

**PERBANDINGAN TINGKAT EFISIENSI BANK ANTARA BANK  
KONVENSIONAL DAN SYARIAH DI INDONESIA PERIODE 2015-2017**

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**ABSTRAK**

Tujuan penelitian ini untuk mengetahui perbandingan tingkat efisiensi bank antara bank konvensional dan bank syariah di Indonesia, khususnya dalam *technical efficiency*, *cost efficiency*, dan *allocative efficiency*. Penelitian ini dianalisa menggunakan *Stochastic Frontier Analysis* (SFA) dan *Data Envelopment Analysis* (DEA) dengan 3 bank konvensional dan 3 bank syariah di Indonesia selama 3 tahun terakhir. Hasil penelitian ini menemukan bahwa bank konvensional memiliki tingkat efisiensi lebih baik.

Kata kunci : *technical efficiency*, *cost efficiency*, dan *allocative efficiency*

***COMPARISON OF THE LEVEL OF EFFICIENCY OF BANKS BETWEEN  
CONVENTIONAL AND SHARIA BANKS IN INDONESIA 2015-2017 PERIOD***

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**ABSTRACT**

*The purpose of this study is to compare the efficiency of banks between conventional banks and Islamic banks in Indonesia, especially in technical efficiency, cost efficiency, and allocative efficiency. This research was analyzed using Stochastic Frontier Analysis (SFA) and Data Envelopment Analysis (DEA) with 3 conventional banks and 3 Islamic banks in Indonesia for the last 3 years. The results of this study found that conventional banks have a better level of efficiency.*

*Keyword : technical efficiency, cost efficiency, and allocative efficienc-y*