

ABSTRACT

DEVELOPMENT OF IT RISK MANAGEMENT BASED ON COBIT 2019 I&T RISK MANAGEMENT FOR FINTECHCO DIGITALIZATION

by

Abdul Azis

1202190138

With the development of information technology (IT), financial transactions are increasingly modern through the digitization of financial technology (Fintech), including cashless transactions. However, this innovation also brings risks, especially in the emerging Fintech sector. OJK requires the implementation of self-monitoring, including for FintechCo companies that are state-owned enterprises. FintechCo needs to implement IT governance with Good Corporate Governance (GCG) principles to reduce IT risks. For this reason, an appropriate method approach is needed, namely Design Science Research (DSR) used for innovative solutions to problems. Furthermore, the data obtained will be carried out a gap analysis conducted with COBIT 2019 I&T Risk, which results in a focus on TKMTI objectives EDM03, APO12, and MEA03 to provide recommendations on the aspects of people, process, and technology to overcome IT risks at FintechCo.

Keywords: *Digitalization, IT Governance and Management, COBIT 2019 I&T Risk, Design Science Research, Fintech.*