

ENHANCING COMPLIANCE WITH OJK REGULATION NO. 22/2023
ON CONSUMER PROTECTION THROUGH COBIT 2019 AND RETRIEVAL
AUGMENTED GENERATION (RAG)

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MASTER'S DEGREE
in
MASTER OF INFORMATION TECHNOLOGY
FACULTY OF ENGINEERING AND INFORMATION TECHNOLOGY



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Revision after Thesis Defense on 5 February 2025

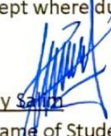


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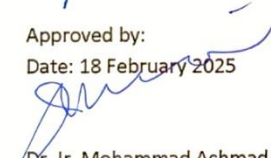
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ABSTRACT

ENHANCING COMPLIANCE WITH OJK REGULATION NO. 22/2023 ON CONSUMER PROTECTION THROUGH COBIT 2019 AND RETRIEVAL AUGMENTED GENERATION (RAG)

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This study addresses compliance challenges with OJK Regulation No. 22/2023 on consumer protection in Indonesia's digital multifinance sector. COBIT 2019 is applied to design a tailored governance framework that addresses compliance risks, optimizes IT processes, and ensures accountability in digital financial institutions. Simultaneously, RAG's performance is assessed through an optimal configuration of retrieval and generation models, ensuring enhanced accuracy, contextual relevance, and reduced regulatory ambiguity. The findings validate the proposed COBIT 2019–RAG integration framework as a scalable solution for bridging IT governance with AI-support for enhancing consumer protection regulatory compliance. This research contributes to the intersection of IT governance and regulatory technology, offering a structured framework for digital finance companies navigating stringent compliance mandates.

Keywords: COBIT 2019, Retrieval-Augmented Generation, Consumer Protection, POJK No. 22/2023, IT Governance, Regulatory Compliance

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DEDICATION

To everyone, for we are all customers striving for trust, fairness, and value.
May this work inspire a future built on customer centricity and meaningful impact.



ACKNOWLEDGEMENTS

I wish to express my deepest gratitude to those who have guided and supported me throughout this journey.

I am deeply thankful to my thesis advisor, Dr. Ir. Mohammad Achmad Amin Soetomo, M.Sc., and co-advisor, Dr. Eka Budiarto, S.T., M.Sc., for their invaluable guidance, insightful feedback, and steadfast encouragement. Their mentorship has been instrumental in shaping this work.

I am sincerely grateful to the experts and professionals who supported my research by sharing their insights and expertise. Your contributions have greatly enriched the depth and relevance of this study.

I am sincerely grateful to my family for their unconditional love and support, providing me with strength and motivation during the most challenging times. To my best friend and teams, thank you for your patience, optimism, and for believing in my vision.

To my Swiss German University classmates, I deeply value the camaraderie, shared knowledge, and encouragement that have enriched this academic journey.

Lastly, I extend my heartfelt thanks to all those—both mentioned and unnamed—who have contributed to my growth and the completion of this thesis. Your collective contributions have been instrumental in shaping this endeavor. Thank you for helping me turn this vision into reality.

TABLE OF CONTENTS

	Page
STATEMENT BY THE AUTHOR.....	2
ABSTRACT.....	3
DEDICATION.....	5
ACKNOWLEDGEMENTS.....	6
TABLE OF CONTENTS.....	7
LIST OF FIGURES	9
LIST OF TABLES.....	11
CHAPTER 1 - INTRODUCTION.....	12
1.1. Background.....	12
1.2. Research Problems.....	13
1.3. Research Objectives.....	14
1.4. Research Questions.....	14
1.5. Hypothesis.....	15
1.6. Research Scope and Limitation	15
1.7. Significance of Study.....	16
1.8. Thesis Structure	16
CHAPTER 2 - LITERATURE REVIEW	18
2.1. Overview of AKF - a Digital Multifinance Company	18
2.2. Consumer Protection Landscape in Indonesia.....	20
2.3. OJK Regulation No. 22/2023 on Consumer Protection.....	21
2.4. Enterprise Governance of Information and Technology (EGIT).....	22
2.4.1. Overview of COBIT 2019 Framework.....	26
2.4.2. COBIT 2019 Governance and Management Objectives	28
2.4.3. COBIT 2019 Goals Cascade.....	31
2.4.4. COBIT 2019 Design Factors	31
2.4.5. COBIT 2019 Focus Areas.....	38
2.4.6. COBIT 2019 Tailored Enterprise Governance System Design	38
2.4.7. COBIT 2019 Performance Management at Process Capability Levels.....	40
2.4.8. COBIT 2019 Organizational Structures.....	41

2.4.9. Summary of Previous Studies	45
2.5. Retrieval-Augmented Generation (RAG) for Regulatory Documents	51
2.5.1. Overview of Retrieval-Augmented Generation (RAG)	54
2.5.2. Text Splitters to Support RAG in Regulatory Documents	56
2.5.3. OpenAI Embedding Model to Support RAG in Regulatory Documents	56
2.5.4. OpenAI LLM Model to Support RAG in Regulatory Documents	57
2.5.5. RAGAS for RAG Assessment	58
2.5.6. Summary of Previous Studies on RAG	61
CHAPTER 3 – RESEARCH METHODS	71
3.1 Research Framework	71
3.2 Data Collection	73
3.3 Apply COBIT 2019 to Design a Tailored Governance System	74
3.3.1 Tailor Design of Enterprise Governance System	74
3.3.2 Prioritize Governance and Management Objectives	83
3.3.3 Analyze Capability Levels Target and Gap	87
3.3.4 Design Organizational Structures	96
3.4 Apply RAGAS for RAG Performance Testing and Evaluation	97
3.4.1 Setup Retrieval-Augmented Generation (RAG)	98
3.4.2 Setup Document Files for RAG	99
3.4.3 Setup Test Dataset for RAG Assessment	100
3.4.4 Execute Automated Evaluation using RAGAS	101
3.5 Conduct Validation, Evaluation, and Recommendations	101
CHAPTER 4 – RESULTS AND DISCUSSIONS	103
4.1. A Tailored Governance System Design using COBIT 2019	103
4.1.1. Internal and External Reviewers’ Feedback	104
4.2. RAG Performance Metrics using RAGAS	107
4.2.1. Observations and Discussions	112
CHAPTER 5 – CONCLUSIONS AND RECOMENDATIONS	116
5.1. Conclusions	116
5.2. Recommendations	118
GLOSSARY	121
REFERENCES	124
CURRICULUM VITAE	129

LIST OF FIGURES

Figures	Page
Figure 1.1 Consumer Protection Challenges Fishbone.....	13
Figure 2.1 Distribution of Customer Complaints in Year 2023.....	20
Figure 2.2 Definition of Enterprise Governance of IT	23
Figure 2.3 High Level Overview of COBIT 2019 (ISACA, 2018b)	27
Figure 2.4 COBIT Core Model (ISACA, 2018b)	28
Figure 2.5 COBIT Components of a Governance System (ISACA, 2018b)	30
Figure 2.6 COBIT 2019 Design Factors (ISACA, 2018b)	31
Figure 2.7 COBIT Goals Cascade (ISACA, 2018b).....	32
Figure 2.8 Enterprise Strategy Design Factor (ISACA, 2018b)	32
Figure 2.9 Enterprise Goals Design Factor (ISACA, 2018b)	33
Figure 2.10 Risk Profile Design Factor (IT Risk Categories) (ISACA, 2018b).....	34
Figure 2.11 I&T-Related Issues Design Factor (IT Risk Categories) (ISACA, 2018b)	35
Figure 2.12 Threat Landscape Design Factor (ISACA, 2018b)	35
Figure 2.13 Compliance Requirements Design Factor (ISACA, 2018b)	36
Figure 2.14 Role of IT Design Factor (ISACA, 2018b)	36
Figure 2.15 Sourcing Model for IT Design Factor (ISACA, 2018b).....	36
Figure 2.16 IT Implementation Methods Design Factor (ISACA, 2018b).....	37
Figure 2.17 Technology Adoption Strategy Design Factor (ISACA, 2018b)	37
Figure 2.18 Enterprise Size Design Factor (ISACA, 2018b).....	37
Figure 2.19 Governance System Design Workflow (ISACA, 2018b).....	38
Figure 2.20 Governance System Design Conclusion (ISACA, 2018b).....	39
Figure 2.21 COBIT 2019 Capability Levels for Processes (ISACA, 2018b).....	40
Figure 2.22 Detailed Guidance of MEA03 (ISACA, 2018a).....	43
Figure 2.23 Process Activities in MEA03 (ISACA, 2018a).....	44
Figure 2.24 Organizational Structures in MEA03 (ISACA, 2018a).....	44
Figure 2.25 Typical RAG Architecture for Question Answering Process (Jeong, 2023)	54
Figure 2.26 Framework for Implementing Generative AI Services using RAG Model (Jeong, 2023).....	55
Figure 3.1 Research Framework	71
Figure 3.2 Design Factor 1 - Enterprise Strategy	74
Figure 3.3 Design Factor 2 - Enterprise Goals	75
Figure 3.4 Design Factor 3 – IT Risk Profile.....	76
Figure 3.5 Design Factor 4 – IT-Related Issues	77
Figure 3.6 Design Factor 5 – IT Threat Landscape	78
Figure 3.7 Design Factor 6 – Compliance Requirements	79
Figure 3.8 Design Factor 7 – Role of IT	80
Figure 3.9 Design Factor 8 – IT Sourcing Model.....	81

Figure 3.10 Design Factor 9 – IT Implementation Methods	82
Figure 3.11 Design Factor 10 – Technology Adoption Strategy	83
Figure 3.12 Governance and Management Objectives Important	84
Figure 3.13 Organization Structures based-on EDM03.....	96
Figure 3.14 Organization Structures based-on APO12.....	96
Figure 3.15 Organization Structures based-on MEA03.....	97
Figure 3.16 Illustration of RAG Configuration	98
Figure 3.17 User Input and Reference for RAGAS Test Dataset	101
Figure 4.1 COBIT Roles and AKF Organizational Structures Mapping.....	104
Figure 4.2 Performance Heatmap based-on Final Score	108
Figure 4.3 Performance Heatmap based-on Context Precision without Reference...	109
Figure 4.4 Performance Heatmap based-on Context Precision with Reference.....	109
Figure 4.5 Performance Heatmap based-on Context Recall.....	110
Figure 4.6 Performance Heatmap based-on Faithfulness	110
Figure 4.7 Performance Heatmap based-on Answer Relevancy	111
Figure 4.8 Performance Heatmap based-on Factual Correctness	111
Figure 4.9 Performance Heatmap based-on Semantic Similarity.....	112



LIST OF TABLES

Table	Page
Table 2.1 Summary of COBIT 2019, ITIL4, and ISO 27001 Comparison	24
Table 2.2 Summary of Previous Studies on EGIT	45
Table 2.3 Summary of LLM Only and RAG Approaches Comparison	52
Table 2.4 Summary of Previous Studies on RAG for Regulatory Documents.....	61
Table 3.1 Process Rating on Evaluate Risk Management (EDM03.01).....	87
Table 3.2 Process Rating on Direct Risk Management (EDM03.02).....	87
Table 3.3 Process Rating on Monitor Risk Management (EDM03.03).....	87
Table 3.4 Assessment on Ensured Risk Optimization (EDM03)	88
Table 3.5 Process Rating on Collect Data (APO12.01).....	89
Table 3.6 Process Rating on Analyze Risk (APO12.02)	89
Table 3.7 Process Rating on Maintain a Risk Profile (APO12.03)	90
Table 3.8 Process Rating on Articulate Risk (APO12.04).....	91
Table 3.9 Process Rating on Define a Risk Management Action Portfolio (APO12.05)	91
Table 3.10 Process Rating on Respond to Risk (APO12.06)	91
Table 3.11 Assessment on Managed Risk (APO12).....	92
Table 3.12 Process Rating on Identify External Compliance Requirements (MEA03.01).....	93
Table 3.13 Process Rating on Optimize Response to External Requirements (MEA03.02).....	94
Table 3.14 Process Rating on Confirm External Compliance (MEA03.03).....	94
Table 3.15 Process Rating on Obtain Assurance of External Compliance (MEA03.04)	94
Table 3.16 Assessment on Managed Compliance with External Requirements (MEA03).....	95
Table 4.1 Summary of Capabilities Level Analysis	103