

**TINGKAT EFISIENSI TEKNIS KOPERASI SIMPAN PINJAM DI  
GERBANGKERTASUSILA MENGGUNAKAN *TWO-STAGE ANALYSIS*  
(DEA)**

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**ABSTRAK**

Penelitian ini bertujuan menganalisis tingkat efisiensi teknis Koperasi Simpan Pinjam di Gerbangkertasusila dan mengetahui faktor-faktor yang mempengaruhi tingkat efisiensi teknis Koperasi Simpan Pinjam di Gerbangkertasusila secara simultan dan parsial. Penelitian menggunakan pendekatan non-parametrik dan parametrik *Two Stage Analysis* DEA dan regresi Tobit. Penggunaan variabel dalam DEA berupa output yaitu SHU, sedangkan input meliputi jumlah anggota, modal sendiri, jumlah karyawan, dan volume usaha. Penggunaan variabel dependen regresi Tobit berupa tingkat efisiensi teknis, sedangkan variabel independen meliputi lama usaha, modal luar, aset, dan manajer. Pengambilan sampel menggunakan *purposive random sampling*. Hasil penelitian menunjukkan rata-rata tingkat efisiensi teknis KSP sebesar 60,4% dan yang efisien terdapat 16 KSP. Sedangkan hasil regresi Tobit menunjukkan secara simultan variabel lama usaha, modal luar, aset, dan manajer memiliki pengaruh terhadap tingkat efisiensi teknis KSP. Secara parsial variabel lama usaha, dan modal luar tidak berpengaruh signifikan terhadap koperasi simpan pinjam, variabel aset, dan manajer berpengaruh positif signifikan terhadap tingkat efisiensi teknis koperasi simpan pinjam.

**Kata Kunci: Efisiensi Teknis, Koperasi Simpan Pinjam, Gerbangkertasusila,**

**TECHNICAL EFFICIENCY LEVELS OF SAVING AND LOAN  
COOPERATIVES IN GERBANGKERTASUSILA USING TWO-STAGE  
ANALYSIS (DEA)**

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**ABSTRACT**

This study aims to analyze the level of technical efficiency of the Savings and Loans Cooperative in Gerbangkertasusila and determine the factors that influence the level of technical efficiency of the Savings and Loans Cooperative in Gerbangkertasusila simultaneously and partially. This research uses non-parametric and parametric approaches Two Stage Analysis DEA and Tobit regression. The use of variables in the DEA is in the form of output, namely SHU, while the input includes the number of members, own capital, number of employees, and business volume. The use of the dependent variable Tobit regression is the level of technical efficiency, while the independent variables include length of business, outside capital, assets, and managers. Sampling using purposive random sampling. The results showed the average level of technical efficiency of the KSP was 60.4% and the efficient ones were 16 KSP. Meanwhile, the Tobit regression results show that simultaneously the variables of length of business, outside capital, assets, and managers have an influence on the level of technical efficiency of the KSP. Partially the length of business and outside capital variables have no significant effect on savings and loan cooperatives, asset variables and managers have a significant positive effect on the level of technical efficiency of savings and loan cooperatives.

**Keywords: Technical Efficiency, Savings and Loans Cooperatives, Gerbangkertasusila**