

## ABSTRACT

The development of fintech is now a new lifestyle for carrying out transactions in everyday life. Several fintechs already exist in Indonesia, such as e-wallet, e-banking, and P2P Lending. In this final assignment, the application that will be submitted is a blockchain-based e-BMT fintech application. The goal is that every transaction carried out is recorded in the database and given a unique hash so that the transaction can be seen by every entity that is part of the blockchain network. Apart from that, blockchain is also applied so that the network is not centralized on one special computer to form a peer-to-peer network. Apart from that, another aim is to facilitate financial transactions.

The manual recording of *Baitul Maal wa at-Tamwil* (BMT) money causes recorded transactions to indicate fraudulent financial reporting, the e-BMT server is still centralized, which is contrary to the nature of cooperatives, namely "membership is voluntary and open", and there is a lack of human resources to manage the e- BMT system. Given these problems, a blockchain system will be implemented on the e-BMT database. This application has been tested using research study methods with existing papers, designing and implementing the application.

**Keywords:** BMT, bank, blockchain, cooperative