Analisis efisiensi teknis bank pembiayaan rakyat syariah periode tahun 2007-2011 menggunakan pendekatan data envelopment analysis (DEA) = Technical efficiency analysis of Islamic rural bank 2007-2011 using data envelopment analysis dea approach

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Abstrak

Salah satu aspek penting dalam pengukuran kinerja perbankan adalah efisiensi dalam menjalankan aktivitas operasionalnya. Penelitian ini dikhususkan untuk menganalisis tingkat efisiensi teknis Bank Pembiayaan Rakyat Syariah sebagai bagian dari perbankan syariah di Indonesia.

Metode analisis yang digunakan dalam penelitian ini menggunakan pendekatan Data Envelopment Analysis (DEA), dimana penentuan variabel input dan output dalam penelitian ini menggunakan pendekatan Value Added Approach dimana penentuan variabel tersebut berdasarkan tujuan bank untuk menghasilkan nilai tambah yang maksimal. Variabel input terdiri dari: Tabungan iB, Deposito iB, dan Modal disetor. Sedangkan variabel output terdiri dari: Mudharabah, Musyarakah, Murabahah, Istishna, Ijarah dan Qardh.

Penelitian ini menghasilkan nilai tingkat efisiensi Bank Pembiayaan Rakyat Syariah periode Januari 2007 sampai Desember 2011 rata-rata sebesar 97,91%. Kelemahan dalam penelitian ini adalah tidak bisa memberikan saran khusus untuk masing-masing BPR Syariah sebab data yang diperoleh berupa kumpulan data Bank Pembiayaan Rakyat Syariah secara keseluruhan.

......One of the important aspect to measure the banking performance is the efficiency of their operational activities. This research focused on technical efficiency analysis of Islamic Rural Bank as a part of Islamic Banking.

In analyzing the data, the writer used Data Envelopment Analysis (DEA) method. Determination of input output variable at this research uses Value Added Approach, that Value Added Approach is determination of input output variable based on target of bank to maximal yield added value. Its input variable consist of: Saving Deposits, Time Deposits, and Paid -In Capital. Its output variable consist of: Mudharabah, Musyarakah, Murabahah, Istishna, Ijarah and Qardh.

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