

## ABSTRAK

Penelitian ini bertujuan untuk menemukan pengaruh variabel harga dana, harga tenaga kerja, dan total kredit/pembiayaan terhadap keuntungan Bank Perkreditan Rakyat (BPR) dan Bank Pembiayaan Rakyat Syariah (BPRS) serta menemukan perbedaan tingkat efisiensi BPR dan BPRS di Jawa Timur.

Jenis penelitian ini adalah penelitian kuantitatif dengan menggunakan data panel dari tahun 2011-2015. Alat analisis yang digunakan dalam penelitian ini adalah analisis regresi linear berganda menggunakan Eviews 9 untuk mengetahui pengaruh dari harga dana, harga tenaga kerja dan total kredit/pembiayaan terhadap keuntungan BPR dan BPRS di Jawa Timur, kemudian menganalisis tingkat efisiensi menggunakan metode *Stochastic Frontier Approach* (SFA) dengan bantuan software Frontier 4.1.

Hasil penelitian menunjukkan bahwa dalam analisis regresi linear berganda, harga dana, harga tenaga kerja dan total kredit/pembiayaan memiliki pengaruh yang positif dan signifikan terhadap keuntungan BPR dan BPRS di Jawa Timur, sedangkan hasil analisis pada metode SFA harga tenaga kerja pada BPRS tidak memiliki kontribusi yang positif dalam meningkatkan keuntungan BPRS dan hal ini menyebabkan tingkat efisiensi BPRS rendah. Kemudian dalam penentuan tingkat efisiensi, ditemukan perbedaan tingkat efisiensi antara BPR dan BPRS di Jawa Timur yang menunjukkan bahwa BPR lebih efisien apabila dibandingkan dengan BPRS.

Kata Kunci : Harga Dana, Harga Tenaga Kerja, Kredit, Pembiayaan, Keuntungan, Efisiensi, *Stochastic Frontier Approach* (SFA).

## **ABSTRACT**

*The research aimed at finding the influence of the variables of cost of fund, cost of labour, and total of credit/financing towards the profit of People's Credit Bank and Sharia People's Financing Bank and discovering the difference of efficiency level of People's Credit Bank and Sharia People's Financing Bank in East Java.*

*The research was quantitative in nature with panel data from 2011 to 2015. The analysis tool used in this research was double linear regression analysis using Eviews 9 to find out the influence of cost of fund, cost of labour, total of credit/financing towards the profit of People's Credit Bank and Sharia People's Financing Bank in East Java, and then to analyze the efficiency level using Stochastic Frontier Approach (SFA) method with software of Frontier 4.1.*

*The result of the research showed that double linear regression analysis, cost of fund, cost of labour, and total of credit/financing had positive and significant influence towards the profit of People's Credit Bank and Sharia People's Financing Bank in East Java, while the result of the analysis in SFA method was that the cost labour in Sharia People's Financing Bank did not have positive contribution in increasing the profit of Sharia People's Financing Bank and it caused the efficiency level Sharia People's Financing Bank low. Then, in the efficiency level decision, it was found that the difference of efficiency level between People's Credit Bank and Sharia People's Financing Bank in East Java that showed that People's Credit Bank was more efficient than Sharia People's Financing Bank.*

*Keywords : Cost of Funds, Cost of Labour, Credit, Financing, Profit, Efficiency, Stochastic Frontier Approach (SFA).*