

## Evaluasi Budaya Risiko di Bank XYZ = Risk Culture Evaluation at Bank XYZ

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### Abstrak

Merespon krisis keuangan 2007 hingga 2009 serta berbagai kasus kegagalan manajemen risiko yang menimpa institusi keuangan, regulator dan perusahaan semakin menyadari peran instrumental budaya risiko dalam mendorong efektivitas manajemen risiko di perusahaan. Dalam beberapa tahun terakhir Bank XYZ mengalami peningkatan kerugian signifikan akibat kejadian operasional berkaitan erat dengan aspek budaya risiko. Penelitian ini bertujuan untuk menilai seberapa kuat budaya risiko pada Bank XYZ menggunakan kerangka *Sound Risk Culture Indicators* FSB. Data diperoleh melalui kuesioner terhadap 44 responden, wawancara terhadap dua pimpinan, serta tinjauan dokumen. Hasil penelitian menunjukkan bahwa secara umum Bank XYZ telah memiliki indikator budaya risiko yang kuat dengan area perbaikan terdapat pada penetapan aspirasi budaya risiko pimpinan, penyediaan saluran pelaporan produk dan praktik, pemrosesan kejadian signifikan masa lalu secara sistematis sebagai pembelajaran, pelaksanaan penilaian sistematis aspek-aspek budaya risiko, dan penguatan peran dan wewenang fungsi pengendalian dalam keputusan bisnis.

.....Responding to the 2007 to 2009 financial crisis and various cases of risk management failure, affecting financial institutions, regulators and companies are increasingly aware of the instrumental role of risk culture in encouraging the effectiveness of risk management in financial companies. In recent years, Bank XYZ experienced a significant increase in losses due to operational events which closely related with risk culture aspects. This research uses the FSB's *Sound Risk Culture Indicators* framework to assess strength of the risk culture at Bank XYZ. Data was obtained through questionnaires with 44 respondents, interviews with two leaders, as well as document review. The research results show that generally Bank has strong risk culture indicators with improvement areas regarding expression of leadership risk culture aspirations, provision of product and practice reporting channel, processing of significant past event as lesson learnt, risk culture aspects systematic assessment, and enhancement of control function roles and authority in making business decisions.