PERSETUJUAN PEMBIMBING

ANALISIS PREDIKSI KEBANGKRUTAN DENGAN MENGGUNAKAN MODEL ALTMAN *Z-SCORE* PADA PERUSAHAAN SEKTOR PERDAGANGAN, JASA DAN INVESTASI YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) PERIODE 2015-2019

SKRIPSI

OLEH

SILVANA S. ADAM
NIM. 921417119

TELAH DIPERIKSA DAN DISETUJUI UNTUK DIUJI

Pembimbing I	Pembimbing II
Dr. Sahmin Noholo, SE, MM	**Victorson Taruh, SE, Ak., MSA**
NIP. 196706172005011001	**NIP. 197602012006041001**

Mengetahui:
Ketua Jurusan Akuntansi

Dr. Niswatin, S.Pd, SE, MSA
NIP. 197712122002122001

LEMBAR PENGESAHAN

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SKRIPSI

OLEH

SILVANA S. ADAM
NIM. 921417119

TELAH DIPERTAHANKAN DI DEPAN DEWAN PENGUJI

Hari/Tanggal : Jumat / 12 November 2021

Waktu : 13:00 WITA

PENGUJI

1. **Zulkifli Bokiu, SE, Ak, M.Si** — 1.....
   NIP. 197205192002121001
2. **Dr. Mahdalena, SE, M.Si** — 2.....
   NIP. 197102042008122001
3. **Dr. Sahmin Noholo, SE, MM** — 3.....
   NIP. 196706172005011001
4. **Victorson Taruh, SE, Ak., MSA** — 4.....
   NIP. 197602012006041001

Mengetahui:
Dekan Fakultas Ekonomi
Universitas Negeri Gorontalo

Dr. Muhammad Amir Arham, M.E.
NIP. 197207252006041002

ABSTRAK

Silvana S. Adam. 921417119. Skripsi. 2021. "Analisis Prediksi Kebangkrutan Dengan Menggunakan Model Altman *Z-Score* Pada Perusahaan Sektor Perdagangan, Jasa dan Investasi yang Terdaftar Di Bursa Efek Indonesia (BEI) Periode 2015-2019". Program Studi S1 Akuntansi, Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Gorontalo. Dibawah bimbingan Bapak Dr. Sahmin Noholo, SE, MM dan Bapak Victorson Taruh, SE, Ak., MSA.

Penelitian ini bertujuan untuk mengetahui perusahaan sektor perdagangan, jasa dan investasi yang terdaftar di Bursa Efek Indonesia (BEI) berpotensi mengalami kebangkrutan berdasarkan model Altman *Z-Score* periode 2015-2019. Metode yang digunakan adalah metode penelitian kuatitatif deskriptif. Jenis data yang digunakan dalam penelitian ini adalah data sekunder berupa laporan keuangan yang diperoleh dengan mengakses situs www.idx.co.id dan www.idnfinancials.com. Jumlah populasi pada penelitian ini sebanyak 184 perusahaan dengan menggunakan metode pengambilan sampel *purposive sampling* sehingga diperoleh jumlah sampel penelitian sebanyak 67 perusahaan. Teknik analisis data menggunakan teknik analisis model Altman *Z-Score*.

Hasil penelitian ini menunjukkan pada tahun 2015 diprediksi sebanyak 24 perusahaan berada pada kondisi bangkrut, 26 perusahaan dalam kondisi *Grey Area*, dan 17 perusahaan dalam kondisi sehat. Tahun 2016 diprediksi sebanyak 29 perusahaan dalam kondisi bangkrut, 19 perusahaan dalam kondisi *Grey Area* dan 19 perusahaan dalam kondisi sehat. Tahun 2017 diprediksi sebanyak 30 perusahaan dalam kondisi bangkrut, 22 perusahaan dalam kondisi *Grey Area* dan 15 perusahaan dalam kondisi sehat. Tahun 2018 diprediksi sebanyak 29 perusahaan dalam kondisi bangkrut, 21 perusahaan dalam kondisi *Grey Area* dan 17 perusahaan dalam kondisi sehat. Tahun 2019 diprediksi sebanyak 32 perusahaan dalam kondisi bangkrut, 17 perusahaan dalam kondisi *greay area* dan 18 perusahaan dalam kondisi sehat. Berdasarkan perhitungan rata-rata *Z-Score* selama lima tahun periode penelitian diprediksi terdapat 25 perusahaan dalam kondisi bangkrut, 24 perusahaan dalam kondisi *Grey Area* dan 18 perusahaan dalam kondisi sehat.

Kata kunci: Kebangkrutan, Model Altman Z-Score

ABSTRACT

Silvana S. Adam. 921417119. Undergraduate Thesis. 2021. "Analysis of Bankruptcy Prediction using Altman Z-Score Model at Trading, Service, and Investment Sector Companies Listed in Indonesia Stock Exchange in the Period of 2015-2019". Bachelor's Degree Program in Accounting, Department of Accounting, Faculty of Economics, State University of Gorontalo. The Principal Supervisor is Dr. Sahmin Noholo, SE., MM, and the Co-supervisor is Victorson Taruh, SE, AK., MSA.

The research aims at determining the bankruptcy potential of trading, service, and investment sector companies listed in the Indonesia Stock Exchange in the Period of 2015-2019 based on the Altman Z-Score model. It applies qualitative descriptive research, where the data used in this research is secondary data in the form of financial statements obtained by accessing www.idx.co.id and www.idnfinancials.com sites. In addition, the population of this research is 184 companies, while the samples are 67 companies taken by purposive sampling technique. At the same time, the data analysis technique uses Altman Z-Score model analysis.

The research finding denotes that in 2015, it is predicted that 24 companies have the potential to go bankrupt, 26 companies are in Grey Area conditions (The financial condition requires special attention, but it cannot be determined whether the company is healthy or bankrupt in the future), and 17 companies are in good financial health or have no potential for bankruptcy. In 2016, it was predicted that 29 companies have the potential to go bankrupt, 19 companies are in Grey Area conditions, and 19 companies are in good financial health or have no potential for bankruptcy. Meanwhile, in 2017, it was predicted that 30 companies have the potential to go bankrupt, 22 companies are in Grey Area conditions, and 15 companies are in good financial health or have no potential for bankruptcy. In 2018, it was estimated that 29 companies have the potential to go bankrupt, 21 companies are in Grey Area conditions, and 17 companies are in good financial health or have no potential for bankruptcy. In the meantime, in 2019, it was estimated that 32 companies have the potential to go bankrupt, 17 companies are in Grey Area conditions, and 18 companies are in good financial health or have no potential for bankruptcy. Based on the calculation of the average z-score during the five years, it has been predicted that 25 companies have the potential to experience bankruptcy, 24 companies are in Grey Area conditions, and 18 companies are in good financial health.

Keywords: Bankruptcy, Altman Z-Score Model

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