ABSTRACT

Kurnia Oktavianti, Student ID Number 10220090, 2014. Legal Protection Cooperative

Customers That Haven't Legal Entity Based on the Consumer

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Faculty, the State Islamic University of Mulana Malik Ibrahim of
Malang. Supervisor: Musleh Herry, S.H., M.Hum.

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Cooperatives are a form of cooperation in the field of economy. This cooperation was held by the company or their households. To achieve that goal required the cooperation will continue, therefore, formed an association as a form of cooperation. These people strive together daily needs, requirements concerned.

This research aims to determine how the form of legal protection for *Al Ikhlas* Cooperative customers and how the legal protection for its customers in terms of the Consumer Protection Law and Islamic law.

This research is an empirical research using qualitative descriptive approach. Data was collected in the form of primary data and secondary data and interviews conducted with the technical documentation then the data is edited, checked and carefully prepared and organized and analyzed descriptively.

Conclusions of this research are: First, in *Al Ikhlas* cooperative no form of legal protection for the customers because the cooperative owner is not confident to register a cooperative legal entity, there is the fear of cooperative *bankruptcy* and the passage or legal entity registration process is too long. second, legal protection for the customer in terms of the Consumer Protection Law in a Cooperative that takes a legal protection for the customer so that the customer believes he is assured by law, it has been described in Law No. 8 of 1999 on consumer protection section 3. *Al Ikhlas* Cooperative does not fulfill the requirements of cooperatives in general because there is no legal protection for its customers. In the book of *qawaidul fiqh "Darar Yuzal"* stated that the harm must be eliminated, the intention is better off choosing the obvious legal protection Cooperative than uncertain legal protection cooperative.