

ABSTRACT

PT Jamkrindo is a state owned enterprise (BUMN) specializing in credit guarantee services, including restitution of Guarantee Service Fees (IJP) for debtors who repay loans before maturity. Currently, the restitution process is still conducted manually, leading to issues such as data duplication, input errors, and inefficiencies in time and information accuracy. To address these challenges, this research aims to design an Enterprise Architecture (EA) using the TOGAF ADM (The Open Group Architecture Framework – Architecture Development Method) framework. The study focuses on the Claims Division of PT Jamkrindo Bandung Branch and covers phases from the Preliminary Phase to Migration Planning. The approach is intended to align business processes, applications, data, and technology by developing key architectural artifacts such as Business Architecture, Information Systems Architecture, Technology Architecture, and planning for opportunities, solutions, and investment valuation. Data was gathered through interviews, document analysis, and observation, supported by modeling tools such as Bizagi and Visual Paradigm. The final outcome is an enterprise architecture blueprint that serves as a guideline for the digital transformation of the IJP restitution process, enhancing operational efficiency, data accuracy, and promoting sound IT governance. This architectural design is expected to form the foundation for sustainable digital transformation at PT Jamkrindo and serve as a model for implementation in other divisions or branches in the future.

Keywords — Guarantee Service Fee Restitution, Enterprise Architecture, Design TOGAF ADM