

# Analisis efisiensi Baitul Maal Wattamwil Kota Tasikmalaya periode 2011-2015 pendekatan Stochastic Frontier Analysis (SFA) derivasi fungsi profit dan bopo = Efficiency analysis of Baitul Mmaal Wat Tamwil in Tasikmalaya from 2011 to 2015 using approach of Stochastic Frontier Analysis (SFA) derivation function profit and bopo / Iis Muhibah

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## Abstrak

Penelitian ini bertujuan melakukan analisis perbandingan kinerja keuangan, tingkat efisiensi dan analisis perbedaan efisiensi antara BMT berbasis kelompok dan BMT berbasis perorangan di Kota Tasikmalaya dengan mengestimasi fungsi profit BMT dan menghitung rasio BOPO. Secara teoritis dengan mengestimasi fungsi profit, dapat diukur profit maksimum yang diperoleh dari hasil input dan output yang digunakan. Dari hasil fungsi profit tersebut, kemudian dihitung error term dengan pendekatan Stochastic Frontier Analysis (SFA).

Hasil penelitian menunjukkan bahwa Kinerja total profit BMT Al-Hidayah lebih baik dibandingkan dengan tiga BMT lainnya. Berdasarkan metode SFA dan rasio BOPO Tingkat efisiensi BMT berbasis kelompok lebih baik dibandingkan BMT berbasis perorangan selama periode 2011-2015. Hasil uji Two sample pendekatan SFA memberikan hasil rata-rata nilai efisiensi BMT berbasis kelompok berbeda dengan rata-rata nilai efisiensi BMT berbasis perorangan sedangkan dengan pendekatan BOPO diperoleh hasil rata-rata nilai efisiensi BMT berbasis kelompok tidak berbeda dengan rata-rata nilai efisiensi BMT berbasis perorangan.

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The aim of this study is to conduct a comparative analysis of financial performance, the level of efficiency and the analysis of differences in efficiency between group-based BMT and individual-based BMT in Tasikmalaya city by estimating the profit function of BMT and calculating BOPO ratios. Theoretically by estimating the profit function, we can measure maximum profit obtained from the input and output are used. Then, from the results of the profit function, we may calculate error term with the approach of Stochastic Frontier Analysis (SFA).

The results showed that the total profit performance of BMT Al-Hidayah is better than the other three BMTs. Based on the SFA method and BOPO ratio, efficiency rate of group-based BMT is better than individual-based BMT over the period of 2011-2015. The result of Two test sample of SFA approaches show the average yields of efficiency values in group-based BMT is in contrast to the average value of the individual-based BMT. At the same time, according to the approach of BOPO, the average result of efficiency value of group-based BMT has no different from the average efficiency value of individual-based BMT.