

ABSTRACT

This study naims to analyze and identify differences in predictions between the Altman-Z Modification model and the Springate model in predicting financial distress in conventional commercial banks and Islamic commercial banks in Indonesia. The sample used 11 Islamic commercial banks and 21 conventional commercial banks in Indonesia. The sampling method used in this study was purposive sampling. data analysis techniques using multiple descriminant analysis and z test. The results show that using the modified Altman z model there are 6 Conventional banks and 1 Islamic commercial banks that has the potential to go bankrupt. The Springate model predicts that all conventional banks are bankrupt in the study period. The T test results obtained that the T value shows the value of 12.161 which is greater than the T table value of 1.65449, it can be concluded that H0 is rejected and Ha is accepted, which means that there are differences in the prediction results of Bankruptcy between the two prediction models in conventional banking companies and Islamic banking in Indonesia.

Keywords: Financial Distress, Altman-Z Modification, Springate

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan mengidentifikasi ada tidaknya perbedaan prediksi antara model Altman- Z Modifikasi dan model Springate dalam memprediksi financial distress pada Bank umum konvensional dan Bank umum Syariah di Indonesia. Sampel menggunakan 11 Bank umum syariah dan 21 Bank umum konvensional di Indonesia. Metode penentuan sampel yang digunakan dalam penelitian ini adalah purposive sampling . teknik analisis data menggunakan multiple discriminant analysis dan uji T. Hasil menunjukkan dengan menggunakan model Altman z modifikasi terdapat 6 bank Konvensional dan 1 bank Syariah yang berpotensi bangkrut. Model Springate memprediksi seluruh bank konvensional diprediksi bangkrut dalam periode penelitian. Hasil Uji T didapat nilai T hitung menunjukkan nilai sebesar 12,161 lebih besar dari nilai T tabel 1,65449 dapat disimpulkan H0 Ditolak dan Ha diterima yang artinya terdapat perbedaan hasil prediksi Kebangkrutan antara kedua model prediksi pada perusahaan perbankan Konvensional dan Perbankan syariah di Indonesia .

Kata Kunci : *Financial Distress*, Altman- Z Modifikasi, Springate