

ANALISIS KINERJA KEUANGAN DAN TINGKAT KESEHATAN DI KOPERASI SIMPAN PINJAM ARTHA MANDIRI PADA MASA PANDEMI

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ABSTRAK

Penelitian dilatar belakangi oleh Kondisi ekonomi global termasuk perekonomian Indonesia, terkontraksi akibat pandemi Covid-19. Berdasarkan hasil survei KemenKopUKM pada Juli 2020, turbulensi ekonomi tersebut juga memberikan dampak bagi koperasi. Berdasarkan survei awal bahwa Koperasi Simpan Pinjam Artha Mandiri sebagai salah satu lembaga keuangan yang berupaya mencapai visi dan misinya, masih mengalami permasalahan permodalan baik itu modal sendiri maupun modal pinjaman. Penelitian ini bertujuan untuk mengetahui kinerja keuangan dan tingkat kesehatan Koperasi Simpan Pinjam Artha Mandiri pada masa pandemi.

Penelitian ini merupakan studi kasus yang dilakukan di Koperasi Simpan Pinjam Artha Mandiri. Teknik pengambilan dan pengumpulan menggunakan metode wawancara, dokumentasi dan *checklist*. Analisis data menggunakan metode analisis deskriptif yaitu analisis mendalam serta menyeluruh berdasarkan fakta-fakta yang diperoleh di lapangan.

Hasil penelitian menunjukkan bahwa kinerja keuangan Koperasi Simpan Pinjam Artha Mandiri Pringsewu selama masa pandemi dari aspek rasio likuiditas, aspek rasio solvabilitas, aspek rasio rentabilitas. periode 2019 sampai 2021 mendapat predikat sebagai koperasi yang cukup baik. Tingkat kesehatan Koperasi Simpan Pinjam Artha Mandiri Pringsewu selama masa pandemi berada dalam kategori cukup sehat. Berdasarkan laporan keuangan dan pengamatan peneliti ditemukan beberapa kelemahan pada Koperasi Simpan Pinjam Artha Mandiri Pringsewu.

Kata Kunci : Kinerja Keuangan, Tingkat Kesehatan, Koperasi Simpan.

**ANALYSIS OF FINANCIAL PERFORMANCE AND HEALTH LEVEL
IN ARTHA MANDIRI SAVINGS LENDING DURING PANDEMIC**

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ABSTRACT

The background of the research is that the global economy, including the Indonesian economy, has contracted due to the Covid-19 pandemic. Based on the results of the KemenKopUKM survey in July 2020, the economic turbulence also had an impact on cooperatives. Based on the initial survey, the Artha Mandiri Savings Cooperative as a financial institution trying to achieve its vision and mission is still experiencing capital problems, both its own capital and loan capital. This study aims to determine the financial performance and health level of the Simpang Artha Mandiri Cooperative during the pandemic.

This research is a case study conducted at the Savings Cooperative Artha Mandiri. The retrieval and collection techniques used interview, documentation and checklist. Data analysis used descriptive analysis method, namely an in-depth and thorough analysis based on the facts obtained in the field.

The results showed that the financial performance of the Savings Artha Mandiri Pringsewu Cooperative during the pandemic from the aspect of liquidity ratio, solvency ratio aspect, and profitability ratio aspect. The 2019 to 2021 period received the title as a fairly good cooperative. The health level of the Artha Mandiri Pringsewu Savings Cooperative during the pandemic was in the fairly healthy category. Based on the financial reports and observations of researchers, several weaknesses were found in the Pringsewu Artha Mandiri Savings Cooperative.

Keywords: Financial Performance, Health Level, Savings Cooperative.