

**ANALISIS PENILAIAN KINERJA KEUANGAN DAN MANAJEMEN
RISIKO DI MASA PANDEMI COVID-19 PADA KOPERASI
KARYAWAN DHARMA TIRTA TABANAN**

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ABSTRAK

Penelitian ini dilakukan dengan tujuan untuk mengetahui kinerja keuangan dan manajemen risiko kredit yang diterapkan Koperasi Karyawan Dharma Tirta Tabanan di masa pandemi covid-19. Penelitian ini tergolong dalam jenis kualitatif deskriptif dengan teknik pengumpulan data berupa dokumentasi, wawancara, dan studi pustaka. Penganalisisan terhadap kinerja keuangan koperasi didasarkan pada Peraturan Menteri Negara Koperasi dan Usaha Kecil dan Menengah Republik Indonesia No:06/Per/M.KUKM/V/2006 risiko kredit yang diterapkan menggunakan perhitungan NPL (*Non Performing Loan*). Hasil penelitian ini menunjukkan bahwa kinerja keuangan Koperasi Dharma Tirta Tabanan dapat mengalami peningkatan kinerja di masa pandemi covid-19 jika dilihat dari hasil perhitungan rasio *return on asset*, *asset turn over*, *net profit margin*, *curret ratio*, total hutang terhadap total aset, total hutang terhadap modal sendiri, dan perputaran piutang, serta mengalami penurunan kinerja pada rasio rentabilitas modal sendiri. Dan hasil perhitungan NPL menunjukkan bahwa manajemen risiko yang diterapkan Koperasi Karyawan Dharma Tirta Tabanan dalam kondisi yang sangat baik.

Kata kunci: Kinerja keuangan, manajemen risiko, koperasi.

**ANALYSIS OF FINANCIAL PERFORMANCE ASSESSMENT AND RISK
MANAGEMENT DURING THE COVID-19 PANDEMIC AT DHARMA
TIRTA TABANAN EMPLOYEE COOPERATIVE**

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ABSTRACT

This research aims to determine the financial performance and application of credit risk management on Dharma Tirta Tabanan Employee Cooperative during the covid-19 pandemic. This research is descriptive qualitative research with documentation, interviews, and literature studies as the data gathering techniques. Analysis of the financial performance of cooperatives based on the Regulation of the Minister of State Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No:06/Per/M.KUKM/V/2006 and the analysis application of credit risk management based the calculation of NPL (Non Performing Loan). The result of the analysis showed that the financial performance of Dharma Tirta Tabanan Employee Cooperative during the covid-19 pandemic experience an increase in performance in return on asset, asset turn over, net profit margin, curret ratio, Total Debt to Total Asset, and Total Debt to Total Equity, and receivable turnover, as well as experiencing a decrease in performance in return on equity. And the results of the NPL calculation showed that the application of credit risk management on the Dharma Tirta Tabanan Employee Cooperative is very good condition.

Keywords: *Financial performance, risk management, cooperatives.*

