

INTISARI

Penelitian ini dilatarbelakangi adanya beberapa perusahaan secara konsisten mencatatkan rugi bersih selama 5 tahun berturut-turut. Penelitian ini bertujuan untuk mengetahui bagaimana perbedaan prediksi *financial distress* antara model Altman, Springate dan Grover serta membandingkan tingkat akurasi model prediksi. Penelitian ini merupakan penelitian kuantitatif. Penelitian ini menggunakan data sekunder berupa laporan keuangan dengan metode pengambilan data yaitu dokumentasi. Objek penelitian ini adalah perusahaan industri pariwisata dan rekreasi periode 2020-2024. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Analisis data menggunakan SPSS Versi 26. Hasil Penelitian menunjukkan bahwa model Grover memiliki tingkat akurasi paling tinggi dibandingkan model lainya dengan tingkat akurasi 76,97%.

Kata Kunci : Altman Z-score, Springate S-score, Grover G-score, Kesulitan Keuangan

ABSTRACT

This study was motivated by the fact that several companies consistently recorded net losses for five consecutive years. The purpose of this study is to determine the differences in financial distress predictions between the Altman, Springate, and Grover models and to compare the accuracy levels of the prediction models. This study is a quantitative study. This study uses secondary data in the form of financial reports with a data collection method of documentation. The research subjects are companies in the tourism and recreation industry for the period 2020-2024. The sampling technique used is purposive sampling. Data analysis is conducted using SPSS Version 26. The research results indicate that the Grover model has the highest accuracy rate compared to other models, with an accuracy rate of 76.97%.

Keyword: Altman Z-score, Springate S-score, Grover G-score, Financial Distress