

EVALUATING IT GOVERNANCE USING COBIT 5 FRAMEWORK IN A SHARIA MICRO FINANCE INSTITUTION

No.	Reviewer's Comments	Our Response
1.	What is the research gap? Novelty? (p.4)	Thank you. As explained in page 4, we stated that research gap and contribution of our paper as follow: "Several studies on IT governance in financial institutions using the COBIT framework have been conducted, such as (Vugec et al., 2017), (Hanief, 2013), and Winardi (2012), but the three did not study Sharia Micro Finance Institutions using the COBIT 5 framework. Vugec et al. (2017) researched two banks and two insurance companies using the COBIT framework, while Hanief (2013) researched Islamic banks in Bali and Winardi (2012) in Sharia Micro Finance Institutions in Yogyakarta utilizing the COBIT 4.1 framework. Also, this study conducted in Sharia Micro Finance Institution using the latest COBIT framework, i.e., COBIT 5."
2.	Explain the structure of the paper (p.4)	Thank you for your suggestion. We have added the structure of the paper on page 4. "This paper consists of 5 sections, the first sections discusses the importance of IT governance in a financial institution, including the research questions. The second sections contain a literature review on IT governance using the COBIT 5 framework that reinforces and underpins this research. The third section discusses the methodology that is used in this study. The fourth section explains the finding and



		analyses the problem so that the research questions answered. The last section contains the conclusion and recommendation for KSPPS BMT BUS.”
3.	So what? (p.7)	Thank you. We explained the implication as follow (p.7): “This model is a model that represents all the processes that are usually found in companies related to IT activities. This model is also a general model that can be understood by operational IT and business managers. Having an operational model for all parts of the company involved in IT activities is one of the essential things to achieve good governance. It can also be a framework for measuring and monitoring IT performance, communicating with third parties who provide services, and integrating best management practices (ISACA, 2012b). “
4.	So what? (p.8)	Thank you. We added the following part to explain the implication of the model (p.8): “This model can measure the performance of the governance and management processes. Also, this model can help to identify improvements (ISACA, 2012a).”
5.	How many people? How they interviewed? (p. 8)	Thank you. We added the following part to answer the questions (p. 8): “which numbered five people. Each will be interviewed separately using questions that have been arranged based on the processes in each domain in the COBIT 5.”



6.	Use your own picture	Thank you. We replaced the original figure (Figure 2) with a similar figure while kept maintaining the source and the page number of the picture in the original reference document.
7.	Conduct the trustworthiness of the research. (p.15)	Thank you. We added the following sentence to explain the trustworthiness of the study (p. 15): “So, after the data is collected, the results of interviews are conducted by member checking, and the results are used for the next technique, triangulation by comparing it with the results of observations and document analysis.”
8.	Explain each step in the research method (p.15)	Thank you. We have explained the step in the research method in a table (Table 1).
9.	Need label of columns for the table in the page	Thank you. We have added the label for the table (p.20)
10.	How they classify each component in the process? Why each component appear in each process? (p.21)	Thank you. We added the explanation of each component toward the end of each level explanation.
11.	Relate to the theory (p.25)	We explained in the paragraph (p.25), that referred back to the literature: “Assessment of the capability level of the IT governance process at level 3 was only performed at the definition process level and was not continued at the process deployment level. This was because, at the process definition level, the overall IT governance process was not achieved fully, but can only be <i>largely achieved</i> . However, some processes can be <i>fully achieved</i> . Based on Table 3, there are 18 (eighteen) processes that are <i>largely achieved</i> , and 2 (two) <i>partially achieved</i>



		processes. These processes need improvement so that KSPPS BMT BUS can reach the level of capability of the next process.”
12.	References errors	Thank you. We have corrected some of the references accordingly.

