

Penelitian ini bertujuan untuk menganalisis pengaruh persaingan, bank umum berdasarkan kegiatan usaha (BUKU), bank yang terkait konglomerasi keuangan, status bank yang terdaftar di bursa efek dan bank pemerintah terhadap tingkat efisiensi bank umum konvensional di Indonesia. Sampel yang digunakan adalah data 101 bank umum konvensional yang aktif beroperasi selama periode 2012 sampai dengan 2017. Pengukuran tingkat efisiensi bank umum konvensional menggunakan metode *Data Envelopment Analysis* (DEA) dan pengukuran tingkat persaingan bank menggunakan metode *Panzar-Rosse* (PR). DEA digunakan untuk mengukur tingkat efisiensi dari suatu unit pengambil keputusan pada suatu perusahaan, menggunakan besaran pada masukan tertentu guna menghasilkan keluaran secara maksimal. Sementara itu PR merupakan suatu metode pendekatan non-struktural yang umum digunakan untuk mengukur tingkat persaingan.

Berdasarkan pengujian hipotesis diperoleh hasil bahwa persaingan dan bank umum berdasarkan kegiatan usaha memiliki pengaruh signifikan terhadap tingkat efisiensi bank umum konvensional di Indonesia. Secara umum, bank umum konvensional yang beroperasi di Indonesia belum sepenuhnya melakukan kegiatan operasionalnya secara efisien.

**Kata kunci:** Bank Umum Konvensional, Persaingan, BUKU, Efisiensi

**ABSTRACT**

*The research aimed to analyze the effect of competition; commercial banks based on business activities classified by BUKU; financial conglomerate affiliated banks; listed banks in Indonesia Stock Exchange (IDX), and state owned banks to conventional banks efficiency in Indonesia. The samples of 101 conventional banks were gathered from the total commercial banks population in Indonesia during period in 2012 to 2017. Banking efficiency will be measured with Data Envelope Analysis (DEA) method and competition will be measured with Panzar-Rosse (PR) method. DEA is used to measure the bank efficiency from each Decision Making Units (DMUs), which is obtained as the maximum weight ratio of outputs and inputs. Meanwhile PR is a commonly used as a non-structural method to assess the degree of competition. Analysis will be conducted using ordinary least square (OLS) data panel method.*

*The finding of this research showed that competition level and banks with higher BUKU gave positive effect and significant impact to conventional bank efficiency in Indonesia. This study also showed that in general, commercial banks in Indonesia were not operating efficiently.*

**Keywords:** *Conventional Banks, Competition, BUKU, Efficiency*