

Analisis implementasi proses manajemen risiko pembiayaan pada perusahaan pembiayaan berdasarkan iso 31000 dengan pendekatan model the three lines of defence dalam meningkatkan keandalan sistem pengendalian intern perusahaan studi kasus pada unit bisnis p =  
Analysis of implementation of finance risk management process in financial company based on iso 31000 with the three lines of defence model approach in improving reability of company s internal control system case study in finance business unit pt xyz

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Abstrak

Risiko pembiayaan sebagai salah satu risiko terbesar dalam industri pembiayaan dan memberikan eksposur yang semakin besar di tengah ketidakstabilan perekonomian. Pada studi kasus ini peneliti melihat risiko pembiayaan secara Enterprise Risk Management (ERM) dengan pendekatan model the Three Lines of Defence dan proses manajemen risiko berdasarkan ISO 31000. Berdasarkan peran dalam the Three Lines of Defence, penerapan proses manajemen risiko pembiayaan di unit bisnis PT XYZ saat ini sebenarnya sudah efektif namun belum sesuai karena dilakukan oleh divisi Risk dan menyebabkan risk owner menjadi kurang merasa bertanggung jawab atas risikonya. Kemudian, Audit Internal belum dapat menggunakan hasil manajemen risiko tersebut dalam meningkatkan sistem pengendalian intern perusahaan. Selain itu, penerapan manajemen risiko pembiayaan masih terpisah dari risiko lainnya dan tidak dilihat secara ERM.

*Financing risk is one of the biggest risk in financial industry and give more exposure in the economic instability. In this case study researcher views financing risk in Entreprise Risk Management (ERM) way with the Three Lines of Defence model as approach and risk management process based on ISO 31000. Based on function in the Three Lines of Defence, implementation of financing risk management process in business unit PT XYZ for now is effective enough practically but not appropriate because it is implemented by Risk division and leads risk owner become irresponsible with their own risk. Afterwards, Internal Audit had not utilized risk management result for improving company?s internal control system. Furthermore, implementation of financing risk management is still detached from other risks and not observed with ERM.*