

# Ngân hàng Ấn Độ hiệu quả như thế nào? Một cuộc điều tra thực nghiệm

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## **Tóm tắt**

**Mục đích** – Ngân hàng huy động tiết kiệm và biến đổi nó thành tín dụng để đầu tư vào các lĩnh vực khác nhau, giúp nền kinh tế vận hành. Mục đích của bài viết này là kiểm tra hiệu quả của ba nhóm ngân hàng ở Ấn Độ với dữ liệu kéo dài từ năm 2009–2010 đến 2018–2019.

**Thiết kế/phương pháp/cách tiếp cận** – Nghiên cứu sử dụng phân tích vỏ bọc dữ liệu để đo lường hiệu quả của các ngân hàng được chọn. Nó đo lường hiệu quả cả từ khía cạnh doanh thu và từ khía cạnh cung ứng tài chính toàn diện.

**Kết quả** – Nghiên cứu cho thấy các ngân hàng nước ngoài nhìn chung hoạt động hiệu quả hơn nhiều so với các ngân hàng khu vực công và tư nhân. Các ngân hàng nước ngoài ở Ấn Độ đang hoạt động ở mức hiệu quả 92,53%, trong khi các ngân hàng khu vực tư nhân và khu vực công đang hoạt động ở mức hiệu quả 90,20 và 86,04% tương ứng. Hơn nữa, kết quả của kiểm định Friedman cho thấy không có sự khác biệt đáng kể về điểm số hiệu quả giữa ba nhóm ngân hàng này. Với vai trò là thách thức lớn, tài sản xấu của ngành ngân hàng phải giảm 15% theo hướng tâm và 53,18% khi chùng.

**Tính mới/giá trị** – Một trong những điểm sáng tạo đáng chú ý của nghiên cứu này là, không giống như hầu hết các nghiên cứu trước đây chủ yếu chỉ chọn một vài ngân hàng và nhóm cụ thể, nghiên cứu hiện tại có thể tự đặt mình như một cuộc điều tra duy nhất trong lĩnh vực hiệu quả kỹ thuật trong khái niệm vĩ mô. bằng cách xem xét ba nhóm ngân hàng lớn đang hoạt động ở Ấn Độ. Một đóng góp quan trọng của nghiên cứu là phân loại các nguyên nhân đằng sau sự kém hiệu quả, tức là quản lý hoặc quy mô không phù hợp và dự đoán thêm về các yếu tố đầu vào cho cùng một mức đầu ra.

**Từ khóa** Hiệu quả kỹ thuật, Phân tích vỏ bọc dữ liệu, Bao gồm tài chính, Ngân hàng thương mại, Kiểm định Friedman

**Phân loại tài liệu** Bài báo nghiên cứu

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