

**DATA MANAGEMENT AND ARCHITECTURE DESIGN ANALYSIS
FOR SUPPLY CHAIN FINANCING
IN PT XYZ MULTI FINANCE**

By

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22051006

MASTER'S DEGREE

in

MASTER OF INFORMATION TECHNOLOGY

FACULTY OF ENGINEERING & INFORMATION TECHNOLOGY

SWISS GERMAN UNIVERSITY



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July 2021

STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.

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ABSTRACT

DATA MANAGEMENT AND ARCHITECTURE DESIGN ANALYSIS
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In supply chain management, the Principal requires each distributor to have a stock reserve or buffer stock. Buffer Stock is a reserve stock or additional goods in the warehouse that must be maintained to mitigate the risk of running out of inventory. This is to anticipate the inventory of goods as a buffer stock if the sales volume is greater than expected or planned so that the Principal cannot fulfill additional goods at the expected time.

This buffer stock is quite unsettling for distributors because it is a stock that must be available in the warehouse and the quantity must be maintained. The major pain point is that most Distributors have no enough working capital to finance the stock since they have to finance the market credit to Outlets. Therefore, XYZ MULTI FINANCE provides a solution to utilize the buffer stock as a guarantee for distributors in getting additional working capital financing that can be used both for stock and market credit as well, namely through Supply Chain Financing.

Inventory financing in the supply chain is an alternative solution to maximize cash flow by giving distributors time to extend the payment period due to principals, so that distributors have the option to increase business volume and pay interest and all costs incurred up front and pay the loan principal at the end of the credit tenor or periodic principal payments

according to a set schedule. This solution provides benefits for both parties fairly, both for the principal and the distributor. Distributors can maximize working capital, while principals get additional operating cash flow, which minimizes risk throughout the supply chain.

The inventory financing of XYZ MULTI FINANCE is also different from the supply chain financing offered by the Bank. Supply chain financing at banks requires deposits or fixed assets as collateral. Meanwhile, supply chain XYZ MULTI FINANCE only uses buffer stock as collateral and offers a faster disbursement process.

Non-bank financial institutions, such as multi-finance and peer-to-peer lending in Indonesia, are starting to implement new digital technologies to meet the needs of the rapidly growing retail market. The digitalization process in non-banking financial institutions in the country has involved many financial service institutions, creating new and highly varied financial services products in the market. This thesis tries to answer the opportunities and challenges of supply chain financing at PT XYZ Multi Finance as a financial service provider by using architectural design analysis and data management.

This thesis proposes are the integration between Architecture Design Analysis and Data Management through the combination of two of the best known and used frameworks, respectively TOGAF and DAMA DMBOK. We analyzed the relationship between most of the concepts from TOGAF and DAMA DMBOK identifying a common ontology. We identified both methods and mapped the integration for digital transformation

Keywords: Architecture Vision, Business Architecture, Information Architecture, Data Architecture, Data Management, Supply Chain Financing, Principal, Distributor, Working Capital, Inventory Management and Buffer Stock.



DEDICATION

I dedicate this thesis to the my beloved family (Leticia Aimee Janala, Lian Marlina), thanks for supporting me, understanding, and for long sacrifice of time during the writing process.



ACKNOWLEDGEMENTS

I am grateful to God who has given up on me the challenge of completing this proposal. I wish to thank and appreciate my Thesis Advisors Mr. Ir. Heru Purnomo Ipung, M. Eng. and Mr. Dr. Ir. Mohammad Amin Soetomo, M.Sc was particularly helpful in guiding me to completing this thesis toward a qualitative methodology. The members of my thesis advisors interest in a sense of competence was the impetus for my proposal.

I also wish to thank my subordinate in the office that supports me regarding the data we use in this thesis. I would like to thank my classmate who always supports us in completing this thesis on time.

Finally, I would like to thank my spouse. From the beginning, she had confidence in my capacities to not only complete a degree but to complete it with excellence.

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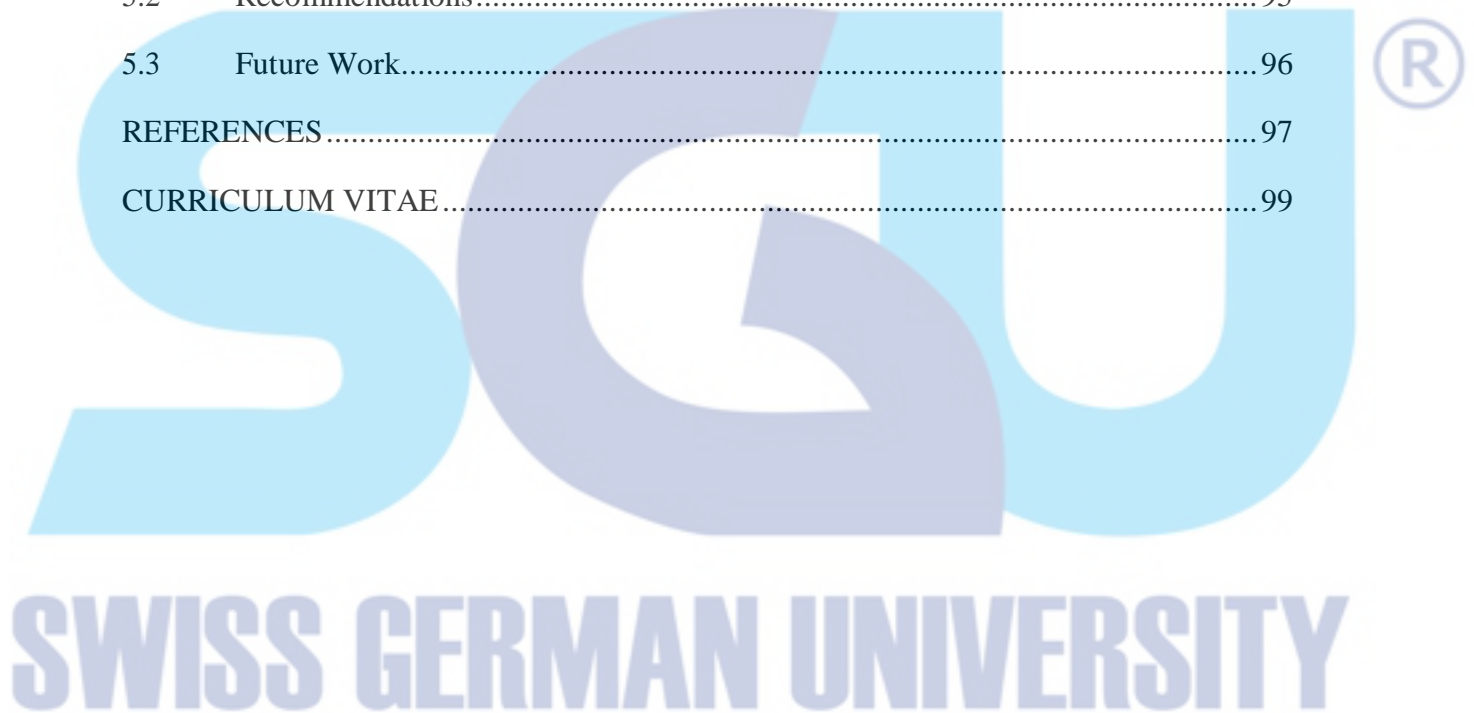
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