

Pengaruh aspek permodalan kualitas aktiva produktif manajemen efisiensi likuiditas kemandirian dan pertumbuhan serta jatidiri koperasi terhadap kinerja keuangan koperasi simpan pinjam primer nasional di Indonesia periode 2010-2014 = The effect of capital asset quality management efficiency liquidity independence and growth and identity of cooperatives on the financial performance national primary credit unions in Indonesia period 2010-2014 / Satrio Bantarpraci

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Abstrak

[ABSTRAK

Tesis ini merupakan penelitian tentang faktor-faktor yang mempengaruhi kinerja keuangan koperasi simpan pinjam primer nasional selama periode 2010-2014. Dengan metode purposive sampling, didapatkan sampel dalam penelitian ini sebesar 36 selama periode 5 (lima) tahun 2010-2014 (n = 180). Instrument berupa data sekunder dan laporan keuangan yang telah diaudit selama periode pengamatan. Dengan menggunakan teknik Weighted Generalized Least Square (GLS), hasil analisis menunjukkan bahwa 91,04% (p = 0.000) kinerja keuangan koperasi simpan pinjam yang diukur menggunakan Return on Asset (ROA) dapat diprediksi menggunakan faktor-faktor yang menjadi variabel dalam penelitian, sedangkan untuk kinerja yang diukur menggunakan Return on Equity (ROE) dapat dijelaskan sebesar 68,32% (p = 0.000). Berdasarkan hasil uji-t, penelitian ini dapat membuktikan bahwa aspek Permodalan, Kualitas Aktiva Produktif, Kemandirian dan Pertumbuhan, dan Jatidiri Koperasi, memiliki pengaruh terhadap kinerja Koperasi Simpan Pinjam. Sedangkan aspek Manajemen Efisiensi dan Likuiditas tidak ditemukan adanya pengaruh yang signifikan.

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ABSTRACT

This thesis is a research about the factors that affect the financial performance of primary credit unions nationwide during the period 2010-2014. With purposive sampling method, the sample obtained in this study amounted to 36 over a period of five (5) years 2010-2014 (n = 180). Instrument in the form of secondary data and audited financial statements during the period of observation. By using techniques Weighted Generalized Least Square (GLS), the results of the analysis showed that 91.04% (p = 0.000) the financial performance of savings and credit cooperatives are measured using the Return on Assets (ROA) can be predicted using the factors that become variables in the study, whereas for performance using Return on Equity (ROE) can be explained by 68.32% (p = 0.000). Based on t-test results, this study can prove that aspects of the Capital, Assets Quality, Independence and Growth, and the Cooperative Identity, has an

influence on the performance of Credit Unions. While aspects of Efficiency and Liquidity Management did not reveal any significant effect; This thesis is a research about the factors that affect the financial performance of primary credit unions nationwide during the period 2010-2014. With purposive sampling method, the sample obtained in this study amounted to 36 over a period of five (5) years 2010-2014 ($n = 180$). Instrument in the form of secondary data and audited financial statements during the period of observation. By using techniques Weighted Generalized Least Square (GLS), the results of the analysis showed that 91.04% ($p = 0.000$) the financial performance of savings and credit cooperatives are measured using the Return on Assets (ROA) can be predicted using the factors that become variables in the study, whereas for dukur performance using Return on Equity (ROE) can be explained by 68.32% ($p = 0.000$). Based on t-test results, this study can prove that aspects of the Capital, Assets Quality, Independence and Growth, and the Cooperative Identity, has an influence on the performance of Credit Unions. While aspects of Efficiency and Liquidity Management did not reveal any significant effect, This thesis is a research about the factors that affect the financial performance of primary credit unions nationwide during the period 2010-2014. With purposive sampling method, the sample obtained in this study amounted to 36 over a period of five (5) years 2010-2014 ($n = 180$). Instrument in the form of secondary data and audited financial statements during the period of observation. By using techniques Weighted Generalized Least Square (GLS), the results of the analysis showed that 91.04% ($p = 0.000$) the financial performance of savings and credit cooperatives are measured using the Return on Assets (ROA) can be predicted using the factors that become variables in the study, whereas for dukur performance using Return on Equity (ROE) can be explained by 68.32% ($p = 0.000$). Based on t-test results, this study can prove that aspects of the Capital, Assets Quality, Independence and Growth, and the Cooperative Identity, has an influence on the performance of Credit Unions. While aspects of Efficiency and Liquidity Management did not reveal any significant effect]