

## ABSTRAK

### **ANALISIS KINERJA KEUANGAN CREDIT UNION SANDYA SWADAYA KOTA YOGYAKARTA DIY DENGAN ANALISIS *PEARLS*.**

Studi kasus pada Credit Union Sandya Swadaya Kota Yogyakarta DIY

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Penelitian ini bertujuan untuk mengetahui kinerja keuangan dari Credit Union Sandya Swadaya dengan menggunakan analisis *PEARLS* (*Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity* dan *Signs of Growth*) dari tahun 2013 sampai dengan tahun 2016. Penelitian ini dilakukan di Credit Union Sandya Swadaya pada bulan Juni hingga Juli 2017. Data yang digunakan dalam penelitian ini adalah data primer dan data sekunder.

Hasil penelitian menunjukkan bahwa kinerja keuangan Credit Union Sandya Swadaya ditinjau dari (1) Aspek *Protection* menunjukkan kinerja yang tidak sehat; (2) Aspek *Effective financial structure* menunjukkan kinerja yang kurang sehat; (3) Aspek *Asset quality* menunjukkan kinerja yang tidak sehat; (4) Aspek *Rates of return and costs* menunjukkan kinerja yang tidak sehat; (5) Aspek *Liquidity* menunjukkan kinerja tidak sehat; serta (6) Aspek *Signs of growth* menunjukkan kinerja cukup sehat.

Kata kunci : Credit Union, kinerja keuangan, *Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity* dan *Signs of Growth*

## ABSTRACT

### THE ANALYSIS OF FINANCIAL PERFORMANCE BY USING PEARLS SYSTEM

A Case Study in Credit Union Sandya Swadaya, Yogyakarta City,  
Yogyakarta Special Region

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The purpose of this research is to find out the financial performance of Sandya Swadaya Credit Union from 2013 up to 2016, based on PEARLS system (Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity dan Signs of Growth). This research was conducted in Sandya Swadaya Credit Union in June up to July 2017. The data that being used is a secondary data.

The research found that the financial performance of Sandya Swadaya Credit Union were as the following : (1) Aspect of protection shows an unhealthy performance; (2) Aspect of effective financial structure shows less healthy performance; (3) Aspect of asset quality shows an unhealthy performance; (4) Aspect of rates of return and costs shoows an unhealthy performance; (5) Aspect of liquidity shows an unhealthy performance; and (6) Aspect of signs of growth shows a healthy enough performance.

Key word : Credit Union, financial performance, *Protection, Effective Financial Structure, Asset Quality, Rates of Return and Costs, Liquidity dan Signs of Growth*