



INTISARI

Pengelolaan manajemen risiko dalam pemberian kredit diperlukan dalam setiap lembaga khususnya BUMDesma Waras Murakabi untuk mencegah adanya risiko yang terjadi. Penelitian ini bertujuan untuk mengetahui bagaimana BUMDesma Waras Murakabi mengelola manajemen risiko dalam melakukan pemberian kredit dan untuk mengetahui hubungan antara efektivitas pengelolaan manajemen risiko dengan kualitas keputusan pemberian kredit di BUMDesma Waras Murakabi. Variabel yang digunakan dalam penelitian ini yaitu manajemen risiko (*Control Environment, Risk Assesment, Control Activities, Information & Communication, and Monitoring*) dan pemberian kredit (*Character, Capacity, Capital, Collateral, and Condition*). Penelitian ini menggunakan pendekatan campuran atau *mixed method* dengan metode *exploratory sequential*. Hasil penelitian dapat disimpulkan : 1) Bahwa pengelolaan manajemen risiko di BUMDesma Waras Murakabi menunjukkan kesadaran akan prinsip kehati-hatian melalui penerapan elemen COSO dan penilaian 5C. Namun, implementasinya masih informal, belum terdokumentasi standar, dan belum sepenuhnya efektif karena SOP belum konsisten dijalankan dan sistem dokumentasi risiko belum terintegrasi; 2) Terdapat hubungan antara efektivitas manajemen risiko dengan kualitas keputusan pengambilan kredit.

Kata Kunci : Manajemen Risiko, Pemberian Kredit, COSO, 5C, Mixed Method, BUMDesma Waras Murakabi



ABSTRACT

Risk management in credit distribution is essential for every institution, especially BUMDesma Waras Murakabi, to prevent potential risks. This study aims to (1) explore how BUMDesma Waras Murakabi manages risk in credit distribution, and (2) examine the relationship between the effectiveness of risk management and the quality of credit decision-making. The variables used in this study include risk management (Control Environment, Risk Assessment, Control Activities, Information & Communication, and Monitoring) and credit distribution (Character, Capacity, Capital, Collateral, and Condition). This research adopts a mixed-method approach with an exploratory sequential method. The results show that: (1) Risk management at BUMDesma Waras Murakabi reflects an awareness of prudential principles through the application of COSO elements and the 5C assessment. However, its implementation remains informal, lacks standardized documentation, and is not fully effective due to inconsistent SOP enforcement and the absence of an integrated risk documentation system; (2) There is a relationship between the effectiveness of risk management and the quality of credit decision-making.

Keywords: *Risk Management, Credit Distribution, COSO, 5C, Mixed Method, BUMDesma Waras Murakabi.*