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Judul : Analisis Risiko Financial Distress Menggunakan Model Ohlson O-Score Studi Kasus Pada Emiten Saham Bank Digital Tbk Periode 2021-2024

ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat risiko kesulitan keuangan di antara perusahaan perbankan digital yang terdaftar di bursa saham, dengan fokus khusus pada PT Bank Jago Tbk (ARTO), menggunakan model Ohlson O-Score selama periode 2021–2024. Pendekatan deskriptif kuantitatif diterapkan melalui metode studi kasus. Model Ohlson O-Score dipilih karena kemampuannya untuk memperkirakan probabilitas kebangkrutan korporasi berdasarkan sembilan variabel keuangan yang relevan.

Objek penelitian meliputi emiten perbankan digital yang terdaftar di Bursa Efek Indonesia, yaitu PT Bank Jago Tbk (ARTO), PT Allo Bank Indonesia Tbk (BBHI), dan PT Bank Neo Commerce Tbk (BBYB). Namun, analisis utama difokuskan pada PT Bank Jago Tbk. Studi ini menggunakan data sekunder yang diperoleh dari laporan keuangan tahunan yang diaudit yang diterbitkan selama periode penelitian.

Hasil penelitian menunjukkan bahwa PT Bank Jago Tbk berada dalam kondisi kesulitan keuangan, sebagaimana tercermin dari skor Ohlson yang secara konsisten melebihi nol sepanjang periode pengamatan. Hasil ini memberikan wawasan strategis bagi investor dalam mengambil keputusan investasi yang terinformasi dan bagi manajemen perusahaan dalam menilai dan mitigasi risiko keuangan potensial.

Kata kunci: Kesulitan Keuangan, Skor Ohlson O-Score, bank digital, laporan keuangan, strategi investasi.

Penulis



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A Case Study on Digital Banks (2021–2024 Period)*

ABSTRACT

This study aimed to analyze the level of Financial Distress risk among publicly listed digital banking companies, with a specific focus on PT Bank Jago Tbk (ARTO), using the Ohlson O-Score model during the 2021–2024 period. A quantitative descriptive approach was employed through a case study method. The Ohlson O-Score model was selected due to its capability to estimate the probability of corporate bankruptcy based on nine relevant Financial variables.

The research objects comprised digital banking issuers listed on the Indonesia Stock Exchange, namely PT Bank Jago Tbk (ARTO), PT Allo Bank Indonesia Tbk (BBHI), and PT Bank Neo Commerce Tbk (BBYB). However, the primary analysis was concentrated on PT Bank Jago Tbk. The study utilized secondary data obtained from audited annual Financial reports published during the research period.

The findings revealed that PT Bank Jago Tbk was in a state of Financial Distress, as reflected by an Ohlson score consistently exceeding zero throughout the observation period. These results offered strategic insights for investors in making informed investment decisions and for company management in assessing and mitigating potential Financial risks.

Keywords: Financial Distress, Ohlson O-Score, digital bank, Financial statements, investment strategy.

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