

COBIT 2019 Design Factors E-Learning Course

Scenario Background:

Regional bank in North America focused on retail (consumer) banking

Privately owned, with a very active board of advisors

Very small corporate banking footprint, but they are trying to enter this market

Core services include:

- *Checking and savings accounts*
- *Debit, ATM and credit cards*
- *Mortgages and home equity loans*
- *Personal and business loans*
- *Lines of credit*

Design Factor Understanding

Design Factor	Findings
Enterprise Strategy	Digital transformation and aggressive growth. There is a very high tolerance for risk financially, and it is acceptable to lose clients as long as the organization is meeting growth goals.
Enterprise Goals	Managed digital transformation programs and product and business innovation. Secondary goals include quality of financial information and compliance.
Risk Profile	Third-party/supplier incidents, technology-based innovation, data and information management and IT architecture.
I&T Related Issues	Service delivery problems by the IT outsourcers, failures to meet IT related regulatory or contractual requirements and regular audit findings or other assessment reports about poor IT performance or reported IT quality or service problems.
Threat Landscape	Normal to high.
Compliance Requirements	Normal.
Role of IT	Currently factory, but turnaround and strategic are required to support growth.
Sourcing Model for IT	Predominately outsourcing and cloud with very little done in house.
IT Implementation Methods	Currently traditional but requires agile and DevOps approaches to support the strategy.
Technology Adoption Strategy	Adopts new technologies as early as possible to gain first-mover advantage.