

## ABSTRACT

Elvira Dian Pratiwi, 2013. THESIS. “Factors that Determine Increase and Decrease of the Net Income from the Financial and Non Financial Aspect (the study on KSP Artha Jaya Pasuruan period 2007-2011)”

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Key words : The net income, financial aspect, non financial aspect, net income policy

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The net income of KSP Artha Jaya is influenced by the financial and non financial factor. KSP Artha Jaya Pasuruan is a cooperation that has a business of saving and loans. This study is aimed to get understanding on the performance of financial aspect (individual and loans modal) and non financial (member participation, management, manager performance, and also the government) in acquiring the net income. In this case, this study analyzed the performance of the two in acquiring the net income in every period. In addition, it is aimed to analyze the policy of the cooperation leader as the owner toward the condition of net income change in the period 2007-2011.

This study is a descriptive qualitative research. The researcher described the financial and non financial aspect performance in determining the acquisition of net income. The financial aspect is obtained from the observation and interview conducted toward the cooperation management especially the financial division as well as the document and non financial aspect about the member participation, management performance, manager performance, and the government are obtained from the interview, observation, and also document.

The result of this study shows that the financial aspect (individual and loans capital) has the important role in acquisition the net income KSP Artha Jaya in 2007-2011. On the other hand, only non financial aspect such as member participation, management and manager have a significant role in acquiring the net income, while government is only for cooperation reference in operating the business. The policy of KSP Artha Jaya leader related to net income change is done by withdrawing facilities for the employees when the cooperation net income and financial turnover decrease ( $\leq 800$  million rupiahs) in 2007-2009. When the net income is stable and tends to increase in 2010-2011, the leader applies stock system for the employees who afford buying KSP Artha Jaya stock for 10 million. The net stock owner has the right to receive 2% dividend after 6 months period.