

Perbandingan Kinerja Keuangan Pada Koperasi Konvensional dan Koperasi Syariah Di Daerah Istimewa Yogyakarta

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Terdapat sekitar 292 koperasi di Daerah Istimewa Yogyakarta. Dari jumlah tersebut hanya beberapa yang aktif dalam mengumpulkan laporan kinerja keuangan secara lengkap. Karena koperasi belum pernah melakukan perbandingan antara koperasi konvensional dengan koperasi syariah, maka penulis tertarik untuk melakukan analisis perbandingan kinerja keuangan pada koperasi konvensional dan koperasi syariah di Daerah Istimewa Yogyakarta. Kinerja keuangan tersebut dinilai berdasarkan Peraturan Deputi No.06/PER/DEP.6/IV/2016 tentang Pedoman Penilaian Kesehatan Pada Koperasi Simpan Pinjam dan Unit Simpan Pinjam dan Peraturan Deputi No.07/Per/Dep.6/IV/2016 tentang Pedoman Penilaian Kesehatan Koperasi Simpan Pinjam dan Unit Simpan Pinjam Pembiayaan Syariah. Penilaian-penilaian tersebut dilakukan berdasarkan aspek permodalan, kualitas aktif produktif, manajemen, efisiensi, likuiditas, kemandirian dan pertumbuhan, dan jatidiri koperasi. Ada 33 koperasi yang akan dianalisis dalam penulisan ini. Berdasarkan analisis yang telah dilakukan kinerja keuangan koperasi konvensional mendapat hasil skor akhir sebesar 64,28 dan pada koperasi syariah mendapat hasil skor akhir sebesar 68,73. Nilai skor kedua koperasi menunjukkan bahwa kedua koperasi dapat dikategorikan cukup sehat. Namun dengan demikian, dapat dikatakan bahwa kinerja koperasi syariah lebih baik dibanding koperasi konvensional.

Kata kunci : koperasi konvensional, koperasi syariah, kinerja keuangan.

Comparison of Financial Performance in Conventional and Sharia Cooperatives in Yogyakarta Special Region

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There are around 292 cooperatives in the Special Region of Yogyakarta. Of these, only a few were active in compiling complete financial performance reports. Because cooperatives have never made a comparison between conventional cooperatives with Islamic cooperatives, the authors are interested in conducting a comparative analysis of financial performance on conventional cooperatives and Islamic cooperatives in the Special Region of Yogyakarta. The financial performance was assessed based on Deputy Regulation No.06 / PER / DEP.6 / IV / 2016 concerning Guidelines on Health Assessment in Savings and Loans Cooperatives and Savings and Loans Units and Deputy Regulation No.07 / Per / Dep.6 / IV / 2016 concerning Guidelines Health Assessment of Savings and Credit Cooperatives and Sharia Savings and Loans Unit. These assessments are based on aspects of capital, productive asset quality, management, efficiency, liquidity, independence and growth, and the identity of the cooperative. There are 33 cooperatives that will be analyzed in this paper. Based on the analysis that has been done the conventional cooperative financial performance gets the final score of 64.28 and the Islamic cooperative gets the final score of 68.73. The scores of the two cooperatives indicate that the two cooperatives can be categorized as quite healthy. However, it can be said that the performance of Islamic cooperatives is better than conventional cooperatives.

Keywords: conventional cooperatives, Islamic cooperatives, financial performance