

ABSTRAK

Gina Sofiasani (1101787), “**Pengaruh CAMEL terhadap *Financial Distress* pada Sektor Perbankan Indonesia**”. Dibawah bimbingan Budhi Pamungkas Gautama, S.E., M.Sc.

Penelitian ini dilatarbelakangi oleh kenaikan kemungkinan bank mengalami *financial distress* yang terjadi pada Sektor Perbankan Indonesia periode 2009-2013. Penelitian ini bertujuan untuk mengetahui 1) gambaran CAMEL yang terdiri dari unsur *Capital*, *Management Efficiency*, *Earning* dan *Liquidity*, 2) gambaran *Financial Distress*, 3) Pengaruh *Capital*, *Management Efficiency*, *Earning* dan *Liquidity* terhadap *Financial Distress*.

Metode penelitian yang digunakan dalam penelitian ini adalah deskriptif dan verifikatif. Teknik analisis yang digunakan adalah analisis regresi multipel. Populasi dalam penelitian ini adalah Sektor Perbankan Indonesia yang berjumlah 120 bank. Sampel yang digunakan sebanyak sembilan bank pada Sektor Perbankan Indonesia periode 2009- 2013 dengan menggunakan teknik pengambilan sampel *purposive sampling*.

Hasil penelitian ini, variabel *capital* yang diukur *Capital Adequacy Ratio* (CAR) dan *liquidity* yang diukur *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Financial Distress* sedangkan *management efficiency* yang diukur Biaya Operasional Pendapatan Operasional (BOPO) dan *earning* yang diukur *Return On Assets* (ROA) berpengaruh terhadap *Financial Distress*.

Kata Kunci: *Financial Distress*, *Capital*, *Management Efficiency*, *Earning* dan *Liquidity*

ABSTRACT

Gina Sofiasani (1101787), "The Influence CAMEL on Financial Distress in Indonesian Banking Sector Period 2009-2013". Under the guidance of Budhi Pamungkas Gautama, S.E., M.Sc.

The research was motivated by increased probability of banks's financial distress in the Indonesian Banking Sector. The purpose of this research is 1) to obtain the capital adequacy, management efficiency, earning and liquidity, 2) to obtain the financial distress, 3) to obtain the influence capital adequacy, management efficiency, earning and liquidity on financial distress.

The method that used in this research is descriptive and verification method. The analytical technique of that used is multiple linear regression. The population of the research is Indonesian Banking Sektor there are 120 Banks. The sample were used nine banks of Indonesian Banking Sektor period 2009-2013 using purposive sampling method.

The results of this research shows that a variable capital which is measured by Capital Adequacy Ratio (CAR) and liquidity which is measured by Loan to Deposit Ratio (LDR) is no significant on Financial Distress. Meanwhile management efficiency which is measured by Operating Expense to Operating Income (BOPO) and earning which is measured by Return on Assets (ROA) have significant influence on Financial Distress.

Keyword : *Financial Distress, Capital, Management Efficiency, Earning and Liquidity*