ABSTRACT

The increasing competition among companies, especially private banks, requires companies to evaluate the health of the company, including information about bankruptcy. The Zmijewski model is a model that has a better accuracy result to predict prediction bankruptcy. The purpose of this study is to create a bankruptcy prediction application using the Zmijewski model for private bank listed on the BEI-Indonesia Stock Exchange. Bankruptcy prediction calculated based on liquidity, leverage, and performance ratios, using Zmijewski model. The research method in this study consists of 3 stages are data collection, data analysis and prototype application development. Case study using financial statement from 38 private banks in Indonesia listed in BEI 2019-2021. The analysis result from calculation the variable and X score using the Zmijewski model showed that of the 38 banking companies studied, 21 were predicted to be healthy, and 17 were predicted to be bankrupt. The application prototype development consists of designing a flowchart which is a description of the flow of application use, designing er diagrams where there are 4 main tabel used, namely bank tabel, ratio components, variables and models then designing use case diagrams where there are 1 actor and 9 activities carried out. The design results are developed into an application prototype and the application output results show the same X Score results and bankruptcy predictions as the results of data analysis.

Keywords: Bankruptcy, Prediction, Zmijewski, Bank, Application