

ABSTRACT

Peer to peer lending is one of the developments in information technology currently widely used by companies in the financial services sector. This innovation and transformation from traditional transactions into digital forms is carried out in order to meet the needs of the community, which are expected to provide great benefits for the company. This study aims to determine the extent to which the performance of information systems that have been implemented in peer to peer lending service providers and provide recommendations for improvement after knowing the gap between current and expected governance in accordance with Financial Services Authority (OJK) regulations and the framework used. The framework used in this study is COBIT version 4.1 specifically in the Deliver and Support Domain. Data collection techniques were carried out by observation, interviews, and questionnaires with sources that have been determined in accordance with the domain used. In this study, an assessment was carried out based on the maturity level to measure the maturity level of peer to peer lending services. The results of this study are to determine the chosen domain based on the results that have been obtained previously, then a gap analysis is carried out to determine the gap between the results of the current maturity level and the target maturity level in the future and the comparison between the results of the Financial Services Authority (OJK) regulations and the COBIT 4.1 framework.

Keywords: *Fintech, Peer to peer lending, COBIT 4.1, Maturity Level, Deliver and Support.*