ANALISIS KOMPARASI PENILAIAN KESEHATAN KOPERASI SIMPAN PINJAM DI KABUPATEN JEMBRANA BERDASARKAN PERATURAN MENTERI KOPERASI & UKM NOMOR 09 TAHUN 2020 DENGAN MODEL PREDIKSI *FINANCIAL DISTRESS*

Oleh

Ni Komang Sapta Putri Mertha Agustina, NIM 2017051015

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan hasil penilaian kesehatan Koperasi Simpan Pinjam (KSP) di Kabupaten Jembrana berdasarkan Peraturan Menteri Koperasi & UKM Nomor 09 Tahun 2020 dengan model prediksi *financial distress* yakni model altman z score, model springate, model grover, dan model zmijewski, serta mengetahui model yang paling akurat digunakan dalam memprediksi *financial distress* pada koperasi simpan pinjam. Penelitian ini menggunakan data sekunder yang berasal dari laporan keuangan dengan populasi koperasi simpan pinjam yang terdaftar di Dinas Koperasi, UKM, dan Perdagangan Kabupaten Jembrana tahun 2022. Sampel pada penelitian ini berjumlah 17 KSP yang diambil menggunakan teknik *purposive sampling*. Pengolahan data dilakukan menggunakan aplikasi IBM SPSS versi 25. Hasil menunjukkan terdapat perbedaan metode penilaian kesehatan koperasi menggunakan Permenkop UKM No. 9 Tahun 2020 dan model prediksi altman z-score, springate, grover, dan zmijewski. Model yang paling akurat adalah grover dan zmijewski dengan tingkat akurasi maisng-masing 94,12%.

Kata Kunci: Perbandingan, Peraturan Menteri Koperasi & UKM Nomor 09 Tahun 2020, Model Prediksi *Financial Distress*

COMPARATIVE ANALYSIS OF SAVINGS AND LOAN COOPERATIVE HEALTH ASSESSMENT IN JEMBRANA REGENCY BASED ON THE MINISTER OF COOPERATIVES AND SMEs REGULATION NUMBER 09 OF 2020 AND FINANCIAL DISTRESS PREDICTION MODEL

By

Ni Komang Sapta Putri Mertha Agustina, NIM 2017051015

Department of Economics and Accounting

ABSTRACK

This study aims to determine the differences in the health assessment results of Savings and Loan Cooperatives (KSP) in Jembrana Regency based on the Peraturan Menteri Koperasi & UKM *(Minister of Cooperatives and SMEs Regulation) No. 09 of 2020 and various financial distress prediction models, namely the Altman Z-score model, the Springate model, the Grover model, and the Zmijewski model. Furthermore, the study seeks to identify the most accurate model for predicting financial distress in savings and loan cooperatives. This research utilizes secondary data sourced from financial reports, with a population comprising savings and loan cooperatives registered with the Department of Cooperatives, SMEs, and Trade of Jembrana Regency in 2022. The sample for this study consists of 17 KSPs selected using a purposive sampling technique. Data processing is conducted using IBM SPSS version 25. The results indicate significant differences in the cooperative health assessment methods when using the Ministerial Regulation No. 9 of 2020 and the prediction models of Altman Z-score, Springate, Grover, and Zmijewski. The most accurate models are Grover and Zmijewski, each with an accuracy rate of 94.12%.*

Keywords*: Comparison, Minister of Cooperatives & SMEs Regulation Number 09 of 2020, Financial Distress Prediction.*