

ABSTRACT

RISK BASED PERFORMANCE MANAGEMENT IN COMMERCIAL CREDIT DIVISION PT. BANK KOREAN TBK 2021

The Covid-19 pandemic in 2019 made Korean Bank conditions continue to decline drastically until in 2020, the Bank experienced a fairly large loss, an increase in the number of non-performing loans. Bank Korean's gross NPL level is 9.78%. The Commercial Credit Division, a part of Bank Korean, contributed to the high NPL value. The division also contributed to a loss of Rp. 468 billion to the Bank. Even though various strategies have been prepared to help improve its performance, these efforts are still ineffective. ERM COSO 2017 Integrating With Strategic and Performance is a corporate risk management model that connects risk management with strategy and performance, which aims to help improve performance through risk management. In this study, we will discuss the implementation of Risk Based Performance Management based on the COSO 2017 Integrating With Strategic and Performance corporate risk management framework which will be applied to the Commercial Credit Division of Korean Bank. The results of the study are expected to provide an overview of the management of risk management on the strategies implemented to improve the performance of the Commercial Credit Division. From this research, the authors generate potential risks that hinder the course of strategic initiatives, Key Risk Indicators which are markers or alarms that these risks will occur, and Strategic Responses.

Keywords: Risk Management, Strategic, Key Risk Indicator, Strategic Response, Enterprise Risk Management

ABSTRAK

RISK BASED PERFORMANCE MANAGEMENT PADA DIVISI KREDIT KOMERSIAL PT. BANK KOREAN TBK 2021

Pandemi Covid-19 Tahun 2019 membuat kondisi Bank Korean terus menurun drastis hingga di tahun 2020, Bank mengalami kerugian yang cukup besar, peningkatan jumlah kredit bermasalah. Tingkat NPL gross Bank Korean sebesar 9.78%. Divisi Kredit Komersial salah satu bagian dari Bank Korean menjadi penyumbang tingginya nilai NPL. Divisi turut berkontribusi memberikan kerugian sebesar Rp. 468 Milyar kepada Bank. Padahal sudah berbagai strategi dipersiapkan untuk membantu meningkatkan *performance* kinerjanya, akan tetapi upaya tersebut tetap tidak efektif. ERM COSO 2017 *Integrating With Strategic and Performance*

merupakan model manajemen risiko korporat yang menghubungkan manajemen risiko dengan strategi dan kinerja, yang bertujuan membantu peningkatan kinerja melalui manajemen risiko. Didalam penelitian ini akan membahas mengenai penerapan *Risk Based Performance Management* yang berbasis kerangka kerja manajemen risiko korporat COSO 2017 *Integrating With Strategic and Performance* yang akan di aplikasikan pada Divisi Kredit Komersial Bank Korean. Hasil penelitian diharapkan dapat memberikan gambaran mengenai pengelolaan manajemen risiko atas strategi yang dilaksanakan untuk meningkatkan kinerja Divisi Kredit Komersial. Dari penelitian ini penulis menghasilkan risiko potensial yang menghambat jalannya inisiatif strategi, *Key Risk Indicator* yang merupakan penanda atau alarm bahwa risiko tersebut akan terjadi, dan *Strategic Response*.

Kata kunci: *Manajemen Risiko, Strategik, Key Risk Indicator, Strategic Response, Manajemen risiko korporat.*