

ABSTRAK

Pentingnya sektor perbankan dalam perekonomian membuat bank harus tetap mempertahankan kinerjanya dan tahan dalam setiap guncangan baik sisi eksternal maupun internal. Hadirnya perbankan syariah di Indonesia membuat persaingan yang lebih kompetitif antar bank dan meningkatkan sektor ekonomi nasional. Penelitian ini bertujuan untuk mengetahui faktor-faktor seperti bank size, capital adequacy, net loans to total assets, market share, regulatory quality, inflasi dan GDP mempengaruhi kinerja bank di Indonesia dan adakah perbedaan antara bank konvensional dan syariah. Penelitian ini juga memberi bukti bahwa dari segi kinerja profitabilitas baik bank konvensional maupun syariah dipengaruhi oleh bank size, capital adequacy, net loans to total assets, regulatory quality, inflasi dan GDP sedangkan market share hanya berpengaruh pada profitabilitas bank konvensional. Dari segi efisiensi, bank size, capital adequacy, net loans to total assets, market share, regulatory quality, inflasi dan GDP berpengaruh pada efisiensi perbankan konvensional dan pada perbankan syariah hanya bank size dan GDP yang tidak berpengaruh pada efisiensi bank syariah.

Kata kunci: Kinerja perbankan, efisiensi, profitabilitas, data envelopment analysis (DEA).

ABSTRACT

The importance of the banking sector in the economy means that banks must continue to maintain their performance and withstand any shocks, both external and internal. The presence of Islamic banking in Indonesia makes competition more competitive between banks and increases the national economic sector. This study aims to determine factors such as bank size, capital adequacy, net loans to total assets, market share, regulatory quality, inflation and GDP affect the performance of banks in Indonesia and is there a difference between conventional and Islamic banks. This study also provides evidence that in terms of profitability performance both conventional and Islamic banks are affected by bank size, capital adequacy, net loans to total assets, regulatory quality, inflation and GDP while market share only affects conventional bank profitability. In terms of efficiency, bank size, capital adequacy, net loans to total assets, market share, regulatory quality, inflation and GDP affect the efficiency of conventional banking and in Islamic banks only bank size and GDP do not affect the efficiency of Islamic banks.

Keywords: bank performance, efficiency, profitability, data envelopment analysis (DEA).