ABSTRACT

With reference to Indonesia's Sharia Banking Roadmap 2015 – 2019, despite its low market share, the growth of the nasional sharia banking in the last decade has positively grown, with average 33.2%. Hence amid this positive growth, there is a phenomenon of a slowdown in business volume growth from 2012 to 2014, which at the end of 2014 only recorded a growth of 12% and had an impact on the slowing down of the national economy in 2014 - beginning of 2015. To enhance the increase of growth of sharia banking, the state Financial Services Authority (OJK) develop Sharia Banking Roadmap 2015 – 2019, whereas the industry's low efficiency is one of its strategic issue in developing the nasional sharia banking.

The aim of this study is to measure the efficiency of 11 Sharia Banks in Indonesia for the period of 2012-2017, analyse the efficiency level difference before and after the implementation of the 2015-2019 Roadmap. Efficiency was measured using a non parametric method, Data Envelopment Analysis (DEA), and the parametric test, Paired Sample T-test, was used for analysing the difference level of efficiency before and after the implementation of the 2015-2019 Roadmap.

The study result indicated that the average efficiency value of the nasional sharia banking industry for the period of 2012-2017 is at middle range, 0.58, which means that the efficiency level is not yet optimum. From the T-test concluded that there is no significant difference of efficiency before and after the implementation of the 2015-2019 Roadmap

Key Word: *Efficiency, Sharia Banking, Data Envelopment Analysis (DEA), Non-Parametric*