

ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) have an important role in Indonesia's economic growth. However, most MSMEs face problems in funding due to difficulties in accessing credit from conventional banks and high interest rates when applying for credit. Crowdfunding is emerging as a new solution to fund MSMEs. However, many MSME players have not utilized crowdfunding optimally due to various negative things associated with crowdfunding, such as fraud risk, slow refunds, and communication problems between recipients and funders.

The development of sharia crowdfunding applications is the right solution to overcome these problems because the Islamic financial system prohibits interest/usury, making it fairer for all parties. This application requires the design of backend services using the Laravel Framework and Extreme Programming methods that put forward the concept of simplicity to speed up the development process. The results showed that the Islamic crowdfunding application was successfully designed according to the desired needs, and application testing with blackbox testing also achieved positive results of 100% and success in all iterations. Furthermore, 3 categories of prospective users have been tested directly, including MSME players with results of 94%, 88%, and 93.33% with very good categories in 3 iterations, admins with results of 96.67%, 96.67%, and 90% with very good categories in 3 iterations and investors with results of 96.67% with very good categories in the 2nd iteration, It is hoped that the existence of this sharia crowdfunding tasha application can be one of the alternative funding references for MSME players.

Keywords: *Crowdfunding Syariah, Extreme Programming, Laravel, MSME.*