

ABSTRAK

Yulan Indiana Sianipar. NIM 4201230009 (2024). Pengaruh Rasio Keuangan terhadap *Financial Distress* pada Bank Perkreditan Rakyat dengan Model *Binary Logistic Regression*.

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh rasio keuangan (NPL, ROA, BOPO, CAR, LDR) terhadap *financial distress* pada Bank Perkreditan Rakyat (BPR) di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif. Penentuan sampel dilakukan dengan menggunakan teknik *purposive sampling*. Model yang digunakan dalam penelitian ini adalah *binary logistic regression* (regresi logistik biner). Hasil penelitian menunjukkan bahwa ROA, CAR, dan LDR berpengaruh signifikan negatif terhadap *financial distress*, namun NPL dan BOPO tidak berpengaruh signifikan terhadap *financial distress*. Implikasi penelitian ini menyoroti pentingnya ROA, CAR, dan LDR dalam menjaga kesehatan keuangan BPR, serta perlunya penelitian lebih lanjut untuk mengidentifikasi faktor-faktor lain yang berkontribusi pada *financial distress*.

Kata kunci : Bank Perkreditan Rakyat, *Financial Distress*, Rasio Keuangan, Regresi Logistik Biner



ABSTRACT

Yulan Indiana Sianipar. NIM 4201230009 (2024). The Effect of Financial Ratios on Financial Distress in Rural Credit Bank using the Binary Logistic Regression Model.

The purpose of this study is to determine the effect of financial ratios (NPL, ROA, BOPO, CAR, LDR) on financial distress in Rural Credit Banks (RCB) in Indonesia. This study uses a quantitative approach. The sample was determined using purposive sampling technique. The model used in this study is the binary logistic regression. A quantitative approach was employed in this research. The sample was determined using purposive sampling technique. The sample size in this study was 311. Binary logistic regression was utilized as the analytical model. The result of this study indicates that ROA, CAR, and LDR have a significant negative impact on financial distress, while NPL and BOPO do not significantly affect financial distress. The implications of this study highlight the importance of ROA, CAR, and LDR in maintaining the financial health of RCB, as well as the need for further research to identify other factors contributing to financial distress.

Keyword : Rural Credit Bank, Financial Distress, Financial Ratios, Binary Logistic Regression

