

**LEGAL PROTECTION OF THE MEMBERS IN KSP JASA
YOGYAKARTA AND KSPPS TAMZIS BINA UTAMA
YOGYAKARTA**

UNDERGRADUATE THESIS



**Written by:
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**FACULTY OF LAW
INTERNATIONAL PROGRAM FOR LAW AND SHARIA
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2021**

APPROVAL PAGE

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UNDERGRADUATE THESIS

Submitted to fulfill the requirements for obtaining a bachelor's degree in
Faculty of Law, University of Muhammadiyah Yogyakarta

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This Undergraduate thesis has been approved by the Advisor

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DECLARATION PAGE

I am the undersigned:

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I hereby declare that the content of the Undergraduate Thesis, is truly the work of my own and I did not do plagiarism or quotation in ways that are inconsistent with the prevailing ethics in the scientific community. By having this statement, I am ready to bear the risk or any sanctions imposed to me in accordance with the applicable regulations. If in the future a breach of scientific ethics is found, I am willing to accept the sanctions.

On this statement, I made it in a conscious and without coercion from any parties.


Yogyakarta, 1 January, 2021



Faisal Yahya Muqaffi

NIM. 20160610256

MOTTO PAGE

"Without knowledge, charity is useless. Whereas knowledge without charity is a
pointless thing." - Abu Bakr Asshidiq 



DEDICATION

This Undergraduate Thesis dedicate to:

My Lord, Allah SWT

Prophet Muhammad SAW

My beloved parents

Bapak Sunarto Yahya

Ibu D.W Widyawati

My lovely Brother:

Arif Yahya Muqaffi

Unggul & Islami

FOREWORD

Assalamu'alaikum Wr. Wb

Alhamdulillahirobbil'alamin, Praise be to Allah SWT, The Most Merciful and Most Gracious, who has given me blessings and the opportunity to complete a thesis entitled "Legal Protection of the Members in KSP Jasa Yogyakarta And KSPPS Tamzis Bina Utama Yogyakarta" as a condition for completing my undergraduate program (S1) and obtaining Bachelor of Laws degree at the Faculty of Law, Muhammadiyah University, Yogyakarta.

The writer realizes that without the help, assistance, guidance, and encouragement of various parties, especially the supervisors, this thesis cannot be completed. The writer realizes that this thesis still has many shortcomings, therefore the author really hopes for input and suggestions for the perfection of this thesis. Awards and gratitude are conveyed to all parties for their guidance and knowledge, so that this thesis can be completed. With prayers that Allah SWT will always respond with kindness. Thank you very much to the honorable ones:

1. The two beloved parents, Mr. Sunarto and Mrs. Dwi Wahyu Widyawati, who have always loved and cherished the author with all their hearts, continued to offer prayers in prostration to Allah SWT for the convenience of writers in studying His knowledge.
2. Dr. H. Muchammad Ichsan, Lc., MA, as my supervisor who has provided meaningful suggestion and knowledge in completing this thesis.

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4. Mr. and Mrs. Lecturers along with all Education Staff at the Faculty of Law, University of Muhammadiyah Yogyakarta who have provided support and academic and student services.
5. My beloved brother Arif Yahya Muqaffi, who together with the author completed his thesis, hopefully your motivation and prayers, you can only motivate and pray that Allah SWT will make it easier for you to finish your thesis
6. The two beloved parents, Mr. Sunarto and Mrs. Dwi Wahyu Widyawati, who have always loved and cherished the author with all their hearts, continued to offer prayers in prostration to Allah SWT for the convenience of writers in studying His knowledge.

The writer realizes that this thesis is still far from perfect. Therefore, the writer accepts all constructive criticism and suggestions from various parties. Hopefully this thesis can become a reference for the readers.

Wassalamu'alaikum Wr. Wb.

Yogyakarta, January 1, 2021



Faisal Yahya Muqaffi

LIST OF STATUTES

- a) The Preamble to The 1945 Constitution the fourth paragraph.
- b) Decision of the Constitutional Court number 28 / PUU-XI / 2013 concerning Testing of Law Number 17 of 2012 concerning Cooperatives, p. 236.
- c) Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives (Republic of Indonesia State Gazette Number 116 of 1992, Additional Republic of Indonesia State Gazette Number 3502)
- d) Law of the Republic of Indonesia Number 8 of 1999 concerning Consumer Protection (Republic of Indonesia State Gazette of 1999 Number 42)
- e) Ministerial Regulation of Cooperatives and Small and Medium Enterprises Number: 15 / Per / M.KUKM / IX / 2015 concerning Savings and Loans Business by Cooperatives, State Gazette of the Republic of Indonesia of 2015 Number 1494.
- f) Ministerial Regulation of Cooperatives and Small and Medium Enterprises Number: 16 / Per / M.KUKM / IX / 2015 concerning the Implementation of Savings and Loan and Sharia Financing Activities by Cooperatives. Official Gazette of the Republic of Indonesia 2015 Number 1495.
- g) Fatwa of the National Sharia Council-Indonesian Ulema Council

LIST OF ABBREVIATIONS

- KSP : Koperasi Simpan Pinjam (Saving and Loan Cooperative)
- KSPPS : Koperasi Simpan Pinjam dan Pembiayaan Syariah (Sharia Financing and Savings Loans Cooperatives)
- DPS : Dewan Pengawas Syariah (Sharia Supervisory Board)
- DSN : Dewan Syariah Nasional (National Sharia Council)
- MUI : Majelis Ulama Indonesia (Indonesian Ulema Council)
- PP : Peraturan Pemerintah (Government Regulation)
- KUKM : Koperasi dan Usaha Kecil dan Menengah (Cooperative and Small and Medium Enterprises)
- SOP : Standar Operasional Prosedur (Standard Operating Procedures)
- SOM : Standar Operasional Manajemen (Standard Operating Managements)
- SP3 : Surat Perjanjian Prinsip Pinjaman (Loan Principle Approval Letter)
- PPU : Perjanjian Pinjam Uang (Loan Money Agreement)

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LIST OF ATTACHMENT

1. Turnitin Perpustakaan UMY
2. SK Media of Law and Sharia

