

**COMPARISON OF POTENTIAL TO BANKCRUPTY  
ISLAMIC COMMERCIAL BANKS IN INDONESIA USING  
ALTMAN Z SCORE MODEL**

**PERBANDINGAN POTENSIAL KEBANGKRUTAN BANK UMUM  
SYARIAH DI INDONESIA MENGGUNAKAN ALTMAN Z SCORE**

**UNDERGRADUATE THESIS**



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UNIVERSITAS MUHAMMADIYAH YOGYAKARTA  
2020**

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Proposed To Fulfill The Requirements To Obtain A Bachelor Degree In The  
Faculty Of Economics And Business, International Management And Business,  
Muhammadiyah University Of Yogyakarta.



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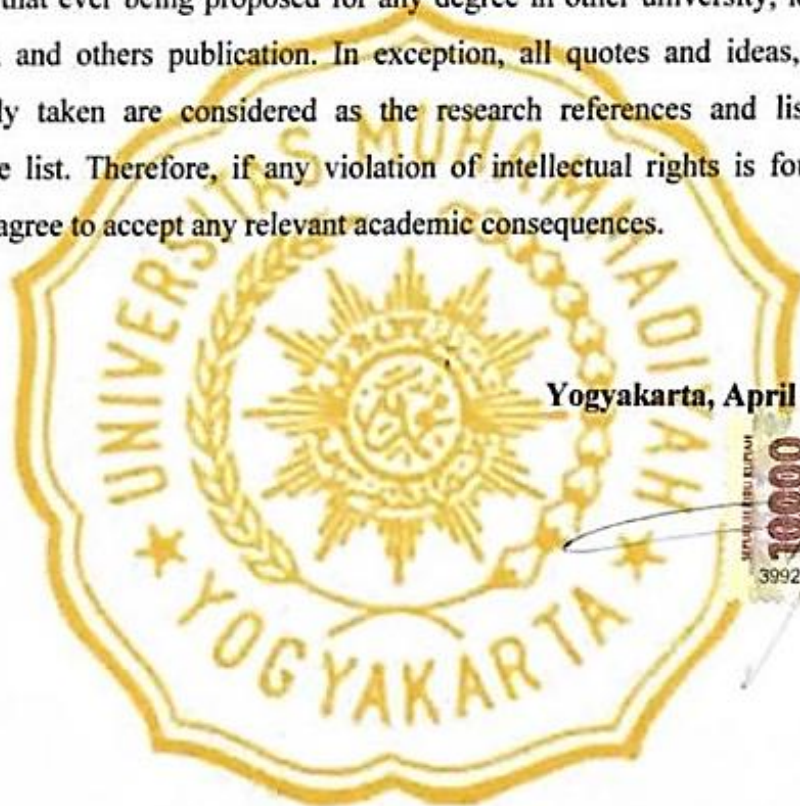
## DECLARATION

Name : Nurul Aini

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I hereby declare that this undergraduate thesis entitled “COMPARISON OF POTENTIAL TO BANKRUPTCY ISLAMIC COMMERCIAL BANKS IN INDONESIA USING ALTMAN Z SCORE MODEL” does not consist of any content that ever being proposed for any degree in other university, ideas of any research and others publication. In exception, all quotes and ideas, which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual rights is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, April 14th 2021



**MOTTO**

*Don't educate your children to be rich.  
Educate them to be happy, so they know the value of things,  
not the price.*

*- Anonim -*

*This Undergraduate Thesis I dedicate to  
the one and only my beloved family,  
Papa, Mama, My Sister and My Brother.*

## ACKNOWLEDGEMENT

*Bismillahirrahmanirrahim...*

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This undergraduate thesis entitled **“COMPARISON OF POTENTIAL TO BANKRUPT ISLAMIC COMMERCIAL BANKS IN INDONESIA USING ALTMAN Z SCORE MODEL”** has been made as partial fulfillment for the requirement to achieve the bachelor degree of management. So that, I would like to thank all people who have contributed and special appreciation to the parties. In particularly they are:

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↓ Nurul Aini

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