ABSTRACT

This research aims to analyze the influence of Capitalization, Bank Size, Bank Age, and Loans to Assets Ratio (LAR) to Bank Efficiency in ASEAN-5 (Indonesia, Singapore, Thailand, Malaysia, and Filipina) with Net Interest Margin (NIM) and Non-Net Interest Margin (Non-NIM) as a control variables.

The population used in this research is the go public commercial bank in ASEAN-5 which listed on the Bloomberg in the 2014-2018 period. The total population in this research were 83 bank. The sampling techique used is purposive sampling so that the samples obtained were 58. The analytical method used is this study consist of two stages. First, we used Data Envelopment Analysis (DEA) approach to provide estimates of bank effiiency. Furthermore, the second method of the analysis that we used is Multiple Regression Linear which consist of the statistical f test, statistical t test, coefficient of determination (R^2) test and the classic assumption test which includes normality test, autocorrelation test, multicollinearity test, and heteroscedasticity test.

The result showed that Capitalization has a negative and significant effect on bank efficiency, bank size has a positive and significant effect on bank efficiency, bank age has a negative and significant effect on bank efficiency, and Loans to Assets Ratio (LAR) has a positive and significant effect on bank efficiency.

Keyword : Bank Efficiency, Capitalization, Bank Size, Bank Age, Loans to Assets Ratio (LAR), Net Interest Margin (NIM), Non-Net Interest Margin (Non-NIM), Data Envelopment Analysis (DEA).