

Analisis Manajemen Risiko Pemerintah dalam Mengurangi Potensi Fallibility Security System pada Perusahaan Financial Technology bidang Peer to Peer Lending di Indonesia = Analysis of Government Risk Management in Reducing The Potential of Fallibility Security System in Financial Technology Companies in Peer to Peer Lending Sector in Indonesia

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Abstrak

Dengan tingginya risiko sistem keamanan yang ditimbulkan perusahaan financial technology membuat diperlukannya proses manajemen risiko dari pihak regulator untuk mengurangi mengurangi potensi fallibility/kerawanan sistem keamanan pada perusahaan financial technology bidang peer to peer lending di Indonesia. Dalam proses pelaksanaannya diperlukan kerjasama antara Otoritas Jasa Keuangan, Kementerian Komunikasi dan Informasi serta Asosiasi Fintech Pendanaan bersama Indonesia (AFPI). Penelitian ini mengacu pada teori risk management in public sector dan dalam menganalisis digunakan framework COSO ERM. Pendekatan dalam penelitian ini menggunakan pendekatan post-positivist dengan teknik pengumpulan data melalui wawancara mendalam dengan beberapa aktor yang terlibat dan studi kepustakaan. Hasil dari penelitian ini menunjukkan bahwa manajemen risiko yang dilakukan pemerintah yaitu Otoritas Jasa Keuangan (OJK) serta Kementerian Komunikasi dan Informasi (Kominfo) terbukti dapat mengurangi potensi fallibility security system pada perusahaan fintech peer to peer lending karena sudah memenuhi enam dari tujuh indikator, yakni pengawasan dan tata kelola risiko, struktur operasional, identifikasi risiko, tingkat keparahan risiko, prioritas riisiko, dan respons risiko. Namun terdapat satu indikator yang tidak terpeuhi yaitu komitmen dalam nilai inti entitas. Selain itu, penyebab dari kerawanan sistem keamanan perusahaan fintech peer to peer lending dapat dipengaruhi oleh faktor internal yaitu penerapan standar pengamanan data perusahaan, sumber daya perusahaan, serta ketersediaan roadmap manajemen risiko. Sedangkan, faktor eksternal yang mempengaruhi adalah ketidakpastian peraturan pemerintah, dalam kasus ini peraturan pemerintah sangat penting dalam melakukan proses pelaksanaan manajemen risiko.

.....The high risk of the security system posed by financial technology companies requires a risk management process from the regulator to reduce the potential fallibility of security systems in financial technology companies in the peer to peer lending sector in Indonesia. In the implementation process, cooperation between the Financial Services Authority, the Ministry of Communication and Information and the Indonesian Joint Funding Fintech Association (AFPI) is required. This research refers to the theory of risk management in the public sector and in analyzing the COSO ERM framework is used. The approach in this study uses a post-positivist approach with data collection techniques through in-depth interviews with several actors involved and literature study. The results of this study indicate that risk management carried out by the government, namely the Financial Services Authority (OJK) and the Ministry of Communication and Information (Kominfo), is proven to reduce the potential fallibility of the security system in peer to peer lending fintech companies because it fulfills six of the seven indicators, namely supervision. and risk governance, operational structure, risk identification, risk severity, risk priority, and risk response. However,

there is one indicator that is not fulfilled, namely commitment in the core values of the entity. In addition, the cause of the security system vulnerabilities of peer to peer lending fintech companies can be influenced by internal factors, namely the implementation of standards for securing company data, company resources, and the availability of risk management roadmaps. Meanwhile, the external factor that affects is the uncertainty of government regulations, in this case government regulations are very important in carrying out the process of implementing risk management.