

ABSTRAK

Skripsi dengan judul “Analisis Komparatif Tingkat Risiko Kebangkrutan Perbankan Di Indonesia dengan Menggunakan Metode Altman Z-Score Modifikasi: Studi Antara Bank Umum Syariah dan Bank Umum Konvensional Periode 2015-2020” di tulis oleh Viani Rodhiyah. NIM. 12401183018, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Dosen Pembimbing Risdiana Himmati, M.Si.

Penelitian ini dilatar belakangi oleh Perkembangan dan transformasi bank Indonesia menimbulkan pertanyaan apakah bank syariah atau bank konvensional memiliki risiko kebangkrutan yang lebih tinggi, dan salah satu tujuan penelitian ini tidak hanya nasabah atau investor namun juga masyarakat. Ini tentang membuat keputusan dengan mempertimbangkan nasabah. Terkait dengan kebangkrutan bank syariah serta konvensional memakai model Altman Z score modifikasi. Analisis risiko kebangkrutan diperlukan untuk membantu peringatan dini atau deteksi dini untuk memahami bagaimana bank mengalami situasi keuangan.

Rumusan masalah dalam penelitian ini adalah (1) Apakah terdapat perbedaan tingkat kinerja keuangan antara Bank Umum Syariah dengan Bank Umum Konvensional yang dihitung sesuai rasio keuangan (*Net Working Capital to Total Asset, Retained Earnings to Total Asset, Earning Before Interest and Taxes to Total Assets dan Book Value of Equity to Total Liabilities*)? (2) Apakah terdapat perbedaan tingkat kinerja risiko kebangkrutan Bank Umum Syariah dengan Bank Umum Konvensional memakai Metode Altman Z-Score Modifikasi. Adapun sampel penelitian ini 4 BUS dan 4 BUK selama periode 2015-2020. Metode analisis yang dipakai adalah metode kuantitatif statistik yang mana analisis data berwujud angka-angka dengan menguji statistik dan metode deskriptif komparatif dimana metode yang digunakan untuk penjelasan serta membandingkan memakai kalimat guna memaparkan data kuantitatif yang didapat untuk memperoleh kesimpulan.

Hasil penelitian ini dapat disimpulkan bahwa analisis tingkat risiko kebangkrutan Perbankan di Indonesia (BUS dengan BUK) selama kurun waktu 2015-2020 Tidak ada selisih tingkat kinerja keuangan yang signifikan antara BUS dan BUK mengenai selisih antara aset lancar dan kewajiban lancar, namun terdapat perbedaan signifikan pada profitabilitas kumulatif dan laba ditahan. Demikian pula, ada perbedaan besar antara BUS dan BUK dalam perolehan laba atas aktiva sebelum pajak dan solvabilitas aset perusahaan. tingkat risiko kebangkrutan memiliki perbedaan yang signifikan. Terlihat dari nilai Z-Score BUS dan BUK yang bisa disimpulkan tingkat risiko kebangkrutan BUK lebih tinggi daripada BUS sebab nilai Z-Score pada BUK lebih banyak yang masuk kedalam kategori Bangkrut dibandingkan dengan BUS.

Kata Kunci: Kebangkrutan, Bank Umum Syariah, Bank Umum Konvensional.

ABSTRACT

Thesis with the title "Comparative Analysis of Bankruptcy Risk Levels in Indonesia Using the Modified Altman Z-Score Method: A Study Between Islamic Commercial Banks and Conventional Commercial Banks for the 2015-2020 Period" was written by Viani Rodhiyah. NIM. 12401183018, Department of Islamic Banking, State Islamic University Sayyid Ali Rahmatullah Tulungagung, Advisory Lecturer Risdiana Himmati, M.Sc.

This research is motivated by the development and transformation of Indonesian banks raises the question of whether Islamic banks or conventional banks have a higher risk of bankruptcy, and one of the objectives of this research is not only customers or investors but also the public. It's about making decisions with the customer in mind. Associated with the bankruptcy of Islamic and conventional banks using the modified Altman Z score model. Bankruptcy risk analysis is needed to help early warning or early detection to understand how the bank is experiencing the financial situation.

The formulation of the problem in this study is (1) Is there a difference in the level of financial performance between Islamic Commercial Banks and Conventional Commercial Banks calculated according to financial ratios (Net Working Capital to Total Assets, Retained Earnings to Total Assets, Earning Before Interest and Taxes to Total Assets and Book Value of Equity to Total Liabilities)? (2) Is there a difference in the level of performance of the bankruptcy risk of Islamic Commercial Banks and Conventional Commercial Banks using the Modified Altman Z-Score Method. The samples of this study were 4 BUS and 4 BUK during the 2015-2020 period. The analytical method used is the statistical quantitative method in which the data analysis is in the form of numbers by testing statistics and the comparative descriptive method in which the method used for explanation and comparison uses sentences to describe the quantitative data obtained to obtain conclusions.

The results of this study can be concluded that the analysis of the risk level of Bank bankruptcy in Indonesia (BUS with BUK) during the period 2015-2020 There is no significant difference in the level of financial performance between BUS and BUK regarding the difference between current assets and current liabilities, but there is a significant difference in cumulative profitability and retained earnings. Similarly, there is a big difference between BUS and BUK in the earnings on pre-tax assets and the solvency of the firm's assets. bankruptcy risk level has a significant difference. It can be seen from the Z-Score values of BUS and BUK that it can be concluded that the level of bankruptcy risk for BUK is higher than BUS because the Z-Score value for BUK is more in the Bankrupt category compared to BUS.

Keywords: Bankruptcy, Islamic Commercial Bank, Conventional Commercial Bank.