

ABSTRAK

Penelitian ini bertujuan untuk meneliti pengaruh tingkat literasi kekoperasian anggota terhadap kinerja keuangan koperasi syariah. Tingkat literasi kekoperasian anggota koperasi perlu dipertanyakan mengingat tidak semua koperasi melaksanakan fungsi pendidikan koperasi bagi anggotanya. Penelitian bersifat kuantitatif deskriptif dan dilakukan di 14 Koperasi Syariah di Provinsi Daerah Istimewa Yogyakarta. Literasi kekoperasian anggota diukur oleh 6 indikator pengetahuan, yaitu: 1) mengenai jati diri lembaga (JDL); 2) tugas dan kewajiban lembaga (TDK); 3) keorganisasian lembaga (KL); 4) perannya sebagai anggota koperasi (PA); 5) mekanisme simpanan (MS); 6) dan mekanisme pembiayaan (MP). Kinerja Keuangan Koperasi Syariah diukur dengan menggunakan SHU, ASET, DPK, rasio modal terhadap aset, *cash ratio*, dan rentabilitas. Hasil menunjukkan bahwa semua variabel pengukur literasi kekoperasian mempunyai pengaruh langsung dan signifikan terhadap tingkat literasi kekoperasian anggota. Sementara itu untuk literasi kekoperasian anggota berpengaruh negatif (tidak langsung) dan signifikan terhadap kinerja keuangan koperasi syariah. Setelah dilakukan pengujian, hanya terdapat 3 indikator keuangan yang dapat digunakan, yaitu SHU, DPK, dan *cash ratio*. Tingkat Literasi Kekoperasian dapat menjelaskan 8% dari kinerja keuangan. Tertolakannya hipotesis ke tujuh cenderung disebabkan oleh; 1) Belum maksimalnya pelaksanaan pendidikan koperasi bagi anggotanya; 2) Pemahaman yang masih kurang akan koperasi; 3) Tindakan nyata lebih berpengaruh terhadap kinerja keuangan.

Kata Kunci: literasi kekoperasian, koperasi syariah, pendidikan koperasi, kinerja keuangan.

ABSTRACT

This research aims to study the influence of cooperative literacy on the financial performance of sharia cooperatives. The cooperative literacy level of the cooperative members is questionable considering that not all cooperatives provide cooperative educational functions for the members. This research was quantitative descriptive and was conducted in 14 Sharia Cooperatives in Special Region of Yogyakarta. The cooperatives literacy of the members are measured using 6 knowledge indicators, namely: 1) about the institution identity (JDL); 2) duties and obligations of institution (TDK); 3) institutional organization (KL); 4) the role as cooperatives members (PA); 5) savings mechanism (MS); and 6) financing mechanism (MP). The Financial Performance of Sharia Cooperatives which is measured using cooperatives share (SHU), Assets, Third Party Loan (DPK), and modal ratio on asset, cash ratio, and profitability. The results show that all variables as the cooperatives literacy measures have direct and significant impacts on the cooperative literacy level of the members. Meanwhile, the cooperatives literacy of the members has a negative and significant influence (indirect) on the financial performance of sharia cooperatives. After the test is taken, there are only 3 financial indicators can be used namely cooperatives share (SHU), DPK, and cash ratio. The cooperatives literacy level can explain 8% of the financial performance. The seventh hypothesis is rejected due to the tendency of some causes: 1) The cooperative educational implementation for the members has not been maximum; 2) There is a lack of cooperatives understanding; 3) Real action has more influence on financial performance.

Keywords: cooperative literacy, sharia cooperatives, cooperative education, financial performance