

Penerapan konsep crowdfunding berbasis blockchain dalam pengembangan kawasan transit oriented development di Indonesia = Application of crowdfunding concept based on blockchain for transit oriented development in Indonesia

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Abstrak

Infrastruktur sebagai faktor penting dalam aktivitas perekonomian harus mempunyai nilai kelayakan tinggi agar dapat menarik minat bagi para investor. Salah satu cara untuk meningkatkan nilai kelayakan proyek terutama untuk proyek infrastruktur transportasi yaitu melalui pengembangan kawasan Transit Oriented Development (TOD). Dalam penelitian ini, akan dilakukan analisis terkait dengan penerapan skema crowdfunding sebagai upaya alternatif pendanaan yang melibatkan masyarakat dalam pengembangan kawasan TOD LRT Jabodebek. Dalam penerapannya, crowdfunding akan diimplementasikan kedalam teknologi blockchain guna meningkatkan keamanan data, transparansi, serta kepercayaan para investor. Hasil temuan menunjukkan bahwa penerapan konsep crowdfunding dapat dikembangkan dalam investasi proyek real estate pada TOD Ciracas yang menghasilkan nilai IRR untuk swasta sebesar 26,83% dan untuk crowdfunder sebesar 11,04%. Pengembangan skema kelembagaan crowdfunding dilakukan guna merancang desain kerangka kerja teknologi blockchain yang akan diimplementasikan pada konsep crowdfunding. Hasil perancangan desain menunjukkan adanya beberapa tahapan, yaitu tahap pembentukan arsitektur, tahap persiapan, tahap transaksi, dan tahap penutupan, dimana semua tahapan mengacu kepada sistem keamanan, verifikasi dan autentifikasi, serta akses dan identitas.

.....Infrastructure as an important factor in economic activity must have a high feasibility value in order to attract interest for investors. One way to increase the value of project feasibility, especially for transportation infrastructure projects is through the development of Transit Oriented Development (TOD). In this study, an analysis will be carried out related to the implementation of the crowdfunding scheme as an alternative funding effort that involves the community in the development of the TOD LRT Jabodebek area. In its application, crowdfunding will be implemented into blockchain technology to increase data security, transparency, and investor confidence. The findings show that the application of the crowdfunding concept can be developed in real estate investment projects at TOD Ciracas which results in an IRR value for the private sector of 26.83% and for crowdfunder of 11.04%. The development of the crowdfunding institutional scheme is carried out to design a blockchain technology framework that will be implemented in the crowdfunding concept. The results of the design show that there are several stages, namely the architectural formation stage, the preparation stage, the transaction stage, and the closing stage, where all stages refer to the security system, verification and authentication, as well as access and identity.