

**ANALISIS RASIO LIKUIDITAS, PROFITABILITAS, DAN
SOLVABILITAS UNTUK MENGUKUR KINERJA KEUANGAN (STUDI
KASUS PADA KOPERASI SIMPAN PINJAM CREDIT UNION DHARMA
PRIMA KITA YOGYAKARTA PERIODE 2019-2021)**

Alfridus Noventus Mete

Abstrak

Tujuan dari penelitian ini dibuat adalah untuk mengetahui bagaimanakah analisis rasio likuiditas, profitabilitas, dan solvabilitas untuk mengukur kinerja keuangan Koperasi Simpan Pinjam Credit Union Dharma Prima Kita pada periode 2019-2021. Jenis penelitian ini adalah deskriptif kuantitatif menggunakan data sekunder. Data penelitian berupa laporan keuangan yang tersusun dalam buku laporan RAT selama tahun 2019, 2020, dan 2021. Analisis yang digunakan dalam penelitian ini adalah menggunakan analisis rasio likuiditas, profitabilitas, dan solvabilitas dalam mengukur kinerja keuangan. Hasil perhitungan analisis Rasio Likuiditas Koperasi Simpan Pinjam Credit Union Dharma Prima Kita untuk Rasio Lancar dan Rasio Perputaran Kas dinilai baik sedangkan untuk Rasio Kas dinilai tidak baik, kemudian perhitungan analisis rasio profitabilitas Koperasi Simpan Pinjam Credit Union Dharma Prima Kita untuk *Return on Asset* dan *Return On Equity* koperasi ini dinilai tidak baik, dan hasil perhitungan analisis rasio solvabilitas Koperasi Simpan Pinjam Credit Union Dharma Prima Kita untuk *Debt to Asset Ratio* dan *Debt to Equity Ratio* koperasi ini dinilai tidak baik.

Kata Kunci: *Rasio Likuiditas, Profitabilitas, Solvabilitas, Kinerja Keuangan.*

 20/1/23

***ANALYSIS OF LIQUIDITY, PROFITABILITY, AND SOLVENCY RATIO
TO MEASURE FINANCIAL PERFORMANCE (CASE STUDY OF CREDIT
UNION DHARMA PRIMA KITA YOGYAKARTA PERIOD 2019-2021)***

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Abstrack

The purpose of this research was to find out how the analysis of liquidity ratios, profitability and solvency is used to measure the financial performance of the Dharma Prima Kita Credit Union Savings and Loans Cooperative in the 2019-2021 period. This type of research is descriptive quantitative using secondary data. The research data is in the form of financial reports arranged in the RAT report book for 2019, 2020 and 2021. The analysis used in this study is to use analysis of liquidity ratios, profitability and solvency in measuring financial performance. The calculation results of the analysis of the Liquidity Ratio of the Credit Union Dharma Prima Kita Savings and Loans Cooperative for the Current Ratio and the Cash Turnover Ratio are considered good while the Cash Ratio is considered not good, then the calculation of the profitability ratio analysis for the Credit Union Dharma Prima Kita Savings and Loans Cooperative for Return on Assets and Return On The equity of this cooperative is considered not good, and the results of calculating the solvency ratio analysis of the Dharma Prima Kita Credit Union Savings and Loans Cooperative for the Debt to Asset Ratio and Debt to Equity Ratio of this cooperative are considered not good.

Keyword: *Liquidity Ratio, Profitability, Solvability, financial Performance.*

