ANALISIS RASIO LIKUIDITAS DAN RASIO PROFITABILITAS (*RETURN ON ASSETS*) SEBAGAI DASAR REKOMENDASI PENINGKATAN KINERJA KEUANGAN PADA UMKM TAHU KRES KWB PERIODE 2022-2024

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ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis kondisi likuiditas dan profitabilitas UMKM Tahu Kres KWB Kota Batu periode 2022–2024 serta merumuskan rekomendasi peningkatan kinerja keuangan. Penelitian ini menggunakan metode deskriptif kuantitatif dengan data sekunder berupa dokumen pencatatan keuangan internal UMKM. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi. Data dianalisis menggunakan *Current Ratio*, *Cash Ratio*, dan *Return on Assets* (ROA) berdasarkan standar Kasmir (2019).

Hasil penelitian menunjukkan bahwa *current ratio* dan *cash ratio* bersifat fluktuatif selama periode 2022–2024. *Current ratio* sebesar 205,63% (2022), 171,07% (2023), dan 208,39% (2024). Cash ratio sebesar 59,66% (2022), 39,70% (2023), dan 68,99% (2024). Berdasarkan standar 200% dan 50%, keduanya dinilai baik pada tahun 2022 dan 2024, namun kurang baik pada tahun 2023. ROA sebesar 557,01% (2022), 563,05% (2023), dan 361,91% (2024), dinilai baik di semua tahun karena selalu jauh di atas standar 30%. Kinerja keuangan UMKM Tahu Kres KWB secara keseluruhan dalam kondisi cukup baik, namun masih perlu peningkatan terutama pada pengelolaan kas dan efisiensi pemanfaatan aset.

Kata Kunci : Rasio Likuiditas, *Current Ratio*, *Cash Ratio*, *Return on Assets*, Kinerja Keuangan.

ANALYSIS OF LIQUIDITY RATIO AND PROFITABILITY RATIO (RETURN ON ASSETS) AS A BASIS FOR FINANCIAL PERFORMANCE IMPROVEMENT RECOMMENDATIONS AT UMKM TAHU KRES KWB

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ABSTRACT

The purpose of this study is to analyze the liquidity and profitability conditions of UMKM Tahu Kres KWB for the period 2022–2024 and to formulate recommendations for improving financial performance. This research uses a descriptive quantitative method with secondary data in the form of internal financial records of the UMKM. Data collection was carried out through interviews, observation, and documentation. Data were analyzed using Current Ratio, Cash Ratio, and Return on Assets (ROA) based on Kasmir (2019) industry standards.

The results showed that the current ratio and cash ratio were fluctuating during the 2022–2024 period. Current ratio was 205.63% (2022), 171.07% (2023), and 208.39% (2024). Cash ratio was 59.66% (2022), 39.70% (2023), and 68.99% (2024). Based on standards of 200% and 50%, both were rated good in 2022 and 2024, but not good in 2023. ROA was 557.01% (2022), 563.05% (2023), and 361.91% (2024), rated good in all years as it always remained well above the 30% standard. The overall financial performance of UMKM Tahu Kres KWB is in fairly good condition, but still needs improvement especially in cash management and asset utilization efficiency.

Keywords : Liquidity Ratio, Current Ratio, Cash Ratio, Return on Assets, Financial Performance.