

ABSTRACT

ANALYSIS OF INFORMATION TECHNOLOGY GOVERNANCE USING COBIT 5 METHOD (CASE STUDY: GRAHA ARSINDI BUMIAYU SAVINGS AND LOAN COOPERATIVE)

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Savings and Loan Cooperatives (KSP) play an important role in helping Indonesians overcome their financial problems, especially for those who have difficulty accessing formal financial services. KSP allows their members to save and get loans with competitive interest rates. The purpose of this study is to evaluate the maturity level of information technology (IT) governance at Koperasi Simpan Pinjam Graha Arsindi Bumiayu by applying the COBIT 5 method. This study also identifies the needs of the cooperative, assesses the differences between actual conditions and expected standards, and makes recommendations for improvement in five key COBIT 5 domains, namely EDM, APO, BAI, DSS, and MEA. The results of the analysis show that information technology (IT) governance in this cooperative is still at an early stage, with an overall score of 2.6 and a capability level of level 2. For EDM 2.7 APO3.1 BAI 3.0 DSS 2.7 and MEA 3.1 each domain received a score at the maturity level. Although some management elements have been implemented, their implementation is still not fully integrated and managed optimally. According to the analysis conducted using the COBIT 5 framework, domains such as EDM (Evaluate, Direct, and Monitor) and DSS (Deliver, Service, and Support) are in dire need of improvement to improve operational efficiency and service quality. The gap between the current state and the desired goals indicates that risk management should be improved, processes should be automated, and IT systems should be better monitored. The results of this evaluation indicate that this study will make strategic suggestions to strengthen the cooperative's IT governance to better align with the expected business goals.

Keywords: *IT Governance Analysis, KSP, Gap Analysis, COBIT 5, Maturity level, Recommendations for improvement*