

**ANALYSIS AND DESIGN OF IT GOVERNANCE FOR DIGITAL BANKING
USING COBIT 2019 FRAMEWORK: A CASE STUDY OF PT XYZ**

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.



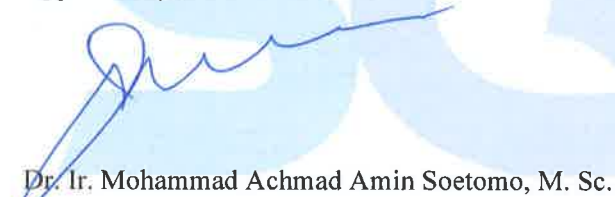
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ABSTRACT

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Industrial revolutions and developments in ICT have shifted business activities, including banking, driving demand for digital financial services. However, this development comes with threats. In 2024, an IT incident at XYZ Bank revealed underdeveloped IT governance condition which led to a formal reprimand from OJK. Based on these concerns, this research will analyze the existing IT governance of XYZ Bank and design improved IT governance policies to enhance regulatory compliance, mitigate risks, and support business requirements. The research conducts an assessment and designs improvement using the COBIT 2019 and ISO 27001:2022 frameworks, focusing on prioritized processes identified through mapping against OJK regulations. The analysis is limited to high-priority processes which are EDM01, EDM03, APO01, APO02, APO10, APO12, DSS04, and DSS05. This research provides recommendations for improving IT governance processes capability levels to help XYZ Bank meet regulatory requirements and support the organization's objective.

Keywords: Digital Banking, IT governance, COBIT 2019, Compliance Requirements, ISO 27001:2022.



DEDICATION

This work is dedicated to the three irreplaceable pillars of my life: my late father, whose challenges continue to inspire my journey of lifelong learning; my mother, for her unwavering belief in me; and my beloved wife, for her endless patience and encouragement.



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Shalawat and salam may always be upon our great Prophet Muhammad PBUH, whose example continues to be a source of inspiration.

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