

ABSTRAK

Skripsi dengan judul “Implementasi Manajemen Risiko Pembiayaan Dan Risiko Operasional Sebagai Upaya Meningkatkan Profitabilitas Pada Bank Syariah Mandiri KCP Tulungagung” ini ditulis oleh Nur Ika Rahmawati, NIM. 17401163001, Pembimbing Dr. H. Dede Nurohman, M.Ag.

Penelitian ini dilatarbelakangi oleh tingkat pembiayaan yang semakin besar, sehingga dalam menghadapi risiko akibat pembiayaan maupun risiko dalam operasional, perlu diterapkan manajemen risiko dengan baik agar dapat menghasilkan profitabilitas secara optimal serta dapat meminimalisir risiko yang timbul dari setiap kegiatan yang dilakukan Bank Syariah Mandiri KCP Tulungagung.

Rumusan masalah dalam penelitian ini yaitu: (1) Bagaimana implementasi manajemen risiko pembiayaan yang mencangkup proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko dalam upaya meningkatkan profitabilitas pada Bank Syariah Mandiri KCP Tulungagung? (2) Bagaimana implementasi manajemen risiko operasional yang mencangkup proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko dalam upaya meningkatkan profitabilitas pada Bank Syariah Mandiri KCP Tulungagung? (3) Apa saja kendala yang dihadapi dalam implemetasi manajemen risiko pembiayaan dan risiko operasional di Bank Syariah Mandiri KCP Tulungangung?

Penelitian ini menggunakan pendekatan penelitian kualitatif. Berdasarkan tema yang diangkat, penelitian ini digolongkan kedalam jenis penelitian studi kasus. Data dalam penelitian ini ada dua jenis yakni data primer dan data sekunder. Teknik pengumpulan data menggunakan wawancara (*interview*) dan dokumentasi. Teknik analisis data yang dilakukan yaitu reduksi data, penyajian data dan penarikan kesimpulan. Sedangkan pengecekan keabsahan temuan menggunakan triangulasi sumber.

Hasil penelitian skripsi ini, yaitu: (1) Implementasi manajemen risiko pembiayaan dilakukan dengan identifikasi berupa pemeriksaan *BI Checking*, survei lapangan, wawancara, analisa 5C. Pengukuran risiko dengan melihat jenis usaha, jumlah pengajuan dana, kemampuan nasabah mengembalikan pembiayaan. Pemantauan risiko dengan memantau usaha, memperhatikan tempo pembayaran. Pengendalian risiko dengan penagihan di awal, mengikutkan asuransi jaminan usaha. (2) Implementasi manajemen risiko operasional dilakukan dengan identifikasi berupa monitoring harian, memperketat persyaratan, lebih selektif, asuransi, memperketat penjagaan, menyimpan dokumen ke brankas. Pengukuran, pemantauan dan pengendalian risiko operasional dilakukan monitoring harian dengan melihat jumlah temuan operasional yang di pantau oleh kantor pusat. (3) Kendala implementasi manajemen risiko pembiayaan dan operasional yakni minimnya pemahaman para pegawai akibat perbedaan kondisi lapangan, kesulitan dalam memprediksi dan menyelamatkan diri dari bencana alam.

Kata Kunci: **Manajemen Risiko, Risiko Pembiayaan, Risiko Operasional, dan Profitabilitas.**

ABSTRACT

Skripsi entitled “The Implementation of Financing Risk Management and Operational Risk Management as Efforts to Increase Profitability in Bank Syariah Mandiri, Branch Office of Tulungagung” was written by Nur Ika Rahmawati, NIM. 17401163001, Supervisor Dr. H. Dede Nurohman, M.Ag.

The background of this research was motivated by the increase of financing level which becomes larger, so that in dealing with the risks caused by financing and operational, it is necessary to apply risk management properly in order to be able to produce profitability optimally and to minimize the risks arising from every activity done by Bank Syariah Mandiri, Branch Office of Tulungagung.

The research questions of this study: (1) How is the implementation of financing risk management that covers the process of identifying, measuring, monitoring, and controlling the risk as efforts to increase the profitability in Bank Syariah Mandiri, Branch Office of Tulungagung? (2) How is the implementation of operational risk management that covers the process of identifying, measuring, monitoring, and controlling the risk as efforts to increase the profitability in Bank Syariah Mandiri, Branch Office of Tulungagung? (3) What are the obstacles faced in the implementation of financing risk management and operational risk management in Bank Syariah Mandiri, Branch Office of Tulungagung?

The research used qualitative approach research design. Based on the theme raised, this study was qualified into case study research. In this study, there are 2 kinds of data, namely primary data and secondary data. The techniques used to collect the data were interview and documentation. The techniques used to analyse the data were data reduction, data presentation, and drawing a conclusion. Whereas, in order to check the validity of the findings, this research used consisting of source triangulation.

The results of the research has been done for this skripsi are as follows: (1) The implementation of financing risk management were done by doing identification in the form of BI Checking, field survey, interview, and 5C Analysis. Risk measurement were done by looking at the type of business, the number of fund submission, and the customer's ability to return the financing. Risk monitoring were done by monitoring the business and paying attention to the tempo of the payment. Risk Controlling were done by doing billing before the due date and registering the business to the business guarantee insurance.(2) The implementation of operational risk management were done by doing identification in the form of daily monitoring, tightening the requirements needed, being more selective, having insurance, tightening the safeguards, and storing the documents in a safe. Measuring, monitoring, and controlling the risk operational were done by daily monitoring by observing the number of findings being monitored by the central office.(3) The obstacles in the implementation of financing risk management and operational risk management were the lacks of the employees' understanding due to the differences of condition in the field, the difficulties in predicting and saving themselves from natural disaster.

Keywords: Risk Management, Financing Risk, Operational Risk, and Profitability.