

ABSTRACT

Cooperatives require recording and accounting of transactions or events relating to the activities of cooperatives as a material liability to the Members of, creditors, banks, and other parties. Financial ratio analysis is a tool to measure the achievements and the degree of gain or profit cooperative business. Cooperative sebgai an enterprise-oriented, although not merely looking for profit but managed businesses should still get a decent income in maintaining the viability and enhance business capabilities.

The purpose of this study was to analyze the effect of current ratio (CR), quick ratio (QR), receivable turnover (RTO), the cash turnover (CTO) to operating income. This study uses the technique of saturation sampling method to determine if all members of the population sample used as a sample. The sample used was 17 units under cooperatives Kopersemar cooperatives in the period 2007-2009. This study uses multiple regression analysis lienier who have passed the test in the treatment of classical assumptions.

Research in this study show that partially and simultaneously have a positive and significant influence between Current Ratio (CR), Quick Ratio (QR), Receivable Turnover (RTO), Cash Turnover (CTO) to operating income on Kopersemar cooperatives. Simultaneously also be noted that financial ratios are current ratio (CR), quick ratio (QR), receivable turnover (RTO), the cash turnover (CTO) there is a positive and significant influence together to operating income on Kopersemar cooperatives, with a contribution amounting to 56 , 4%. With the percentage of 56.4% means that all four independent variables have the effect of good results against operating profit cooperatives.

Keyword : Current Ratio (CR), Quick Ratio (QR), Receivable Turnover (RTO), Cash Turnover (CTO), Operating Income