

DAFTAR PUSTAKA

- Ahmad Mokhtar, H.S., Abdullah, N. and Al-Habshi, S.M. 2007, “Technical and cost efficiency of Islamic banking in Malaysia”, *Review of Islamic Economics*, Vol. 11 No. 1, pp. 5-40
- Ascarya dan Diana Yumanita. 2005. *Bank Syariah : Gambaran Umum*. Jakarta : Pusat Pendidikan dan Studi Kebanksentralan (PPSK) Bank Indonesia
- Bank Indonesia. 2014. *Direktori Bank Indonesia*. <http://www.bi.go.id> diakses 27 September 2014
- Bank Indonesia. 2014. *Statistik Perbankan Syariah*. <http://www.bi.go.id> diakses 27 September 2014
- Bank Indonesia. 2014. *Statistik Perbankan Indonesia*. <http://www.bi.go.id> diakses 27 September 2014
- Bader, M.K.I., Mohamad, S., Ariff, M. and Hassan, T. 2008. “Cost, revenue and profit efficiency of Islamic versus conventional banks: international evidence using data envelopment analysis”, *Islamic Economic Studies*, Vol. 15 No. 2, pp. 23-72
- Berger, A. N., & Young, R. D. 1997. Problem loans and cost efficiency in commercial banks. *Journal of Banking & Finance* , 21, 849-870.
- Berger, A.N. and Humphrey, D.B. 1997. Efficiency of Financial Institutions: International Survey and Directions for Future Research, *Finance and Economics Discussion Series*, Board of Governors of the Federal Reserve System, Washington, DC
- Boesono, Bagus Hudiono. 2007. “Antara IdealismeUsaha dan Nilai-nilai Rohani”. *Journal of Banking and Finance 2: Circuit Theory of Banking and Finance*
- Darrat, A.F., Topuz, C. and Yousef, T. 2002. “Assessing cost and technical efficiency of banks in Kuwait”, paper presented at the ERF’s 8th Annual Conference 2002, Cairo, Egypt

- Farrell, M. J. 1957. The Measurement of Productive Efficiency. *Journal of the Royal Statistical Society , 120* (3), 253-290
- Ghozali, I., dan D. Ratmono. 2013. Analisis Multivariat dan Ekonometrika : Teori, Konsep, dan Aplikasi dengan Eviews 8. Semarang : BP Undip.
- Ghozali, I. 2011. Aplikasi Analisis Multivariate dengan Program IBM SPSS 19. Semarang : BP Undip
- Hauner, D. 2004. Explaining efficiency differences among large German banks and Austrian banks. *IMF Working Paper , 1-23*
- Jemric, Igor and Boris, Vujcic. 2002. Efficiency of Bank in Croatia : A DEA Approach. *Journal of Comparatif Economic Studies, Croatian National Bank*
- Johnes, Jill dkk. 2010. Efficiency in Islamic and conventional banks: A comparison based financial ratios and data envelopment analysis. *Journal of Lancaster University*
- Kamaruddin, B.H., Safa, M.S. and Mohd, R. 2008. "Assessing production efficiency of Islamic banks and conventional bank Islamic windows in Malaysia", Working Paper (10670), MPRA
- Kumar, S., & Gulati, R. (2008). An examination of technical, pure technical, and scale efficiencies in indian public sector banks using data envelopment analysis. *Eurasian Journal of Business and Economics , 1* (2), 33-69.
- Lukman, Dendawijaya. 2009. Manajemen Perbankan. Edisi Kedua. Jakarta: Ghalia Indonesia
- Mohamad Noor, M.A.N. and Ahmad, N.H. 2011. "The determinants of world Islamic banks' efficiency and the impact of 1998 and 2008 financial crisis", *Bangladesh Development Studies*, Vol. XXXIV No. 1, pp. 1-22.
- Mohd Zamil, N.A. 2007. "Efficiency of Islamic and conventional commercial banks in Malaysia (2000-2004): a data envelopment analysis (DEA) study", Master thesis, International Islamic University Malaysia, Selayang
- Muliaman Hadad, Wimboh Santoso, Dhaniel Ilyas and Eugenia Mardanugraha. 2003. Analisis Efisiensi Perbankan Indonesia: Penggunaan Metode Data Envelopment Analysis (DEA). Jakarta : Direktorat Penelitian dan Pengaturan Perbankan. Bank Indonesia

- Muharram, H. dan Pusvitasisari, R. 2007. "Analisis Perbandingan Efisiensi Bank Syariah di Indonesia dengan Metode Data Envelopmet Analysis (Periode Tahun 2005)." *Jurnal Ekonomi dan Bisnis Islam*, Vol II, No. 3, Yogyakarta
- Nugroho, R., Erwinta Siswadi. 2006. Pengolahan Data Skala Terbatas dengan Metode Data Envelopment Analysis (DEA). Jakarta: Ushawan LMFEUI
- Nurul, Komaryatin. 2006. Analisis Efisiensi Teknis Industri BPR di eks Karesidenan Pati. Semarang : Pasca Sarjana Universitas Diponegoro
- Otoritas Jasa Keuangan, 2010-2014, Statistik Perbankan Syariah 2010-2014, Jakarta
- Ismail, Farhana., M.Shabri., Abd.Majid Rossazana., Ab.Rahim. 2013. *efficiency of Islamic and Conventional bank in Malaysia*. Journal of Financial Reporting and Accounting, Vol 11 Iss 1 pp. 92 – 107
- Shahid, H., Rehman, R.U., Khan Niazi, G.S. and Raoof, A. 2010. "Efficiencies comparison of Islamic and conventional banks of Pakistan", International Research Journal of Finance and Economics, Vol. 49, pp. 24-42
- Santosa, Singgih. 2010. Statistik Parametik: konsep dan aplikasi dengan spss. Jakarta: Elex Media Komputindo
- Shamsher, M., Hassan, T. and Bader, M.K.I. 2008. "Efficiency of conventional versus Islamic banks: international evidence using the Stochastic Frontier Approach (SFA)", Journal of Islamic Economics, Banking and Finance, Vol. 4 No. 2, pp. 107-130
- Fadzlan, Sufian. 2007. "The efficiency of Islamic banking industry in Malaysia", Humanomics, Vol. 23 Iss 3 pp. 174 – 192
- Surifah. 2011. Kepemilikan ultimat, tingkat risiko, efisiensi dan kinerja industri perbankan di Indonesia. *Jurnal Siasat Bisnis* , 15, 37-53
- Taswan. 2010. *Manajemen Perbankan : Konsep, Teknik & Aplikasi*. Yogyakarta: UPP STIM YKPN
- Warkum Sumitro. 2004, Asas-Asas Perbankan Islam dan Lembaga-Lembaga Terkait (BAMUI, Takaful, Pasar Modal Syariah) di Indonesia, Edisi Revisi, Cetakan keempat, Raja Grafindo Persada, Jakarta