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SUMMARY

NINA TRIYANI. Risk Management at Badan Amil Zakat Nasional (BAZNAS). Supervised by IRFAN SYAUQI BEIK and LUKMAN M BAGA.

This research was conducted by looking at the importance level of risk management on zakat management at zakat institutions. The zakat management is susceptible of rumors or issues around it. Because of this rumors or issues around the institutions, then it could have an impact on the reputation of the institutions. And the purpose of this study were : (1) to analyze the factors that cause the risk to BAZNAS, (2) to map the probability and impact of the risk that occurs in collecting, managing and distributing zakat, (3) to formulate the efforts of risk mitigation at BAZNAS.

The study was conducted at the head office of BAZNAS which is located in central Jakarta. The study was conducted from April to June 2015. The study was conducted with a descriptive approach and used a purposive sampling method by giving questionnaire and doing interviews (in-depth interviews). The data used in this study were primary data and secondary data. The primary data was obtained through interviews and questionnaires from the respondents. The Secondary data was obtained from literature, such as journal, profile of zakat institutions, the laws related to this study, libraries, websites and internet.

The method used in this study was ERM (Enterprise Risk Management). In the ERM, there are four areas to be observed, they are : strategic, operating, reporting and compliance. The Risk management by using ERM method is expected to assist the zakat institutions in overcoming the risks that occurs in it. This method is also expected to improve the performance of the institutions and enhance the reputation of the agency in the society.

The risk mapping with ERM approach was carried out based on eight components of ERM. The Eight components of ERM include the internal environment, objective setting, event identification, the risk assessment, strategic, operating, reporting and compliance. This study was focused on the fourth component, that is the risk assessment. The risk assessments showed the risk maps and obtained scores of risks that occurred. The Score was obtained by measuring the level of the risk probability and the risk impact of each risk occurred. The risks that occurred in BAZNAS were various, some of them had small impact, medium impact and even a significant impact. And there were also some rare risk occurred, but it had a significant impact when it occurred.

After scoring on each risk, the writer then conducted risk response. In this stage, there should be formulated the risk mitigation strategy. The Risks that needed to be overcome immediately was categorized as unacceptable. It means that the risk had a significant impact. To ensure that the risk response work effectively, the writer needed to do the control activities.

In this study, the total risks identified were 60 risks. The Risks occurred were divided into three groups, namely, the zakat collection risk, the zakat management risk, and the zakat distribution risk. In zakat collection risks, the writer identified 16 risks occurred. Then, in zakat management risks, the writer

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identified 26 risks occurred. The last, in zakat distribution risks, the writer identified 18 risks occurred.

Every risks level identified were divided into 4 categories, they were negligible, acceptable, undesirable and unacceptable. For the negligible risk category, the writer didn't identify any risks occurred. For the acceptable category, the writer identified 13 risks occurred. For the undesirable category, the writer identified 33 risks occurred. And for the unacceptable category, the writer identified 14 risks occurred.

In all, the writer suggested that to response the risks occurred, was by avoiding the risk (risk avoidance) or by transferring the risk (risk transfer) for the unacceptable risk category. For the undesirable risk category, it was better to reduce the risks (risk reduction). For the acceptable risk category, the risks could be accepted but it was necessary to do the supervision so that the risks did not develop into high risks.

Keyword: BAZNAS, ERM, risk management, zakat, zakat management.

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