entrepreneur and Entrepreneurship*. Vol. 6, No. 1, h. 25–30.
- Ismail. 2011. *Perbankan Syariah*. Jakarta: Kencana Prenada Media Group.
- Ismail. 2015. *Akuntansi Bank: Teori dan Aplikasi dalam Rupiah*. Cetakan 5. Jakarta: Prenadamedia Group.
- Izzah, N. dan M. Z. Rachmawan. 2019. Penerapan Strategi Cost Efficiency (Efisiensi Biaya) Pada PT Bank Muamalat Indonesia, Tbk. Tahun 2017. *Abiwarra : Jurnal Vokasi Administrasi Bisnis*. Vol. 1, No. 1, h. 37–44.
- Izzeldin, M., J. Johnes, S. Ongena, V. Pappas dan M. Tsionas. 2021. Efficiency convergence in Islamic and conventional banks. *Journal of International Financial Markets, Institutions and Money*. Vol. 70, h. 101279.
- Jubilee, R. V. W., F. Kamarudin, A. R. A. Latiff, H. I. Hussain dan K. M. Tan. 2021. Do Islamic versus conventional banks progress or regress in productivity level? *Future Business Journal*. Vol. 7, No. 1, h. 22.
- Junjuran, M. I., A. T. Nawangsari, A. A. Melania dan A. P. A. Putikadyanto. 2022. A Comparative Study on Financial Performance between Islamic and Conventional Banking in Indonesia During the COVID-19 Pandemic. *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah*. Vol. 12, No. 2, h. 75–88.
- Karim, A. A. 2008. *Bank Islam*. Jakarta: PT. Raja Grafindo Persada.
- Karsono, L. D. P. 2022. Sharia and Conventional Banking Efficiency ( Comparative Study With Data Envelopment Analysis Method ). *International Journal of Economics, Business and Accounting Research (IJEBAR)*. Vol. 1, h. 223–227.
- Kasmir. 2004. *Bank Dan Lembaga Keuangan Lainnya*. Jakarta: PT. Raja Grafindo Persada.
- Kasmir. 2014. *Dasar-Dasar Perbankan*. Jakarta: PT. Raja Grafindo Persada.
- Koopmans, T. . 1951. nalysis of Production as an Efficient Combination of Activities. Activity Analysis of Production and Allocation. *Commission for Research in Economics Monograph*. Vol. 13.
- Koutsoyiannis, A. 1977. *Theory of Econometrics; an introductory exposition of econometric methods*. London: The Macmillan Press.
- Kurniawati, A. D. 2021. "Analisis Efisiensi Bank Umum Syariah (BUS) dengan Metode Parametrik Stochastic Frontier Approach (SFA) Periode 2017-2019". Universitas Islam Negeri Raden Intan Lampung.
- Kuswandi. 2012. *Akuntansi Keuangan Menengah (Intermediate) (Prinsip, Prosedur dan Metode)*. Malang: Universitas Brawijaya.

- Lestari, S. P. dan M. Khafid. 2021. The Role of Company Size in Moderating the Effect of Profitability, Profit Growth, Leverage, and Liquidity on Earnings Quality. *Accounting Analysis Journal*. Vol. 10, No. 2, h. 9–16.
- Listri, H. 2021. Fungsi Bank Sebagai Lembaga Intermediasi di Masa Pandemic COVID-19: Analisis Komparatif. *Jurnal Indonesia Membangun*. Vol. 20, No. 1, h. 28–42.
- Masitoh, S. dan T. T. Gustyana. 2019. Efisiensi Biaya dan Keuntungan Pada Bank Domestik Yang Termasuk LQ45 dan Bank Asing. *Jurnal SIKAP (Sistem Informasi, Keuangan, Auditing Dan Perpajakan)*. Vol. 3, No. 2, h. 98.
- Melinda, H. dan N. Nurasik. 2021. Comparative Analysis of the Financial Performance of Banking Companies Before and After the Covid-19 Announcement. *Academia Open*. Vol. 5, h. 1–13.
- Miah, M. D. dan H. Uddin. 2017. Efficiency and stability: A comparative study between islamic and conventional banks in GCC countries. *Future Business Journal*. Vol. 3, No. 2, h. 172–185.
- Muharam, H. dan R. Pusvitasari. 2007. Analisis Perbandingan Efisiensi Bank Syariah di Indonesia dengan Metode Data Envelopment Analysis. *Jurnal Fakultas Ekonomi Universitas Diponegoro*. Vol. 2, No. 3.
- Mulyadi. 2012. *Akuntansi Biaya*. 5 ed. Yogyakarta: Universitas Gajah Mada.
- Mutarindwa, S., I. Siraj dan A. Stephan. 2021. Ownership and bank efficiency in Africa: True fixed effects stochastic frontier analysis. *Journal of Financial Stability*. Vol. 54, h. 100886.
- Mutiara, F. dan A. Y. Kholil. 2020. *Ekonomi Manajerial dalam Pengembangan Usaha Mikro, Kecil dan Menengah di Bidang Pertanian*. Cetakan I. R.M. Putri, ed. Malang: UNITRI PRESS.
- Otoritas Jasa Keuangan. 2020. Laporan Profil Industri Perbankan - Triwulan IV 2020, Jakarta.
- Perwitaningtyas, G. A. dan I. R. D. Pangestuti. 2015. Faktor-Faktor yang Mempengaruhi Efisiensi Bank di Indonesia Periode Tahun 2008-2012. *Diponegoro Journal of Management*. Vol. 4, No. 1, h. 1–14.
- Pratama, S., Kismartini dan A. Z. Rahman. 2021. Dampak Kebijakan Pembatasan Sosial Berskala Besar (PSBB) Terhadap Ekonomi Pelaku Usaha di Pasar Tanah Abang Jakarta. *Journal Of Public Policy And Management Review*. Vol. 10, No. 4, h. 1–20.
- Pratomo, D. dan R. F. Ramdani. 2021. Analisis Pertumbuhan Kinerja Keuangan Perbankan Syariah dan Konvensional di Era Pandemi COVID 19. *Derivatif: Jurnal Manajemen*. Vol. 15, No. 2.
- Putu, N. dan I. Puspita. 2018. Pengaruh Tingkat Efisiensi , Risiko Kredit , dan Tingkat Penyaluran Kredit pada Profitabilitas. *E-Jurnal Akuntansi Universitas*

*Udayana*. Vol. 24, No. 2, h. 1164–1189.

- Rahma, M. A., D. Djatnika dan B. Barnas. 2021. Pengaruh Surat Berharga Syariah Negara dan Penyaluran Pembiayaan terhadap Profitabilitas Bank ( Studi Kasus Pada Bank Syariah Mandiri ) The . influence of sovereign sukuk and financing distribution on the profitability of bank ( Case study of Bank Syariah. *Jurnal of Applied Islamic Economics and Finance*. Vol. 2, No. 1, h. 178–186.
- Rahmawati, R. 2015. Strategi Peningkatan Efisiensi Biaya pada Bank Umum Syariah Berbasis Stochastic Frontier Approach dan Data Envelopment Analysis. *Buletin Ekonomi Moneter dan Perbankan*. Vol. 17, No. 4, h. 457–480.
- Rivai, V. dan S. Basyir. 2013. *Commercial Bank Management : Manajemen perbankan dari teori ke praktik*. 1 ed. Jakarta: Rajawali Pers, 2013.
- Rudianto. 2006. *Akuntansi Manajemen*. 1 ed. Jakarta: Grasindo.
- Saeed, M. dan M. Izzeldin. 2016. Examining the relationship between default risk and efficiency in Islamic and conventional banks. *Journal of Economic Behavior & Organization*. Vol. 132, h. 127–154.
- Safiullah, M. dan A. Shamsuddin. 2019. Risk-adjusted efficiency and corporate governance: Evidence from Islamic and conventional banks. *Journal of Corporate Finance*. Vol. 55, h. 105–140.
- Sattar. 2017. *Buku Ajar Ekonomi Koperasi*. I. Yogyakarta: Deepublish.
- Saw, A. T. W., F. Kamarudin dan A. S. Abdul Latiff. 2020. Price efficiency of Islamic and conventional banks: Evidence from panel data. *International Journal of Economics and Management*. Vol. 14, No. 2, h. 301–310.
- Shamshur, A. dan L. Weill. 2019. Does bank efficiency influence the cost of credit? *Journal of Banking & Finance*. Vol. 105, h. 62–73.
- Shamsuddin, A. dan D. Xiang. 2012. Does bank efficiency matter? market value relevance of bank efficiency in australia. *Applied Economics*. Vol. 44, No. 27, h. 3563–3572.
- Smith, R., C. Staikouras dan G. E. Wood. 2011. Non-Interest Income and Total Income Stability. *SSRN Electronic Journal*.
- Stephanie, V. dan S. Widodoatmodjo. 2021. Kinerja Keuangan Bank Sebelum Dan Selama Pandemi (Covid – 19). *Jurnal Manajerial dan Kewirausahaan*. Vol. III, No. 1, h. 257–266.
- Subandi dan I. Ghozali. 2014. An Efficiency Determinant of Banking Industry in Indonesia. *Research Journal of Finance and Accounting*. Vol. 5, No. 3, h. 18–26.
- Sudarsono, H. 2003. *Bank dan Lembaga Keuangan Syariah : Deskripsi dan Ilustrasi*. Yogyakarta, Indonesia: Ekonisia.

- Sugiyono. 2017. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Supriyono. 2011. *Akuntansi Biaya Pengumpulan Biaya dan Penentuan Harga Pokok*. 2 ed. Yogyakarta: BPFE.
- Sutawijaya, A. dan E. P. Lestari. 2009. Efisiensi Teknik Perbankan Indonesia Pascakrisis Ekonomi: Sebuah Studi Empiris Penerapan Model DEA. *Jurnal Ekonomi Pembangunan*. Vol. 10, No. 1.
- Tornam, K. C. dan J. Mensah. 2018. The Determinants of Intellectual Capital Performance of Banks in Ghana: An Empirical Approach King Carl Tornam, Duho. *OSF Preprints*. h. 1–14.
- U-Din, S., D. Tripe dan M. H. Kabir. 2018. Market Power and Efficiency in Banking: The Case of USA and Canada. *SSRN Electronic Journal*.
- Wasiaturrahma, R. Sukmana, S. R. Ajija, S. C. U. Salama dan A. Hudaifah. 2020. Financial performance of rural banks in Indonesia: A two-stage DEA approach. *Heliyon*. Vol. 6, No. 7, h. e04390.
- Wida, O., H. M. Zakaria Hakim dan S. Huda. 2019. Pengaruh Non Performing Loan Dan Biaya Oprasional Pendapatan Operasional Terhadap Laba Bersih. *AKTSAR: Jurnal Akuntansi Syariah*. Vol. 2, No. 1, h. 135.
- Yusuf, S., A. Halimah dan K. Umam. 2021. Membandingkan Antara Bank Syariah Dan Konvensional Dengan Menggunakan Model Efisiensi Bank Yang Ada Di Indonesia. *SINDA: Comprehensive Journal of Islamic Social Studies*. Vol. D, No. 1.