

ABSTRAK

Dunia Usaha di Indonesia tidak lepas dari peran Usaha Mikro Kecil dan Menengah (UMKM) di dalam perekonomian suatu daerah. Penelitian ini menjelaskan tentang penilaian dalam suatu kinerja keuangan unit usaha menggunakan metode analisis NPM dan ROE. Jumlah populasi di dalam penelitian ini sebanyak 448 unit usaha yang telah terdaftar di Dinas Koperasi dan Ukm Kabupaten Sidoarjo serta diperoleh sampel sebanyak 82 unit usaha dengan teknik pengambilan sampel yaitu *simple random sampling*. Hasil pengujian hipotesis menunjukkan penilaian dan gambaran kinerja finansial berpengaruh terhadap pengembangan ekonomi lokal di Kabupaten Sidoarjo.

Kata Kunci : *Kinerja Finansial UMKM, Pengembangan Ekonomi Lokal.*

ABSTRACT

The business in Indonesia cannot be separated from the role of Micro, Small and Medium Enterprises (MSMEs) in the economy of a region. This study describes the assessment in a business unit's financial performance using NPM and ROE analysis methods. The total population in this study was 448 business units that have been registered at the Department of Cooperatives and SMEs in Sidoarjo Regency and obtained a sample of 82 business units with a sampling technique that is simple random sampling. The results of hypothesis testing show that the assessment and picture of financial performance influences the development of the local economy in Sidoarjo Regency.

Keywords: MSME Financial Performance, Local Economic Development.