

9TH EDITION

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Jeff Madura

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akibat berbagai kejadian Satu keluarga mengalami kehancuran keuangan karena sang ayah sebagai kepala rumah tangga yang menjadi tulang punggung keluarga hilang bersamaan dengan hilangnya pesawat Adam Air pada awal 2007 hilang ketika KM Karunia tenggelam dan tabrakan Kereta Api pada Januari 2007 Dan bukan tak mungkin seseorang harus membayar utang dalam jumlah yang sangat besar ketika ditetapkan kalah di pengadilan dan harus membayar ganti rugi kepada lawan yang menuntutnya Semua risiko itu dapat dihindari atau setidaknya tidaknya diminimalkan dengan asuransi Namun asuransi hanyalah salah satu teknik dari berbagai macam teknik yang dapat digunakan menghadapi risiko Buku ini membahas berbagai macam risiko dan bagaimana teknik manajemen risiko selain asuransi digunakan untuk menghadapi risiko seperti bagaimana dengan manajemen risiko keselamatan di tempat kerja atau pada industri transportasi dapat dicapai zero accident Sebagai pengantar untuk mempelajari manajemen risiko dan mempraktikkan manajemen risiko buku ini sangat dianjurkan untuk dibaca Satriyo Wibowo S E M M Dekan Fakultas Ekonomi Universitas Prof Dr Moestopo Beragama Risiko adalah sama dengan ketidakpastian uncertainty akan terjadinya suatu kejadian yang dapat menimbulkan masalah dan peluang bagi organisasi perusahaan pemerintah dan perorangan dalam kehidupan sehari-hari Para birokrat eksekutif industrialis karyawan investor mahasiswa rumah tangga para pelancong nelayan dan petani siapa saja selalu berhadapan dengan berbagai jenis risiko Suka dan atau tidak suka kita harus menggaulinya Kadang kadang risiko dianalisis dan di kelola secara sadar akan tetapi kadang kadang diabaikan dan tidak menyadari akibatnya Buku ini membahas tentang manajemen risiko sebagai proses identifikasi risiko evaluasi risiko memilih teknik manajemen risiko implementasi dan mengkaji ulang keputusan manajemen risiko Dengan pembahasan berbagai kasus sebagai ilustrasi buku ini akan mempermudah pembaca mempraktikkan manajemen risiko keselamatan kerja pada industri manajemen risiko keuangan dan risiko risiko dalam semua aspek kehidupan manusia dan organisasi C H Siahaan CIA FRM deputy Direktor Risk Management Ministry of Finance of the Republic of Indonesia Directorate of Debt Portfolio and Risk

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