

# Perancangan pengukuran risiko operasional pada perusahaan pembiayaan dengan metode Risk Breakdown Structure (RBS) dan Analytic Network Process (ANP) = design of operational risk management in consumer finance companies with Risk Breakdown structure (RBS) and Analysis Network Process (ANP) methods

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## Abstrak

Penelitian ini mengkaji sebuah model perancangan pengukuran risiko operasional yang menggunakan ANP sebagai alat dalam penentuan bobot kriteria risiko pada perusahaan pembiayaan konsumen. Identifikasi risiko operasional dengan menggunakan metode Risk Breakdown Structure (RBS) menunjukkan terdapat 21 kelompok risiko dengan 569 item risiko operasional dari 12 departemen yang ada pada operasional cabang PT ABC. Risiko-risiko tersebut kemudian ditransformasi dengan mengacu Basell II Committe dengan seven event loss categorie dengan 21 kelompok risiko. Dengan responden expert, hasil ANP menunjukkan bahwa risiko kegagalan sistem dan gangguan bisnis merupakan kelompok risiko tertinggi dibanding kategori risiko lainnya. Model strategi penanganan mengadopsi model empat strategi penanganan risiko yaitu risk acceptance, risk avoidance, risk sharing/transfer, dan risk mitigation yang disesuaikan dengan kebutuhan dan kondisi lapangan serta tingkat frekuensi dan dampak yang ditimbulkan. Pola controlling dan monitoring diterapkan dua model strategi yaitu On Going Monitoring (Pemantauan Berkelanjutan) yang penanggung jawabnya melekat pada PIC operasional. Dan yang lain yaitu : Separate Monitoring (Pemantauan oleh Pihak Ketiga : Internal Audit atau External Audit) dalam tiga kelompok yaitu : Self Compliance/Assesment, Internal Audit dan External Audit.

<hr>This study examined a model of operational risk measurement design using ANP as a tool in determining the risk criteria weight on consumer finance companies. Identification of operational risk using the Risk Breakdown Structure (RBS) showed there were 21 risk group and 569 items of operational risk from the existing 12 departments at the operational branch of PT ABC. Risks are then transformed by referring Basell II Committee with seven loss event categories with 21 groups of risk. With expert respondents, ANP results showed that the risk of system failure and business disruption is the highest risk group compared to other risk categories. Model management handling strategies adopted four model risk management handling strategies that is risk acceptance, risk avoidance, risk sharing / transfer, and risk mitigation tailored to the needs and conditions in the field and the level of frequency and impact. The pattern of controlling and monitoring strategies applied two models namely On Going Monitoring (Monitoring Sustainability) that the insurer responsibilities inherent in the PIC operation. And another is: Separate Monitoring (Monitoring by Third Party: Internal Audit or External Audit) in the three groups, namely: Self Compliance / Assessment, Internal Audit and External Audit.