

## ABSTRAK

### RANCANGAN SISTEM DAN KAJIAN MANAJEMEN RISIKO DIVISI CORPORATE REAL ESTATE SERVICES PT UNIVERSAL ORGANIZATION BANK TAHUN 2021-2022

Divisi *Corporate Real Estate Services* (CRES) memiliki peranan strategis dalam pengelolaan portofolio properti operasional Bank, proses pengadaan barang dan jasa serta memastikan keberlangsungan operasional Bank. Studi pendahuluan menemukan bahwa tantangan khusus yang dihadapi CRES saat ini adalah menghubungkan sebagian besar keputusan CRES jangka panjang dengan strategi bank yang tercantum pada Rencana Bisnis Bank, risiko penurunan nilai aset yang disebabkan oleh kerusakan fisik aset dan risiko kompetitif yang berhubungan dengan perubahan atau tindakan oleh pesaing, regulator, pelanggan atau pemasok. Untuk itu perlu dilakukan rancangan dan kajian manajemen risiko secara komprehensif yang lebih menekankan kepada identifikasi risiko strategis yang dapat mempengaruhi pencapaian tujuan dan sasaran Bank, memperbaharui profil risiko CRES serta menentukan bentuk respons risiko untuk mengurangi dampak dan/atau kemungkinan kejadian risiko. Dalam penelitian ini, kajian manajemen risiko dibatasi hanya pada 3 komponen pertama dari kerangka manajemen risiko COSO 2017: *ERM Integrating with Strategy and Performance* dan regulasi perbankan terkait penerapan manajemen risiko pada Bank Umum. Pengumpulan data dilakukan melalui wawancara dan studi dokumen dengan pimpinan Divisi dan pemilik risiko. Penelitian ini menghasilkan peta risiko *inherent/residual* dan bentuk respons risiko serta bagan alur proses kajian manajemen risiko dan peta jalan (*road map*) implementasi manajemen risiko pada divisi CRES untuk tahun 2021-2022.

**Kata Kunci:** Bank, *Corporate Real Estate Services* (CRES), COSO, *Enterprise Risk Management* (ERM), Manajemen Risiko.

## **ABSTRACT**

### **RISK MANAGEMENT FRAMEWORK DESIGN AND PROCESS DIVISI CORPORATE REAL ESTATE SERVICES PT UNIVERSAL ORGANIZATION BANK TAHUN 2021-2022**

*Divisi Corporate Real Estate Services (CRES) has a strategic role in managing the Bank's operational property portfolio, the process of procuring goods and services and ensuring the continuity of the Bank's operations. The preliminary study found that the particular challenge facing CRES at the moment is linking most of the long-term CRES decisions with the bank's strategy stated in the Bank's Business Plan, the risk of asset impairment caused by physical impairment of the assets and competitive risks associated with changes or actions by competitors, regulator, customer or supplier. Therefore, it is necessary to do a comprehensive risk management study that emphasizes the identification of strategic risks that can affect the achievement of the Bank's goals and objectives, updating the CRES risk profile and determining the form of risk response to reduce the impact and/or possibility of risk events. In this research, risk management studies were limited to only the first three component of the COSO 2017 risk management framework: Enterprise Risk Management (ERM) Integrating with Strategy and Performance, and Banking Regulations related to the implementation of risk management in Commercial Banks. Data were collected by interviews and document studies. This research produces the inherent/residual risk map and the form of risk response and proposes a flowchart of the risk management review process and a road map for the implementation of risk management in the CRES division in 2021 – 2022.*

**Keywords:** Bank, Corporate Real Estate Services (CRES), COSO, Enterprise Risk Management (ERM), Risk Management.