

Perhitungan risiko operasional dengan metode LDA- aggregation (studi kasus pada PT ABC) = Calculation of operational risk by using LDA-aggregation method (case study In PT ABC)

Rokhsyahdun, author

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Abstrak

Karya akhir ini membahas perhitungan risiko operasional dengan menggunakan metode LDA Aggregation. Selain itu juga dibahas mengenai penerapan manajemen risiko di PT. ABC. Sebagai perusahaan manufaktur, PT ABC terekspose risiko operasional pengembalian produk rusak oleh pelanggan (customer return), yang nilainya sangat mempengaruhi variabilitas net profit. Pengukuran potensi kerugian risiko operasional berupa operational value at risk (OpVaR) menggunakan model LDA Aggregation, menghasilkan nilai sebesar Rp800.387.847,- (pada tingkat keyakinan 95%) dan Rp1.992.724.386,- (pada tingkat keyakinan 99%). Hasil Back testing menggunakan Loglikelihood Rasio menunjukkan bahwa model LDA Aggregation valid digunakan untuk menghitung potensi kerugian.

Hasil penelitian menyarankan kepada PT ABC untuk menggunakan model LDA Aggregation untuk penghitungan potensi kerugian risiko operasional dan menerapkan manajemen risiko untuk mengelola risiko yang dihadapi perusahaan. Khusus untuk mitigasi risiko pengembalian produk oleh pelanggan, perusahaan perlu melakukan reduce risk dan transfer risk karena risiko pengembalian produk oleh pelanggan masuk dalam kategori risiko high, baik dari segi likelihood maupun dari segi impact.

.....The focus of this study is the calculation of operational risk by using LDA Aggregation method. It also discussed about the implementation of risk management at PT ABC. As a manufacturing company, PT ABC expose to operational risks such as defective product returns by customers (customer return), whose value is affecting net profit variability significantly. Measurement of potential operational risk losses in the form of operational value at risk (OpVaR) using LDA Aggregation model, generate value Rp800.387.847,- (at 95% confidence level) and Rp1.992.724.386,- (at 99% confidence level). Back testing results using Loglikelihood ratio indicates that the model is valid to calculate potential losses.

The results suggest that PT ABC to use the LDA Aggregation model for calculating the potential of operational risk losses and apply risk management to manage the risks facing the company. Especially for mitigation of the customer return risk, companies need to reduce risk and transfer risk because the risk of product returns by customers fits into the category of high risk, both in terms of likelihood and impact.