

ABSTRACT

Uswatun Hasanah, 2017. Determinants of Bank Efficiency: Comparative Study of Conventional Banks and Sharia Banks in Indonesia. Under the guidance of Dr. Diah Wahyuningsih, S.E.,M.Si and Rifai Afin, S.E.,M.Sc.

The objective of this study is to measure and compare how much the efficiency level and determinants factor of bank efficiency in Indonesia, especially conventional banks and sharia banks. The approach that used is quantitative approach, panel data obtained from Financial Services Authority website in the form of annual data reports. In this study, to measure efficiency level uses SFA (Stochastic Frontier Analysis) method with TI (Time Invariant) model and TVD (Time Varying Decay) model, while to know the determinants factor of efficiency uses the panel data regression which estimated using FGLS (Feasible Generalized Least Square).

The conclusions of this study are: (1) the average efficiency measurement results from conventional banks and sharia banks have similarity that is at 80% efficiency level, (2) The comparison results of efficiency level show that there is no different efficiency level between conventional banks and sharia banks seen from dummy type of bank which showing no significant, (3) the determinants factor of efficiency of conventional banks of TI and TVD models found that bank competition and credit risk have a significant positive effect, while bank size and bank ownership status have no effect on the efficiency, (4) determinants factor of efficiency of sharia banks of TI and TVD models found that bank size has a significant positive effect and bank competition has a significant negative effect, while credit risk has no effect on the efficiency.

Keywords: Efficiency, SFA, Conventional Banks, Sharia Banks, FGLS, Size, Competition, Credit Risk, Ownership Status.

ABSTRAK

Uswatun Hasanah, 2017. Penentu Efisiensi Bank: Studi Perbandingan Bank Konvensional dan Bank Syariah di Indonesia. Dibawah bimbingan Dr. Diah Wahyuningsih, S.E., M.Si dan Rifai Afri, S.E., M.Sc.

Penelitian ini bertujuan untuk mengukur dan membandingkan seberapa besar tingkat efisiensi dan faktor penentu efisiensi bank di Indonesia khususnya bank konvensional dan bank syariah. Pendekatan yang digunakan adalah pendekatan kuantitatif, data panel yang diperoleh dari website Otoritas Jasa Keuangan (OJK) berupa laporan data tahunan. Dalam penelitian ini untuk mengukur tingkat efisiensi menggunakan metode SFA (*Stochastic Frontier Analysis*) dengan model TI (*Time Invariant*) dan model TVD (*Time Varying Decay*), sedangkan untuk mengetahui faktor penentu efisiensi digunakan metode regresi data panel yang diestimasi menggunakan FGLS (*Feasible Generalized Least Square*).

Hasil penelitian ini adalah: (1) rata-rata pengukuran efisiensi dari bank konvensional dan bank syariah ada kemiripan yakni berada pada taraf 80%, (2) perbandingan tingkat efisiensi menunjukkan tidak ada perbedaan tingkat efisiensi antara bank konvensional dan bank syariah dilihat dari *dummy* jenis bank yang menunjukkan tidak ada yang signifikan, (3) Faktor penentu efisiensi bank konvensional model TI dan TVD ditemukan kompetisi bank dan resiko kredit memiliki pengaruh positif signifikan sedangkan ukuran bank dan status kepemilikan bank tidak berpengaruh terhadap efisiensi, (4) faktor penentu efisiensi bank syariah model TI dan TVD ditemukan ukuran bank berpengaruh positif signifikan dan kompetisi bank berpengaruh negatif signifikan, sedangkan resiko kredit tidak memiliki pengaruh terhadap efisiensi.

Kata Kunci: Efisiensi, SFA, Bank Konvensional, Bank Syariah, FGLS, Ukuran, Kompetisi, Resiko Kredit, Status Kepemilikan.