ABSTRACT

The important role of MSMEs in the national economy become an interesting issue to discuss. There is phenomenon that capital do less support for MSMEs. So, the presence of sharia crowdfunding broadens access in terms of funding. The presence of sharia crowdfunding services itself is inseparable from obstacles and constraints that can ultimately affect the interest in using crowdfunding services. This study aims to analyze the effect of perceived usefulness, perceived ease of use, trust, perceived risk, service quality, and sharia compliance on the intention to use sharia crowdfunding services. The method used in this study was multiple linear regression analysis using the Smart PLS version 3 analysis tool. Primary data was obtained by distributing questionnaires to 127 members of the North Cikarang UMKM Forum. The results of the study state that perceived usefulness, trust, and sharia compliance have a significant effect on the intention to use sharia crowdfunding services, while perceived risk and perceived ease of use have no significant effect on the intention to use sharia crowdfunding services. Perceived usefulness is the variable that has the strongest influence on the intention to use sharia crowdfunding services.

Keywords: MSMEs, sharia crowdfunding services, and the intention of using sharia crowdfunding services.