

ABSTRACT

This study aims to measure the profitability and technical efficiency of regional development bank (BPD) in Indonesia. The data used during 2009-2013 were included 26 BPD throughout Indonesia. The analysis method of this study used non-parametric approach Data Envelopment Analysis (DEA)-VRS input. The results showed that the technical performance and the profitability of BPD has not yet reached the optimum level of efficiency of 100 percent. Based on the profitability performance, there were 6 BPD who had optimal performance while 20 BPD had fluctuated performance of efficiency value. Based on technical performance, there were 8 BPD which had the optimal efficiency value while 18 BPD had the fluctuated efficiency values. This study concludes that 4 BPD were able to manage the input-output properly so that these had maximum efficiency values, there were BPD of Southeast Sulawesi, BPD of East Kalimantan, BPD of Central Sulawesi and BPD bjb.

Key words: *profitability performance, technical efficiency performance, Data Envelopment Analysis (DEA), Regional Development Bank*



ABSTRAK

Penelitian ini bertujuan untuk mengukur profitabilitas dan efisiensi teknis Bank Pembangunan Daerah (BPD) di Indonesia. Data yang digunakan selama 2009-2013 yang meliputi 26 BPD seluruh Indonesia. Metode analisis yang digunakan pada penelitian ini dengan menggunakan pendekatan non-parametrik *Data Envelopment Analysis (DEA)-VRS input*. Hasil penelitian menunjukkan bahwa kinerja profitabilitas dan teknis BPD belum mencapai tingkat efisiensi optimal 100 persen. Berdasarkan kinerja profitabilitas 6 BPD yang memiliki kinerja optimal, sedangkan 20 BPD memiliki nilai efisiensi berfluktuasi. Berdasarkan kinerja teknis terdapat 8 BPD yang memiliki nilai efisiensi optimal dan 18 BPD memiliki nilai efisiensi berfluktuasi. Penelitian ini menyimpulkan 4 BPD yang mampu mengelola input-outputnya dengan baik sehingga memiliki nilai efisiensi maksimal yaitu BPD Sulawesi Tenggara, BPD Kalimantan Timur, BPD Sulawesi Tengah dan BPD bjb.

Kata kunci : kinerja profitabilitas, kinerja efisiensi teknis, Data Envelopment Analysis (DEA), Bank Pembangunan Daerah (BPD)

