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Analisis Risiko Operasional terhadap Transaksi Joint Financing di PT Federal International Finance
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INTISARI

Penelitian ini bertujuan untuk memberikan alternatif solusi dan rekomendasi penyelesaian masalah mengenai selisih perbedaan nilai transaksi antara PT. Federal International Finance dan pihak bank. Selain itu penelitian ini juga dapat dijadikan acuan untuk memperbaiki prosedur operasional standar perusahaan di masa mendatang sehingga dapat menghilangkan risiko dari permasalahan yang sama.

Penelitian ini menggunakan metoda deskriptif kualitatif terhadap proses kerja operasional *joint financing* PT. Federal International Finance, yang memberikan gambaran dan penjelasan mengenai karakteristik dan pemahaman dari kasus perbedaan nilai pencairan dana *joint financing*.

Berdasarkan hasil analisis dari pembahasan mengenai risiko operasional terhadap transaksi *joint financing* khususnya dalam kasus perbedaan nilai pencairan dana antara PT. Federal International Finance dan bank *joint financing*, maka dapat ditarik kesimpulan sebagai berikut:

- Memahami risiko operasional dalam proses pencairan dana *joint financing* di PT. Federal International Finance sangat penting. Metode *self assessment*, yaitu menilai secara langsung alur proses operasional melalui penelitian dan pengamatan terhadap prosedur kerja dan urutan kerja, memberi kemudahan dalam usaha perbaikan dan mengurangi risiko proses pencairan dana dikemudian hari.
- Sistem informasi yang canggih bukan merupakan jaminan keberhasilan suatu proses operasional dari risiko operasional. Sistem informasi merupakan alat pendukung

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kelancaran suatu proses operasional, maka perbaikan dan kontrol harus terus dilakukan terhadap sistem informasi dan juga prosedur kerja yang digunakan.

- Masalah yang dihadapi PT. Federal International Finance dalam selisih nilai pencairan dana *joint financing* dikarenakan karena prosedur kontrol yang kurang. Perbaikan terhadap prosedur dan fungsi kontrol harus dilakukan untuk mengurangi risiko operasional dalam transaksi *joint financing*.
- Kerjasama yang baik dan komitmen yang kuat dari kedua belah pihak, PT. Federal International Finance dan bank sangat dibutuhkan dalam proses pencairan dana *joint financing* sebagai usaha menuju proses operasional yang lebih baik

Kata kunci : joint financing, prosedur operasional standar, metoda deskriptif kualitatif, self assessment, fungsi control, risiko operasional

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ABSTRACT

The aim of this research is to provide alternative solutions and problem solving recommendation dealing with unbalanced of disbursement amount in joint financing system among PT. Federal International Finance and banks. This research can also be a guidance to enhance Company's Standard Operational Procedure in the future and diminish risk of the same problem.

Qualitative Descriptive method of the operational procedure in joint financing PT. Federal International Finance is used in this research, thus give us description and explanation of characteristic and well understanding about unbalanced of disbursement amount in joint financing.

Based on analyze' result of operational risk discussion to joint financing transaction especially in unbalanced of disbursement amount case among PT. Federal International Finance and joint financing banks, the conclusions are as follows:

- *It is very important to understand operational risk in disbursement of joint financing PT. Federal International Finance. Self assessment method, to directly appraise flow of operational process through research and observation to proceeding and work procedure, gives easiness in order to improve and mitigate disbursement process' risk in the future.*
- *High technology information system is not assurance to successful operational process of operational risk. Information system is a supporting equipment of*

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successful operational process. Risk information enhancement and control should always be done as well as work procedure.

- *Case of unbalanced disbursement amount of joint financing in PT. Federal International Finance caused by lack of control procedure. Improvement to control procedure and function should be done to eliminate operational risk in joint financing transaction.*
- *Good cooperation and strong commitment from both side, PT. Federal International Finance and banks needed in joint financing disbursement process in order to reach better operational process.*

Keywords : joint financing, standard operational procedure, descriptive qualitative method, self assessment, control function, operational risk