

KECEKAPAN PENGURUSAN BANK KOMERSIL TEMPATAN DI MALAYSIA BERASASKAN MODEL KECEKAPAN FARRELL

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ABSTRAK

Berasaskan indeks kecekapan seluruh Farrell seperti yang diformulasikan oleh Aly *et al.* (1990), bank-bank komersil tempatan Malaysia berkecekapan sekitar 90%, iaitu lebih tinggi daripada indeks kecekapan itu pada bank-bank di Amerika Syarikat, Itali, Croatia dan Taiwan yang dikaji di sekitar 1990 hingga 2002 oleh pelbagai sarjana. Bank yang tidak cekap ialah Affin Bank, Public Bank, RHB, Bumiputra-Commerce Bank, Eon Bank dan Alliance Bank Malaysia, mengikut tertib meningkatnya kecekapan Farrell bank-bank itu. Indeks-indeks kecekapan Farrell yang lain menunjukkan setiap bank komersil tempatan Malaysia adalah cekap sepenuhnya. Hasil kajian ini menunjukkan model kecekapan Farrell itu tidak sesuai untuk meletakkan martabat bank-bank komersil tempatan di Malaysia.

Kata kunci: Kecekapan pengurusan bank komersil; Model Kecekapan Farrell

ABSTRACT

It is shown that based on the Farrell overall efficiency index as formulated by Aly *et al.* (1990), on average, for local commercial banks in Malaysia in 2001 is about 90%. This is higher than the same efficiency index for banks in USA, Italy, Croatia and Taiwan studied by various scholars in 1990-2002. The inefficient banks are Affin Bank, Public Bank, RHB, Bumiputra-Commerce Bank, Eon Bank and Alliance Bank Malaysia, in the increasing order of Farrell efficiency of the banks. Other Farrell efficiency measures show that every local commercial Malaysian bank is efficient. These results show that the Farrell efficiency model is not suitable for ranking the local commercial banks in Malaysia.

Keywords: Efficiency of commercial bank management; Farrell efficiency model

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