ANALISIS KINERJA KEUANGAN PERUSAHAAN MELALUI RASIO KEUANGAN DI UMKM KOTA MALANG DAN DI KABUPATEN MANGGARAI BARAT

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ABSTRAK

Penelitian ini menganalisis kinerja keuangan UMKM di Kota Malang (diwakili UMKM Aurel Caffe) dan Kabupaten Manggarai Barat (diwakili UMKM Taka Caffe) melalui rasio keuangan likuiditas, solvabilitas, profitabilitas, dan aktivitas berdasarkan laporan neraca serta laba rugi tahun 2025. Menggunakan pendekatan deskriptif kuantitatif dengan data primer dari laporan keuangan UMKM terpilih via purposive sampling (total 2 sampel UMKM dari dua wilayah), analisis dilakukan dengan rumus standar seperti quick ratio, debt to equity ratio, ROA, ROE, dan inventory turnover.

Hasil menunjukkan UMKM Aurel Caffe (Malang) memiliki likuiditas baik (quick ratio 188,99; cash ratio 3,71) namun solvabilitas dan profitabilitas kurang optimal (debt ratio 0,578; ROA 0,915), sementara UMKM Taka Caffe (Manggarai Barat) unggul di profitabilitas (profit margin 1,163; ROE 1,42) tapi likuiditas lebih rendah (quick ratio 171,99). Secara keseluruhan, kinerja keuangan kedua UMKM cukup baik dengan perbedaan signifikan akibat faktor lokasi, di mana Malang lebih kuat di likuiditas dan Manggarai Barat di aktivitas aset

Kata kunci: *kinerja keuangan, perusahan,rasio keuangan*

ANALYSIS OF COMPANY FINANCIAL PERFORMANCE THROUGH FINANCIAL RATIOS IN MSMEs IN MALANG CITY AND WEST MANGGARAI REGENCY

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ABSTRACT

This study analyzes the financial performance of MSMEs in Malang City (represented by Aurel Caffe MSME) and West Manggarai Regency (represented by Taka Caffe MSME) through financial ratios of liquidity, solvency, profitability, and activity based on the 2025 balance sheet and profit and loss statements. A quantitative descriptive approach is used with primary data from financial statements. MSMEs were selected through purposive sampling (a total of two MSME samples from two regions). Analysis was conducted using standard formulas such as quick ratio, debt-to-equity ratio, ROA, ROE, and inventory turnover.

The results show that Aurel Caffe (Malang) has good liquidity (quick ratio of 188.99; cash ratio of 3.71) but less than optimal solvency and profitability (debt ratio of 0.578; ROA of 0.915), while Taka Caffe (West Manggarai) excels in profitability (profit margin of 1.163; ROE of 1.42) but has lower liquidity (quick ratio of 171.99). Overall, the financial performance of both MSMEs is quite good, with significant differences due to location factors, with Malang having a stronger liquidity and West Manggarai having a stronger asset activity.

Keywords: financial performance, company, financial ratios