

ABSTRAK

Program pendidikan komunitas bagi anggota *Credit Union* (CU) adalah program strategis CU dalam mengembangkan sumber daya manusia. Pendidikan merupakan salah satu sarana penting dalam memajukan kesejahteraan anggota melalui pengelolaan keuangan rumah tangga dan ikut serta dalam membangun pertumbuhan CU. Keberhasilan program pendidikan tersebut akan memberikan dampak yang besar bagi pencapaian target CU. Penelitian ini bertujuan untuk mengevaluasi dampak program pendidikan komunitas terhadap kinerja keuangan anggota dan lembaga. Penelitian ini merupakan penelitian kuantitatif deskriptif. Subyek penelitian ini ada 26 komunitas aktif dan manajemen di lembaga *Credit Union* Tyas Manunggal di Bantul, Yogyakarta. Data penelitian dianalisis dengan cara mengelompokkan data anggota berdasarkan komunitas-komunitasnya, lalu menghubungkan dengan semua data dan informasi yang diperoleh dari studi pustaka, wawancara, dan observasi. Hasil analisis menunjukkan bahwa program pendidikan komunitas yang dijalankan CUTM memberikan dampak ekonomi secara positif kepada anggota dibuktikan dengan adanya peningkatan simpanan sukarela anggota. Selain dampak ekonomi, program pendidikan komunitas juga berdampak terhadap kemampuan anggota untuk mengambil keputusan berdasarkan kesadaran dan kerelaan untuk menabung, munculnya kepercayaan diri anggota untuk berani meminjam, kemampuan anggota untuk menghadapi krisis finansial dan mengelola keuangan rumah tangga dengan baik dan bijak. Selain berdampak pada anggota, program pendidikan komunitas juga berdampak terhadap kinerja keuangan lembaga, walaupun tidak secara langsung bisa ditunjukkan dalam penelitian ini. Hasil analisis menunjukkan indikator-indikator keuangan lembaga yaitu *Protection, Effective Financial Structure, Asset Quality, Rates of Return and Cost, Liquidity, Signs of Growth*. Kesimpulan dari penelitian ini adalah program pendidikan komunitas memberikan dampak ekonomi, sosial dan psikologi terhadap anggota dan memberikan dampak pada lembaga CUTM.

Kata kunci: pendidikan komunitas, kuantitatif deskriptif, analisis dampak, kinerja keuangan, *Credit Union*.

ABSTRACT

The community education program for Credit Union (CU) members is CU's strategic program in developing human resources. Education is one of the important means in advancing the welfare of members through household financial management and participating in building CU growth. The success of the education program will have a great impact on the achievement of CU targets. This study aims to evaluate the impact of community education programs on the financial performance of members and institutions. This research is a descriptive quantitative research. The subject of this research is 26 active community and management at Credit Union Tyas Manunggal institution in Bantul, Yogyakarta. Research data is analyzed by grouping member data based on their communities, then connecting with all data and information obtained from literature study, interview, and observation. The results of the analysis show that the community education program run by CUTM gives positive economic impact to the members as evidenced by the increase of voluntary savings of members. In addition to economic impacts, community education programs also impact members' ability to make decisions based on awareness and willingness to save, the emergence of confidence members to dare to borrow, the ability of members to face the financial crisis and manage household finances properly and wisely. In addition to impacting on members, the community education program also has an impact on the financial performance of the institution, although not directly demonstrable in this study. The results of the analysis show the financial indicators of the institution, namely Protection, Effective Financial Structure, Asset Quality, Rates of Return and Cost, Liquidity, Signs of Growth. The conclusion of this research is that community education programs have an economic, social and psychological impact on members and impact on CUTM institutions.

Keywords: community education, quantitative descriptive, impact analysis, financial performance, Credit Union