

Financial Performance Analysis to Assess the Financial Performance of Sharia Cooperative Arifin Achmad Hospital Pekanbaru Riau

Syarifah Nurfitriyana¹ Gusnardi² Hendripides³

Economic Education Study Program, Department of Social Sciences Education, Faculty of Teacher Training and Education, Universitas Riau, Pekanbaru City, Riau Province, Indonesia^{1,2,3}

Email: Syarifah.nurfitriyana4236@student.unri.ac.id¹ gusnardi@lecturer.unri.ac.id² hendripides@lecturer.unri.ac.id³

Abstract

Research on the financial performance of cooperatives needs to be carried out in order to measure the success of cooperatives in generating profits, and to see the growth and development of these cooperatives. To evaluate the financial performance of cooperatives, the Indonesian government has made provisions for assessing ratios, which are contained in the Minister of Cooperatives and SMEs No.14/Per/M.KUKM/XII/2009. The purpose of this research is to see whether the Financial Performance of Sharia Cooperatives at RSUD Arifin Achmad Pekanbaru Riau has been effective in terms of financial ratio analysis based on the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia No. 14/Per/M.KUKM/XII/2009. The research method used is the quantitative method, while the results of the study are that there is a decrease in the total score of the overall score of the aspect ratio assessment each year. in the range of values between $40 \leq x < 60$, it means that it is considered unhealthy. In 2018, if you look at the total score of the health assessment results of the Sharia Cooperative Arifin Achmad Pekanbaru Riau Hospital in 2018, it was 43.25, in the range of values between $40 \leq x < 60$, means the criteria are not healthy. In 2019, if you look at the total score of the results of the health assessment of the Sharia Cooperative, Arifin Achmad Pekanbaru Riau Hospital in 2019, it was 41, in the range of values between $40 \leq x < 60$, which means that it is considered unhealthy. Until 2020 and 2021 the health assessment of the Sharia Cooperative at Arifin Achmad Pekanbaru Hospital, Riau, continues to experience a decline from the previous year in the position of the criteria for being unhealthy to unhealthy. This can be seen from the total score obtained, in 2020 it was only 37.55 and 37.45 for 2021.

Keywords: Financial Performance, Financial Ratios



This work is licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License](https://creativecommons.org/licenses/by-nc/4.0/).

INTRODUCTION

Financial institutions play a role in encouraging good economic growth. Financial institutions in Indonesia are divided into two, namely banking financial institutions and non-banking financial institutions. One of the non-banking financial institutions is a cooperative. Cooperatives are organizations composed of people who come together voluntarily to meet their economic, social and cultural needs and aspirations through democratically owned and controlled businesses. Cooperatives are people's business entities whose capital comes from the main savings and voluntary savings of members. Indonesia has made cooperatives the pillars of the Indonesian economy towards a just and prosperous society. For this reason, cooperative businesses must continue to be fostered and developed so that they can continue to grow and develop both quantitatively and qualitatively (Subandi, 2017). The purpose of cooperatives is to improve the welfare of members in particular and society in general, because cooperatives are said to be the pillars of the Indonesian economy which have developed from the bottom to become other business entities, such as Village Unit Cooperatives (KUD), KP-RI Cooperatives (KKP-RI), Savings and Loans Cooperatives (KSP) and

so on. At the end of each period the cooperative must generate a decent amount of income for the cooperative. This is in order to be able to maintain the viability and improve the cooperative. Therefore, research on the financial performance of cooperatives needs to be carried out in order to be able to measure the success of cooperatives in generating profits, and to see the growth and development of these cooperatives to evaluate the financial performance of cooperatives.

According to Sucipto (2003), financial performance is the determination of certain measures that measure the success of a company in generating profits (profit). Financial performance is always related to the financial situation reported by an institution including cooperatives through financial reports. Financial performance appraisal is one way that management can do to fulfill the obligations of funders and achieve the goals set for the company. To improve financial performance there are several factors that influence the financial performance. Based on research conducted by R. Marwan Indra Saputra, Aris Triyono (2019) obtained the results that own capital, business volume and assets simultaneously affect and are significant to Remaining Operating Results. According to Raidayani, Said Muhammad, Faisal (2017) in his research which explains that what can improve financial performance is business capital, number of members and assets and a significant influence on the remaining operating results. Based on research conducted by Darsi Helin (2017) which obtained the results that external capital and total assets can affect financial performance by increasing the results of Remaining Business Results (SHU).

Assessing financial performance, can be used from certain benchmarks. The Indonesian government has made ratio assessment provisions, which are contained in Permenkop and UKM No.14/Per/M.KUKM/XII/2009. According to Aprilia (2014) by analyzing the financial ratios of the Dhaya Harta Jombang cooperative, the results are based on the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia No.06/Per./M.KUKM/V/2006 concerning guidelines in evaluating cooperative awards as a whole included in the healthy category. However, the activity ratio as measured using the cooperative's accounts receivable turnover ratio is classified as very unhealthy. This is due to the slower return of capital in the form of cash. According to Khaidir Ali Cibro (2019), based on his research, the results of this research were carried out at Mitra Niaga Sharia cooperatives for the 2013-2013 period. The results of the financial data analysis of the Mitra Niaga Sharia Cooperative show that the level of liquidity as measured using the current ratio in 2013-2015 was categorized as good, but in 2016 the criteria were considered not good, while for 2017 the criteria were included as good.

Various studies have shown that financial performance is very important in cooperatives as material for evaluating the condition of these cooperatives. In this study, the financial performance of the Sharia Cooperative of Arifin Achmad Pekanbaru Hospital was measured using financial ratios based on the Minister of Cooperatives and UKM No. 14/Per/M.KUKM/XII/2009 to analyze the health of the cooperative. The research was carried out in the sharia cooperative at Arifin Achmad Hospital because researchers were interested in knowing the number of members of the cooperative, namely 550 people, as well as in the accountability report in the analysis of the existing balance sheet, it is still necessary to carry out appropriate measurements.

Given how important financial analysis is in a cooperative, it makes researchers interested in taking a deeper discussion on the analysis of cooperative financial performance regarding "Financial Ratio Analysis for Assessing the Financial Performance of Sharia Cooperatives Arifin Achmad Hospital Pekanbaru Riau". The formulation of the problem in this study is whether the Financial Performance of the Sharia Cooperative of Arifin Achmad Pekanbaru Riau Hospital has been effective based on the financial ratio analysis of the

Minister of Cooperatives and SMEs No. 14/Per/M.KUKM/XII/2009?. The purpose of this study is to find out the results of the analysis of financial performance, so that it can help improve the financial performance of the cooperative.

RESEARCH METHODS

The type of data in this research is quantitative data. Quantitative data is a type of data that can be measured directly either in the form of information or explanations expressed in numbers. (Sugiyono: 2012). In this study describes and explains the analysis of the financial performance of the Sharia Cooperative Arifin Achmad Pekanbaru Hospital by using financial reports as a basis for assessing financial performance. This research will be conducted at the location of the sharia cooperative RSUD Arifin Achmad, Jln. Diponegoro No.2, Sumagulung, Pekanbaru City District, Pekanbaru City. This research will be conducted during July until completion. The data source is the subject from which the data is obtained. In this study the data used is secondary data. The data taken is data that already exists in the cooperative. For data collection methods, there are two methods of literature study and documentation study. The research instrument is based on Permenkop and UKM No.14/Per/M.KUKM/XII/2009.

RESEARCH RESULTS AND DISCUSSION

Based on the results of the analysis of the calculation of the assessment of the 6 components or aspects of financial performance appraisal at the Sharia Cooperative Arifin Achmad Pekanbaru Hospital, Riau, the aspects assessed in this study include: capital, productive asset quality, efficiency, liquidity, growth and independence, and cooperative identity. After conducting an analysis of the 6 aspects or components, a score has been obtained, from the score of each of these aspects it will be used to determine the predicate of the health level of the KSP and USP Cooperative which are divided into 5 (five) groups, namely healthy, moderately healthy, unhealthy, unhealthy and very unhealthy. The determination of the KSP and USP health level predicates is in accordance with the standards set by the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia Number. 14/Per/M.KUKM/XII/2009, are as follows:

Table 1. Determination of KSP and USP Health Level Predicates

Score	Predicate
$80 \leq 10 x < 100$	Healthy
$60 \leq 10 x < 80$	Healthy Enough
$40 \leq 10 x < 60$	Unwell
$20 \leq 10 x < 40$	Not healthy
< 20	Very Unhealthy

Source: Regulation of the Minister of Cooperatives and Small and Medium Enterprises No. 14/Per/M.KUKM/XII/2009

Based on the results of the research conducted, it is known that the analysis of the quality of financial performance in the Sharia Cooperative of Arifin Achmad Pekanbaru Hospital, Riau, was carried out by analyzing financial ratios for a period of 5 (five) years. The results of determining the predicate are made on an annual basis, the following is a discussion of the results:

Financial Ratio Analysis Results for 2017

The following is the result of financial ratio analysis at the Arifin Achmad Pekanbaru Riau Hospital Sharia Cooperative in 2017, can be seen in Table 2.

Table 2. Results of Financial Ratio Analysis for 2017

No	Assessment Aspects	Score
1	Capital:	
	a. Own Capital Ratio to Total Assets b. Ratio of Equity to Risky Loans	6,00 6,0
2	Earning Asset Quality:	
	a. The ratio of the volume of loans to members to the volume of loans granted b. Reserve Ratio to Non-Performing Loans	5,00 1,0
3	Efficiency:	
	a. Ratio of Member Expenses to Gross Participation	4
	b. Ratio of Operating Expenses to Gross SHU c. Service Efficiency Ratio	2 2,0
4	Liquidity:	
	a. Ratio of Loans Provided to Funds Received b. Ratio of Cash and Bank to Current Liabilities	1,25 5
5	Independence and Growth:	
	a. Asset Profitability Ratio b. Equity Earnings Ratio	1,50 0,75
6	Cooperative Identity:	
	a. Gross Participation Ratio b. Economic Member Promotion Ratio (PEA)	5,25 3
Total		42,75

Source: Processed Data of the Sharia Cooperative Financial Report of Arifin Achmad Hospital, Pekanbaru

From table 2 above, it can be seen that the total score of the health assessment results of the Sharia Cooperative at the Arifin Achmad Pekanbaru Riau Hospital in 2017 was 42.75 in the range of values between $40 \leq x < 60$, which means that it is considered unhealthy criteria

Financial Ratio Analysis Results for 2018

Following are the results of financial ratio analysis at the Arifin Achmad Pekanbaru Riau Hospital Sharia Cooperative in 2018, can be seen in Table 3.

Table 3. Results of Financial Ratio Analysis for 2018

No	Assessment Aspects	Score
1	Capital:	
	a. Own Capital Ratio to Total Assets b. Ratio of Equity to Risky Loans	6,00 6,0
2	Earning Asset Quality:	
	a. The ratio of the volume of loans to members to the volume of loans granted b. Reserve Ratio to Non-Performing Loans	5,00 1,5
3	Efficiency:	
	a. Ratio of Member Expenses to Gross Participation	4
	b. Ratio of Operating Expenses to Gross SHU c. Service Efficiency Ratio	2 2,0
4	Liquidity:	
	a. Ratio of Loans Provided to Funds Received b. Ratio of Cash and Bank to Current Liabilities	1,25 5
5	Independence and Growth:	
	a. Asset Profitability Ratio b. Equity Earnings Ratio	1,50 0,75
6	Cooperative Identity:	
	a. Gross Participation Ratio b. Economic Member Promotion Ratio (PEA)	5,25 3
Total		43,25

Source: Processed Data of the Sharia Cooperative Financial Report of Arifin Achmad Hospital, Pekanbaru

From table 3 above, it can be seen that the total score of the health assessment results of the Sharia Cooperative at Arifin Achmad Pekanbaru Riau Hospital in 2018 was 43.25 in the range of values between $40 \leq x < 60$, meaning that it is considered unhealthy.

Financial Ratio Analysis Results for 2019

The following are the results of the analysis of financial ratios at the Sharia Cooperative of Arifin Achmad Pekanbaru Riau Hospital in 2019, can be seen in Table 4.

Table 4. Results of Financial Ratio Analysis for 2019

No	Assessment Aspects	Score
1	Capital:	
	a. Own Capital Ratio to Total Assets b. Ratio of Equity to Risky Loans	3,00 6,0
2	Earning Asset Quality:	
	a. The ratio of the volume of loans to members to the volume of loans granted b. Reserve Ratio to Non-Performing Loans	5,00 3,0
3	Efficiency:	
	a. Ratio of Member Expenses to Gross Participation b. Ratio of Operating Expenses to Gross SHU c. Service Efficiency Ratio	4 2 2,0
	Liquidity:	
4	a. Ratio of Loans Provided to Funds Received b. Ratio of Cash and Bank to Current Liabilities	1,25 5
	Independence and Growth:	
5	a. Asset Profitability Ratio b. Equity Earnings Ratio	1,50 0,75
	Cooperative Identity:	
6	a. Gross Participation Ratio b. Economic Member Promotion Ratio (PEA)	5,25 2,25
	Total	41

Source: Processed Data of the Sharia Cooperative Financial Report of Arifin Achmad Hospital, Pekanbaru

From table 4 above, it can be seen that the total score of the results of the health assessment of the Sharia Cooperative at the Arifin Achmad Pekanbaru Riau Hospital in 2019 was 41 in the range of values between $40 \leq x < 60$, which means that it is considered unhealthy.

Financial Ratio Analysis Results for 2020

The following are the results of financial ratio analysis at the Arifin Achmad Pekanbaru Riau Regional Hospital Sharia Cooperative in 2020, while the results of the ratio analysis can be seen in Table 5.

Table 5. Results of Financial Ratio Analysis for 2020

No	Assessment Aspects	Score
1	Capital:	
	a. Own Capital Ratio to Total Assets b. Ratio of Equity to Risky Loans	3,00 4,8
2	Earning Asset Quality:	
	a. The ratio of the volume of loans to members to the volume of loans granted b. Reserve Ratio to Non-Performing Loans	5,00 1,5
3	Efficiency:	
	a. Ratio of Member Expenses to Gross Participation b. Ratio of Operating Expenses to Gross SHU c. Service Efficiency Ratio	4 2 2,0

4	Liquidity: a. Ratio of Loans Provided to Funds Received b. Ratio of Cash and Bank to Current Liabilities	1,25 5
5	Independence and Growth: a. Asset Profitability Ratio b. Equity Earnings Ratio	1,50 0,75
6	Cooperative Identity: a. Gross Participation Ratio b. Economic Member Promotion Ratio (PEA)	5,25 1,50
Total		37,55

Source: Processed Data of the Sharia Cooperative Financial Report of Arifin Achmad Hospital, Pekanbaru

From table 6. above, it can be seen that the total score of the health assessment results of the Sharia Cooperative at Arifin Achmad Pekanbaru Riau Hospital in 2020 was 37.55 or was in the range of values between $20 \leq x < 40$, meaning that it is included in unhealthy criteria

Financial Ratio Analysis Results for 2021

The following are the results of financial ratio analysis at the Arifin Achmad Pekanbaru Riau Regional Hospital Sharia Cooperative in 2021, while the results of the ratio analysis can be seen in Table 6.

Table 6. Results of Financial Ratio Analysis for 2021

No	Assessment Aspects	Score
1	Capital: a. Own Capital Ratio to Total Assets b. Ratio of Equity to Risky Loans	3,00 4,2
2	Earning Asset Quality: a. The ratio of the volume of loans to members to the volume of loans granted b. Reserve Ratio to Non-Performing Loans	5,00 1,0
3	Efficiency: a. Ratio of Member Expenses to Gross Participation b. Ratio of Operating Expenses to Gross SHU c. Service Efficiency Ratio	4 3 2,0
4	Liquidity: a. Ratio of Loans Provided to Funds Received b. Ratio of Cash and Bank to Current Liabilities	1,25 5
5	Independence and Growth: a. Asset Profitability Ratio b. Equity Earnings Ratio	1,50 0,75
6	Cooperative Identity: a. Gross Participation Ratio b. Economic Member Promotion Ratio (PEA)	5,25 1,50
Total		37,45

Source: Processed Data of the Sharia Cooperative Financial Report of Arifin Achmad Hospital, Pekanbaru

From table 6 above, it can be seen that the total score of the results of the health assessment of the Sharia Cooperative at the Arifin Achmad Pekanbaru Riau Hospital in 2021 was 37.55 or was in the range of values between $20 \leq x < 40$, meaning it was included in the unhealthy criteria.

CONCLUSION

Based on the results of the analysis that has been carried out, it can obtain several conclusions, namely the occurrence of a decrease in the total score of the overall score of the aspect ratio assessment each year. In 2017-2019 it is in the range of values between $40 \leq x <$

60, meaning that it is considered unhealthy. Meanwhile, in 2020 and 2021 the health assessment of the Sharia Cooperative at Arifin Achmad Pekanbaru Hospital, Riau, continues to experience a decline from the previous year in the position of the criteria for being unhealthy to unhealthy. This can be seen from the total score obtained, in 2020 it was only 37.55 and 37.45 for 2021. Based on the results of the research and conclusions described above, the author can provide recommendations to related parties as follows: If seen from the results of the analysis of the health assessment of the Sharia Cooperative at Arifin Achmad Pekanbaru Riau Hospital, it continues to decrease, it is necessary to coordinate what solutions will be carried out in solving the problems that occur. There needs to be a process of improving the 6 (six) aspects in order to reduce the risk of bankruptcy due to failure in the financing process. For future researchers to carry out further development of this research with even more financial data. Given that there are still many shortcomings in this research, it is hoped that other researchers will be even more perfect in conducting this research.

Acknowledge

The author expresses his deepest gratitude to Prof. Dr. Gusnardi, S.E.,M.Si.,AK.,C.A as supervisor I as well as Academic Advisor who always takes the time to direct and guide the writer in completing this thesis well. Then to Drs. Hendripides, M.Si as Supervisor II who always takes the time to direct and guide the writer in completing this thesis well and has helped a lot in the learning process during lectures. As well as to the Sharia Cooperative of RSUD Arifin Achmad Pekanbaru Riau which has provided a lot of assistance in the form of data and opportunities for researchers to conduct research in that place.

BIBLIOGRAPHY

- Afriyati. (2017). "Analisis Laporan Keuangan Pada Koperasi Simpan Pinjam (Studi Kasus Pada Koperasi Pasar (KOPPAS) Krangan", Jatisampurna-Bekasi.
- Algifari. (2013). *Statistika Induktif: untuk Ekonomi dan Bisnis*. Yogyakarta: Sekolah Tinggi Ilmu Manajemen YKPN.
- Aprilia & Amanah. (2014). " Analisis Rasio Keuangan untuk Mengukur Kinerja Keuangan pada Koperasi Dahya Harta Jombang" Sekolah Tinggi Ilmu Ekonomi. Surabaya. <https://core.ac.uk/download/pdf/151518453.pdf>
- Aprilina, S. & Nuri, F. (2017). "Kesehatan Keuangan Koperasi Berdasarkan Peraturan Menteri Koperasi dan UMKM RI Nomor 14/Per/M.KUKM"/VII/2009 pada KP-RI Sumekar Sumenep. <https://garuda.kemdikbud.go.id/documents/detail/621129>
- Arifin, S. & Haloman, T. (2001). *Koperasi: Teori dan Praktik*. Jakarta: Erlangga
- Astawa, I. W., Trianingsih, K. & Sirna, I. K. (2021). Analisis Kinerja Keuangan Koperasi Simpan Pinjam pada Koperasi Dharma Asih Sentana Jimbaran Bali. *Jurnal, Universitas Dhyana Pura Bali*. <https://jurnal.undhirabali.ac.id/index.php/pariwisata/article/view/1384>
- Azizah, N., Gusnardi. (2013). Analisis Kinerja Keuangan Sebelum dan Sesudah Penerapan Akuntansi Keuangan Daerah pada Rumah Sakit Umum Daerah (RSUD) Arifin Ahmad Pekanbaru. *Jurnal Akuntansi (Media Riset Akuntansi & Keuangan)*, 1(2), 169-183. <https://ja.ejournal.unri.ac.id/index.php/JA/article/view/1464>
- Bahri, S. Y. & Santhi N. H. (2018). Faktor-Faktor yang Mempengaruhi Kinerja Koperasi Syariah di Kabupaten lombok timur. *Jurnal Humanitas*, 5. https://www.researchgate.net/publication/353621833_FaktorFaktor_yang_Mempengaruhi_Kinerja_Koperasi_Syariah_di_Kabupaten_Lombok_Timur
- Fahmi, I. (2012). *Analisis Laporan Keuangan*. Bandung: Alfabeta.

- Helin, D. (2017). " Analisis Faktor-Faktor yang Mempengaruhi Kinerja Keuangan Usaha Koperasi Kabupaten Rokan Hilir" *Jurnal Tepak Manajemen Bisnis*.
<https://jtmb.ejournal.unri.ac.id/index.php/ITMB/article/view/4907/4627>
- Hery. (2015). *Rahasia Cermat dan Mahir Menganalisis Laporan Keuangan*. Jakarta: Grasindo.
- Husein, U. (2013). *Metode Penelitian untuk Skripsi dan Tesis*. Jakarta: Rajawali
- Ikatan Akuntansi Indonesia. (2015). *Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik*. Jakarta: Dewan Standar Akuntansi Keuangan.
- Ikhsan, A. E. (2013). Analisis Kinerja Koperasi. *Pekbis Jurnal*, 5(1).
<https://pekbis.ejournal.unri.ac.id/index.php/JPEB/article/view/1480>
- Imam, A. & Nurmala. (2019). Analisis Penilaian Kesehatan Koperasi Simpan Pinjam Berdasarkan Peraturan Deputi Bidang Pengawasan Kementerian Koperasi Usaha Kecil dan Menengah No.14/Per/Dep.6/IV/2016 pada Koperasi Pegawai Kejaksaan Tinggi Sumatra Selatan. *Jurnal Ecoment Global*, 4 (2).
<https://www.neliti.com/publications/454286/analisis-penilaian-kesehatan-koperasi-simpan-pinjam-berdasarkan-peraturan-deputi>
- Kasmir. (2012). *Analisis Laporan Keuangan*. Jakarta: PT. Raja Grafindo Persada.
- Kementerian Badan Usaha Milik Negara Republik Indonesia. (2002). Surat Keputusan Menteri Badan Usaha Milik Negara No. KEP-100/MBU/2002. Jakarta
- Khaidir, A. C. (2019). Analisis Kinerja Keuangan Koperasi (Studi Kasus Koperasi Syariah Mitra Niaga Periode 203-2017). Skripsi Ekonomi Syariah. <https://repository.ar-raniry.ac.id/id/eprint/17666/>
- Mahsun, M., Sulistiyowati, F.& Purwanugraha, H.A. (2011). *Akuntansi Sektor Publik*. Edisi Ketiga. BPFE, Yogyakarta.
- Mangkunegara & Prabu, A. (2005). *Evaluasi Kinerja SDM*. Bandung: PT. Refika Aditama.
- Prihadi, Toto. (2010). *Analisa Laporan Keuangan. ppm manajemen Pusat Inklubasi Bisnis Usaha Kecil*.
- Rudianto. (2010). *Akuntansi Koperasi Edisi Kedua*. Jakarta: Erlangga.
- Saputra, R. M. I. & Triyono, I. (2020) . "Faktor-Faktor yang Mempengaruhi Kinerja Keuangan Usaha Koperasi di Koperasi Harapan Maju DesaPetaing".*Jurnal,ManajemendanSains*.
<http://jmas.unbari.ac.id/index.php/jmas/article/view/150/0>
- Sari, I. G. A. N & Mahmudah, N. (2017) " Analisis Kinerja Koperasi Pegawai Republik Indonesia (KPRI) Handayani Kabupaten Pematang Periode 2011-2015.*JurnalMonex*.
<https://ejournal.poltektegal.ac.id/index.php/monex/article/view/597/0>
- Subandi,(2011). *Ekonomi Koperasi (Teori dan Praktik)*. Bandung: Alfabeta CV
- Sugiyono, P. D. (2015). *Metode Penelitian Kuantitatif dan Kualitatif R & D*. Bandung: ALFABETA, CV.
- Sugiyono. (2009). *Statistika untuk penelitian*. Bandung: Alfabeta.
- Triyoga, H. B. (2018). Analisis Kesehatan Koperasi Berdasarkan Peraturan Menteri Negara Koperasi dan Usaha Kecil Menengah Republik Indonesia No. 14/Per/M.KUKM/XII/2009. Skripsi Ilmu Administrasi.
- Undang-undang Peraturan Menteri Koperasi dan UKM Republik Indonesia No.14/Per/M.KUKM/XII/2009.
- Wulandari, Y. E. (2018)" Analisis Kinerja Keuangan Koperasi Simpan Pinjam Mitra Sejahtera Abadi Pakem Sleman Yogyakarta" *Jurnal Ekobiis Dewantara*.
<https://jurnalfe.ustjogja.ac.id/index.php/ekobis/article/view/394/411>