

## ABSTRACT

*Thesis entitled "Effect of Current Ratio, Debt to Asset Ratio, Financing to Debt Ratio, And Non-Performing Financing Ratio on Financial Distress Model Grover of Sharia Commercial Banks at Indonesia in 2017-2021" this is written by Chusnul Salamah, NIM. 12401183024, advisor Dr. Muniri, M.Pd.*

*Financial Distress is a condition when a company is unable to meet its maturity obligations due to financial problems, which has the potential to experience bankruptcy in the future. It is important for banks to avoid Financial Distress by maximizing their financial performance to remain in a healthy condition. The bank's financial performance can be seen using the Current Ratio (CR), Debt to Asset Ratio (DAR), Financing to Debt Ratio (FDR), and Non Performing Financing Ratio (NPF).*

*The objectives of this study are (1) To determine the effect of Current Ratio on Financial Distress in Sharia Commercial Banks at Indonesia in 2017-2021, (2) To analyze the influence of Debt to Asset Ratio on Financial Distress in Sharia Commercial Banks at Indonesia in 2017-2021, (3) To show the influence of Financing to Debt Ratio on Financial Distress in Sharia Commercial Banks at Indonesia in 2017-2021, (4) To determine the effect of Non-Performing Financing Ratio on Financial Distress in Sharia Commercial Banks at Indonesia in 2017-2021, (5) To identify the influence of Current Ratio, Debt to Asset Ratio, Financing to Debt Ratio, and Non Performing Financing Ratio on Financial Distress in Sharia Commercial Banks at Indonesia in 2017-2021.*

*This research uses a quantitative approach with an associative type of approach. The sampling technique used was purposive sampling and obtained 7 Sharia Commercial Banks in Indonesia which were analyzed. The data in this study uses secondary data sourced from the annual report of Sharia Commercial Banks, Bank Indonesia, Otoritas Jasa Keuangan, and uses the panel data regression analysis method.*

*The results of the study conducted with the help of Eviews 12 software, show that (1) Current Ratio has a negative and significant effect on the Financial Distress of Sharia Commercial Banks at Indonesia in 2017-2021, (2) Debt to Asset Ratio has a positive and insignificant effect on the Financial Distress of Sharia Commercial Banks at Indonesia in 2017-2021, (3) Financing to Debt Ratio has a negative and insignificant effect on the Financial Distress of Sharia Commercial Banks at Indonesia in 2017-2021, (4) Non-Performing Financing Ratio has a positive and significant effect on the Financial Distress of Sharia Commercial Banks at Indonesia in 2017-2021, (5) Current Ratio, Debt to Asset Ratio, Financing to Debt Ratio and Non-Performing Financing Ratio have a significant influence on the Financial Distress of Sharia Commercial Banks in Indonesia in 2017-2021.*

**Keywords : Financial Distress, Current Ratio, Debt to Asset Ratio, Financing to Debt Ratio, Non Performing Financing Ratio.**

## ABSTRAK

Skripsi dengan judul “Pengaruh *Current Ratio*, *Debt To Asset Ratio*, *Financing to Debt Ratio*, Dan *Non Performing Financing Ratio* Terhadap *Financial Distress* Model Grover Bank Umum Syariah Di Indonesia Tahun 2017-2021” yang ditulis oleh Chusnul Salamah, NIM. 12401183024, pembimbing Dr. Muniri, M.Pd.

*Financial Distress* merupakan kondisi saat perusahaan tidak dapat memenuhi kewajiban jatuh temponya karena masalah keuangan, yang berpotensi akan mengalami kebangkrutan di masa yang akan datang. Penting bagi bank menghindari kondisi *Financial Distress* dengan memaksimalkan kinerja keuangannya agar tetap dalam kondisi yang sehat. Kinerja keuangan bank dapat dilihat menggunakan *Current Ratio*, *Debt to Asset Ratio*, *Financing to Debt Ratio*, dan *Non Performing Financing Ratio*.

Tujuan dalam penelitian ini adalah (1) Untuk mengetahui adanya pengaruh *Current Ratio* terhadap *Financial Distress* pada Bank Umum Syariah di Indonesia tahun 2017-2021, (2) Untuk menganalisa adanya pengaruh *Debt to Asset Ratio* terhadap *Financial Distress* pada Bank Umum Syariah di Indonesia tahun 2017-2021, (3) Untuk menunjukkan adanya pengaruh *Financing to Debt Ratio* terhadap *Financial Distress* pada Bank Umum Syariah di Indonesia tahun 2017-2021, (4) Untuk mengetahui adanya pengaruh *Non Performing Financing Ratio* terhadap *Financial Distress* pada Bank Umum Syariah di Indonesia tahun 2017-2021, (5) Untuk mengidentifikasi adanya pengaruh *Current Ratio*, *Debt to Asset Ratio*, *Financing to Debt Ratio*, dan *Non Performing Financing Ratio* terhadap *Financial Distress* pada Bank Umum Syariah di Indonesia tahun 2017-2021.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis pendekatan asosiatif. Teknik pengambilan sampel yang digunakan adalah purposive sampling dan diperoleh 7 Bank Umum Syariah di Indonesia yang dianalisis. Data dalam penelitian ini menggunakan data sekunder yang bersumber dari annual report Bank Umum Syariah, Bank Indonesia, Otoritas Jasa Keuangan, serta menggunakan metode analisis regresi data panel.

Hasil penelitian yang dilakukan dengan bantuan *software Eviews 12*, menunjukkan bahwa (1) *Current Ratio* berpengaruh negatif signifikan terhadap *Financial Distress* Bank Umum Syariah di Indonesia Tahun 2017-2021, (2) *Debt to Asset Ratio* berpengaruh positif tidak signifikan terhadap *Financial Distress* Bank Umum Syariah di Indonesia Tahun 2017-2021, (3) *Financing to Debt Ratio* berpengaruh negatif tidak signifikan terhadap *Financial Distress* Bank Umum Syariah di Indonesia Tahun 2017-2021, (4) *Non Performing Financing Ratio* berpengaruh positif signifikan terhadap *Financial Distress* Bank Umum Syariah di Indonesia Tahun 2017-2021, (5) *Current Ratio*, *Debt to Asset Ratio*, *Financing to Debt Ratio* dan *Non Performing Financing Ratio* memiliki pengaruh signifikan terhadap *Financial Distress* Bank Umum Syariah di Indonesia Tahun 2017-2021.

**Kata Kunci :** *Financial Distress*, *Current Ratio*, *Debt to Asset Ratio*, *Financing to Debt Ratio*, *Non Performing Financing Ratio*.