ABSTRAK

ANALISIS KINERJA KEUANGAN CU. PANCUR KASIH SANGGAU LEDO MENGGUNAKAN INDIKATOR PEARLS

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Penelitian ini bertujuan untuk mengetahui kinerja keuangan koperasi simpan pinjam yang meliputi 13 Rasio. Penelitian dilaksanakan di Credit Union Pancur Kasih, Kecamatan Sanggau Ledo Kabupaten Bengkayang.

Penelitian ini merupakan penelitian deskriptif kuantitatif dengan metode PEARLS *(protection, effective financial structure, asett quality, rates of return and cost, liquidity, sign of growth)* untuk mengukur kinerja keuangan koperasi simpan pinjam. Variabel dalam penelitian ini, yaitu kinerja keuangan Credit Union berdasarkan PEARLS dengan menggunakan 13 rasio. Data dalam penelitian ini adalah data sekunder, yaitu laporan keuangan tahun 2020 dan 2022.

Hasil analisis data menunjukkan bahwa dilihat dari 6 indikator, yaitu *Protection* dan *Sign of Growth* untuk tahun 2020 dan 2022 menunjukkan hasil yang tidak ideal, sedangkan pada tahun 2022 negatif karena koperasi mengalami keterbatasan pada aset likuid, dan Sign of Growth dinyatakan buruk karena belum mencapai rasio ideal namun menunjukkan peningkatan dari tahun 2020 ke tahun 2022.

Kata Kunci: *credit union, kinerja keuangan, protection, effective financial structure, asset quality, rates of return and costs, liquidity* dan *signs of growth*

ABSTRACT

ANALYSIS OF FINANCIAL PERFORMANCE OF CU. PANCUR KASIH SANGGAU LEDO USING THE PEARLS INDICATORS

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The study aims to explore the financial performance of savings and loan of cooperative which are commonly known as the Credit Union which include 13 ratio. Research was conducted at Pancur Kasih Credit Union in the district of Sanggau Ledo, Bengkayang Regency.

This research is a quantitative study using PEARLS method (protection, effective financial structure, asset quality, rates of return and cost, liquidity, sign of growth) to measure financial performance of cooperative saving and loan. Research variabel is the Credit Union's financial performance according to PEARLS which utilize the ratios. The research data is secondary data, namely the 2020 and 2022 financial statements.

The results of data analysis show that the 6 indicators, namely Protection and Sign of Growth for 2020 and 2022 were not ideal, whereas in 2020 was negative because the cooperatives experienced limitations in liquid assets, and Sign of Growth was declared bad because it had not reached the ideal ratio but show improvement from 2020 and 2022

Keywords: credit union, financial performance, protection, effective financial structure, asset quality, rates of return and costs, liquidity, and signs of growth