

ANALISIS RASIO PROFITABILITAS PADA KOPERASI PEGAWAI REPUBLIK INDONESIA (KPRI) GAJAYANA KOTA MALANG

Elisabet Devina Niut ⁽¹⁾
Dr. Nur Ida Iriani, MM ⁽²⁾, Warter Agustim, SE.,MM ⁽³⁾

⁽¹⁾Mahasiswa Program Studi Manajemen, Fakultas Ekonomi,
Universitas Tribhuwana Tungadewi Malang

⁽²⁾⁽³⁾Dosen Program Studi Manajemen, Fakultas Ekonomi,
Universitas Tribhuwana Tungadewi Malang
Email: elisabetdevina783@gmail.com

ABSTRAK

Penelitian ini bertujuan untuk mengetahui tingkat rasio profitabilitas serta menganalisis kinerja keuangan Koperasi Pegawai Republik Indonesia (KPRI) Gajayana Kota Malang periode 2020–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif. Data yang digunakan berupa laporan keuangan tahunan KPRI Gajayana selama periode penelitian. Teknik analisis data dilakukan menggunakan rasio profitabilitas yang meliputi *Net Profit Margin (NPM)*, *Return on Assets (ROA)*, *Return on Equity (ROE)*, dan *Gross Profit Margin (GPM)*. Hasil penelitian menunjukkan bahwa kinerja profitabilitas KPRI Gajayana selama periode 2020–2024 bersifat fluktuatif. Rasio *NPM* dan *GPM* menunjukkan kemampuan koperasi yang cukup baik dalam menghasilkan laba dari aktivitas usahanya. Namun, rasio *ROA* dan *ROE* masih berada pada tingkat yang relatif rendah, yang mengindikasikan bahwa pemanfaatan aset dan modal koperasi belum optimal. Secara keseluruhan, kinerja keuangan KPRI Gajayana belum sepenuhnya stabil sehingga diperlukan peningkatan efektivitas pengelolaan aset, modal, dan operasional koperasi agar profitabilitas dapat meningkat secara berkelanjutan.

Kata Kunci: Rasio Profitabilitas, Kinerja Keuangan, Koperasi.

ANALYSIS OF PROFITABILITY RATIOS AT THE INDONESIAN CIVIL SERVANTS COOPERATIVE (KPRI) GAJAYANA, MALANG CITY

Elisabet Devina Niut ⁽¹⁾

Dr. Nur Ida Iriani, MM ⁽²⁾, Warter Agustim, SE.,MM ⁽³⁾

⁽¹⁾ *Students of the Management Study Program, Faculty of Economics
Tribhuwana Tungadewi University, Malang*

⁽²⁾⁽³⁾ *ecturer in the Management Study Program, Faculty of Economics
Tribhuwana Tungadewi University, Malang
Email: elisabetdevina783@gmail.com*

ABSTRACT

This study aims to determine the level of profitability ratios and to analyze the financial performance of the Indonesian Civil Servants Cooperative (Koperasi Pegawai Republik Indonesia/KPRI) Gajayana, Malang City, during the period 2020–2024. This research employs a quantitative approach with a descriptive method. The data used in this study consist of the annual financial statements of KPRI Gajayana for the period 2020–2024. Data analysis is conducted using profitability ratios, namely Net Profit Margin (NPM), Return on Assets (ROA), Return on Equity (ROE), and Gross Profit Margin (GPM).

The results of this study indicate that the profitability performance of KPRI Gajayana during the 2020–2024 period shows fluctuating conditions. The NPM and GPM ratios indicate that the cooperative has a relatively good ability to generate profit from its business activities. However, the ROA and ROE ratios remain relatively low, suggesting that the utilization of assets and equity has not been optimal. Overall, the financial performance of KPRI Gajayana has not yet been fully stable, indicating the need to improve the effectiveness of asset, equity, and operational management to enhance sustainable profitability.

Keywords: Profitability Ratios, Financial Performance, Cooperative.