

**ABSTRAK**  
**LANGKAH - LANGKAH PERUMUSAN KEBIJAKAN STRATEGIS**  
**PENGEMBANGAN CREDIT UNION**

**Studi Kasus pada Credit Union Mitra Parahita di Kabupaten Gunungkidul,  
Provinsi Daerah Istimewa Yogyakarta**

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Penelitian ini bertujuan untuk mengevaluasi kinerja dan menyusun rekomendasi alternatif strategi untuk pengembangan Credit Union Mitra Parahita yang berlokasi di Kabupaten Gunungkidul, Provinsi Daerah Istimewa Yogyakarta. Metode yang digunakan dalam penelitian ini adalah metode kualitatif yang didukung dengan metode kuantitatif deskriptif. Metode pengumpulan data menggunakan teknik observasi, dokumentasi, wawancara dan kuesioner. Data yang dikumpulkan dan digunakan dalam penelitian ini adalah: 1) laporan keuangan Credit Union Mitra Parahita periode tahun 2015-2019 yang dianalisis peneliti berdasarkan rumus-rumus PEARLS, dan 2) data faktor internal dan faktor eksternal SWOT yang dimiliki Credit Union Mitra Parahita yang dianalisis menggunakan analisis perumusan manajemen. Hasil penelitian ini menunjukkan kinerja keuangan aspek *P* berada pada kategori *Excellent*, *Poor* dan *Fair*. Aspek *E* berada pada kategori *Good*, *fair* dan *Excellent*. Aspek *A* berada pada kategori *Fair*. Aspek *R* berada pada kategori *Excellent*. Aspek *L* berada pada kategori *Poor* dan *Fair*. Dan aspek *S* berada pada kategori *Excellent*. Rekomendasi alternatif strategi untuk pengembangan Credit Union Mitra Parahita adalah Strategi Ofensif, Strategi Penetrasi Pasar, Strategi Pengembangan Pasar, Strategi Pengembangan Produk. **Kata Kunci:** Evaluasi Kinerja, PEARLS, Rekomendasi Strategi, Analisis SWOT.

**ABSTRACT**

**FORMULATION STEPS OF STRATEGIC POLICY OF CREDIT UNION  
DEVELOPMENT**

*Case Study at Credit Union Mitra Parahita in Gunungkidul Regency, Yogyakarta  
Special Region Province*

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*This study aims to evaluate the performance and formulate recommendations alternative strategies for the development of the Mitra Parahita Credit Union, that is located in Gunungkidul Regency, Yogyakarta Special Province. This research employed a qualitative method that is supported by descriptive quantitative methods. The data were collected by using several instruments, namely, observations, interviews, and questionnaires. The required data in this research consisted of: 1) financial reports of Mitra Parahita Credit Union in the period of 5 years during 2015-2019 that will be analyzed by the researchers by using the PEARLS report calculation and 2) the data on internal and external factors of SWOT that owned by Credit Union Mitra Parahita will be analyzed by using the formulations of management analysis. The results of this study indicated that the financial performances of the aspect P are in the Excellent, Poor, and Fair categories. Aspect E is in the categories of Good, Fair, and Excellent. Aspect A is in the Fair category. Aspect R is in the category of Excellent. Aspect L is in the categories of Poor and Fair. Finally, the Aspect S is in the Excellent category. There are several recommendation alternative strategies for the development of Mitra Parahita Credit Union, namely, Offensive Strategy, Market Penetration Strategy, Market Development Strategy, and Product Development Strategy.*

**Keywords:** *Performance Evaluation, PEARLS, Strategy Recommendations, SWOT Analysis.*