

ABSTRACT

This study aims to determine the effect of liquidity ratios, profitability ratios, and solvency ratios on financial performance UMKM Hasil Laut in the regency Gresik during the covid 19 pandemic during the period 2017-2021 can be measured using *Current Ratio*, *Return On Equity*, and *Debt To Equity Ratio*. This research method uses a quantitative approach. Analysis is taken according to the secondary data of financial reports UMKM during the covid 19 pandemic during the period 2017-2021. Population of 7 UMKM Hasil Laut in the regency Gresik. The technique of taking samples using purposive sampling. The result of this study indicate that the profitability ratios have a significant effect on financial performance UMKM Hasil Laut in the regency Gresik during the covid 19 pandemic during the period 2017-2021. While the liquidity ratio and solvency ratio have no significant effect on financial performance UMKM Hasil Laut in the regency Gresik during the covid 19 pandemic during the period 2017-2021.

Keyword : Liquidity Ratios, Profitability Ratios, Solvency Ratios, Financial Performance

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh rasio likuiditas, rasio profitabilitas, dan rasio solvabilitas terhadap kinerja keuangan UMKM Hasil Laut Di Kabupaten Gresik di masa pandemi covid 19 selama periode 2017-2021 dapat diukur menggunakan *Current Ratio*, *Return On Equity*, dan *Debt To Equity Ratio*. Metode penelitian ini memakai pendekatan kuantitatif. Analisis diambil menurut data sekunder laporan keuangan UMKM di masa pandemi covid 19 selama periode 2017-2021. Populasi sebesar 7 UMKM Hasil Laut Di Kabupaten Gresik. Teknik mengambil sampel menggunakan *purposive sampling*. Hasil penelitian ini menunjukkan bahwa rasio profitabilitas berpengaruh signifikan terhadap kinerja keuangan UMKM Hasil Laut Di Kabupaten Gresik Di Masa Pandemi Covid 19 selama periode 2017-2021. Sedangkan rasio likuiditas dan rasio solvabilitas tidak berpengaruh signifikan terhadap kinerja keuangan UMKM Hasil Laut Di Kabupaten Gresik Di Masa Pandemi Covid 19 selama periode 2017-2021.

Kata Kunci : Rasio Likuiditas, Rasio Profitabilitas, Rasio Solvabilitas, Kinerja Keuangan