ABSTRACT

The Value Efficiency of Conventional Cmmercial Banks (CCB)better than Islamic Commercial Banks (ICB) in the 2009-2013, It can bee looked at BOPO score of ICB higher than BOPO score of CCB, it was 81,73% and 81,46%. And the value of ROA score of CCB higher (2,94%)than ROA score of ICB (1,53%). This research have purpose to analyze the different value efficiency of CCB and ICB period 2009-2013, analyze the influence of input variable (borrowed funds and capital)and output variable (credit,deposits and portfolio investments)to CCB and ICB's efficiency rate, and analyze the different of CCB and ICB efficiency rate during 2009-2013.

The sample of research are 23 commercial banks in Indonesia consist of 12 CCB and 11 ICB . This research used Data Envelopment Analysis (DEA)method with CCR models (Charnes-Cooper-Rhodes) that assumed Constant Return to Sclae (CRS)and BCC (Bankers-Charnes-Cooper)models that assumed Variable Return to Scale. An EAU (Economic Activity Unit) become in a relatif efficient if the dual score are same with 1 (efficiency score 100%), but in the opposite, if the dual score less than 1 so that EAU assumed is not in relatif efficiency (inefficient).Then, score efficiency of CCB and ICB's to analyze the different of each bank, are the same or different variance.

The result of analysis using DEA method showing that during 2009-2013 period, the efficiency of CCB and ICB always increase although fluctuating with the average efficiency 82,76% percent for CCB and 82,14 percent for ICB that assumed CRS. And assumed VRS efficiency of CCB 92,16% higher than ICB score 87,96%. This is showing that CCB in Indonesia better than ICB in efficiency. Finding of independent sample t-test analysis showing that there is no difference in efficiency score between CCB and ICB during the 2009-2013 period.

Keywords : Efficiency , DEA , Conventional Commercial Banks (CCB) , Islamic Commercial Banks (ICB)