

## DAFTAR ISI

|  |          |
|--|----------|
| Cover  |          |
| Halaman Dewan Penguji .....                          | iii      |
| Pernyataan Keaslian .....                            | iv       |
| Pernyataan Perusahaan/Organisasi.....                | v        |
| Kata Pengantar .....                                 | vi       |
| Abstrak .....  | viii     |
| Daftar isi .....                                     | x        |
| Daftar Tabel .....                                   | xiv      |
| Daftar Gambar .....                                  | xv       |
| <b>Bab 1 Pendahuluan .....</b>                       | <b>1</b> |
| 1.1 Latar Belakang Masalah.....                      | 1        |
| 1.2 Rumusan Masalah .....                            | 4        |
| 1.3 Tujuan Penelitian.....                           | 4        |
| 1.4 Manfaat Penelitian.....                          | 5        |
| 1.5 Batasan Penelitian .....                         | 6        |
| <b>Bab 2 Landasan Teori .....</b>                    | <b>7</b> |
| 2.1 Pengertian Risiko .....                          | 7        |
| 2.2 Pengertian Ketidakpastian .....                  | 8        |
| 2.3 Perbedaan Risiko dan Ketidakpastian.....         | 8        |
| 2.4 Karakteristik Risiko.....                        | 9        |
| 2.5 Risiko Operasional .....                         | 10       |
| 1. Faktor – faktor Penyebab Risiko Operasional ..... | 11       |
| 2. Jenis – jenis Risiko Operasional.....             | 12       |
| 3. Tujuan Manajemen Risiko Operasional.....          | 14       |

|   |           |
|---|-----------|
| 4. Proses Manajemen Risiko Operasional .....  | 14        |
| a. Komunikasi dan Konsultasi .....  | 15        |
| b. Menentukan Konteks.....  | 16        |
| c. Asesmen Risiko Operasional.....  | 19        |
| d. Menentukan Perlakuan Risiko.....   | 24        |
| Strategi Pemilihan Perlakuan Risiko .....   | 25        |
| 2.6. Pertahanan Tiga Lapis .....  | 27        |
| 2.7 Organisasi Pengelolaan Risiko .....   | 30        |
| <b>Bab 3 Metodologi Penelitian .....</b>  | <b>33</b> |
| 3.1 Jenis Penelitian .....  | 33        |
| 3.2 Kerangka Analisis.....  | 33        |
| 3.3 Sumber, Jenis dan Cara Memperoleh Data .....                                      | 35        |
| <b>Bab 4 Latar Belakang Perusahaan.....</b>   | <b>37</b> |
| 4.1 Latar Belakang Perusahaan.....  | 37        |
| 4.2 Budaya Perusahaan.....  | 38        |
| 4.3 Visi dan Misi Perusahaan.....   | 39        |
| 4.4 Struktur Organisasi.....  | 40        |
| 4.5 Kantor Operasional, Kantor Pelayanan Pelanggan dan Kantor Pemasaran PT X<br>..... | 40        |
| 4.6 Kantor Operasional Wilayah Jakarta PT X.....                                      | 43        |
| 4.7 Komite Manajemen Risiko.....  | 45        |
| 4.8 Divisi Enterprise Risk Management and Compliance.....                             | 46        |
| <b>Bab 5 Pembahasan .....</b>   | <b>49</b> |
| 5.1 Penetapan Konteks .....   | 49        |
| 5.1.1 Analisis Eksternal .....  | 49        |
| 5.1.1.1 Analisis Pemangku Kepentingan.....  | 49        |

|  |    |
|--|----|
| 5.1.1.2 Analisis Pestel .....                                      | 52 |
| 5.1.2 Analisis Internal .....                                      | 55 |
| 5.1.2.1 Visi, Misi dan Nilai PT X .....                            | 56 |
| 5.1.2.2 Penjelasan Mengenai 7's McKinsey pada PT X .....           | 57 |
| 5.1.3 Kesimpulan Berdasarkan Analisis Internal dan Eskternal ..... | 60 |
| 5.2 Asesmen Risiko Operasional .....                               | 60 |
| 5.2.1 Identifikasi Risiko Operasional .....                        | 60 |
| 5.2.1.1 Internal Fraud .....                                       | 61 |
| 5.2.1.2 Eksternal Fraud .....                                      | 63 |
| 5.2.1.3 Employment Practices and Workplace Safety .....            | 64 |
| 5.2.1.4 Clients, Products and Business Practices .....             | 65 |
| 5.2.1.5 Damage to Physical Asset .....                             | 68 |
| 5.2.1.6 Business Disruption and System Failure .....               | 69 |
| 5.2.1.7 Execution, Delivery and Process Management .....           | 70 |
| 5.2.2 Pengukuran Risiko .....                                      | 71 |
| 5.2.2.1 Kemungkinan .....  | 71 |
| 5.2.2.2 Dampak .....   | 72 |
| 5.2.2.3 Status Risiko .....  | 74 |
| a. Kategori Internal Fraud .....                                   | 75 |
| b. Kategori Eksternal Fraud .....                                  | 76 |
| c. Kategori Employment Practices and Workplace Safety .....        | 77 |
| d. Kategori Clients, Products and Business Practices .....         | 78 |
| e. Kategori Damage to Physical Asset .....                         | 80 |
| f. Kategori Business Disruption and Failure .....                  | 80 |
| g. Kategori Execution, Delivery and Process .....                  | 81 |
| 5.2.2.4 Pemetaan Risiko .....                                      | 81 |

|  |            |
|--|------------|
| a. Kategori Internal Fraud.....  | 82         |
| b. Kategori Eksternal Fraud.....   | 83         |
| c. Kategori Employment Practices and Workplace Safety.....               | 84         |
| d. Kategori Clients, Products and Business Practices.....                | 85         |
| e. Kategori Damage to Physical Asset .....                               | 86         |
| f. Kategori Business Disruption and Failure .....                        | 87         |
| g. Kategori Execution, Delivery and Process.....                         | 88         |
| <b>Bab 6 Rencana Penanganan Risiko.....</b>                              | <b>90</b>  |
| 6.1 Daftar Status Risiko yang Memerlukan Penanganan Risiko .....         | 90         |
| 6.2 Peta Risiko Berdasarkan Peringkat.....                               | 91         |
| 6.3 Rencana Penanganan Risiko .....                                      | 92         |
| 6.4 Harapan Peta Risiko Setelah Penanganan Risiko .....                  | 97         |
| 6.5 Monitoring dan Pengendalian.....                                     | 98         |
| <b>Bab 7 Rencana Implementasi.....</b>                                   | <b>103</b> |
| Tahapan Dalam Pelaksanaan Implementasi Manajemen Risiko Operasional .... | 103        |
| <b>Bab 8 Kesimpulan dan Saran.....</b>                                   | <b>108</b> |
| 8.1 Kesimpulan .....   | 108        |
| 8.2 Saran.....   | 110        |
| Daftar Pustaka .....   | 111        |

## DAFTAR TABEL

|  |     |
|--|-----|
| Tabel 2.1 Perbedaan Risiko dan Ketidakpastian.....                               | 8   |
| Tabel 5.1 Daftar Risiko Internal Fraud.....                                      | 62  |
| Tabel 5.2 Daftar Risiko Eksternal Fraud.....                                     | 63  |
| Tabel 5.3 Daftar Risiko Employment Practices and Workplace Safety .....          | 64  |
| Tabel 5.4 Daftar Risiko Clients, Products and Business Practices.....            | 66  |
| Tabel 5.5 Daftar Risiko Damage to Physical Asset .....                           | 68  |
| Tabel 5.6 Daftar Risiko Business Disruption and System Failure .....             | 69  |
| Tabel 5.7 Daftar Risiko Execution, Delivery and Process Management.....          | 70  |
| Tabel 5.8 Kemungkinan .....  | 71  |
| Tabel 5.9 Dampak.....  | 73  |
| Tabel 5.10 Status Risiko Kategori Internal Fraud.....                            | 75  |
| Tabel 5.11 Status Risiko Kategori Eksternal Fraud.....                           | 76  |
| Tabel 5.12 Status Risiko Kategori Employment Practices and Workplace Safety.     | 77  |
| Tabel 5.13 Status Risiko Kategori Clients, Products and Business Practices ..... | 78  |
| Tabel 5.14 Status Risiko Kategori Damage to Physical Asset .....                 | 80  |
| Tabel 5.15 Status Risiko Kategori Business Disruption and System Failure.....    | 80  |
| Tabel 5.16 Status Risiko Kategori Execution, Delivery and Process.....           | 81  |
| Tabel 6.1 Status Risiko yang Berada di atas Garis Toleransi Risiko PT X.....     | 90  |
| Tabel 6.2 Rencana Penanganan Risiko .....  | 93  |
| Tabel 6.3 Kegiatan Rencana Penanganan Risiko .....                               | 99  |
| Tabel 7.1 Rencana Implementasi.....  | 107 |

## DAFTAR GAMBAR

|  |     |
|--|-----|
| Gambar 2.1 Proses Manajemen Risiko Operasional Berdasarkan ISO 31000 ..... | 15  |
| Gambar 2.2 7'S McKinsey Framework.....                                     | 17  |
| Gambar 2.3 Contoh Peta Risiko 5 x 5 .....                                  | 24  |
| Gambar 2.4 Three Lines of Defense Model .....                              | 29  |
| Gambar 3.1 Kerangka Analisis.....  | 34  |
| Gambar 3.2 Sumber, Jenis dan Cara Memperoleh Data .....                    | 36  |
| Gambar 4.1 Struktur Organisasi Perusahaan .....                            | 40  |
| Gambar 5.1 Warna Peta Risiko.....  | 82  |
| Gambar 5.2 Peta Risiko Internal Fraud .....                                | 83  |
| Gambar 5.3 Peta Risiko Eksternal Fraud.....                                | 84  |
| Gambar 5.4 Peta Risiko Employment Practices and Workplace Safety .....     | 85  |
| Gambar 5.5 Peta Risiko Clients, Products and Business Practices .....      | 86  |
| Gambar 5.6 Peta Risiko Damage to Physical Asset .....                      | 87  |
| Gambar 5.7 Peta Risiko Business Disruption and Failure.....                | 88  |
| Gambar 5.8 Peta Risiko Execution, Delivery and Process.....                | 89  |
| Gambar 6.1 Peta Risiko Sebelum Penanganan.....                             | 92  |
| Gambar 6.2 Harapan Peta Risiko Setelah Penanganan .....                    | 97  |
| Gambar 7.1 Pilar Manajemen Risiko PT X.....                                | 104 |