ABSTRACT

Fintech is a service currently in great demand by the broader community in Indonesia. One fintech service that is currently widely used is Electronic Wallet (E-Walet). Apart from these available services, some parties commit criminal acts for personal gain. This needs the support of digital evidence information in delivering analysis results in digital forensics. A forensics analysis model is needed to help the analysis process on fintech services with different characteristics in each application. This research uses an ontology approach to help manage appropriate digital evidence in fintech applications. This model focuses on User, Transaction, and Merchant entities. This research can provide information about an incident involving a fintech application and to what extent the data acquired can help by classification and analysis. This data that has been successfully acquired is grouped in a more general form to facilitate an understanding of what data plays an essential role in digital forensic activities and how an investigative question can be answered based on this data. The generalization of this data will be shown and visualized to inform if the data is available and what the known relationships between the data are. The research contributes to digital forensics by providing a structured approach to analyzing fintech data. It offers insights into the future direction of data analysis in this domain.

Keywords: Fintech, Electronic Wallet, Digital Forensics, Ontology, Resource Description Framework (RDF), Data Classification and Analysis, Model Visualization, Generalization of Digital Evidence, Forensics Analysis Model.