

## ABSTRACT

M Shobur Handoko, 2014. ESSAY. Title : “Risk Management Practices BPRS (Bank Perkreditan Rakyat Syariah) in East Java”

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Knowledge of risk and risk management, risk control, risk analysis, risk identification and analysis of credit risk has a strong influence on the practice of risk management. This study aims to determine the effect of that variable.

This study used quantitative methods, data obtained by questionnaires given to 65 respondents in BPR Syariah. Methods of data analysis using multiple linear regression which includes Test Validity and reliability, Classical Assumption Test, F-Test, and T-Test assisted by SPSS 16 for windows.

The results of simultaneous analysis with a significance level of 5% variable knowledge of risk and risk management, risk control, risk analysis, risk identification and analysis of credit risk affect the risk management practices. The results of partial analysis with a significance level of 1%, knowledge of risk and risk management, risk control, risk analysis affect credit risk management practices for each probability values of 0.82, 0.78, 0.000 is smaller than 0.10. This is because the parties involved have to understand about risk management in BPR Syariah , so that it can carry a maximum in practice because it is a risk it could come at any time and of BPR Syariah necessary preparation to deal . Where as risk analysis and risk identification has no effect on the risk management practices because probability value smaller than 0.10 is 0.192 and 0.185 respectively. This is because BPR Syariah whose services are in the economy with small and medium customers are classified, the analysis and identification of risk in doing as well at the time of risk oversight.