

ABSTRACT

Micro, small and medium enterprises, or MSMEs are the business actors in Indonesia that play a critical role in employment and the formation of gross domestic product (GDP). But this great potential is still hindered by capital problems where the majority of MSMEs still rely on capital from banks which tend to be tough to obtain, and also capital loans from individuals who do not guarantee business continuity in the long term. Crowdfunding is a fintech that can be used as an alternative in dealing with this capital problem. But there are still many shortcomings of crowdfunding that result in a reluctance to take advantage of it such as being vulnerable to fraud, long refund times, and funds that return not according to the agreement.

Based on these problems, developing a Sharia crowdfunding application based on Sharia principles is needed as a capital funding solution for MSMEs that does not contain riba and is not burdensome. This Sharia crowdfunding application requires a backend design made using the Laravel framework and extreme programming methods that are lightweight and flexible to changing needs. It supports the application to run well, optimally, suitable, and fulfill user needs. The results showed that the Tasha Sharia crowdfunding application was successfully designed well and met the needs of users. It is evidenced by the results of testing using the black box testing method that shows 100% passed results in each iteration and the user acceptance test method with user acceptance test results of 93.7% on MSME features and 96.4% on investor features and 92.1% on admin features that fall into the excellent category. Hopes that through the Tasha application, Sharia crowdfunding could be an alternative for MSME players to get capital funding for their businesses.

Keywords: Sharia Crowdfunding, Extreme Programming, Laravel, MSMEs