

ABSTRACT

This study is to determine the efficiency of conventional commercial banks in ASEAN-5 and analyze the factors, namely Bank Size, Equity Ratio, Loan Quality, Bank Costs, NIM, LDR, Economic Growth, and Inflation Rates of conventional commercial banks in ASEAN-5 2014 period -2018.

The design of this research is quantitative descriptive. The sample selection technique uses a purposive sampling method and the total sample of this study is 70 Conventional Commercial Banks. This study uses Data Envelopment Analysis (DEA) by asking intermediaries to measure efficiency scores. Input variables used in this study are Total Customer Deposits, Total Interest Costs, Personnel Costs, Total Assets, while the output variables are Total Loans, Total Interest Income, Total Non-Interest Income, Total Earning Assets, Total Equity, Operating Costs.

The analytical method used is descriptive statistics, classic assumption tests, and multiple linear regression for hypothesis testing. Based on the results of data processing using hypothesis testing, partially Bank Size, Equity Ratio, , NIM, LDR, and Inflation Rate have a positive and significant effect on the efficiency of conventional commercial banks, while Loan Quality, Bank Expenses, and Economic Growth have a negative and significant effect on bank efficiency conventional general.

Keywords: Efficiency, DEA, Conventional Commercial Banks, Bank Size, Equity Ratio, Loan Quality, Bank Costs, NIM, LDR, Economic Growth, Inflation Rate.

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