LEMBAR
HASIL PENILAIAN SEJAWAT SEBIDANG ATAU *PEER REVIEW*
KARYA ILMIAH : JURNAL ILMIAH

Judul karya ilmiah (artikel)	:	Analysis of Efficiency of Intermediation from Financial Institutions and Consumer Surplus of Funds in Indonesia, (Tri Wahyu Rejekiningsih, Akhmad Syakir Kurnia dan F X Sugiyanto)
Jumlah Penulis	:	3 orang
Status Pengusul	:	Penulis ke-2
Nama Penulis	:	**Akhmad Syakir Kurnia, S.E., M.Si., Ph.D.**

Identitas Jurnal Ilmiah	:	a.	Nama Jurnal	:	International Journal of Economics and Finance Studies
	:	b.	Nomor ISSN	:	2809-3860
	:	c.	Volume, nomor, bulan, tahun	:	Vol. 14 No. 1 (2022)
	:	d.	Penerbit	:	SOBIAD (Social Sciences Bibliography Indexes Data)
	:	e.	DOI artikel (jika ada)	:	https://doi.org/10.34109/ijefs.20220017
	:	f.	Alamat web jurnal	:	https://sobiad.org/eJOURNALS/journal_IJEF/index.html/
	:	g.	Terindeks di scimagojr / Thomson Reufer ISI knowledge atau di nasional / terindeks di DOAJ, CABi, Copernicus	:	https://www.scimagojr.com/journalsearch.php?q=21100891789&tip=sid&clean=0 Scopus Q3 H-Index 6 SJR 2021 0,21

Kategori Publikasi Jurnal Ilmiah :
(beri ✓pada kategori yang tepat)

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- [ ] Jurnal Ilmiah Nasional Terakreditasi
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• Ruang lingkup dan kedalaman pembahasan	Pembahsan yang dilakukan sudah cukup mendalam dan ruang lingkup sudah dibatasi dengan jelas
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Indikasi plagiasi	Tidak ada indikasi plagiasi yang dibuktikan dengan check palgiasi dengan turnitin
• Kesesuaian bidang ilmu	Karya tulis sesuai dengan bidang ilmu penulisnya

Semarang, 3 Mei 2023
Reviewer 1

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	Internasional bereputasi (maks. 40)	**Internasional**	**Nasional Terakreditasi**	***Book Chapter ((Maks. 10)***	**Nasional Terindeks DOAJ dll.**	
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f. Ruang lingkup dan kedalaman pembahasan (30%)	12					11
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h. Kelengkapan unsur dan kualitas penerbit (30%)	12					12
Total = (1195809271986031019%)	**40**					**39**
Kontribusi Pengusul (Penulis Pertama / Anggota Utama)	**20%**					7,8

KOMENTAR / ULASAN PEER REVIEW	
• Kelengkapan dan kesesuaian unsur	Kelengkapan dan kesesuaian unsur dari jurnal yang dibuat sudah sangatlah baik
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• Kelengkapan unsur dan kualitas penerbit	Kelengkapabaikn unsur dan kualitas penerbit sudah sangat memadai
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• Kesesuaian bidang ilmu	Sudah sesuai dengan bidang yang ditekuni yaitu IESP

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International Journal of Economics and Finance Studies • Volume 14, Issue 1, Pages 377 - 408 • 2022

Document type
Article

Source type
Journal

ISSN
13098055

DOI
10.34109/ijefs.20220017

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ANALYSIS OF EFFICIENCY OF INTERMEDIATION FUNCTIONS FROM FINANCIAL INSTITUTIONS AND CONSUMER SURPLUS OF FUNDS IN INDONESIA

Rejekiningsih, Tri Wahyu ; Kurnia, Akhmad Syakir ; Sugiyanto F.X.

Save all to author list

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Abstract

Author keywords

Sustainable Development Goals 2023

SciVal Topics

Metrics

Abstract

The number of reserves in banking that exceeds the amount of credit that customers do not pay off will be a problem because it will burden the bank and increase its operational costs. High operating costs will worsen banking efficiency. Therefore, banks need to manage their assets and liabilities to maintain their liquidity and earn business profits in carrying out their business. This study looks at banking efficiency from the intermediation function approach. This study aims to analyze the efficiency of the intermediation function of financial institutions and the consumer surplus of funds in the funds market in Indonesia. The Autoregressive Distributed Lag (ARDL) model with the PMG estimator analyzes efficiency, loan interest rates, and consumer surplus funds using panel data from conventional banks during the 2000 – 2019 observation period. The results demonstrated the validity of the three models used to estimate EFI, Interest, and Consumer Fund Surplus. All independent variables employed in the three models influence EFI, Interest, and Consumer Fund Surplus statistically. Each Model's independent variables are cointegrated and have a long-term connection with EFI, Interest, and Consumer Fund Surplus. The research findings have the following policy implications. In this digital era, EFI measures must incorporate elements of changes in financial service technology, and monetary authority regulations are required to discipline banking actors so that the management of banking assets and liabilities becomes more efficient. Using multiplier effect analysis, Consumer Surplus Funds in the fund market will be used to measure changes in the level of satisfaction and public welfare in the goods and services market.

Author keywords

Consumer surplus funds (CS_L); Intermediation function efficiency (efi); Loan interest rate; Ratio of operating costs to intermediation income (bopi)

Sustainable Development Goals 2023 New

SciVal Topics

Metrics

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