

## ABSTRACT

Febrianto Eko, 2013. Understanding Community Against Education Co-operative Savings Services on Shariah Maal Shunduqul AN-Najah (SMS AN-Najah) Denanyar Jombang. Undergraduate Thesis. Sharia Law Business Majors. State Islamic University (UIN) Maulana Malik Ibrahim Malang. Advisor : Dr.Fakhruddin,M.H.I.

**Keywords: Understanding, Education Saving Services, Shariah Shunduqul Maa Cooperative.**

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Development of cooperatives in the boarding school environment is motivated by economic motives from small communities to encourage their economies. An-Najah cooperative existence gives hope to those who may have been improving their economy. An-Najah cooperative emerged as a financial institution that helps reduce poverty. In addition, An-Najah cooperative has a new product that is education savings service, that started from only 8 people. However, in 2011 this cooperative members decreased to 18 from a total of 2000 members of a variety of users of existing products. From this, a problem that arises in 2010, a decline that previously were members of the 36 people to 18 people. Therefore, researchers wanted to know what caused the decline in membership occurred at An-Najah Cooperative.

From the description above, the researcher reviewed some of the problems to be a main discussion. First, what are the characteristics of service products in the cooperative education savings SMS An-Najah Ds. Denanyar Jombang? Second, how is people's understanding of the products and characteristics Services Education Savings on Ds. Denanyar Jombang?

This research is empirical, therefore the researcher will dig up information on people's understanding of education services in cooperative savings An-Najah. Qualitative approach, this paper describes and outlines the data obtained from the field with interviews, documentation, data validity checking techniques. Then conducted data analysis using data reduction, data presentation, verification and conclusion.

From this study it can be concluded that the characteristics of the product and services savings cooperative education implemented by An-Najah including: for results of 50% revenue can be taken two times a stage in a period of 1 year, without incurring a monthly administration, varying deposit does not occur in any number of nominal money to be funded, and superiority of this cooperative savings principle that is sharia. From this case, it can be concluded that people do not understand about the characteristics of products and services in co-operative Savings Education An-Najah, but they feel the benefits (profits) of the product An-Najah Education Savings.