

dilakukan dengan mensinergikan bank syariah dengan bank induknya, baik dalam transfer teknologi, *channel*, maupun strategi penguatan kelembagaan lainnya.

5.3 Keterbatasan Penelitian dan Arah Bagi Penelitian Selanjutnya

Penelitian ini mempunyai beberapa keterbatasan, antara lain:

1. Peneliti selanjutnya menguji variabel lain yang diharapkan dapat mempengaruhi efisiensi perbankan syariah. penentuan variabel-variabel independen agar lebih banyak dan divariasikan agar model yang diformulasikan lebih baik lagi.
2. Penambahan variabel makroekonomi dalam menganalisis kinerja efisiensi BUS.
3. Menambahkan sampel dan periode dalam penelitian.
4. Objek penelitian, selain kawasan Asia Tenggara (ASEAN), juga wilayah *Middle East Nort Africa* (MENA), wilayah Asia lainnya juga termasuk wilayah Eropa. Sehingga hasil penelitian akan lebih *comprehensive* dan lebih memiliki kontribusi.
5. Alat yang digunakan dalam menghitung tingkat efisiensi selain DEA juga digunakan alat analisis lain, sehingga hasil perhitungannya dapat diperbandingkan.

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