ANALISIS LAPORAN KEUANGAN UNTUK MENILAI KINERJA KEUANGAN PADA PUSAT KOPERASI PEGAWAI REPUBLIK INDONESIA GAJAYANA KOTA MALANG

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ABSTRAK

Tujuan penelitian ini untuk memberikan penilaian terhadap kinerja keuangan pada Pusat Koperasi Pegewai Republik Indonesia Gajayana Kota Malang selama periode 2020-2024. Jenis penelitian deskriptif kualitatif. Data yang digunakan adalah laporan keuangan periode 2020-2024. Analisis data menggunakan analisis rasio likuiditas, solvabiilitas, aktivitas, dan profitabilitas. Hasil penelitian menunjukkan bahwa kinerja keuangan KPRI Gajayana Kota Malang tahun 2020–2024 berdasarkan analisis rasio keuangan menunjukkan kondisi yang bervariasi. Rasio likuiditas menunjukkan kondisi likuid karena *Current Ratio*, *Quick Ratio*, dan *Cash Ratio* berada di atas standar industri sehingga dapat dikatakan likuid. Pada rasio solvabilitas, *Debt to Asset Ratio* belum memenuhi standar industri sehingga dapat dikatakan tidak efektif, sedangkan *Debt to Equity Ratio* masih berada dalam kategori efektif. Rasio aktivitas menunjukkan kondisi belum efektif karena perputaran persediaan, piutang, dan total aset berada di bawah standar industri. Pada rasio profitabilitas, *Net Profit Margin* sebagian besar berada di atas standar industri, namun *Return on Equity* dan *Return on Investment* masih rendah. Secara keseluruhan, kinerja keuangan koperasi menunjukkan kondisi likuid dan mampu menghasilkan laba, tetapi pemanfaatan aset dan modal belum optimal. Manajemen koperasi perlu meningkatkan efektivitas pengelolaan piutang dan optimalisasi pemanfaatan aset agar tingkat perputaran dana menjadi lebih cepat dan produktif.

Kata Kunci: Laporan Keuangan, Rasio Keuangan, Kinerja Keuangan, Koperasi**.**

FINANCIAL REPORT ANALYSIS TO EVALUATE FINANCIAL PERFORMANCE AT THE CENTER FOR COOPERATIVES OF REPUBLIC OF INDONESIA EMPLOYEES GAJAYANA, MALANG CITY

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ABSTRACT

The aim of this research is to provide an assessment of the financial performance at the Center for Cooperatives of Republic of Indonesia Employees Gajayana, Malang City, during the period 2020-2024. This is a descriptive qualitative research. The data used are financial reports for the period 2020-2024. Data analysis uses liquidity ratio analysis, solvency, activity, and profitability. The research results show that the financial performance of KPRI Gajayana Malang City from 2020–2024 based on financial ratio analysis indicates varying conditions. The liquidity ratios show a liquid condition because the Current Ratio, Quick Ratio, and Cash Ratio are above the industry standard, so it can be said to be liquid. For solvency ratios, the Debt to Asset Ratio does not yet meet the industry standard, so it can be said to be ineffective, while the Debt to Equity Ratio is still in the effective category. Activity ratios show an ineffective condition because inventory turnover, receivables, and total assets are below the industry standard. For profitability ratios, the Net Profit Margin is mostly above the industry standard, but Return on Equity and Return on Investment are still low. Overall, the cooperative's financial performance shows a liquid condition and the ability to generate profit, but asset and capital utilization is not yet optimal. Cooperative management needs to improve the effectiveness of receivables management and optimize asset utilization so that the fund turnover rate becomes faster and more productive.

Keywords: financial statements, financial ratios, Financial Performance, Cooperative.