

## **ABSTRACT**

*Risk management is to identify, measure, monitor and control the course of business activities of the bank in a direction, integrated, and sustainable. Operational risk is the risk of loss resulting from failure of internal processes, HR, IT systems and external factors. Application of operational risk management in BMT BIF is less than the maximum proven in 2014 BMT BIF suffered losses amounting to Rp.700.000.000 because of BMT BIF employees who misused member funds.*

*This study aims to find out how the application of operational risk management in BMT BIF branch Gedongkuning Yogyakarta. This type of descriptive qualitative research. Data collection techniques used observation, interview and documentation. Data collection is done to Manager, Head of Operational Section, Head of Marketing Division, BNT BMT Customer and Neutral Expert Party in Operational Risk Management. Then the researchers presented data according to the character and data type.*

*The results of this study indicate that the application of operational risk management in BMT BIF Gedongkuning Yogyakarta branch has not been good because based on the results of research, in daily savings products that should write in the book list savings is the customer BMT, but in practice, who wrote in the book list savings are employees BMT who often make mistakes recording and ultimately cause harm to customers BMT BIF.*

**Keywords:** *Risk Management, Operational Risk and Application of Operational Risk Management.*

## ABSTRAK

Manajemen risiko merupakan mengidentifikasi, mengukur, memantau dan mengendalikan jalannya kegiatan usaha bank secara terarah, terintegrasi, dan berkesinambungan. Risiko Operasional merupakan risiko kerugian yang diakibatkan adanya kegagalan pada proses internal, SDM, sistem IT dan faktor eksternal. Pengaplikasian manajemen risiko operasional di BMT BIF terbilang kurang maksimal terbukti pada tahun 2014 BMT BIF mengalami kerugian sejumlah Rp.700.000.000 karena adanya karyawan BMT BIF yang menyalahgunakan dana anggota.

Penelitian ini bertujuan untuk mengetahui bagaimana pengaplikasian manajemen risiko operasional di BMT BIF cabang Gedongkuning Yogyakarta. Jenis penelitian kualitatif deskriptif. Teknik pengumpulan data menggunakan metode observasi, wawancara dan dokumentasi. Pengumpulan data dilakukan kepada Manager, Kepala Bagian Operasional, Kepala Bagian Marketing, Nasabah BMT BIF dan Pihak Netral yang Ahli di Bidang Manajemen Risiko Operasional. Kemudian peneliti menyajikan data sesuai karakter dan jenis data.

Hasil penelitian ini menunjukkan bahwa pengaplikasian manajemen risiko operasional di BMT BIF cabang Gedongkuning Yogyakarta belum baik karena berdasarkan hasil penelitian, dalam produk tabungan harian yang seharusnya menulis di buku list tabungan adalah nasabah BMT, namun pada praktiknya, yang menulis di buku list tabungan adalah karyawan BMT yang sering melakukan kesalahan pencatatan dan akhirnya menimbulkan kerugian bagi nasabah BMT BIF.

**Kata Kunci** : Manajemen Risiko, Risiko Operasional dan Pengaplikasian Manajemen Risiko Operasional.