

**Abstract**

eKopz is a cooperative digital service application that offers an easy, secure, and accessible way to operate anywhere. eKopz itself is one of the pioneers for cooperatives to be able to adapt to current information technology developments. eKopz is included in Financial Technology (fintech) applications that use a lot of sensitive data. To create a sense of security and foster trust in eKopz users, it is necessary to have a security model applied to this eKopz application. This research designs and implements SDS (Secure Development Strategy) security models on eKopz applications, using application development algorithms from a security perspective. This security model includes 3 main pillars in the security of sensitive user data. The three main pillars are Storage, Access, and Transfer. At the end of this study, it was found that systems that have implemented the SDS Security Model have improved in ensuring the security of sensitive user data.

**Keywords:** Sensitive Data Security, Secure Development Strategy, Financial Technology, Data Security, Data Security Model.