

# Pengaruh Regulasi Permodalan, Diversifikasi Usaha, Pengawasan Pasar pada Bank, serta Remunerasi Dewan terhadap Efisiensi Bank Umum di Indonesia pada Periode 2013-2022 = The Influence of Bank Capital Regulation, Income Diversification, Market Supervision on Bank, and Board Remuneration on Commercial ba in Indonesia during 2013 - 2022 Period

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## Abstrak

Studi ini meneliti hubungan antara regulasi permodalan, diversifikasi usaha, pengawasan pasar pada bank, serta remunerasi Dewan terhadap efisiensi bank di Indonesia selama periode 2013 – 2022. Sampel penelitian yang digunakan adalah 77 bank umum yang terdaftar di OJK per Februari 2023. Penelitian ini menggunakan metode SFA untuk mengestimasi skor efisiensi perbankan serta regresi data panel untuk analisis pengaruh di dalam variabel penelitian. Hasil penelitian menunjukkan regulasi permodalan yang diukur dengan CAR berpengaruh negatif signifikan terhadap efisiensi bank. Kemudian, diversifikasi usaha bank serta pengawasan pasar pada bank yang diukur dengan penggunaan auditor big 4 berdampak negatif yang tidak signifikan terhadap efisiensi bank. Terakhir, mekanisme remunerasi Dewan terbukti berpengaruh positif yang tidak signifikan terhadap efisiensi bank di Indonesia.

.....This study examines the relationship between bank capital regulation, income diversification, market discipline to banks, and board remuneration on bank efficiency in Indonesia during the 2013 – 2022 period. The sample used was 77 Indonesian banks registered in OJK as of February 2023[d1] . SFA method was employed to estimate bank efficiency scores and panel data regression for analysis of relationships in research variables. The results showed that bank capital regulation, as measured by CAR, has a significant negative effect on bank efficiency. Bank income diversification and market discipline, as measured by the use of big 4 auditor, have an insignificant negative impact on bank efficiency. Last, the Board's remuneration mechanism was proven to have an insignificant positive effect on bank efficiency in Indonesia.