

RINGKASAN

Koperasi X yang ada di Sumatera Barat memiliki peran penting dalam memberikan layanan ekonomi bagi anggotanya, sehingga diperlukan pengelolaan keuangan yang sehat dan berkelanjutan. Namun, berdasarkan kondisi laporan keuangan periode 2020-2024, terlihat adanya fluktuasi pada rasio likuiditas, tingginya rasio solvabilitas, serta ketidakstabilan rasio rentabilitas yang menunjukkan perlunya evaluasi kinerja keuangan secara menyeluruh dan sistematis. Penelitian ini bertujuan untuk menganalisis kinerja keuangan Koperasi X yang ada di Sumatera Barat berdasarkan rasio likuiditas, solvabilitas, dan rentabilitas selama periode 2020-2024. Metode penelitian yang digunakan adalah deskriptif kuantitatif dengan sumber data berupa laporan keuangan koperasi (laporan posisi keuangan, laporan laba rugi, dan laporan arus kas) periode 2020-2024. Teknik pengumpulan data dilakukan melalui dokumentasi, sedangkan teknik analisis data menggunakan analisis rasio keuangan yang meliputi *Current Ratio*, *Cash Ratio*, *Debt to Equity Ratio* (DER), *Debt to Asset Ratio* (DAR), *Return on Asset* (ROA), dan *Return on Equity* (ROE). Hasil penelitian menunjukkan bahwa kinerja likuiditas koperasi mengalami fluktuasi, di mana kemampuan memenuhi kewajiban jangka pendek belum stabil. Pada aspek solvabilitas, nilai DER dan DAR menunjukkan struktur permodalan koperasi masih didominasi oleh utang, bahkan pada periode 2023-2024 DER berada pada kategori kurang baik. Pada aspek rentabilitas, ROA cenderung meningkat pada 2022-2023 namun menurun pada 2024, sedangkan ROE mengalami peningkatan hingga 2023 tetapi kembali menurun pada 2024, sehingga secara umum kemampuan koperasi dalam menghasilkan SHU dari aset maupun modal sendiri belum sepenuhnya optimal. Kesimpulan penelitian ini menyatakan bahwa kinerja keuangan koperasi selama periode 2020-2024 berada dalam kondisi berfluktuasi dan masih memerlukan perbaikan, terutama dalam penguatan likuiditas, pengendalian struktur utang, serta peningkatan efektivitas pengelolaan aset dan modal agar kinerja keuangan lebih stabil dan sehat.

Kata Kunci: Kinerja Keuangan, Rasio Likuiditas, Rasio Solvabilitas, Rasio Rentabilitas, *Current Ratio*, *Cash Ratio*, DER, DAR, ROA, ROE.

SUMMARY

The Koperasi X located in West Sumatera plays an important role in providing economic services for its members; therefore, sound and sustainable financial management is required. However, based on the cooperative's financial statements for the 2020-2024 period, there were fluctuations in liquidity ratios, high solvency ratios, and instability in profitability ratios, indicating the need for a comprehensive and systematic evaluation of financial performance. This study aims to analyze the financial performance of Koperasi X located in West Sumatera based on liquidity, solvency, and profitability ratios during the 2020-2024 period. This research employs a descriptive quantitative method using secondary data obtained from the cooperative's financial statements, including the statement of financial position, income statement, and cash flow statement for the 2020-2024 period. Data were collected through documentation, while the data analysis technique applied financial ratio analysis consisting of Current Ratio, Cash Ratio, Debt to Equity Ratio (DER), Debt to Asset Ratio (DAR), Return on Assets (ROA), and Return on Equity (ROE). The results show that the cooperative's liquidity performance fluctuated, indicating that its ability to meet short-term obligations was not consistently stable. In terms of solvency, DER and DAR indicate that the cooperative's capital structure was still dominated by debt, and during 2023-2024 the DER was categorized as poor. Regarding profitability, ROA tended to increase in 2022-2023 but declined in 2024, while ROE improved until 2023 and then decreased again in 2024. Overall, the cooperative's ability to generate surplus (SHU) from its assets and equity has not been fully optimized. In conclusion, the cooperative's financial performance during the 2020-2024 period was fluctuating and still requires improvement, particularly in strengthening liquidity, controlling debt structure, and increasing the effectiveness of asset and equity management in order to achieve more stable and sound financial performance.

Keywords: Financial Performance, Liquidity Ratio, Solvency Ratio, Profitability Ratio, Current Ratio, Cash Ratio, DER, DAR, ROA, ROE.