ABSTRACT

The Indonesian economy is influenced by Micro, Small, and Medium Enterprises (MSMEs). Even though MSMEs are an important part of the Indonesian economy, MSMEs still experience difficulties in developing their business, including capital problems. Capital is an important factor that must be available for the development process. Even though crowdfunding has become a solution to the MSME capital problem, conventional crowdfunding platforms still have several fraud cases. One of them is the unscheduled refund by the borrower because there is no contract. In addition, the conventional crowdfunding service system still includes interest costs for borrowers, even if the interest given is much higher than that of other financial institutions. This is considered usury and is not following Islamic finance principles. To overcome this problem, developing a crowdfunding application with Sharia principles is necessary so that MSME actors can easily get funding. The development of a Sharia crowdfunding application named Tasha pays attention to Sharia principles so that MSMEs can easily get funding. In addition, this application can also help the growth of the Islamic finance industry. The user interface design and user experience design of this application are designed using a User-Centered Design method that considers users' needs and feedback to improve the user experience. Testing the website with three iterations using maze tools with a value of the first parameter, namely Usability Score (MAUS), with a value of 68, and the second parameter, namely the System Usability Scale (SUS), with a value of 67.67 with a Marginal acceptability range. In the second iteration, the Maze Usability Score (MAUS) is 79, and the System Usability Scale (SUS) is 74.25 with the Acceptability range Acceptable. Then, in the last iteration, the Maze Usability Score (MAUS) was 84, and the System Usability Scale (SUS) was 80.25 with the Acceptability range Acceptable. So with the results of these three iterations, the Tasha Sharia Crowdfunding website can meet user needs.

Kata kunci: micro, small and medium enterprises, crowdfunding, user interface design, user experience design, user-centered design