

**PREDICTION OF FINANCIAL DISTRESS USING THE RGEC MODEL IN
THE BANKING SECTOR IN INDONESIA**

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Abstract

This research is a quantitative study that aims to analyze the effect of risk profile, good corporate governance, earning, and capital as proxied by non-performing loans, good corporate governance, return on assets, operational costs and operating income, and capital adequacy ratio to financial distress in conventional banks. 43 conventional commercial banks listed on the Indonesia Stock Exchange from 2019 to 2021 were used as samples in this study. The analysis technique used is logistic regression with the help of SPSS 26 software. Based on the statistical test results, Nagelkerke R Square is 54,8% with the conclusion that non-performing loans have an effect on financial distress in conventional banks. Meanwhile, good corporate governance, return on assets, operating costs and operating income, and capital adequacy ratios are not effect on financial distress in conventional banks.

Keywords : Risk profile, Good corporate governance, Earning, Capital, Financial Distress

**ANALISIS RGEK UNTUK MEMPREDIKSI KONDISI *FINANCIAL*
DISTRESS PADA SEKTOR PERBANKAN DI INDONESIA**

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Abstrak

Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk menganalisis pengaruh *Risk profile*, *Good corporate governance*, *Earning*, dan *Capital* yang diproksikan dengan *non performing loan*, *good corporate governance*, *return on asset*, biaya operasional dan pendapatan operasional, serta *capital adequacy ratio* terhadap *financial distress* di bank konvensional. 43 bank umum konvensional yang terdaftar di Bursa Efek Indonesia dalam kurun waktu 2019 sampai dengan 2021 dijadikan sebagai sampel pada penelitian ini. Teknik analisis yang digunakan yakni regresi logistik dengan bantuan *software* SPSS 26. Berdasarkan hasil pengujian statistik, didapatkan *Nagelkerke R Square* sebesar 54,8% dengan kesimpulan *non performing loan* berpengaruh terhadap *financial distress* di bank konvensional. Sedangkan *good corporate governance*, *return on asset*, biaya operasional dan pendapatan operasional, serta *capital adequacy ratio* tidak berpengaruh terhadap *financial distress* di bank konvensional.

Kata Kunci : *Risk profile*, *Good corporate governance*, *Earning*, *Capital*, *Financial Distress*