

ABSTRACT

Financial institutions especially bank have an important role in finance. The role needed by banks as intermediary institutions works to raise public funds to be channeled back in the form of credit so that economic activity runs. The consequence of the importance of this role is that banks must be efficient in managing the funds raised. Technology that continues to develop banks more efficiently in running their businesses, one of which is the communication satellite. On June 18, 2016, Bank BRI launched the BRISat communication satellite and became the first bank in the world to have a communications satellite. The reason Bank BRI has its own communication satellite is to streamline communication costs and improve the financial infrastructure of the bank itself

This study aims to look at the efficiency of selected interbank banks in Indonesia and increase productivity over efficiency seen in terms of ownership of satellite communications. Besides looking also wants to seek communication ownership of communication on banking efficiency. Researchers used the DEA model of CRS, VRS, and MPI by increasing production to compare efficiency and increase productivity between banks. Then in the next stage, the researcher uses the Tobit model to look at the factors that influence the efficiency of the banking system. The variable used is 10 banks with the largest assets in Indonesia as of the third quarter of 2019 with a span of 2013 to 2019. The results of this study are the satellite owner banks which are bigger than the satellite tenant banks. Then, satellite ownership becomes a factor that has a positive and significant impact on banking efficiency.

Keywords : Satellite, Bank efficiency, Data Envelopment Analysis, Malmquist, Tobit, Indonesia