

ABSTRAK

Dealer Mobil Indonesia (DMI) adalah dealer mobil terbesar di Indonesia. DMI melayani dalam penjualan mobil serta jasa pasca penjualan (*after sales services*). Dalam melakukan fungsi penjualan sejak tahun 1975, DMI diberikan kepercayaan sebagai *main dealer* oleh principal, Car Distributor Indonesia. Fungsi *main dealer* adalah mendistribusikan mobil dari *principal* ke dealer (*non-main dealer*). Namun sejak tahun 2015, *principal* melakukan restrukturisasi, mencabut fungsi *main dealer* sehingga pendistribusian mobil langsung dilakukan *principal*. Hal ini berdampak langsung bagi cabang (level operasional DMI) di seluruh Indonesia, DMI mengalami penurunan *revenue* sebesar 1% dan penurunan *profit* sebesar 4% per tahun secara gradual.

Dengan adanya penurunan *revenue* dan *profit*, manajemen sadar pentingnya manajemen risiko. Manajemen risiko dapat berfungsi untuk dapat mengidentifikasi faktor-faktor yang dapat mempengaruhi tujuan perusahaan. Metode penelitian ini menggunakan framework COSO Enterprise Risk Management (ERM) 2017.

Penelitian ini merupakan penelitian kualitatif dengan metode studi kasus. Penelitian ini bertujuan untuk membuat rancangan tata kelola & kultur dan rancangan proses manajemen risiko. Dengan mengacu framework COSO ERM 2017, rancangan tata kelola & kultur terdiri dari: mekanisme pengawasan BOD terkait *risk oversight*, pembentukan struktur organisasi, penentuan kultur, penetapan komitmen terhadap *core values*, penentuan komitmen *Human Capital*. Dan output rancangan proses manajemen risiko menghasilkan portfolio implementasi dari daftar risiko yang dikategorikan berdasarkan teori Model *Three Lines Of Defense* (3-LOD).

Kata Kunci : Manajemen Risiko, COSO *Enterprise Risk Management*, *Three Lines Of Defense*

ABSTRACT

Dealer Mobil Indonesia (DMI) is the biggest Carita's retail in Indonesia. Main activities of DMI are car sales and after sales services. Since founded in 1975, DMI became main dealer. As a main dealer, DMI, had a privilege to distribute unit sales from principal - Car Distributor Indonesia to other dealers (non-main dealer). Meanwhile, since 2015, principal had been launched new policy, that principal will directly distribute unit sales to all dealers in Indonesia. Because of new policy, Branch level as the first line of revenue center for DMI – had direct impact in terms of decreasing *revenue* by 1% and decreasing *profit* by 4% gradually.

Therefore, the decreasing of revenue and profit was built awareness of DMI management that risk management is important. The aim of risk management is identifying potential problem and mitigate adverse impacts on company goals. In the research, risk management for DMI using COSO Enterprise Risk Management 2017.

This research is qualitative research using case study method. The aims of research are developing the design of governance & culture and the design of risk management process. Based on COSO ERM Framework 2017, the design of governance & culture consists of five components: exercises board risk oversight, establishes operating structures, defines desired culture, demonstrates commitment to core values, and attract-develops-retain capable individuals. Also the result of the design of risk management process is Portfolio View of Risk Response using Three Lines Of Defense (3-LOD) Model.

Kata Kunci : Risk Management, COSO Enterprise Risk Management, Three Lines Of Defense