

Rancangan Key Risk Factors dalam Perencanaan Pengawasan Konglomerasi Keuangan Heterogen di Indonesia = Design of Key Risk Factors in Supervisory Planning of Heterogenous Financial Conglomerates in Indonesia

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Abstrak

Pengalihan fungsi pengawasan konglomerasi keuangan heterogen di Indonesia kepada Pengawas Entitas Utama menyebabkan beban kerja pengawas meningkat dan terdapat risiko lambatnya pendeteksian pengawas terhadap eksposur risiko signifikan pada konglomerasi keuangan karena Pengawas Entitas Utama harus melaksanakan 2 (dua) fungsi pengawasan dalam waktu yang terbatas, yaitu pengawasan individual dan pengawasan konglomerasi keuangan. Keterbatasan dan risiko yang dihadapi pengawas dapat dimitigasi dengan menerapkan perencanaan pengawasan yang mengadopsi konsep audit berbasis risiko. Oleh karena itu, penelitian kualitatif dengan pendekatan studi kasus ini dilaksanakan untuk merancang key risk factors dalam perencanaan pengawasan konglomerasi keuangan guna merekomendasikan prioritas pengawasan konglomerasi keuangan. Teknik aplikasi manajemen risiko yang digunakan untuk merancang key risk factors pada penelitian ini antara lain benchmark dengan kriteria konglomerasi dalam cakupan 3 (tiga) otoritas pengawasan lain, proses validasi atas dokumen Risk & Control Self-Assessment (RCSA) dari konglomerasi keuangan, dan penentuan key risk indicator. Berdasarkan penilaian tersebut, maka direkomendasikan 3 (tiga) kategori key risk factors, yaitu kompleksitas usaha berdasarkan diversifikasi bisnis dan struktur konglomerasi keuangan, signifikansi lembaga jasa keuangan anggota konglomerasi keuangan terhadap industri, dan tingkat kondisi konglomerasi keuangan yang merupakan hasil komposit dari penilaian tata kelola, manajemen risiko, permodalan dan profil risiko konglomerasi keuangan. Penerapan key risk factors baru terhadap audit universe berupa 46 konglomerasi keuangan heterogen menghasilkan 3 (tiga) kelompok prioritas pengawasan, yaitu prioritas utama sebanyak 16 konglomerasi keuangan heterogen, prioritas kedua sebanyak 14 konglomerasi keuangan heterogen, dan prioritas ketiga yang kurang mendesak sebanyak 16 konglomerasi keuangan heterogen. Penetapan prioritas tersebut diharapkan dapat membantu pengawas agar kegiatan pengawasan dilaksanakan secara optimal sesuai dengan eksposur risiko suatu konglomerasi keuangan

The reorganisation of heterogenous financial conglomerates supervision function to lead entity supervisor affected the supervisor's workload and increase the risk of delayed on detection of significant risk exposure possessed by financial conglomerates (FC) due to additional responsibility to lead entity supervisor in limited period to perform both individual and financial conglomerates supervision.

Limitations and risk identified to supervisors could be mitigated by implementing supervisory plan which adopted risk based audit. Therefore, this qualitative research with a study case approach was carried out to recommend key risk factors with risk analysis to determine supervision priorities in the financial conglomerate supervisory planning process. The risk assessment techniques used in this study include benchmarks to 3 (three) other supervisory authorities, validation process of Risk & Control Self-Assessment (RCSA) documents reported by financial conglomerates, and determination of key risk indicators. Based on the assessment, it is recommended 3 (three) categories of key risk factors, as follows: business complexity based on business diversification and FC's structure, the significance of FC's member to its respective industry, and the FC's integrated risk rating which are the composite results of assessments of FC's governance, risk management, capital and risk profile. The application of new key risk factors to the audit universe of 46 heterogeneous FC's could be categorized to 3 (three) groups of supervision priority, as follows: 16 heterogeneous FC's are first priority group, 14 heterogeneous FC's are second priority group, and 16 heterogeneous FC's are third priority. The result of this research may help supervisors to perform their supervisory duties optimally based on FC's risk exposure