

**“PERBANDINGAN KINERJA KEUANGAN BANK PEMERINTAH,
BANK SWASTA NASIONAL, DAN BANK SWASTA ASING
DI INDONESIA DENGAN MENGGUNAKAN METODE
DATA ENVELOPMENT ANALYSIS (DEA)”**

Oleh :

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Abstrak

Tujuan dari penelitian ini adalah membandingkan kinerja bank pemerintah, swasta nasional, dan swasta asing yang ada di Indonesia. Alat ukur kinerja yang digunakan adalah *Data Envelopment Analysis* (DEA). Objek penelitian ini adalah kinerja keuangan bank pemerintah, bank swasta nasional, dan bank swasta asing yang terdaftar di direktori Bank Indonesia tahun 2009 sampai dengan tahun 2011. Variabel yang digunakan dalam penelitian ini meliputi rasio efisiensi, rasio *profit/loss per employee (P/L)* , rasio *net interest margin (NIM)*, *return different of interest bearing assets (RDIBA)*, *return on equity (ROE)* dan *return on asset (ROA)*. Hasil penelitian menunjukkan terdapat perbedaan yang signifikan pada rasio efisiensi, rasio *profit/loss per employee (P/L)* , rasio *net interest margin (NIM)*, dan *return on asset (ROA)* antara bank pemerintah, bank swasta nasional, dan bank swasta asing.

Kata kunci: kinerja keuangan, DEA

**"COMPARATIVE FINANCIAL PERFORMANCE OF STATE BANK,
PRIVATE BANK NATIONAL, AND FOREIGN PRIVATE BANK IN
INDONESIA USING DATA ENVELOPMENT ANALYSIS (DEA)"**

By :

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Abstract

The purpose of this research was to compare the performance of state banks, private national and foreign private sector in Indonesia. Performance measure used is the Data Envelopment Analysis (DEA). Object of this research is financial performance of state banks, private banks, and foreign private banks listed in the directory of Bank Indonesia in 2009 until 2011. Variables used in this research include the efficiency ratio, the ratio of profit / loss per employee (P/L), the ratio of net interest margin (NIM), return difference of interest bearing assets (RDIBA), return on equity (ROE) and return on assets (ROA). The results showed there were significant differences in the efficiency ratio, the ratio of profit / loss per employee (P / L), the ratio of net interest margin (NIM) and return on assets (ROA) between the government banks, private banks, and foreign private banks.

Keywords: financial performance, DEA