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**EFFICIENCY AND MARKET DISCIPLINE IN THE BANKING INDUSTRY OF  
EMERGING MARKET ECONOMIES**

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**ABSTRACT**

The study analyzes the impact of market discipline on bank efficiency in emerging countries in the Asia-Pacific region through the DEA method to estimate efficiency and the Bayesian Truncated Regression model to conduct impact analysis. The study reached the following outcomes: Firstly, the technical efficiency of these banks is quite low, showing that they are wasting input resources when creating an output unit. Secondly, the strengthening of market discipline among the participating members has a positive effect on increasing the technical efficiency of banks. In particular, the discipline of depositors plays an important role and has the greatest influence on the efficiency of banks in this area. This is considered an effective tool to improve the efficiency of banks in this region. Finally, although for the group of emerging countries, compliance with Basel III regulations has not shown a role in increasing banking efficiency, this is considered a motivating factor, creating an environment for market discipline to develop an effect on the efficiency of banks.

**Keywords:** *Bank efficiency, market discipline, emerging economics, the Bayesian Truncated Regression model*

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