

Abstract

Fintech is a type of company in the field of financial services that provides various conveniences such as managing taxes automatically, minimizing the risk of tax non-compliance and still bayak again. Fintech applications have many conveniences but not all fintech applications can be trusted fintech applications will ask for access to irrelevant permissions such as contact access, microphone, location and other access used as a condition of confirmation to prospective borrowers. Permission is one of the features that exist on android that manages application permission access the more permission that is not related to the needs of the application then most likely that the application has malware. This study will detect malware in fintech android applications based on permission using naïve bayes classification method and random forest This study uses 160 datasets from a sample of fintech applications. The results obtained by random forest have a higher accuracy of 80.1% compared to naïve bayes who get accuracy of 78%.

Keywords: Fintech Apps, Permission, Malware analysis, Naïve bayers, Random Forest