

ABSTRAK

ANALISIS *FINANCIAL DISTRESS* PADA BPR KONVENSIONAL DAN BPR SYARIAH YANG DICABUT IZIN USAHANYA OLEH OTORITAS JASA KEUANGAN

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Penelitian ini bertujuan untuk menganalisis kemampuan model Bankometer dalam memprediksi *financial distress* pada Bank Perekonomian Rakyat (BPR) konvensional dan syariah yang dicabut izin usahanya oleh Otoritas Jasa Keuangan (OJK) selama periode 2022–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan publikasi keuangan BPR yang diakses melalui situs resmi OJK. Sampel ditentukan menggunakan metode *purposive sampling* berdasarkan kriteria BPR/BPRS yang dicabut izin usahanya dan memiliki data laporan keuangan dua tahun sebelum pencabutan izin. Analisis dilakukan menggunakan enam rasio keuangan dalam model Bankometer, yaitu *Capital to Assets*, *Equity to Assets*, *Capital Adequacy Ratio*, *Non-Performing Loans to Loans*, *Cost to Income*, dan *Loans to Assets*. Hasil penelitian menunjukkan bahwa model Bankometer belum mampu mendeteksi kondisi *financial distress* secara akurat pada BPR yang diteliti. Sebagian besar BPR dikategorikan sehat pada periode satu dan dua tahun sebelum kebangkrutan, kendati secara faktual telah mengalami tekanan keuangan. Keterbatasan model disebabkan oleh dominasi bobot rasio permodalan serta ketidakmampuan menangkap faktor nonkeuangan seperti tata kelola dan penyimpangan internal.

Kata kunci: Bankometer, BPR, Financial Distress, Kebangkrutan

ABSTRACT

FINANCIAL DISTRESS ANALYSIS OF CONVENTIONAL AND ISLAMIC RURAL BANKS WHOSE BUSINESS LICENSES WERE REVOKED BY THE FINANCIAL SERVICES AUTHORITY

By

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This study aims to analyze the predictive capability of the Bankometer model in assessing financial distress among conventional and Islamic Rural Banks (BPR/BPRS) whose business licenses were revoked by the Financial Services Authority (OJK) during the 2022–2024 period. The research employs a quantitative approach using secondary data obtained from financial reports published by OJK. The sample was determined through purposive sampling based on the criteria of rural banks whose licenses were revoked and that provided complete financial statements for two years prior to the revocation. The analysis employs six financial ratios within the Bankometer model, namely Capital to Assets, Equity to Assets, Capital Adequacy Ratio, Non-Performing Loans to Loans, Cost to Income, and Loans to Assets. The findings indicate that the Bankometer model was not fully effective in detecting financial distress among the banks studied. Most rural banks were categorized as financially sound one and two years before bankruptcy, despite having experienced financial pressure. These limitations stem from the dominance of capital ratio weighting and the model's inability to capture non-financial factors such as governance weaknesses and internal irregularities.

Key words: Bankometer, Rural Banks, Financial Distress, Bankruptcy