

Willy Aries Apriansyah., Bank Failure Predictions Model Merger Based on Model Finance Ratio ALTMAN (under mother guidance Delfi Panjaitan, SE., M. Si)

This watchfulness is done as a mean to detect to what finance ratio ALTMAN can to predict bank failure merger in Indonesia, so that mouldable bank failure predictions model merger. watchfulness kind eksplanatori causal. Watchfulness population all banks merger registered in Indonesia bank. Sample taking technique purposive sampling. Watchfulness variable consists of variable dependen variable dummy that is bank failure predictions merger. The independent variable model finance ratio ALTMAN. Data analysis technique uses logistics regression analysis by means of SPSS 13.00. Appropriate watchfulness result shows that only ratio NWCTA that enter in model similarity with positive the influence and significant, so that H1 accepted. This watchfulness result can prove that model finance ratio ALTMAN can to predict bank failure merger in Indonesia with ratio indicator NWCTA.

keyword: Model finance ratio ALTMAN, bank failure predictions model merger.