

ABSTRACT

In the year 2008 there is a decline in income at PT Telekomunikasi Indonesia (PT Telkom) Regional Division III, where the achievement of income only 92% or 1.52 Trillion target of 1.66 Trillion. . Ismanto (2009) estimates a decrease in income or loss from the company's internal factors, namely: program marketing gimmick for penetration, acquisition and Retention, not integrated infrastructure / systems, a lack of optimal management, business processes that are less effective and the possibility of the occurrence of human error. BT Survey Analysis for May-June 2001 of the representative sample of telecom providers around the world say that 100% of income from telecommunications providers around the world, going loss of 3% caused by the process, 3% by Call Detail / Data Records, 3 -- 5% by fraud, and 1% by other causes. This triggers an awareness of the occurrence of operational risks in the Company.

To identify the risk and impact, the guidelines in risk company management of The Committee of Sponsoring Organizations of the Treadway Commission (COSO) is used. This framework provides the principles of integrated risk management, common terminology, and practical implementation of the guidelines in risk management.

Based on the customer billing claims data, obtained with the ten-four operational risks that are significant risks for the Company, the risk of input error, the risk of miss-information, due to the risk of viruses, spam and attack on the customer device, and the risk that customers are reluctant to settle the bill. Monte Carlo simulation results give the average value predicted loss of 1.1%, 0:24%, 1, 49%, 1.8% greater than the loss histories for each risk variable.

Proposed implementation of effective business processes using the Business Process Improvement with the addition cost of Rp 427,273,750,- per five months the cost of operational activities that have been running, so the expected loss that can hold is Rp. 1.958.139.000,- to Rp 3.856.165.600,-

Keywords : operational risk management , Monte Carlo, COSO ERM, Business Process Improvement.