

DAFTAR PUSTAKA

- Al-Tamimi, H.A.H. 2010. "Factors influencing performance of the UAE Islamic and Conventional National Banks". *Global Journal of Business Research*, Vol. 4, No. 2.
- Altunbas, Yener, Santiago Carbo, Edward P. G. 2007. "Examining the Relationships between Capital, Risk and Efficiency in European Banking". *European Financial Management*. Vol. 13, No. 1.
- Antonio, Muhammad Syafi'i. 2001. *Bank Syariah: Dari Teori ke Praktik*. Jakarta: Gema Insani.
- Arafat, Wilson. 2006. *Manajemen Perbankan di Indonesia (Teori dan Implementasi)*. Jakarta: Pustaka LP3ES.
- Arifin, Andi. 2009. Analisis Tingkat Efisiensi Bank dengan pendekatan Data Envelopment Analisis (DEA). Malang: Universitas Brawijaya.
- Barnum, D.T. and Gleason, J.M. 2008. "Bias and Precision in The DEA Two Stage Method". *Applied Economics* 40, 2305-2311.
- Barr, R.S., Killgo, K. A., Siems, T. F. and Zimmel, S. 1999. Evaluating The Productive Efficiency and Performance of US Commercial Banks. *Financial Industry Studies Working Paper 99-3*. Federal Reserve Bank of Dallas, Dallas.
- Bauer, Paul W., Allen N. Berger, Gary D. Ferrier, and David B. Humphrey. 1998. "Consistency Conditions for Regulatory Analysis of Financial Institutions: A Comparison of Frontier Efficiency Methods". *Journal of Economics and Business* 50 Federal Reserve.
<http://www.clevelandfed.org/research/fsrg/fsrg0297.pdf> hal. 85-114 Diakses pada Februari 2015.
- Berger, Allen N., D.B. Humphrey. 1997. "Efficiency of Financial Institutions: International Survey and Directions for Future Research". *European Journal of Operational Research*.
- Berger, Allen N., and Robert DeYoung, 1997, "Problem Loans and Cost Efficiency in Commercial Bank". *Journal of Banking and Finance* Vol. 21.
- Berger, Allen N., and Loretta Mester. 1997. "Inside the Black Box: What Explains Differences in the Efficiencies of Financial Institutions?". *Journal of Banking and Finance* Vol. 21.

- Charnes, A., W.W. Cooper, dan E. Rhodes. 1978. "Measuring the Efficiency of Decision Making Units", *European Journal of Operational Research*. 2 (6): 429-444
- Colwell, RJ dan E.P. Davis. 2001. Output and Productivity in Banking. *Scandinavian Journal of Economics Supplement*. 111-129. <http://www.ephilipdavis.com/davis%20colwell%20sje.pdf>. Diakses Juni 2015
- Cooper, William W, Lawrence M. Seiford, dan Kaoru Tone. 2000. *Data Envelopment Analysis: A Comprehensive Text with Models, Applications, References, and DEA-Solver Software*. Abstrak. Springer Science & Business Media.
- Dedy, Handoko. 2003. Metode CAMEL untuk Mengevaluasi Kinerja Bank Hasil Merger (Studi Kasus pada Bank Mandiri dan Bank Central Asia). *Jurnal Ekonomi Pasca Sarjana Universitas Brawijaya*
- Dyson, R.G., Allen R., Camanho, A.S Podinovski, V.V., Sarrico, C.S., Shale, E.A. 2001. "Pittfals Protocols in DEA". *European Journal of Operational Research* 132. 245-249.
- Farrell, M.J., 1957, "The Measurement of Productive Efficiency". *Journal of the Royal Statistical Society* Vol.120, pp253-281.
- Firdaus, M., 2011. *Aplikasi Ekonometrika untuk Data Panel dan Time Series*. PT penerbit IPB Press. Kampus IPB Taman Kencana Bogor.
- Favero, C.A. and L.Papiy. 1995."Technical Efficiency and Scale Efficiency in The Italian Banking Sector-A Non-Parametric Approach", *Applied Economics*, Vol.27,pp.95-109.
- Fuentes, R., dan Vergara M. 2003 "Explaining Bank Efficiency: Bank Size or Ownership Structure?". http://www.bcv.org.ve/Upload/Eventos/VIIIReunion/chile_fuentes_vergara.pdf. Diakses 14 Juni 2016.
- Gunay, E Nur Ozkan dan Azru Tektas 2006. "Efficiency Analysis of the Turkish Banking Sector in Precrisis and Crisis Period: A DEA Approach". *Contemporary Economic Policy*, Vol. 24, Issue 3, pp. 418-431, 2006.
- Hadad, D. Muliaman, Wimboh Santoso, Dhaniel Ilyas, dan E. Mardanugraha. 2003. "Analisis Efisiensi Industri Perbankan Indonesia: Penggunaan Metode Nonparametrik Data Envelopment Analysis (DEA)". Tersedia di Internal Website Bank Indonesia <https://library>.
- Hadad, D. Muliaman, Maximilian J. B. Hall, Karligash A. Kenjegalieva, Wimboh Santoso, Ricky Satria dan Richard Simper. 2008. *Banking Efficiency and*

- Stock Market Performance: An Analysis of Listed Indonesian Banks. *Working Paper*. Department of Economics, Loughborough University.
- Hartono, Imam. 2009. “Anilisis Efisiensi Bank Perkreditan Rakyat di wilayah Jabodetabek dengan Pendekatan Data Envelopment Analysis”. Institut Pertanian Bogor.
- Hays, Fred H., Stephen D. A. Lurgio, dan Arthur H. Gilbert Jr. 2014. “Efficiency Ratios and Community Bank Performance”. *Journal of Finance and Accountancy*. <http://www.aabri.com/manuscripts/09227.pdf> . Diakses 14 Juni 2016.
- Ismail, Mahadzir. 2004. *A DEA Analysis for Bank Performance in Malaysia*. DEA Book 2004: Data Envelopment Analysis And Performance Analysis. Aston University. <http://www.deazone.com/> Diakses Juni 2015
- Isik, I. and M. K. Hassan (2002). “Technical, scale and allocative efficiencies of Turkish banking industry.” *Journal of Banking and Finance* 26(4): 719-766
- Kusumawardani, Deni, Tri Haryanto, dan Wisnu Wibowo. 2008. “Tingkat Kesehatan dan Efisiensi Bank Perkreditan Rakyat Jawa Timur”. *Majalah Ekonomi* Tahun XVIII, No. 2 Agustus 2008. Universitas Airlangga. Hal 114-132.
- Kwan, Simon H. 2001. “The X-Efficiency of Commercial Banks in Hong Kong”. *FRSBF Working Paper* 2002-14. <http://www.frbsf.org/economic-research/files/wp02-14bk.pdf>. Diakses 14 Juni 2016
- La Porta, Rafael, Florencio Lopez de Silanes, dan Sheleifer, Andrei. 1999. Corporate Ownership Around the World. *The Journal of Finance*. https://business.illinois.edu/aguilera/Teaching/ICC/LaPorta.etal_1999_JOF_C_OaroundWorld.pdf Diakses Juni 2015
- Leong, WH, Brian Dollery and Tim Coelli. 2002. “Measuring The Technical Efficiency Of Banks In Singapore For The Period 1993 To 1999: An Application And Extension Of The Bauer Et Al (1997) Technique. https://www.une.edu.au/_data/assets/pdf_file/0008/67841/econ-2002-10.pdf. Diakses 14 Juni 2016.
- Makmun. 2002. “Efisiensi Kerja Asuransi Pemerintah”. *Jurnal Kajian Ekonomi dan Keuangan*. Vol. 6, No. 1, pp. 81-98. Universitas Negeri Sebelas Maret Surakarta.

- Merindawati, Rinda. 2006. “Pengaruh Simpanan Dana Pihak Ketiga Terhadap Perolehan Laba Operasional Bank Jabar”. Bandung: Universitas Padjajaran.
- Pasiouras, F., Sifodaskalakis, E. & Zopounidis, C. 2007. Estimating and Analysing the Cost Efficiency of Greek Cooperative Banks: An Application of Two Stage Data Envelopment Analysis. Working Paper Series No. 2007.12, University of Bath.
- Pastor, J.M.; Pérez, F. and Quesada, J. (1997): “Efficiency analysis in banking firms: an international comparison”, *European Journal of Operational Research*, vol. 98(2), 395-407.
- Permono, I.S. dan Darmawan. 2000. Analisis Efisiensi Industri Perbankan di Indonesia (Studi Kasus Bank-Bank Devisa di Indonesia Tahun 1991-1996). *Jurnal Ekonomi dan Bisnis Indonesia*, 15(1): 1-13
- Pratin dan Akhyar 2005. Analisis Hubungan Simpanan, Modal Sendiri, NPL, Presentasi Bagi Hasil dan *Mark Up* Keuntungan Terhadap Pembiayaan pada Perbankan Syariah. *Jurnal ISSN: 1410-9018* hal 35-52
- Purwanto, Rakhmat. 2004. “Analisis Perbandingan Efisiensi Bank Umum Konvensional (BUK) dan Bank Umum Syariah (BUS) di Indonesia dengan Metode Data Envelopment Analysis (DEA) (Periode 2006-2010)”. [http://eprints.undip.ac.id/33522/1/JURNAL_SKRIPSI_\(RAKHMAT_PURWANTO_C2A007101\).pdf](http://eprints.undip.ac.id/33522/1/JURNAL_SKRIPSI_(RAKHMAT_PURWANTO_C2A007101).pdf) Diakses Juni 2015
- Ramanathan, R. 2003. *An Introduction to Data Envelopment Analysis: A Tool for Performance Measurement*. Sage Publications India Pvt. Ltd. New Delhi, India.
- Sherman, H.D., dan Gold, F. (1985). “Bank Branch Operating Efficiency – Evaluation With Data Envelopment Analysis”. *Journal of Banking and Finance*, 9(2).Hal 297-315.
- Sheleifer, Andrei dan Vishny, R.W. 1994. Politicians and Firms. *The Quarterly Journal of Economics*. http://scholar.harvard.edu/files/shleifer/files/politicians_firms.pdf. Diakses Juni 2015
- Soetanto, Tessa Vanina dan Ricky. 2011. “Technical Efficiency of Indonesian Commercial Banks: An Application of Two-Stage DEA”. *Jurnal Manajemen dan Kewirausahaan* 13 (2). Universitas Petra. Hal.107-116.

- Srivastava, Pradeep. 1999. Size, Efficiency, and Financial Reforms in Indian Banking. *Working Paper* No. 49. Indian Council For Research On International Economic Relations.
- Sufian, F. (2006). "The efficiency of Islamic banking industry: a non-parametric analysis with non-discretionary input variable." *Islamic Economic Studies* 14(1&2): 53-87.
- Lata, Rabeya Sultana. 2014. "Non-Performing Loan and Its Impact on Profitability Of State Owned Commercial Banks in Bangladesh: An Empirical Study". *Proceedings of 11 th Asian Business Research Conference*. BIAM Foundation, Dhaka, Bangladesh.
- Surat Edaran No. 15/29/DKBU tanggal 31 Juli 2013 Perihal Laporan Tahunan dan Laporan Keuangan Publikasi Bank Perkreditan Rakyat. Bank Indonesia.
- Tim Penulis Infobank. 2012. *How To Manage BPR*. PT Infoarta Pratama. Jakarta. 215 hal.
- Trick, Michael A. 1996. Data Envelopment Analysis for Consultants. Computer Based Learning Unit, University of Leeds. <http://mat.gsia.cmu.edu/classes/mstc/dea/dea.html>. Diakses Juni 2015
- Usman, M., Wang, Z., Mahmood, F. & Shahid, H. (2010). "Scale Efficiency in Banking Sector of Pakistan". *International Journal of Business and Management*, 5(4), 104-116.
- Ventelou, B. dan Xavier Bry. 2006. "The Role of Public Spending in Economic Growth". *Journal of Policy Modeling* 28 (2006) 403–413
- Wardana, Sandi Kusuma. 2013. "Analisis Tingkat Efisiensi Perbankan Dengan Pendekatan Non Parametrik Data Envelopment Analysis (DEA), Studi Pada Bank Umum di Indonesia Tahun 2005-2011". *Jurnal Ilmiah Mahasiswa FEB* Vol. 1, No. 2 Semester Genap 2012/2013. Universitas Brawijaya Malang.
- Wilson, Paul W. dan David C. Wheelock. 2006. "Robust Non-parametric Quantile Estimation of Efficiency and Productivity Change in U.S. Commercial Banking, 1985–2004". *Working Paper* 2006-041B. <http://research.stlouisfed.org/wp/2006/2006-041.pdf>. Diakses Juni 2015