



Information System Audit on the Catatmak Application on the Web and Playstore Using the Cobit Framework for Financial Recording (Study Case : Application Note)

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Abstract PT Jadi Kaya Raya Bersama, which was founded in 2024 in Banyumas , Indonesia, focuses on providing solution recording reliable finance for Micro , Small and Medium Enterprises (MSMEs) through fintech applications . Although application This own potential big , a number of problem technical hinder its performance , including disruption in WhatsApp Bot API, error authentication users , and the lack of integration with system banking as well as digital wallet . Problems This influence accuracy recording transactions , efficiency operational , and user data security . For identify reason problems and provide the right solution , conduct a system audit with use COBIT framework . The audit results showed that API disruptions are caused by instability network and errors configuration , while problem authentication related with weak login mechanism . Inability application For integrated with service banking and e-money are obstacles comfort users . Therefore that , it is recommended For do API optimization , improving system authentication with authentication two factor (2FA), as well as develop integration with service banking and e-money. Improvements This expected can increase efficiency , safety and quality service PT Jadi Kaya Raya Bersama fintech application , which in the end support growth of MSMEs in Indonesia.

Keywords : Fintech Application, Msmes, COBIT, Whatsapp Bot API, Authentication

1. INTRODUCTION

In this digital age , the role technology very crucial information in support progress Micro , Small, and Medium Enterprises (MSMEs) sector . Fintech platforms, which utilize technology For offer service finance , presenting alternative for challenge financial problems faced by MSMEs . One of them from fintech applications that are currently develop PT Jadi Kaya Raya Bersama is the provider mobile application for management recording finance . Although application This own potential big For support MSME sector , there is a number of problem technical obstacles its performance , including issues with WhatsApp Bot API, authentication users who do not right , and difficulty in integrate with service banking or digital wallet . PT Jadi Kaya Raya Bersama, which was founded in 2024 in Banyumas , Indonesia, has objective For offer efficient and transparent solutions in recording finance for Micro , Small, and Medium Enterprises (MSMEs). With utilise fintech innovation , applications created by companies This try For simplify management finance for MSMEs who often face problem in recording and management financial .

Although application This show significant potential For help MSME sector , several problem technical related performance application has identified , namely WhatsApp Bot API issues , constraints authentication users , and inability application For connected with system banking or digital wallet . Disruption technical kind of This can bother efficiency operational , data security , and accuracy recording transactions , which ultimately can reduce trust user to application 1)

The problem Research Research

This motivated by various challenge technical issues faced by the PT Jadi Kaya Raya Bersama application . Disruptions to the WhatsApp Bot API resulted in disruptions recording transaction , while error in authentication cause user connected with account that is not appropriate . Besides that , the shortcomings in integration application with system banking or digital wallets make things worse effectiveness use Applications . Issues technical This is what the PT Jadi Kaya Raya Bersama fintech application experienced reduce trust users and inhibit achievement objective in increase management UMKM finance . Therefore that , research This aiming For analyze causes and offers solution related with issue technical the .

Insight And Plan Solution Problem

Study This aiming For evaluate problem technical on the PT Jadi Kaya Raya Bersama application and provide solution through system audit use COBIT framework . The COBIT framework is used in study This For conduct system audits and evaluate management technology information in PT Jadi Kaya Raya Bersama application . Besides that , approach This expected can give recommendation For optimize API, improve system authentication , and repair integration with service banking as well as digital wallet .

Formulation Objective Study

Objective study This is For identify and analyze problems that exist in the PT Jadi Kaya Raya Bersama application as well give the right solution For increase performance application . In specific , purpose study This is :

1. Analyze reason WhatsApp Bot API connection disruption and its impact to recording transaction.
2. Identifying reason error authentication that causes incorrect data recording .
3. Analyze obstacles that cause application No integrated with system banking or digital wallet .
4. Give recommendation repair For increase effectiveness fintech applications in support MSMEs.

2. THEORETICAL STUDY

Technology Information and Management MSME

Finance According to Turban, E. et al. (2015), the application technology information in sector finance hold role important in make it easier recording , planning and reporting finance , especially for MSMEs which usually No own source Power For management finance in a way professional . Fintech technology provides cost- effective solution cost and efficient in increase quality management UMKM finance (Minto, 2017). Technology integration information to in system SME finance can help they in do transaction in a way more transparent and efficient , with use tools secure digital payments (Wahyuni , 2019).

COBIT and IT

Management The COBIT (Control Objectives for Information and Related Technology) framework is one of the frameworks used For evaluate and ensure management technology information walk in accordance with objective organization . According to ISACA (2019), COBIT provides guide in IT management with objective For reach good control to risk , efficiency and effectiveness operational . COBIT also helps in evaluation related IT controls and governance with fintech application for increase performance and data security .

API and Service Integration Finance

API (Application Programming Interface) is one of the element important in development connected fintech application with various service external , such as banks and digital wallets . According to Richardson, C. (2018), APIs enable application For each other communicate and exchange data, facilitate transaction in a way direct between applications that can increase efficiency . However , API integration must be done with Be careful For ensure its security . In research by Siahaan (2020), explained that the API is not stable and not managed with Good can hinder operational fintech system , as happened with the PT Jadi Kaya Raya Bersama WhatsApp Bot API.

Authentication and Data Security Data

security and authentication user is aspect important in fintech applications , especially related with information sensitive financial matters . According to Stallings (2017), authentication two factor (2FA) provides layer protection helpful additions reduce risk access No valid . Without system strong authentication , user data and transactions can with easy hacked by unauthorized parties responsible answer . For increase security , important For apply technique more authentication sophisticated and maintain strict password policies , as described by Krebs (2020).

3. METHOD

Study This aiming For analyze and evaluate problem technical issues that occur in the system PT Jadi Kaya Raya Bersama fintech application , which influences recording transactions and performance application in a way overall . Here is details the method used in study This :

1) Design Research Research

This use approach qualitative with design studies case For dig problems that occur in the system PT Jadi Kaya Raya Bersama application . Research done with use system audit analysis based on COBIT (Control Objectives for Information and Related Technology) framework , which aims to For evaluate effectiveness control system information applied to the company . Through approach this , researcher will analyze problem technical in a way deep and giving recommendation repair .

1. Population and Sample

Population in study This is user PT Jadi Kaya Raya Bersama application , which consists of from Micro , Small, and Medium Enterprises (MSMEs) in Indonesia. Sample study This chosen purposively , with select 10 users active that has been experience problem regarding WhatsApp Bot API, authentication accounts , and integration with system banking or digital wallet . Selected informants consists of from the interacting parties direct with application and can give relevant information about problem technical issues that occur .

2. Collection and Development Techniques Instrument

Data collection techniques used in study This is interview in- depth interviews, observations , and studies documentation .

- **Interview In-depth** : Researcher do interview with user application For get information about experience they related problems that occur in the system application . Interview this is also done to team developers and parties technical company For to obtain perspective from side technical .
- **Observation** : Researcher do observation to operation system application For identify disturbance technical in a way directly , especially related with WhatsApp Bot API and authentication user .
- **Studies Documentation** : Researcher gather documentation related with API management , system authentication , and reporting related with problem technical that has been occurs in the application .

Instruments used in study This is guidelines arranged interview based on formulation problem research , with focus on questions that can dig causes and effects problem technical , as well as suggested solution .

3. Data

Analysis Techniques Data obtained from interviews , observations , and studies documentation will analyzed use analysis thematic . Researcher will identify themes main thing that appears from data to give description about problem technical issues faced by the application . In analysis In this , researchers will also use COBIT framework for evaluate control existing systems and assess its effectiveness . The findings obtained Then will made into base For give recommendation more improvements structured .

4. Presence Researcher , Subject Research , and Research Informants

play a role active in do interviews , observations , and do analysis to the data obtained . Presence researcher in study This important For dig information in a way deep about problem existing technical . Subject study consists of from user application , team developers , and parties who have involvement in operation system . Informant in study This is those who can give outlook about problem technical , start from experience user until evaluation existing system .

5. Location and Duration of Research Research

This implemented in Banyumas , Indonesia, which became location operational PT Jadi Kaya Raya Bersama. The data collection process is ongoing for 2 months , starting from beginning January 2025 to end February 2025.

6. Checking Validity of Research

Results Validity results study checked through technique data triangulation , with compare results interviews , observations , and studies documentation For ensure consistency information obtained . In addition that , validity findings were also tested through discussion with experts in the field of system audit information and management fintech application , use ensure that recommendations given based on appropriate and feasible analysis applied in a way practical .

4. RESULTS AND DISCUSSION

An audit of the WhatsApp Bot application belonging to PT Jadi Kaya Raya Bersama revealed... a number of problem significant impact experience users and accuracy finance . WhatsApp API is experiencing instability consequence internet connection is not reliable ,

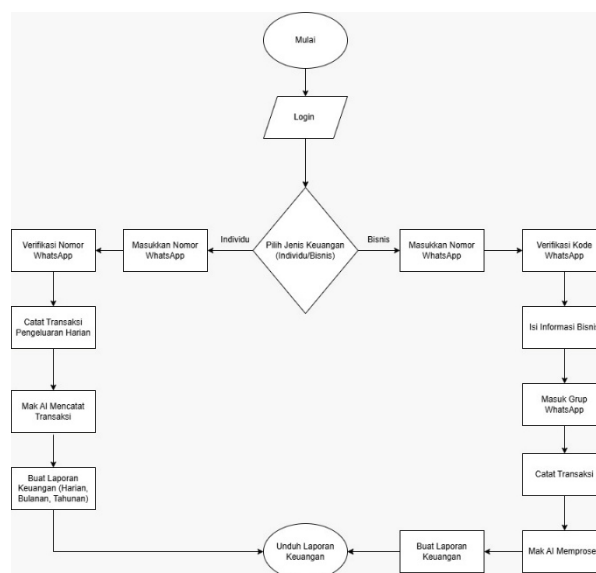
overloaded servers load and time stop , and Updates API configuration that is not coordinated with good . This is result in recording transactions that are not accurate , which affects report finance and trust users . The solutions provided covering optimization API infrastructure , monitoring system automatic , and updates routine with testing comprehensive .

Problem critical second is authentication weak user . No existence authentication two factor create vulnerability , which reflects findings in Stallings (2017) and Krebs (2020) related fintech security . Mechanism weak authentication and management session that is not efficient cause recording wrong transaction in account user . This is cause error reporting finance and improvement risk data breach . Implementing authentication two factors , management efficient sessions , and verification biometrics is solution important .

Integration with system Indonesian banking and electronic money are also lacking , so that hinder functionality application . API mismatch , expertise technical that is not adequate , and constraints budget prevent smooth integration . This is force recording transaction manually , so that reduce efficiency and improve potential error . Selecting the appropriate API , developing module integration , and provide training developer is necessary steps For repair matter This .

In general overall , problem technical this is very influential quality service and trust users . Reporting finances that are not accurate , compromised data security , and satisfaction declining users threaten growth and sustainability company . Overcoming problem This need approach comprehensive which includes improvement infrastructure , steps enhanced security , and capabilities integration more system Good .

1. Flowchart Image



Flowchart Sequence Image Explanation :

- Start : Process starts when user open application Note .
- Login: User login to enter to in application .
- Choose Type Finance (Individual / Business): After logging in, the user requested choose type finances that you want managed : Individual or Business .
- **If You Choose Individual :**
 - a) Enter WhatsApp Number : User requested enter WhatsApp number for verify identity .
 - b) Verification WhatsApp Number : System send code verification via WhatsApp. Users enter code the For continue .
 - c) Note Transaction Expenditure Daily : Users can take notes expenditure daily directly in the application or with upload receipt shopping .
 - d) Mak AI Takes Notes Transaction : AI system (Mak AI) online automatic processing and recording transaction based on the uploaded data .
 - e) For Report Finance (Daily , Monthly , Yearly): Application will produce report finance based on transactions that have been noted .
 - f) Download Report Finance : Users can download report finance For need personal or analysis more carry on .
- **If You Choose Business :**
 - a) Enter WhatsApp Number : User enter WhatsApp Business Number they .
 - b) WhatsApp Code Verification : System send code verification via WhatsApp, and users must enter code the For continue .
 - c) Information Content Business : Users fill in information about business , such as :
 - 1. Business name .
 - 2. Type product or services sold .
 - 3. City / district location business .
 - 4. Company code (optional).
 - d) Enter WhatsApp Group : Users will entered to WhatsApp group Catatmak and get the group ID .
 - e) Note Transaction : User take notes transaction expenditure , good through application Catatmak or WhatsApp group .
 - f) Mak AI Processing : Mak AI will processing and recording transaction in a way automatic .

- g) For Report Finance (Daily , Monthly , Yearly) : System produce report finance according to recorded transaction data .
- h) Download Report Finance : Users can download report finance For objective reporting or management finance more carry on .

5. CLOSING

Conclusion

Studies This aiming For analyze problem technical issues faced by PT Jadi Kaya Raya Bersama's fintech application providing Record keeping Solutions finance for MSMEs. The results of the system audit conducted with use The COBIT framework identifies three issue main influencing factors performance application , namely WhatsApp Bot API disruption , challenges authentication users , and inability application For connected with system banking or digital wallet . API disruption resulted in recording transactions that are not accurate , problem authentication leading to incorrect recording and issues security , while inability application For interact with service banking or electronic money to worsen efficiency operational for UMKM users .

Recommendations For overcome problem This covers optimization API infrastructure , implementation authentication two factor (2FA) use strengthen security , as well as development integration with system banking and digital wallet . Through repair this , it is expected PT Jadi Kaya Raya Bersama fintech application can increase efficiency , safety and quality services , as well as support growth of MSMEs in Indonesia .

Suggestions•

WhatsApp Bot API Optimization : Fixing API settings and ensure that the server used capable handle large volumes of data For prevent disturbance in transactions .

- Increase System Authentication : Implementing authentication two factor (2FA) for strengthen security account users and reduce possibility the occurrence hacking .
- Integration with Service Banking and Digital Wallets : Developing APIs for applications Can connected with diverse service banking and digital wallets used by MSMEs.

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