ANALISIS TINGKAT EFISIENSI OPERASIONAL PT BANK RAKYAT INDONESIA (PERSERO) TBK MELALUI RASIO BIAYA OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL (BOPO) TAHUN 2019–2025

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ABSTRAK

Efisiensi operasional merupakan salah satu indikator penting dalam menilai kinerja perbankan karena menunjukkan kemampuan bank dalam mengelola biaya operasional terhadap pendapatan operasional. Karya ilmiah ini bertujuan untuk menganalisis tingkat efisiensi operasional PT Bank Rakyat Indonesia (Persero) Tbk melalui rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) periode 2019–2025. Metode penelitian yang digunakan adalah metode deskriptif dengan pendekatan kuantitatif menggunakan data sekunder berupa laporan tahunan perusahaan. Hasil penelitian menunjukkan bahwa rasio BOPO BRI berfluktuasi, yaitu sebesar 70,10% (2019), 81,22% (2020), 74,30% (2021), 64,20% (2022), 64,35% (2023), 67,64% (2024), dan 71,50% (2025). Fluktuasi tersebut dipengaruhi oleh perubahan biaya operasional, terutama beban penyisihan kerugian penurunan nilai (CKPN), beban bunga, serta perkembangan pendapatan operasional yang didukung oleh pendapatan bunga dan layanan digital. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016, seluruh nilai BOPO BRI berada dalam kategori sangat baik karena berada di bawah 94%. Selain itu, rasio BOPO BRI lebih rendah dibandingkan rata-rata industri perbankan nasional serta lebih baik dibandingkan PT Bank Negara Indonesia (Persero) Tbk dan PT Bank Tabungan Negara (Persero) Tbk, meskipun masih berada di atas PT Bank Mandiri (Persero) Tbk.

Kata Kunci: Bank Rakyat Indonesia; BOPO; Efisiensi Operasional

ANALYSIS OF THE LEVEL OF OPERATIONAL EFFICIENCY OF PT BANK RAKYAT INDONESIA (PERSERO) TBK THROUGH THE RATIO OF OPERATING EXPENSES TO OPERATING INCOME (BOPO) IN 2019–2025

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ABSTRACT

One of the important indicators for assessing banking performance is operational efficiency, which indicates the bank's ability to offset operating costs with operating income. The purpose of this scientific paper is to evaluate the level of operational efficiency of PT Bank Rakyat Indonesia (Persero) Tbk using the ratio of Operating Costs to Operating Income (BOPO) from 2019 to 2025. This scientific work is carried out through a quantitative descriptive approach with secondary data derived from the company's annual report. The results show that BRI's BOPO ratio varied by 70.10% in 2019, 81.22% in 2020, 74.30% in 2021, 64.20% in 2022, 64.35% in 2023, 67.64% in 2024, and 71.50% in 2025. Changes in operating costs, particularly impairment expense allowance (CKPN), interest expense and operating income growth supported by interest income and digital services, affected these fluctuations. According to the Financial Services Authority Regulation Number 4/POJK.03/2016, BRI's BOPO score as a whole is in the very good category because it is below 94%. BRI's BOPO value is also lower than that of PT Bank Negara Indonesia (Persero) Tbk and PT Bank Tabungan Negara (Persero) Tbk, but higher than that of PT Bank Mandiri (Persero) Tbk.

Keyword: *Bank Rakyat Indonesia; BOPO; Operational efficiency*