ABSTRAK

Penelitian ini bertujuan menganalisis efisiensi pengelolaan keuangan Disperindagkop dan UKM Kabupaten Pohuwato melalui pendekatan Cost Benefit Analysis (CBA), mengidentifikasi program yang efektif, serta memberikan rekomendasi strategis. Penelitian ini menggunakan metode deskriptif kuantitatif dengan rasio efisiensi, Payback Period, Net Present Value (NPV), dan Benefit Cost Ratio (BCR), hasil menunjukkan efisiensi keuangan selama 2022–2024 tergolong cukup efisien dengan rata-rata 82,81%, sedangkan hasil CBA menunjukkan investasi belum layak secara ekonomi, dengan NPV negatif, Payback Period di atas tiga tahun, dan BCR kurang dari 1. Akan tetapi hasil wawancara dengan pelaku UKM menyatakan bahwa bantuan yang diberikan oleh pemerintah bermanfaat. Namun terdapat adanya kelemahan dalam aspek administratif dan pemahaman regulasi. Pelaku UKM menyatakan bahwa mereka tidak pernah melakukan pembayaran kepada pemerintah daerah dan tidak mengetahui adanya kewajiban perpajakan sebagaimana diatur dalam Peraturan Pemerintah No. 23 Tahun 2018. Oleh karena itu, dibutuhkan evaluasi menyeluruh serta dukungan berkelanjutan guna meningkatkan efektivitas program dan efisiensi anggaran daerah.

Kata Kunci: Efisiensi Keuangan, Cost Benefit Analysis, Usaha Kecil Menengah, Payback Period, Net Present Value, Benefit Cost Ratio

ABSTRACT

RAHMA NURTIYA MATANI, D03421018, *Analysis of Financial Management Efficiency of the Department of Industry, Trade, Cooperatives, and SMEs of Pohuwato Regency Using Cost-Benefit Analysis Approach. Thesis for the Bachelor of Accounting Program, Faculty of Social Sciences, Universitas Muhammadiyah Gorontalo. Supervised by Mrs.* ***FELMI D. LANTOWA,*** *as the first advisor and Mrs.* ***DHARMAWATY S. MAKUR*** *as the second advisor.*

This research aimed to analyze the efficiency of financial management at the Department of Industry, Trade, Cooperatives, and SMEs of Pohuwato Regency using the Cost-Benefit Analysis (CBA) approach, identify effective programs, and provide strategic recommendations. The study employed a quantitative descriptive method, utilizing efficiency ratios, Payback Period, Net Present Value (NPV), and Benefit Cost Ratio (BCR). The results indicated that financial efficiency during 2022–2024 was classified as fairly efficient, with an average of 82.81%. However, the CBA results showed that the investment was not economically viable, with a negative NPV, a Payback Period exceeding three years, and a BCR of less than 1.

Interviews with SMEs revealed that the assistance provided by the government was beneficial. However, there were weaknesses in administrative aspects and an understanding of regulations. SME operators stated that they had never made payments to the local government and were unaware of tax obligations stipulated in Government Regulation No. 23 of 2018. Therefore, a comprehensive evaluation and ongoing support were needed to improve program effectiveness and regional budget efficiency.

Keywords: *Financial Efficiency; Cost-Benefit Analysis; Small and Medium Enterprises; Payback Period; Net Present Value; Benefit-Cost Ratio*