

ABSTRAK

Analisis Kestabilan Kinerja Keuangan PT. Bank Papua Menggunakan Metode Altman Z-Score Periode 2018-2020

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Tujuan dari penulisan ini ialah untuk melihat kestabilan kinerja PT. Bank Papua ditahun 2018-2020 dan apakah *covid-19* berpengaruh negatif terhadap PT. Bank Papua atau sebaliknya, untuk mengetahui peneliti menggunakan uji analisis yang bersifat *multiple discriminant* yaitu metode Altman Z-Score. Teknik sampling yang digunakan ialah sampling jenuh sehingga sampel yang digunakan pada penelitian ini yaitu laporan keuangan PT. Bank Papua tahun 2018-2020. Pengumpulan data pada penelitian ini melalui dokumentasi yakni laporan keuangan dan analisa data menggunakan uji Deskriptif sehingga hasil dari penelitian ini ialah ditahun 2018 PT. Bank Papua dikatakan berada di sona rawan bangkrut berdasarkan metode Altman Z-Score sedangkan ditahun 2019 dan 2020 PT. Bank Papua berada di sona aman dalam artian stabil dan berharap ditahun 2021 masih dalam keadaan stabil dan sehat berdasarkan metode Altman Z-Score. Sehingga dapat dikatakan *covid-19* tidak berpengaruh negatif secara signifikan terhadap kestabilan kinerja PT. Bank Papua ditahun 2020-2021 berdasarkan metode Altman Z-Score.

Kata kunci: kestabilan, kinerja, PT. Bank Papua, Altman Z-Score

ABSTRACT

Analysis of The Stability of The Finacial Performance of PT. Bank Papua Uses Teh Altman Z-Score Method For The 2018-2020

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The purpose of this paper is to see the stability of the performance of PT. Bank Papua in 2018-2020 and whether covid-19 has a negative effect on PT. Bank Papua or vice versa, to find out, the researchers used a multiple discriminant analysis test, namely the Altman Z-Score method. The sampling technique used is saturated sampling so that the sample used in this study is the financial statements of PT. Bank Papua in 2018-2020. Collecting data in this study through documentation, namely financial reports and data analysis using descriptive tests so that the results of this research are in 2018 PT. Bank Papua is said to be in a state of bankruptcy based on the Altman Z-Score method, while in 2019 and 2020 PT. Bank Papua is in a safe position in the sense of being stable and hopes that in 2021 it will still be in a stable and healthy condition based on the Altman Z-Score method. So it can be said that covid-19 does not have a significant negative effect on the stability of the performance of PT. Bank Papua in 2020-2021 based on the Altman Z-Score method.

Keywords: stability, performance, PT. Bank Papua, Altman Z-Score