

ABSTRACT

M. Wildanul Ulum, 08220047, *Products Cooperative Republic of Indonesia (KPRI) Al-Ukhuwwah Blitar In Islamic Economics Law Review*. Thesis, Department of Business Law Sharia Sharia Faculty, State Islamic University of Maulana Malik Ibrahim Malang. Supervisor: H. Moh. Toriquddin, Lc, M.HI.

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Today the debate regarding nonbank financial agency is sticking back, along with the Indonesian Muslim community awareness of the importance of the transaction using the system Halal Islamic system. In a system of non-bank financial institutions whose activities are based on the principles of Sharia / Islamic law, but did not rule out the problems arising in the implementation of the contract. As with any product that is in KPRI Al-Ukhuwwah Blitar, where the founder members of KEMENAG (religious ministry) Blitar.

This study was conducted in Al-Ukhuwwah KPRI Blitar. As for the focus of this thesis has been directed towards the study of transaction (contract) products in KPRI Al-Ukhuwwah Blitar in Islamic Economics Law Compilation review. The formulation of the problem in this study were: 1) How is the implementation of the transaction (contract) Islamic finance products in KPRI Al-Ukhuwwah Blitar, 2) How does the transaction (contract) bisnsis on products in KPRI Al-Ukhuwwah Blitar in terms of economic sharia law.

The method used in this study is using a qualitative approach that is both descriptive data collected in the form of words or images, so it does not emphasize the figure. The data collection techniques through observation, interview and documentation.

From this study, the authors can conclude that: 1. Product ordering system at stores in Al-Ukhuwwah KPRI Blitar. that use transaction (contract) as regards has been duly carried out with the consent qabul as usual. This contract has been written in the book of Islamic Economics Law Compilation II (KHES) Chapter V, Article 100 paragraph (1), (2) and in Article 101 paragraph (1), (3) which describes the quantity and quality of goods. However, the implementation of the transaction (contract) as regards existing in Al-Ukhuwwah KPRI Blitar different from the rules that have been set on the second book KHES. 2. In the Savings and Loans Unit product (USP) in Al-Ukhuwwah KPRI Blitar transaction (contract) used is qardh, mindless of the contract has been set on the second book KHES Chapter XXVII, pasal.614 and Article 615 on contract that is used in the transaction store borrow at KPRI. So it is not appropriate for the application, means that the transaction (the Agreement) in the Savings and Loans Unit (USP) KPRI Al-Ukhuwwah Blitar "Cancel" and contains elements of "Ribawi".