

**ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI FINANCIAL
DISTRESS PADA PERUSAHAAN PERBANKAN DI INDONESIA**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *cost income ratio*, *loan to deposit ratio*, dan *equity capital to asset* terhadap *financial distress* perbankan. Penelitian ini dilakukan pada perusahaan yang terdaftar di Bursa Efek Indonesia pada tahun 2018-2019. Jumlah sampel yang diperoleh sebanyak 40 perusahaan, dengan metode *purposive sampling*. Variabel independen yang digunakan dalam penelitian ini adalah *cost income ratio*, *loan to deposit ratio*, dan *equity capital to asset*. Variabel dependen yang digunakan adalah *financial distress*. Teknik analisis yang digunakan adalah Analisis Regresi Berganda. Hasil penelitian menunjukkan bahwa *Cost income ratio* tidak berpengaruh secara *significant* terhadap *Financial Distress*, *Loan to deposit ratio* tidak berpengaruh secara *significant* terhadap *Financial Distress*, *Equity capital to total asset* berpengaruh secara *significant* terhadap *Financial Distress*.

Kata kunci: *Cost Income Ratio (CIR)*, *Loan to Deposit Ratio (LDR)*, dan *Equity Capital to Asset (ETA)*.

**ANALYSIS OF FACTORS AFFECTING OF FINANCIAL DISTRESS IN
BANKING COMPANIES IN INDONESIA**

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ABSTRACT

This study aims to determine the effect of the cost income ratio, loan to deposit ratio, and equity capital to assets on the probability of banking financial distress. This research was conducted at companies listed on the Indonesia Stock Exchange in 2018-2019. The number of samples obtained were 40 companies, with a purposive sampling method. The independent variables used in this study are the cost income ratio, loan to deposit ratio, and equity capital to assets. The dependent variable used is financial distress. The analysis technique used is multiple regression analysis. The results showed that the cost income ratio did not have a significant effect on financial distress, the loan to deposit ratio did not have a significant effect on financial distress. Equity capital to total assets had a significant effect on financial distress.

Keywords: Cost Income Ratio (CIR), Loan to Deposit Ratio (LDR), and Equity Capital to Asset (ETA).