

ABSTRAK

Penelitian ini bertujuan untuk mengetahui secara empiris mengenai pengaruh risiko kredit, risiko likuiditas, *good corporate governance*, rentabilitas, dan permodalan terhadap financial distress pada perbankan syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) pada tahun 2012-2016. Faktor-faktor yang diuji dalam penelitian ini yaitu risiko kredit, risiko likuiditas, *good corporate governance*, rentabilitas, dan permodalan.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan asosiatif. Penelitian ini menggunakan data sekunder berupa laporan keuangan dan laporan pelaksanaan GCG yang diperoleh dari website resmi masing-masing perbankan syariah. Sampel yang digunakan dalam penelitian ini adalah perbankan syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) berdasarkan metode purposive sampling. Pengujian hipotesis penelitian menggunakan statistik uji hipotesis. Untuk mengetahui besarnya pengaruh risiko kredit, risiko likuiditas, *good corporate governance*, rentabilitas, dan permodalan digunakan analisis regresi linier sederhana, analisis korelasi, dan koefisien determinasi.

Model analisis yang digunakan dalam penelitian ini adalah metode RGEC dan model analisis Altman Z-Score modifikasi. metode RGEC pengukurannya diwakili oleh rasio NPF, FDR, GCG, ROA, dan CAR. Model Altman pengukurannya diwakili oleh rasio *net working to total asset, retained earning to total asset, earning before interest and tax to total asset, book value of equity to book value of debt*.

Hasil penelitian ini menunjukkan bahwa terdapat pengaruh signifikan risiko kredit terhadap *financial distress* sebesar 36,4, pengaruh signifikan likuiditas terhadap *financial distress* sebesar 12,2, pengaruh signifikan *good corporate governance* terhadap *financial distress* sebesar 26,3, pengaruh signifikan rentabilitas terhadap *financial distress* sebesar 34,2, dan pengaruh signifikan permodalan terhadap *financial distress* sebesar 21,8.

Kata Kunci: Risiko Kredit, Risiko Likuiditas, *Good Corporate Governance*, Rentabilitas, Permodalan, Financial Distress

ABSTRACT

The purpose of this study is to analyze the empirically on the influence of credit risk, liquidity risk, good corporate governance, earning, and capital to financial distress in sharia banks registered in the Financial Services Authority (OJK) in 2012-201. The factors tested in this research are credit risk, liquidity risk, good corporate governance, earning, and capital.

The research method used is descriptive and associative method. This study uses a secondary data in the form of financial statements and good corporate governance implementation reports obtained from the www.ojk.go.id and official website of each sharia banking. The sample used in this research is sharia banking registered in Financial Services Authority (OJK) based on purposive sampling method. Test of a hypothesis research used hypothesis test statistic. To know the effect of credit risk, liquidity risk, good corporate governance, rentability, and capital used simple linear regression analysis, correlation analysis, and coefficient of determination.

Analysis model used in this research is RGEC method and Altman Z-Score modification analysis model. RGEC measurement method is represented by the ratio of NPF, FDR, GCG, ROA, and CAR. The Altman model of measurement is represented by the ratio of net working to total assets, retained earnings to total assets, earnings before interest and tax to total assets, book value of equity to book value of debt.

The results of this study indicate that there is a significant effect of credit risk to financial distress by 36,4, significant effect of liquidity to financial distress by 12,2, significant effect of good corporate governance to financial distress by 26,3, significant effect earning to financial distress by 34,2, and significant effect of capital to financial distress amount 21,8.

Keywords: Credit Risk, Liquidity Risk, Good Corporate Governance, Earning, Capital, Financial Distress