ABSTRAK

Dampak dari perkembangan *Fintech (Financial Technology)* yaitu munculnya *crowdfunding* di jejaring internet. Tujuan dari penelitian ini adalah: pertama, untuk mengetahui konsep *crowdfunding*-syariah di Indonesia dari perspektif *shariah compliance*; Kedua, untuk mengetahui pelaksanaan *crowdfunding*-syariah dari perspektif *shariah compliance*. Metode yang digunakan oleh peneliti adalah metode pendekatan yuridis empiris. Hasil penelitian ini menunjukkan bahwa transaksi dalam konsep *crowdfunding*-syariah yang sesuai dengan syariat Islam yaitu transaksi ekonomi yang riil, bukan termasuk transaksi yang dilarang dan dilaksanakan sesuai syariat Islam. Sedangkan pihak yang bersangkutan dengan konsep *crowdfunding*-syariah ini adalah inisiator proyek, penyelenggara, investor, dan dewan pengawas syariah. Pelaksanaan *crowdfunding*-syariah dapat dilihat dari penerapan, *legal issue*, dan solusi problematika hukum *crowdfunding*-syariah. Rekomendasi berdasarkan hasil penelitian ini, yaitu perlu diadakan sosialisasi ekonomi syariah dan *financial technology*, terutama tentang *crowdfunding*-syariah. Selain itu, perlu peraturan khusus mengenai *crowdfunding*-syariah. Untuk mendukung pelaksanaan *crowdfunding*-syariah, diharapkan ada modernisasi teknologi serta peningkatan kualitas SDM di Indonesia.

Kata kunci : *Crowdfunding* Syariah, Produk Perbankan Syariah, *Shariah Compliance*

ABSTRACT

The impact of the development of Fintech (Financial Technology) is the emergence of crowdfunding in the internet network. The purpose of this research is: firstly, to know the concept of shariah crowdfunding in Indonesia from the perspective of shariah compliance; Second, to know the implementation of shariah crowdfunding from the perspective of shariah compliance. The method used by the researcher is the empirical juridical approach method. The results of this study indicate that the transaction in the concept of shariah crowdfunding in accordance with Islamic law is a real economic transaction, not including transactions that are prohibited and implemented according to Islamic principle. While the parties concerned with the concept of shariah crowdfunding is the initiator of projects, organizers, investors, and the supervisory board of sharia. The implementation of crowdfunding-sharia can be seen from the application, legal issue, and solution of the problem of shariah crowdfunding law. Recommendations based on the results of this study, namely the need for socialization of sharia economy and financial technology, especially about shariah crowdfunding. In addition, special rules regarding shariah crowdfunding are required. To support the implementation of shariah crowdfunding, it is hoped that there will be technological modernization and human resource quality improvement in Indonesia.

Keywords: Shariah-Crowdfunding, Islamic-Banking Products, Shariah Compliance