

PERBANDINGAN EFISIENSI BANK PERKREDITAN RAKYAT DAN BANK UMUM DENGAN PENDEKATAN DATA ENVELOPMENT ANALYSIS

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Abstract	The purposes of this study were to measure and to compare levels of efficiency between commercial banks and rural banks. The data used in this study were taken from the banks financial statements published by the Central Bank of Indonesia during 2009-2011. The sampling technique used was purposive sampling by analyzing selected 10 commercial banks and 10 rural banks. The method used in this study was Data Envelopment Analysis (DEA) and independent sample t test. Input variables used were deposit, personal expenses and assets, while output variables used were financing and income. The results showed that both commercial banks and rural banks were not efficient. The results of independent sample t-test showed that there was no significant difference between levels efficiency of commercial banks and rural banks.
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