

## Evaluasi budaya sadar risiko pada Perusahaan Asuransi XYZ = The evaluation of risk awareness culture in Insurance Company XYZ

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### Abstrak

Penelitian ini bertujuan untuk mengevaluasi budaya sadar risiko pada Perusahaan Asuransi berdasarkan The Institute of Management (IRM) Risk Culture Framework dengan menilai perspektif individu dan organisasi. Studi ini menekankan bahwa budaya kesadaran risiko yang kuat merupakan fondasi kematangan manajemen risiko. Penelitian ini merupakan penelitian deskriptif kualitatif. Sumber yang digunakan adalah data primer yang diperoleh langsung dari objek penelitian. Penelitian ini menggunakan metode survei dan wawancara. Statistik deskriptif dan analisis naratif digunakan untuk menganalisis data yang telah dikumpulkan. Berdasarkan analisis tingkat individu, personel PT XYZ mempunyai tingkat toleransi risiko sedang dan rendah. Mereka cenderung tidak nyaman mengambil risiko tanpa analisis dan perhitungan yang memadai serta memiliki karakter yang penuh persiapan. Personel juga mempertimbangkan ketiga etika yakni kepatuhan, kepedulian dan logika dalam pengambilan keputusan sehari-hari. Berdasarkan analisis tingkat organisasi, budaya organisasi PT XYZ masuk dalam kategori komunal yang memiliki dimensi solidaritas dan sosial tinggi. Orang-orang dalam kategori ini mempunyai ciri kerja tim yang baik di seluruh fungsi serta mempunyai fokus tujuan yang sama. Evaluasi terhadap delapan aspek budaya risiko berdasarkan IRM risk culture aspects model, terdapat empat aspek yang merupakan praktik unggul (risk leadership, accountability, risk resources, dan risk skill) dan tiga aspek praktik baik (reward, dealing with bad news dan informed risk decisions) serta satu aspek praktik lemah atau senjang (transparency).

.....The study aims to evaluate risk awareness culture in an Insurance Company based on The Institute of Management (IRM) Risk Culture Framework by assesing their individual and organizational perspective. This study emphasizes that a robust risk awareness culture is a foundation of risk mangement maturity. This study is a descriptive qualitative method. The data source is primary data obtained directly from the research object. This study employs a survey based and an interview based. Descriptive statistics and narrative analysis are used to analyze data by describing or illustrating the data that has been collected. Based on the individual level analysis, PT XYZ personnel have an average and low level of risk tolerance. They tend to be uncomfortable taking risks without adequate analysis and calculations and have a prepared character. Personnel within organization also have high conscience in ethic obedience, ethic of care and ethic of reason when carrying out decision day-to-day basis. Based on organizational level analysis, PT XYZ's organizational culture described as Communal, which has high solidarity and social dimension. People in this category is characterized by good team work across function and goals focused. The evaluation of eight aspect of risk culture based on IRM risk culture aspects model, there are four aspects have excellent practices(risk leadership, accountability, risk resources, and risk skill) and three aspects have good practices (reward, dealing with bad news and informed risk decisions) and one aspects has fair practices (transparency).