

## **ABSTRAK**

Skripsi dengan judul “Analisis Komparatif Tingkat Risiko Kebangkrutan pada Bank Syariah dan Bank Konvensional di Indonesia dengan Menggunakan Model Altman Z-Score Periode 2018-2020” ini ditulis oleh Mochamad Nizam Wahyudi, NIM 12401173447. Jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam. IAIN Tulungagung. Dosen Pembimbing: Dedi Suselo, SE., M.M.

Bank sebagai lembaga keuangan yang berfungsi sangat krusial yaitu sebagai lembaga penyaluran dana masyarakat. Kegagalan suatu bank dapat menimbulkan efek domino dalam industri lainnya, Risiko yang dihadapi amat besar apabila proses intermediasi perbankan terhenti, karena akan mengakibatkan macetnya perekonomian dan berdampak negatif pada seluruh sektor perekonomian. Maka dari itu diperlukan suatu analisis untuk memprediksi kebangkrutan sebuah perusahaan yang dapat dijadikan sebuah pengingat terhadap pihak manajemen bank untuk melakukan langkah antisipasi agar potensi kebangkrutan bisa diminimalisir dengan menggunakan model analisis Altman Z-Score.

Penelitian ini bertujuan untuk mengetahui : Bagaimana kondisi perbankan Syariah dengan menggunakan analisis model Altman Z-Score?, Bagaimana kondisi perbankan Konvensional dengan menggunakan analisis model Altman Z-Score?, Bagaimana tingkat risiko kebangkrutan pada Perbankan Syariah dan Perbankan Konvensional dengan menggunakan analisis model Altman Z-Score. Penelitian ini menggunakan pendekatan kuantitatif dengan data skunder dari laporan keuangan yang dipublikasi. Sampel yang digunakan adalah 3 Bank Syariah dan 3 Bank Konvensional yang dipilih menggunakan metode *purposive sampling*. Teknik analisis data menggunakan analisis Altman Z-Score, Uji Normalitas, Uji Homogenitas dan Uji T-test sampel bebas (*Independen*).

Hasil Penelitian ini diketahui bahwa Bank Syariah periode 2018-2020 menunjukkan hasil bahwa bank syariah mandiri berada pada kategori sehat kemudian bank muamalat indonesia dan bank rakyat indonesia syariah berada pada posisi abu-abu atau memiliki risiko rendah karena mempunyai nilai rata-rata ( $Z\text{-Score} > 2,6$ ) sedangkan Bank Konvensional periode 2018-2020 menunjukkan hasil bahwa bank central asia berada pada kategori sehat kemudian bank rakyat indonesia dan bank mandiri berada pada posisi abu-abu atau memiliki risiko rendah karena mempunyai nilai rata-rata ( $Z\text{-Score} > 2,6$ ). Perbandingan tingkat risiko kebangkrutan menggunakan Altman Z-Score menunjukkan kedua Bank berada pada kategori risiko rendah atau tidak bangkrut. Namun pada bank syariah nilai rata-rata Z-Score lebih rendah dibandingkan Nilai rata-rata Z-Score bank konvensional. Dengan demikian bank syariah harus meningkatkan kinerja keuanganya dengan lebih baik lagi agar terhindar dari kesulitan keuangan .Dan bank konvensional harus lebih meningkatkan kinerja keuangan yang bertujuan untuk menghindari potensi kebangkrutan suatu perusahaan perbankan.

Kata Kunci: Bank Syariah, Bank Konvensional, Altman Z-Score

## **ABSTRACT**

*This thesis entitled "Comparative Analysis of Bankruptcy Risk Levels in Islamic Banks and Conventional Banks in Indonesia using the Altman Model for Z-Score the 2018-2020 period" was written by Mochamad Nizam Wahyudi, NIM 12401173447. Department of Islamic Banking, Faculty of Economic and Islam Business, IAIN Tulungagung. Advisor: Dedi Suselo, SE.,MM.*

*Banks, as financial institutions, serve an extremely important function, A bank's failure can have a cascading effect on other industries. The risk of stopping the banking intermediation process is enormous, as it will cause an economic downturn and have a negative impact on all economic sectors. As a result, an analysis is required to predict a company's bankruptcy, which can be used as a reminder to bank management to take anticipatory steps so that the potential for bankruptcy can be minimized by using the Altman Z-Score analysis model.*

*This research is motivated by Islamic banks and conventional banks as financial institutions that are oriented towards certain profits so that it does not rule out the possibility of facing various risks that can threaten their existence. Sharia banks that use a profit sharing system, while conventional banks use the interest system, raise different expectations. This is possible to have a difference in terms of bankruptcy prediction using the Altman Model Z-Score.*

*This study aims to determine :How is the condition of Islamic banking using the Altman model analysis Z-Score?, How is the condition of conventional banking using the Altman model analysis Z-Score?, How is the level of bankruptcy risk in Islamic Banking and Conventional Banking uses an analysis of the Altman Z-Score?. This study uses a quantitative approach to secondary data from published financial reports. The sample used to be 3 Islamic banks and 3 conventional banks which were selected using purposive sampling method. The data analysis technique used the Altman analysis Z-Score method., normality test, homogeneity test and free sample t-test (independent).*

*The results of this study show that the Islamic Bank for the 2018-2020 period shows that the independent Islamic Bank is in the healthy category, then the Indonesian Muamalat bank and the Islamic Indonesian people's bank are in a gray position or have low risk because they have an average value ( $Z\text{-Score} > 2,6$ ) while conventional banks for the 2018-2020 period show the result that Asian Central Banks are in the healthy category, then Indonesian people's banks and independent banks are in gray position or have a low risk because they have an average value ( $Z\text{-Score} > 2,6$ ). The comparison of the level of bankruptcy risk using the Altman Z-Score shows that both banks are in the low risk category or not bankrupt. However, for Islamic banks, The average Z-Score value is lower than the average Z-Score for conventional banks. Thus, Islamic banks must improve their financial performance even better in order to avoid financial difficulties. And conventional bank must further improve financial performance aimed at avoiding the potential bankruptcy of a banking company.*

*Keywords:* Islamic Bank, Conventional Bank, Altman Z-Score