ABSTRAK

DIAN PUTRI AMALIA. 2025. IMPLEMENTASI STRATEGI MANAJEMEN RISIKO DAN IMPLIKASINYA TERHADAP KINERJA KEUANGAN PADA KANTOR BADAN KEUANGAN DAN ASET DAERAH PROVINSI SULAWESI SELATAN. Skripsi. Jurusan Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing Oleh: Ismail Badollahi dan Abdul Salam

Penelitian ini bertujuan untuk mengetahui implementasi sistem manajemen risiko serta dampaknya terhadap kinerja keuangan pada Kantor Badan Keuangan dan Aset Daerah Provinsi Sulawesi Selatan. Fokus penelitian mencakup evaluasi efektivitas strategi manajemen risiko dalam meningkatkan efisiensi, stabilitas, dan akuntabilitas keuangan daerah secara menyeluruh. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan fokus pada implementasi manajemen risiko dan dampaknya terhadap kinerja keuangan. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi. Analisis data menggunakan model Miles dan Huberman, melalui tahapan pengumpulan, reduksi, penyajian data, dan penarikan kesimpulan untuk memahami fenomena secara mendalam. Hasil penelitian menunjukkan bahwa implementasi strategi manajemen risiko di Kantor Badan Keuangan dan Aset Daerah Provinsi Sulawesi Selatan berdampak positif terhadap kinerja keuangan. Melalui sistem pengendalian risiko yang terstruktur dan berkelanjutan, tercapai stabilitas fiskal, akuntabilitas, serta efisiensi pengelolaan keuangan yang mendukung pembangunan dan pelayanan publik daerah secara optimal. Implementasi sistem manajemen risiko di Badan Keuangan dan Aset Daerah Sulsel dilakukan secara sistematis dan terintegrasi, mencakup identifikasi hingga mitigasi risiko. Meskipun terkendala SDM dan infrastruktur, penerapan ini meningkatkan akuntabilitas, efisiensi, transparansi, dan stabilitas keuangan, serta mendukung tata kelola keuangan daerah yang profesional dan berkelanjutan.

Kata kunci: *Manajemen Risiko, kinerja keuangan, hubungan manajemen risiko dan kinerja keuangan.*

ABSTRACT

DIAN PUTRI AMALIA. 2025. *IMPLEMENTATION OF RISK MANAGEMENT STRATEGIES AND THEIR IMPLICATIONS FOR FINANCIAL PERFORMANCE AT THE OFFICE OF FINANCIAL AND ASSET MANAGEMENT OF SOUTH SULAWESI PROVINCE. Undergraduate Thesis. Department of Accounting, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by*: Ismail Badollahi, and Abdul Salam.

This study aims to examine the implementation of risk management systems and their impact on financial performance at the Office of Financial and Asset Management of South Sulawesi Province. The research focuses on evaluating the effectiveness of risk management strategies in enhancing the overall efficiency, stability, and accountability of regional finances. A qualitative descriptive approach was employed, concentrating on the implementation of risk management and its effect on financial performance. Data were collected through interviews, observations, and documentation. Data analysis used the Miles and Huberman model, including data collection, reduction, presentation, and conclusion drawing to understand the phenomenon in depth. The results show that the implementation of risk management strategies at the Office of Financial and Asset Management of South Sulawesi Province has a positive impact on financial performance. Through a structured and sustainable risk control system, fiscal stability, accountability, and financial management efficiency were achieved, supporting optimal regional development and public service delivery. The implementation of risk management in this institution was conducted systematically and integratively, covering risk identification to mitigation. Despite challenges such as limited human resources and infrastructure, this application has improved accountability, efficiency, transparency, and financial stability, thereby supporting professional and sustainable regional financial governance.

Keywords: *Risk management, financiak performance, the relationship between risk management and financial performance.*