

## ABSTRACT

Kholilah. 2015. Thesis. Efficiency Comparative Analysis of Syariah Bank in Indonesia by Data Envelopment Analysis Method / DEA (Case Study of Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah in period of 2010 to 2013)

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Bank as one of the financial institutions hold a very important role in the economy of a country, which is as intermediary between surplus units and deficit units. The development of Islamic banks are very rapidly which turned out to still have a minor role in national banking industry, one reason is the efficiency factor. Therefore, the efficiency factor is very important to know the health condition and performance of the bank itself. The purpose of this study was to compare the efficiency level of the existing Islamic banking in Indonesia, especially at Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah using Data Envelopment Analysis (DEA).

This research is qualitative. Data used is in the form of secondary data. Data collection technique was using documentation techniques, secondary data analysis. Analysis of the data used is parametric analysis by Data Envelopment Analysis (DEA) 2010-2013 periods. The sampling technique used was purposive sampling by obtaining a total sample of three banks, namely Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah. Inputs used are deposits, assets and capital. While the total output in the form of credit / financing.

Based on the results of studies using DEA calculations there is a difference between the level of efficiency of Bank Muamalat Indonesia, Bank Syariah Mandiri and Bank Mega Syariah. Judging from the total output of credit / financing, Bank Syariah Mandiri was in efficient condition during the study period, while the other two banks were still inefficient during the study period. Judging from the output of Bank Mega Syariah, the output benefit operations were more efficient, followed by Bank Syariah Mandiri and Bank Muamalat Indonesia.