# *ABSTRACT*

*PT Jamkrindo (*Jaminan Kredit Indonesia*) is the only state-owned enterprise (BUMN) in Indonesia that provides credit guarantee services. With its main mission to enhance financial accessibility for* UMKMK *(Micro Enterprises, Small and Medium Enterprises* (MSMEs), *and Cooperatives) through the provision of innovative and competitive guarantees with professional, effective, and efficient services on a sustainable basis, PT Jamkrindo offers two types of credit guarantees: direct and indirect guarantees. Currently, PT Jamkrindo is facing issues in processing direct guarantees, where the comparison of transactions and bank statements of the guaranteed party is still performed manually, and there is no unique identifier for each Guarantee Service Fee (IJP), even though each IJP should only be used once for the issuance of a Guarantee Certificate. This issue also highlights a gap in the harmony among various enterprise aspects—namely business, data, applications, and technology. Therefore, this research recommends implementing enterprise architecture (EA) using the TOGAF ADM (The Open Group Architecture Framework - Architecture Development Method) 10th version, covering phases from Preliminary to Migration Planning. By utilizing EA, a future-oriented blueprint can be produced, which is expected to serve as a reference for the ongoing development of the company's information systems.*

***Keyword: Enterprise Architect, Credit Guarantee, Direct Guarantee, TOGAF ADM, PT Jamkrindo***