

ABSTRACT

The Covid-19 pandemic has had a multisectoral impact. A total of 1,785 cooperatives and 163,713 micro, small and medium enterprises have felt the impact of the Covid-19 pandemic. In order to empower MSMEs after the Covid-19 pandemic, the government provides several protection schemes for MSMEs, one of which is expanding working capital for MSMEs. However, not all banks are able to provide capital or sources of funding for MSME business actors, this is because MSME income is still limited so that they are not able to bear obligations for repayment of loan principal and interest payments in the short term. crowdfunding is a new solution for MSME business funding because it can encourage business growth and save MSMEs from limited capital funding. In addition, public enthusiasm for the growth of sharia financial practices is very high. Sharia crowdfunding can also be a solution for Muslim investors in making transactions by applying sharia principles. This study uses a goal-directed design method. The application was tested with prospective users in three iterations. In the first testing, the average score of the System Usability Scale (SUS) was 78.8 with an acceptability range of "Acceptable" and an adjective rating of "Good." In the second testing, the average SUS score was 86 with an acceptability range of "Acceptable" and an adjective rating of "Excellent." Lastly, in the third testing, the average SUS score was 89 with an acceptability range of "Acceptable" and an adjective rating of "Excellent." Furthermore, the User Acceptance Test resulted in a score of 94.67%. Based on these results, it can be concluded that the design of Tasha Sharia Crowdfunding is highly accepted by users.

Keyword: Sharia crowdfunding, User Interface, User Experience, Goal-Directed Design, System Usability Scale.