ABSTRACT

The development of Shariah banking in the last five years has indirectly supported economic development in Indonesia. In the banking world when a Conventional Commercial Bank which already has a Sharia Business Unit with total assets worth at least 50% compared to the total asset value of its Parent Bank and has been established 15 years from the enactment of the existing law, the Bank is required to separate or commonly referred to as spin off to become a Sharia Commercial Bank.This research was conducted with the aim of analyzing the effect of FDR, CAR, NPF, ROA on the efficiency of the company to perform a spin-off where analysis was carried out at the Shariah BPD Business Unit in Indonesia. The method used is the efficiency analysis and uses the Data Envelopment Analysis (DEA). The results show that the analysis of the effect of efficiency on the implications of variables, namely FDR, CAR, in the Shariah Business Unit has an effect on the level of bank efficiency values, while NPF, ROA has no effect on the level of bank efficiency values.

Keywords : *Spin Off, Shariah Business Unit, BPD, FDR, CAR, NPF, ROA, EFFICIENCY.*

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