

## RINGKASAN

Penelitian ini berjudul “Analisis Faktor-Faktor yang Mempengaruhi Kinerja Operasional Koperasi”. Tujuan Penelitian ini adalah untuk mengetahui piutang, aktiva lancar, total aset, passiva lancar, total hutang, modal sendiri, transaksi anggota koperasi, volume usaha dan Sisa Hasil Usaha (SHU) terhadap kinerja operasional koperasi. Populasi dalam penelitian ini adalah 450 koperasi aktif yang terdaftar di Dinas Tenaga Kerja, Koperasi dan Usaha Kecil Menengah di Kabupaten Banyumas tahun 2014 sampai dengan 2017. Jumlah koperasi sampel dalam penelitian ini adalah 8 koperasi.

Hasil penelitian menunjukkan bahwa: (1) Piutang, aktiva lancar, total aset, passiva lancar, total hutang, modal sendiri, transaksi anggota koperasi, volume usaha dan Sisa Hasil Usaha (SHU) (secara bersama-sama) berpengaruh (signifikan) terhadap kinerja operasional koperasi, (2) Piutang berpengaruh (tidak signifikan) terhadap kinerja operasional koperasi, (3) Aktiva lancar berpengaruh (tidak signifikan) terhadap kinerja operasional koperasi, (4) Total aset berpengaruh (tidak signifikan) terhadap kinerja operasional koperasi, (5) Passiva lancar berpengaruh (tidak signifikan) terhadap kinerja operasional koperasi, (6) Total hutang berpengaruh (tidak signifikan) terhadap kinerja operasional koperasi, (7) Modal sendiri berpengaruh (signifikan) terhadap kinerja operasional koperasi, (8) Transaksi anggota koperasi berpengaruh (signifikan) terhadap kinerja operasional koperasi, (9) Volume usaha berpengaruh (signifikan) terhadap kinerja operasional koperasi, (10) Sisa Hasil Usaha (SHU) berpengaruh (signifikan) terhadap kinerja operasional koperasi.

Implikasi: Pengelolaan piutang dapat ditingkatkan dengan mengefektifkan penagihan piutang (secara disiplin) sesuai *schedule* yang telah disepakati sehingga dapat dimaksimalkan *returnnya*, membuat *aging schedule*, dan ketentuan pembatasan kredit yang dilihat dari kemampuan pelanggan dalam memenuhi kewajibannya. Pengelolaan aktiva lancar dan total aset dapat ditingkatkan dengan modal sendiri dari pada pembiayaan eksternal koperasi (hutang jangka pendek dan hutang jangka panjang) karena tidak menimbulkan beban bunga yang bisa menjadi kewajiban jangka pendek. Pengelolaan passiva lancar dan total hutang untuk meningkatkan modal kerja akan menimbulkan beban bunga dan pembayaran angsuran pokok secara periodik yang mengurangi keuntungan dengan demikian upaya peningkatan volume dapat dilakukan dengan memperhitungkan harga pokok penjualan, harga jual per unit, banyaknya unit yang dijual dan keuntungan yang diperoleh.

**Kata kunci:** kinerja operasional koperasi, piutang, aktiva lancar, total aset, passiva lancar, total hutang, modal sendiri, transaksi anggota, volume usaha, Sisa Hasil Usaha (SHU)

## SUMMARY

*This research is entitled "Analysis of Factors Affecting Cooperative Operational Performance". The purpose of this study was to determine receivables, current assets, total assets, current liabilities, total debt, own capital, transactions of cooperative's member, business volume and Remaining Business Results (SHU) on the cooperative's operational performance . The population in this study were 450 active cooperatives registered in the Department of Manpower, Cooperatives and Small and Medium Enterprises in Banyumas District in 2014 to 2017. The number of sample in this study were 8 cooperatives.*

*The results of the study show that: (1) Receivables, current assets, total assets, current liabilities, total debt, own capital, transactions of members of cooperatives, business volume and Remaining Results of Business (SHU) (collectively) influence (significantly) on cooperative's operational performance, (2) Receivables affect (not significant) on the cooperative's operational performance, (3) Current assets affect (not significant) on the cooperative's operational performance, (4) Total assets affect (not significant) on the cooperative's operational performance (5) Current liabilities have an effect (insignificant) on the cooperative's operational performance, (6) Total debt influences (insignificant) on the cooperative's operational performance, (7) Own capital influences (significantly) on the cooperative's operational performance, (8) Transactions member of cooperative has influence (significantly ) on the cooperative's operational performance, (9) Business volume influences (significantly) on the cooperative's operational performance, (10) Remaining Business Results (SHU) influence (significantly) cooperative's operational performance*

*Implications: Receivable management can be increased by streamlining the collection of receivables (in discipline) according to the agreed schedule so that the return can be maximized, making an aging schedule, and credit limitation provisions which are seen from the customer's ability to fulfill their obligations. Management of current assets and total assets can be increased by own capital rather than the external financing of cooperatives (short-term debt and long-term debt) because they do not causing interest expenses which can be short-term liabilities. Current liability management and total debt to increase working capital will incur interest expenses and periodic principal installment payments which reduce profits, so that efforts to increase volume can be carried out by calculating cost of goods sold, selling price per unit, number of units sold and profits earned.*

**Keyword:** *the operational performance of cooperatives, receivables, current assets, total assets, current liabilities, total debt, own capital, transactions of members of cooperatives, business volume and Sisa Hasil Usaha (SHU)*