

SURABAYA ORPHANAGE RISK MANAGEMENT ANALYSIS USING THE COSO ERM METHOD

Nurma Fila Anggun Dwi Saputri¹, Ahmad Khairul Hakim²
Sunan Ampel State Islamic University Surabaya^{1,2}
filaanggun69@gmail.com¹, Khairul.hakim@uinsa.ac.id²

Abstract

This research aims to identify the risks occurring at the Arrohyati Orphanage using the COSO ERM method. The study employs a qualitative descriptive approach with data sources derived from interviews. The results of this research indicate that there are five potential risks faced by the Arrohyati Orphanage, which include a decline in the orphanage's reputation, a shortage of funds, tarnishing of the orphanage's name due to the behavior of its wards, disruption in the operational system, and failure to carry out routine activities. For all these risks, the Arrohyati Orphanage has provided solutions to anticipate and control them, such as improving financial management, ensuring the completeness of donation records, preparing emergency cash funds, organizing activities involving the community, and offering guidance and punishment to foster children who cause problems.

Keywords: *COSO Enterprise Risk Management, Risk Management, Orphanage, Risk Control Solutions, Orphanage Risks*

Abstrak

Penelitian ini bertujuan untuk mengidentifikasi resiko yang terjadi di Panti Asuhan Arrohyati dengan metode COSO ERM. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan sumber data berasal dari wawancara. Hasil penelitian ini menunjukkan bahwa terdapat 5 potensi risiko yang terjadi di Panti Asuhan Arrohyati yang berdampak pada turunnya reputasi panti, kekurangan dana, tercorengnya perilaku nama panti karena anak asuh panti, terhambatnya operasional sistem, sampai kegagalan melaksanakan kegiatan rutin. Dari semua resiko tersebut panti asuhan Arrohyati sudah memberikan solusi untuk mengantisipasi dan mengendalikan resiko tersebut yaitu dengan cara memperbaiki manajemen keuangan, memastikan kelengkapan catatan donasi, mempersiapkan uang kas untuk kadaan darurat, melaksanakan kegiatan yang melibatkan masyarakat, dan memberikan nasehat serta hukuman pada anak asuh yang membuat masalah.

Kata Kunci: *COSO Enterprise Risk Management, Manajemen Resiko, Panti Asuhan, Solusi Pengendalian Risiko, Risiko Panti Asuhan*

INTRODUCTION

Risk management is a crucial aspect in managing any organization, including social institutions such as orphanages. As a social welfare institution, orphanages bear significant responsibility in providing for the physical, mental, and social needs of the children under their care. However, in their operations, orphanages face various risks that can affect the continuity and quality of the services they provide, such as funding limitations, management issues, and potential reputational damage.

One effective approach to identifying and managing risks is by applying Enterprise Risk Management (ERM) using the framework developed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). The COSO ERM method helps organizations identify, assess, and respond to risks comprehensively and systematically, allowing potential risks to be anticipated and managed effectively.

This research focuses on analyzing risk management in orphanages in Surabaya using the COSO ERM method. Through this approach, it aims to identify the various risks faced by orphanages and the solutions that have been implemented to mitigate these risks. Additionally, the study will provide insights into how effective risk management can improve the quality of services in orphanages and ensure their operational sustainability.

This research is important because orphanages not only play a role in caring for orphans and underprivileged children, but they also have a moral responsibility to the broader community. With good risk management, orphanages can continue to grow and contribute significantly to building a resilient and high-quality generation, despite the challenges and limitations they face.

THEORETICAL REVIEW

Concept of Risk

Vaughan proposed three definitions of risk, namely: Risk is the chance of loss, Risk is the possibility of loss, and Risk is uncertainty. According to A. Abas Salim, risk is defined as an uncertain situation that may result in loss. According to Soekarta, risk is defined by the uncertainty at the occurrence of an event. According to Herman Darmawi,

risk is defined as the difference between the probability of outcomes and the expected outcomes. According to Arthur Williams and Richard, risk is defined as a variation of various outcomes occurring over a certain period. It is important to note that risk is always associated with negative aspects. Therefore, it can be concluded that risk is a condition that can cause losses to an organization or institution, thus requiring management or procedures to reduce the impacts that could hinder the success of an organization or institution.

According to Nuriah etl. Risk, in general, can be categorized into several types, including:

1. Market Risk: The risk that arises due to changes in market conditions, which can lead to losses on the balance sheet and administrative accounts.
2. Financing Risk: The risk that occurs when a third party fails to fulfill a contract.
3. Liquidity Risk: The risk that arises if transactions cannot be executed at market prices.
4. Operational Risk: The risk that arises from human error, system failures, or technological issues.
5. Legal Risk: The risk that arises when legal requirements are not met in a given activity.
6. Reputation Risk: The risk that arises from a loss of trust in the company.
7. Political Risk: The risk that arises from the activities of policymakers that affect the organization.
8. Country Risk: The risk that arises from the political conditions of a country.
9. Business Risk: The risk that arises from fluctuations in business profits.

Risk Management Concept

Risks cannot be ignored. These risks must be managed and controlled through risk management. According to Darmawi, risk management is defined as the effort to understand, analyze, and control risks in every company activity to achieve higher effectiveness and efficiency. According to Tjahjadi, risk management is defined as an approach that implements a system for managing all risks that the company will face. According to Ferry, risk management is defined as a systematic and logical method for

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identifying, monitoring, determining solutions, and reporting on risks. According to ISO 31000:2009, risk management is defined as organized activities aimed at directing and managing the organization to address these issues. In summary, risk management is a series of procedures to clarify risks in detail and find appropriate solutions for their management through stages of identification, analysis, and control.

The Risk Management Process

The risk management process can be simplified into three main stages, as explained by Wijayantini:

1. Risk Identification

This involves identifying potential risks that may arise in various activities of an organization and compiling a comprehensive list of these risks.

2. Risk Analysis

The goal of risk analysis is to measure the potential likelihood, extent of damage, and the probability of occurrence of each identified risk. Accurate assessment at this stage is crucial for prioritizing risk management planning. However, challenges may arise in measuring the likelihood of risks due to incomplete data availability.

3. Risk Management

Risk management involves implementing effective strategies to handle risks. This can include various approaches, such as:

- a. Risk Reduction (or Risk Mitigation): This method aims to minimize both the likelihood and impact of potential damage caused by the risk.
- b. Risk Avoidance: Management decides not to engage in activities that involve risk. If unavoidable, a balance between potential benefits and losses must be considered.
- c. Risk Deferral: Postponing work programs until the risk probability decreases or is eliminated.
- d. Risk Transfer: Shifting the risk to another party, such as through insurance or outsourcing.

COSO Method: Modified Enterprise Risk Management (ERM)

In the risk management process, there is a risk analysis stage that includes risk measurement. Risk measurement can be conducted using the COSO: ERM method. Enterprise Risk Management (ERM) is a concept where every organization, entity, or government-owned institution can increase its value to achieve success. ERM is developed by the Committee of Sponsoring Organizations (COSO) of the Treadway Commission.

COSO defines Enterprise Risk Management (ERM) as a process influenced by stakeholders within an organization, implemented to support strategic planning. It aims to identify events that may potentially impact the organization and manage risks to ensure the achievement of objectives.

Risks Faced By Orphanages

1. Reputational Risk

This risk arises from the loss or decline of public trust in the management of the Arrohyati orphanage.

2. Funding Risk

This risk is caused by insufficient donation funds, leading to a shortage of operational funds for the orphanage's activities. It also affects the pocket money provided to the children at the orphanage.

3. Donation Distribution Risk

This risk refers to the failure in managing, planning, and recording the distribution of donations, resulting in donations not being allocated as planned.

4. Children's Compliance Risk

This risk occurs when the children at the orphanage cause disturbances or problems within the orphanage or at their school.

METHODS

This study employs a qualitative approach aiming to analyze risk management at the Arrohyati Orphanage using the **COSO ERM (Enterprise Risk Management)**

framework. This approach is chosen to gain an in-depth understanding of how the orphanage identifies, assesses, and manages the various risks it faces.

1. Research Design

The research utilizes an exploratory case study design. This approach allows for a specific analysis of the implementation of risk management at the Arrohyati Orphanage, focusing on the eight components of COSO ERM: internal environment, objective setting, event identification, risk assessment, risk response, control activities, information and communication, and monitoring.

2. Location and Research Subjects

The study is conducted at the Arrohyati Orphanage located in Surabaya. Research subjects include orphanage administrators, donors, and related external parties. Informants are selected using purposive sampling techniques, where individuals are chosen based on their roles and involvement in the management and supervision of risks at the orphanage.

3. Data Collection Techniques

- a. **In-depth Interviews:** Semi-structured interviews are conducted with orphanage administrators, donors, and external consultants who assist in risk management. The interviews focus on the application of risk management according to the COSO ERM components.
- b. **Direct Observation:** The researcher conducts direct observations of the orphanage's operational processes, including how risks are identified and managed in daily activities.

RESULTS AND DISCUSSION

Orphanage Profile

The Arrohyati orphanage was established in 2003. Over the years, this orphanage has housed several orphans. Located on Kedurus Street in Surabaya, it was founded by K.H. Masyuri Abdurrahim. In establishing the orphanage, K.H. Masyuri Abdurrahim was assisted by four of his colleagues: Pak Tomo, Pak Parno, Pak Karmiyatno, and Pak Karno. When it was first founded, the orphanage operated out of a house owned by one of K.H. Masyuri Abdurrahim's friends. However, today, it has its own building that provides a

proper living space for the children, funded through donations from the Kedurus community.

Currently, the orphanage cares for a large number of orphans and underprivileged children. Before the pandemic, the children lived in the facility provided by the orphanage, but when the pandemic hit in 2020, the children were sent back to their homes. Nonetheless, they continued to participate in activities organized by the orphanage, such as Quran recitation, memorization reviews, diniyah (religious lessons), and other activities conducted after school. Additionally, the orphanage frequently holds monthly and annual events, such as "Padang Bulan" and the "10th of Muharram" celebration.

The Arrohyati orphanage has a vision: "To become a blessed social institution based on the Quran and Hadith with a salaf shalih understanding in creed, worship, and ethics in the context of the life of the Unitary State of the Republic of Indonesia."

The orphanage's mission includes:

1. Equipping the children with systematic religious education to help them read Islamic literature in Arabic.
2. Training and instilling behavior that aligns with religious rules.
3. Prioritizing Quran memorization.
4. Developing morally upright generations.
5. Preparing resilient generations ready to engage in Islamic outreach (dakwah).
6. Providing skills that are practical and relevant to real-world needs.

The Arrohyati orphanage has gained the community's trust through its activities. Moreover, the transparency in its financial management is another factor that encourages people to donate, even in large amounts. The orphanage has also garnered support from various corporations, resulting in significant donations.

Risk Variables

At the Arrohyati orphanage, several risk-related issues are encountered, requiring effective management from the staff working at the orphanage. The risks faced include reputational risk, funding risk, compliance risk related to the children's behavior, and

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donation distribution risk. Based on interviews with the caretakers, financial staff, and management staff, several potential risk variables have been identified at the Arrohyati orphanage. These variables highlight areas that could affect the orphanage's operations and sustainability, emphasizing the need for a well-structured risk management strategy.

Tabel 1 Risk variables

Activity	Risk	Types of Risk
Management of donation money	misallocation of donation funds	Distribution of donation funds
	Irregular data on incoming and outgoing funds	Distribution of donation funds
	Lack of funds to carry out activities Orphanage	Financing risk
Home activities care	Decreased public trust due to lack of transparency	Reputational risk
Activity Foster child	Foster children who cause problems and who don't can be arranged	Foster child compliance

Risk Assessment

After identifying the risks, the next step is a thorough analysis to manage these risks effectively. Risk analysis is the phase where each identified risk is managed in a systematic and prudent manner. The classification of risk levels is based on annual probability, where a score of 0 represents very low risk (improbable) and a score of 4 represents very high probability (frequent).

This assessment helps in determining the likelihood of each risk occurring and its potential impact, enabling the orphanage to prioritize and implement appropriate risk management strategies.

Tabel 2 Risk probability criteria

Risk Probability Criteria			
Index	Probability	description	presentation
5	very large	it's very likely to happen	>80%
4	Big	most likely to happen	60 < ρ > 80%

3	currently	the probability of it happening or not happening is the same	$40 > \rho > 60\%$
2	Small	unlikely to happen	$10 > \rho > 40\%$
1	very small	unlikely to happen	$< 10\%$

Risk Identification

The identification of potential risks at the Arrohyati orphanage was obtained through a direct interview with one of its caregivers. This risk identification is related to ongoing activities, as several problems often arise from the activities being conducted. These risks may stem from both internal and external sources. The risk identification was carried out through a direct interview, and five risks were identified. The list of risks can be seen in the following table.

Tabel 3 Identification risk

Activity	No	Risk
Management of donation money	A1	misallocation of donation funds
	A2	Irregular data on incoming and outgoing funds
	A3	Lack of funds to carry out activities Orphanage
Home activities care	B4	Decreased public trust due to lack of transparency
Activity Foster child	C5	Foster children who cause problems and who don't can be arranged

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Each identified risk has varying impacts on the orphanage's financial condition, reputation, and operational aspects of donation collection. The impacts can be seen in the following table.

Tabel 4 risk impact

No	Risk	Impact
A1	Misallocation of donation funds	Can result in an imbalance of funds, causing certain activities to lack sufficient funding
A2	Irregular records of incoming and outgoing funds.	Can disrupt operational systems due to inaccurate data
A3	Insufficient funds to carry out annual activities	Results in failure to conduct daily, monthly, or annual activities
A4	Declining public trust due to lack of transparency	Leads to a decrease in donations from the community, making it difficult to meet the needs of the foster children
A5	Foster children causing problems and refusing to follow rules	Leads to disruptions within the orphanage, tarnishing the orphanage's reputation

Risk Assessment

The risk assessment was conducted on several identified risks to determine the steps that should be taken to ensure they do not hinder the organization's objectives. The risks are evaluated by considering the frequency of occurrence and the consequences of the risks on the institution. The parameters used to calculate the probability reflect the most severe consequences. The results are categorized into a four-point scale, from 0 to 4, where 0 represents the lowest probability and 4 represents the highest probability.

Similarly, the parameters used to assess the consequences, if the risk occurs, are also divided into a four-point scale from 0 to 4, where 0 indicates the least severe consequence, and 4 indicates the most severe. The measurements can be seen in the following table.

Tabel 5 Frequency and consequences of risks

NO	Risk	Probability	Consequence
A1	Misallocation of donation funds	1	1
A2	Irregular records of incoming and outgoing funds	1	1

A3	Insufficient funds to carry out annual activities	1	1
A4	Declining public trust due to lack of transparency	2	2
A5	Foster children causing problems and refusing to follow rules	3	2

After measuring the frequency and consequence of each risk, the next step is risk assessment. According to Godfrey, the risk value is the product of the risk's frequency and consequence. The results of the risk assessment can be seen in the following table.

Tabel 6 Risk Assessment

No	Risk	Risk Assessment
A1	Misallocation of donation funds	1
A2	Irregular records of incoming and outgoing funds	1
A3	Insufficient funds to carry out orphanage activities	1
A4	Declining public trust due to lack of transparency	4
A5	Foster children causing problems and refusing to follow rules	6

Risk Response

After calculating the risk values, the next step is to manage the identified risks. The risk control measures used by the Arrohyati orphanage can be seen in the following table.

Tabel 7 Risk Control Measures

No	Risk	Category	Risk Control Measures
A1	Misallocation of donation funds	Acceptable	Improve financial management to ensure proper allocation
A2	Irregular records of incoming and outgoing funds	Acceptable	Ensure completeness and accurate recording of data for all transactions
A3	Insufficient funds to carry out orphanage activities	Acceptable	Use reserve funds from the orphanage itself
A4	Declining public trust due to lack of transparency	Unacceptable	Conduct activities involving the local community
A5	Foster children causing problems and refusing to follow rules	Acceptable	Counsel during meetings with caregivers and impose disciplinary actions

As shown in the table above, several measures have been implemented to manage the risks occurring at the orphanage. These strategies aim to effectively control and mitigate the impact of the identified risks.

Information and Communication

The Arrohyati orphanage must ensure transparency regarding donations received from donors as well as the allocation of these donations. A lack of transparency could lead to public distrust of the orphanage, resulting in a decline in donations from the community. Given that community donations constitute the largest source of funds, apart from contributions from private companies or government support, transparency is crucial.

Monitoring

After establishing clear communication and transparency, the next step is to monitor all staff involved in running the orphanage through performance reports. All staff members are required to report to top management to ensure proper oversight and minimize potential risks.

ERM COSO Framework

In accordance with the COSO ERM framework, there are four managerial areas strategic, operating, reporting, and compliance applied to the risk management of the Arrohyati orphanage as follows:

1. Strategic

Several strategies can be implemented by the orphanage to control risks, including good communication, qualified and trustworthy human resources, and an organized management system. Top management must supervise staff to ensure that operational activities run smoothly and do not generate additional risks. This includes oversight of financial reports, foster children's progress, and upcoming events.

2. Operating

In the operational area, the focus is on maintaining the Arrohyati orphanage's reputation in the eyes of the public. Since the main source of income for the institution is community donations, transparency in donations and their allocation is essential. Additionally, the orphanage attracts community attention by organizing activities involving the local population, helping to foster a positive reputation for Arrohyati.

3. Reporting

This area involves the timely reporting of the allocation of funds through social media so that the public is kept informed. Not only does this promote transparency, but it also serves as a form of branding to attract private companies and organizations to donate to the Arrohyati orphanage.

4. Compliance

The orphanage's operations are legally compliant, following the Social Regulation of the Republic of Indonesia No. 30/HUK/2021 regarding the National Standards for Child Care in Child Welfare Institutions.

CONCLUSION

The identified potential risks at the Arrohyati orphanage include five risks, which impact the orphanage's reputation, financial shortages, tarnishing of the orphanage's name due to foster children's behavior, disruption of operational systems, and failure to conduct regular activities. However, the Arrohyati orphanage has already found solutions to manage these risks. These include improving financial management, ensuring the completeness of donation records, preparing cash reserves for emergencies, organizing activities that involve the community, and providing counsel and disciplinary actions for foster children who cause problems.

ACKNOWLEDGMENT

The author would like to express sincere gratitude to the lecturers and academic supervisors whose guidance and valuable insights greatly supported the completion of this research. Special thanks are also extended to the respondents and key informants who generously shared their time and perspectives during the data collection process. Their contributions have been essential to the depth and relevance of this study.

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