ABSTRAK

Dewi Pujawati Soekarno. 2025. Analisis Prediksi Financial Distress Pada Perusahaan Perbankan Konvensional Periode 2020-2024 Dengan Menggunakan Model Altman Z-Score. Skripsi. Program Studi Akuntansi, fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun, Pembimbing (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS, Pembimbing (II) Dra. Juli Murwani, M.Si, CSRS.

Maksud studi ini guna mengkaji perkiraan *financial distress* terhadap perbankan konvensional Indonesia selama kurun waktu 2020–2024 melalui penerapan model *Altman Z-Score*. *Financial distress* menggambarkan situasi krisis finansial yang bisa menjadi pertanda awal dari kebangkrutan perusahaan. Sektor perbankan menjadi objek penting dalam penelitian ini mengingat tingginya risiko sistemik yang dapat ditimbulkan apabila terjadi kegagalan pada bank. Pendekatan yang dipilih dalam studi ini ialah deskriptif kuantitatif, di mana data yang dipakai merupakan laporan keuangan sekunder dari 32 perbankan konvensional terdaftar pada BEI (Bursa Efek Indonesia). Metode *Altman Z-Score* dipakai guna mengukur serta mengklasifikasikan tingkat kesehatan keuangan perusahaan terbagi atas tiga klasifikasi, yakni sehat, zona abu-abu, dan kategori risiko tinggi.

Temuan riset membuktikan jika penerapan model Altman Z-Score mampu secara efektif meramalkan keadaan finansial perbankan, sekaligus menyajikan informasi krusial manajemen, penanam modal, maupun pihak regulator guna menentukan langkah strategis menghindari potensi kegagalan.

Kata Kunci: *Financial Distress, Altman Z-Score*, Perbankan Konvensional, Laporan Keuangan, Prediksi Kebangkrutan

ABSTRACT

Dewi Pujawati Soekarno. 2025. Analysis of Financial Distress Prediction in Conventional Banking Companies for the Period 2020-2024 Using the Altman Z-Score Model. Thesis. Accounting Program, Faculty of Economics and Business, PGRI University Madiun, Supervisor (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS, Supervisor (II) Dra. Juli Murwani, M.Si, CSRS.

Keywords: Poor Financial Condition, Altman Z-Score, Traditional Banks, Financial Statements, Bankruptcy Prediction

The study seeks to evaluate the ability to forecast financial distress among conventional banking institutions in Indonesia between 2020 and 2024, using the Altman Z-Score model. Financial distress, defined as financial instability, often acts as an early signal of potential bankruptcy. The banking sector was selected as the subject of this research due to the considerable systemic risk posed by the collapse of a bank. Employing a descriptive quantitative approach, the research makes use of secondary data in the form of financial statements from 32 conventional banks listed on the Indonesia Stock Exchange. The adjusted Altman Z-Score model is applied to measure and classify financial conditions into three levels: stable, gray zone, and vulnerable.

The findings reveal that the Altman Z-Score is a reliable tool for forecasting banks' financial positions and serves as a valuable source of information for managers, investors, and regulators in formulating strategic measures to avoid insolvency.