DAFTAR ISI

Halaman Judul ........................................................................................................ i
Halaman Pengesahan .......................................................................................... ii
Pernyataan Orisinalitas Skripsi .......................................................................... iii
Declaration ........................................................................................................... iv
Kata Pengantar ..................................................................................................... v
Abstrak ................................................................................................................ vii
Abstract ............................................................................................................... viii
Pedoman Transliterasi ......................................................................................... x
Daftar Isi ............................................................................................................... xiii
Daftar Tabel .......................................................................................................... xvi
Daftar Gambar ..................................................................................................... xvii
Daftar Persamaan ................................................................................................. xviii
Daftar Lampiran ................................................................................................... xvix

BAB 1 PEDAHULUAN

1.1 Latar Belakang .................................................................................................. 1
1.2 Rumusan Masalah ........................................................................................... 6
1.3 Tujuan Penelitian ............................................................................................ 7
1.4 Manfaat Penelitian ......................................................................................... 7
1.5 Sistematika Penulisan ..................................................................................... 8

BAB 2 TINJAUAN PUSTAKA

2.1 Landasan Teori ................................................................................................ 10
2.1.1 Koperasi ....................................................................................................... 10
2.1.2 Koperasi Syariah ........................................................................................ 11
2.1.2.1 Pengertian Koperasi Syariah ................................................................ 11
2.1.2.2 Keanggotaan Koperasi Syariah ............................................................... 15
2.1.2.3 Jenis-Jenis Koperasi Syariah .................................................................. 16
2.1.2.4 Permodalan Koperasi Syariah ................................................................. 18
2.1.3 Jumlah Anggota ........................................................................................... 19
2.1.4 Modal Koperasi ............................................................................................ 22
2.1.4.1 Modal Sendiri ........................................................................................ 22
2.1.4.2 Modal Luar ............................................................................................ 23
2.1.5 Sisa Hasil Usaha (SHU) ............................................................................. 24
2.1.6 Hubungan Antar Variabel .......................................................................... 26
2.1.6.1 Hubungan Jumlah Anggota dengan Sisa Hasil Usaha (SHU) Koperasi Syariah ........................................................................ 26
2.1.6.2 Hubungan Modal Sendiri dengan Sisa Hasil Usaha (SHU) Koperasi Syariah ........................................................................ 27

xiii
2.1.6.3 Hubungan Modal Luar dengan Sisa Hasil Usaha (SHU) Koperasi Syariah ................................................................. 28
2.2 Penelitian Terdahulu .................................................................................................................................................. 28
2.3 Hipotesis .............................................................................................................................................................. 33
2.4 Model Analisis ................................................................................................................................................. 34
2.5 Kerangka Berpikir ......................................................................................................................................... 35

BAB 3 METODE PENELITIAN
3.1 Pendekatan Penelitian ....................................................................................................................................... 36
3.2 Identifikasi Variabel .......................................................................................................................................... 36
3.3 Definisi Operasional Variabel .......................................................................................................................... 37
3.4 Jenis dan Sumber Data .................................................................................................................................. 38
3.5 Prosedur Pengumpulan Data ........................................................................................................................... 39
3.6 Populasi dan Sampel ....................................................................................................................................... 39
3.7 Teknik Analisis Data .................................................................................................................................... 41
3.7.1 Estimasi Regresi Data Panel ......................................................................................................................... 41
3.7.2 Pemilihan Model Regresi Data Panel ........................................................................................................ 42
3.7.2.1 Uji Chow ................................................................................................................................................ 42
3.7.2.2 Uji Hausman ....................................................................................................................................... 43
3.7.2.3 Uji Lagrange Multiplier ....................................................................................................................... 43
3.7.3 Uji Asumsi Klasik ...................................................................................................................................... 44
3.7.3.1 Uji Normalitas ...................................................................................................................................... 44
3.7.3.2 Uji Multikolinearitas ............................................................................................................................ 45
3.7.3.3 Uji Heterokedastisitas ........................................................................................................................ 46
3.7.4 Uji Hipotesis ................................................................................................................................................ 46
3.7.4.1 Uji F .................................................................................................................................................. 46
3.7.4.2 Uji t ................................................................................................................................................... 47
3.7.4.3 Uji Koefisien Determinasi ................................................................................................................ 47

BAB 4 HASIL DAN PEMBAHASAN
4.1 Gambaran Umum Subjek dan Objek Penelitian ............................................................................................ 49
4.2 Deskripsi Hasil Penelitian ................................................................................................................................ 51
4.3 Hasil Analisis ..................................................................................................................................................... 52
4.3.1 Estimasi Regresi Data Panel ....................................................................................................................... 52
4.3.2 Pemilihan Model Regresi Data Panel ........................................................................................................ 54
4.3.2.1 Uji Chow ........................................................................................................................................... 54
4.3.2.2 Uji Hausman .................................................................................................................................... 54
4.3.2.3 Uji Lagrange Multiplier .................................................................................................................... 55
4.3.3 Asumsi Klasik .......................................................................................................................................... 56
4.3.3.1 Uji Normalitas .................................................................................................................................. 56
4.3.3.2 Uji Heterokedastisitas ....................................................................................................................... 57
4.3.3.3 Uji Multikolinearitas ........................................................................................................................ 58

xiv
4.3.4 Analisis Regresi Data Panel ................................................................. 59
4.3.5 Uji Hipotesis ...................................................................................... 59
4.3.5.1 Uji Simultan (F-test) ................................................................. 59
4.3.5.2 Uji Parsial (t-test) ........................................................................ 60
4.3.5.3 Uji Koefisien Determinasi (R²) ....................................................... 62
4.4 Pembahasan ............................................................................................ 62
4.4.1 Pengaruh Jumlah Anggota Terhadap Sisa Hasil Usaha (SHU) .......... 62
4.4.2 Pengaruh Modal Sendiri Terhadap Sisa Hasil Usaha (SHU) .......... 64
4.4.3 Pengaruh Modal Luar Terhadap Sisa Hasil Usaha (SHU) ............. 65
4.4.4 Pengaruh Jumlah Anggota, Modal Sendiri, dan Modal Luar Terhadap Sisa Hasil Usaha (SHU) ................................................................. 66

BAB 5 SIMPULAN DAN SARAN
5.1 Simpulan ............................................................................................... 68
5.2 Saran ...................................................................................................... 68

DAFTAR PUSTAKA ...................................................................................... 70