

ABSTRACT

Apriyan Nur Iman. 2015, Thesis. Title: “An Analysis of Factors Affecting The Valuation Of Risk Management Practice In *Baitul Maal Mattamwil* (Bmt) Of Malang and Batu”

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Keywords : Risk Understanding and Risk Management, Analysis and Risk Assessment, Risk Identification, Risk Control, Credit Risk Analysis, Risk Management Practice.

Baitul Maal Wat Tamwil (BMT) is a financial institution that does risk management practice to have assement indicator. The purpose of this research is to know the effect of risk management practice assessment indicator such as risk understanding and risk management, analysis and risk assessment, risk indentification, risk control, and analysis of credit risk to the risk management practice.

This research uses quantitatuve approach. The study population was 20 BMT in Malang and Batu using random sampling technique which were obtained as many 11 BMT of sampel. The data analysis technique used was multiple linear regression.

The result of study show that variable analysis and risk assessment (X2), risk control (X4), and credit risk analysis (X5) partially influenced significantly to variable risk management practice (Y). It was proven by the score of t-count was more bigger than score of t-table and the probability score was less than 0,05, while variable risk understanding and risk management (X1) and risk identification (X3) parcially did not influence to variable risk management practice (Y). It was proven by the score of t-count was lower than score of t-table and probability score was more than 0,05. While simultaneously it showed that variable X1, X2, X3, X4, and X5 influenced significantly to variable Y (risk management practice). That was showed by score of f-count (46,624) > f-table (2,23), and probability (0,000) < 0,05, so the variable risk understanding effect and risk management (URM), risk analysis (RAA), risk identification (RI), risk control (RM), and analysis of credit risk (CRA) together have an effect to the risk management practice (RMP)