

## Analisis faktor-faktor penentu efisiensi operasional kantor cabang syariah (Studi kasus di unit usaha syariah Bank XYZ) = Analysis of determinant factors of efficiency at islamic branch office operational (study case on unit usaha syariah Bank XYZ)

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### Abstrak

Tesis ini membahas faktor-faktor yang mempengaruhi efisiensi operasional Kantor Cabang Syariah di Unit Usaha Syariah Bank XYZ. Faktor-faktor yang diteliti terdiri dari tingkat Non Performing Financing, tingkat Financing to Deposit Ratio, Lokasi Kantor Cabang, Market Power dan Kepadatan Penduduk per km<sup>2</sup>. Metode yang digunakan untuk menghitung skor efisiensi kantor cabang adalah Data Envelopment Analysis (DEA). Selanjutnya untuk menguji hubungan antara variabel-variabel penentu dengan skor efisiensi menggunakan analisis regresi model data panel.

Hasil penelitian menyimpulkan bahwa variabel yang berpengaruh signifikan terhadap efisiensi kantor cabang syariah Bank XYZ adalah tingkat Financing to Deposit Ratio, Lokasi Kantor Cabang dan Kepadatan Penduduk per km<sup>2</sup>. Selanjutnya dalam penelitian ini menyarankan agar manajemen Bank XYZ meningkatkan efisiensi kinerja kantor cabang syariah di masa mendatang.

.....The purpose of this research is to explain the factors that influencing Islamic Branch Office operational of Shariah Bank at XYZ Unit. The research factors are as follows : Level of Nan Performing Financing, Level of Financing to Deposit Ratio, Branch Office Location, Market Power and People Density per square kilometers. The applied method to calculate Branch Office efficiency score is Data Envelopment Analysis (DEA). Meanwhile, to analyze correlation between determinants variables using efficiencies scores, panel data model is applied.

This research concludes that the variables which have significant effect to the efficiency of Islamic Branch Office of Bank XYZ are : Level of Financing lo Deposit Ratio, Branch Office Location and People Density per square kilometers. Therefore, this research suggests that the management of Islamic Branch Office of Bank XY2 should increase their performance and efficiency in the future.