

## ABSTRAKSI

Penelitian ini bertujuan untuk menganalisis pengaruh rasio keuangan menggunakan profitabilitas, likuiditas, *leverage* serta *corporate governance* (ukuran dewan komisaris, dewan direksi, kepemilikan manajerial dan kepemilikan institusional) terhadap financial distress pada perusahaan perbankan di BEI

Populasi yang dijadikan obyek pengamatan yaitu semua perusahaan manufaktur di Bursa Efek Indonesia. Sedangkan sampel penelitian sebanyak 26 perusahaan perbankan, dimana metode yang digunakan adalah *penelitian populasi* yaitu suatu metode pengambilan sampel yang mengambil semua perusahaan perbankan sebagai obyek penelitian. Metode analisis data menggunakan regresi linier.

Hasil pengolahan data statistik dapat disimpulkan bahwa (1) variabel bebas yang berpengaruh terhadap *financial distress* antara lain : profitabilitas, leverage, jumlah dewan direksi; (2) sedangkan variabel bebas yang tidak berpengaruh terhadap *financial distress* antara lain : likuiditas, leverage, ukuran dewan komisaris, kepemilikan manajerial dan kepemilikan institusional.

*Kata kunci* : profitabilitas, likuiditas, leverage, ukuran dewan komisaris, dewan direksi, kepemilikan manajerial, kepemilikan institusional dan financial distress

## **ABSTRACT**

This study aimed to analyze the effect of using the financial ratios of profitability, liquidity, leverage, and corporate governance (board size, board of directors, managerial ownership and institutional ownership) to the financial distress in the banking company on Indonesia Stock Exchange.

The population is made an object of observation that all manufacturing companies in Indonesia Stock Exchange. While the study sample were 26 banking companies, where the method used is the study population is a sampling method that takes all of the banking company as an object of research. Methods of data analysis using linear regression.

The results of statistical data processing can be concluded that (1) independent variables that affect financial distress include: profitability, leverage, number of board of directors; (2) while the independent variables that do not affect the financial distress include: liquidity, leverage, board size, managerial ownership and institutional ownership.

**Keywords:** profitability, liquidity, leverage, board size, board of directors, managerial ownership, institutional ownership, and financial distress