

ABSTRAK

ANALISIS PEARLS DAN UPAYA PENINGKATAN KINERJA KEUANGAN CREDIT UNION

(Studi Kasus pada Credit Union Mitra Parahita di Wonosari, Daerah Istimewa
Yogyakarta)

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Penelitian ini bertujuan untuk mengetahui kinerja keuangan Credit Union Mitra Parahita tahun 2015-2019 dan rekomendasi strategis untuk pengembangan Credit Union Mitra Parahita. Jenis penelitian yang digunakan yaitu penelitian kualitatif dan didukung dengan kuantitatif deskriptif. Responden dalam penelitian ini sebanyak 10 orang. Data penelitian pada laporan keuangan akan dianalisis menggunakan PEARLS dengan menggunakan MS.Excel dan untuk manajemen strategis akan di analisis dengan EFE, IFE, IE dan SWOT dengan bantuan Ms.Excel. Hasil penelitian menunjukkan bahwa kinerja keuangan Credit Union Mitra Parahita tahun 2015-2019 pada masing-masing indikator PEARLS ada yang masuk dalam kategori *excellent*, *good* dan *fair* sedangkan dari analisis manajemen strategis pada Credit Union Mitra Parahita masuk pada kuadran IV (*growth and build*) dan kuadran kuadran III (*hold and maintain*). Credit Union Mitra Parahita dapat meningkatkan lagi promosi melalui media sosial, penambahan jumlah karyawan dan membuka cabang diluar daerah Gunungkidul.

Kata Kunci: Kinerja Keuangan, Credit Union, Manajemen Strategis

ABSTRACT

ANALYSIS OF PEARLS AND EFFORTS IN IMPROVING THE FINANCIAL PERFORMANCE OF CREDIT UNION

(Case Study at Mitra Parahita Credit Union in Wonosari, Special Region Yogyakarta)

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The objective of this study is to find out the financial performance and strategic recommendations for the development of Credit Union Mitra Parahita in 2015-2019. The research method of this study used is qualitative research and supported by the descriptive quantitative. Respondents in this study were 10 people. Research data of the financial statements will be analyzed by using PEARLS with the help of Ms.Excel and for strategic management will be analyzed with EFE, IFE, IE and SWOT with the help of Ms. Excel as well. The results of this study showed that the financial performance of Credit Union Mitra Parahita in 2015-2019 for each PEARLS indicator is in category excellent, good and fair, while the strategic management analysis of Credit Union Mitra Parahita is in quadrant IV (growth and build) and quadrant quadrant III (hold and maintain). Credit Union Mitra Parahita can intensify their promotion through social media, increase the number of employees and open branches outside Gunungkidul area.

Keywords: Financial Performance, Credit Union, Strategic Management