



**OPERATIONAL RISKS OF TELLER AND CUSTOMER SERVICE UNITS
AT BANK NAGARI SITEBA SUB-BRANCH**

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ABSTRACT

The purpose of this study is to find out how the application of operational risk that occurs in the teller and customer service units at Bank Nagari Branch Pembina Siteba. This data collection method was collected through interviews with related parties. The analytical method in this study uses a descriptive method with an inductive mindset that explains the results of research regarding the facts that occur in the field, which are then analyzed according to existing theories. Based on the results of the study it was found that Bank Nagari Branch Siteba has monitored and anticipated operational risks that will occur in every teller and customer service work unit in order to avoid things that damage the bank's good name, because tellers and customer service are front liners who will deal directly with customers. The monitoring and anticipation carried out by the bank has proven that there are fewer unwanted incidents at the teller unit, such as errors in inputting nominal money and account numbers during transactions, underpayments or overpayments to customers. As for the customer service unit, such as incorrect customer data input, the occurrence of complaints and others.

Keywords: *Operational Risk, Teller and Customer Service.*

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INTRODUCTION

Banking in the life of a country is an agent of development. This is because the main function of banking is as a financial intermediary institution which is an institution that collects funds from the public in the form of savings and channels them back to the public in the form of credit.

Banks are financial institutions that aim to provide credit, either with their own means of payment, with money they obtain from other people, by circulating new means of payment in the form of demand deposits (Mewoh, 2016). Meanwhile, according to Sari, (2016) a bank can simply be interpreted as a financial institution that collects funds and distributes credit, which means that in its operations a bank collects funds from people who have excess funds and distributes these funds in the form of credit to people who need funds through the sale of financial services. in turn can improve the welfare of many people.

According to Law Number 10 of 1998, the role of banks is as a financial institution whose activities are to collect funds from the public and distribute them in the form of savings, namely savings, deposits and current accounts and distribute them to the community in the form of credit in order to improve people's living standards. So, banking is a banking system whose activities are to collect funds from the community and distribute these funds back to the community as

well as providing other banking services.

Considering the increasingly fierce competition in the business world, it requires the banking system to continue to develop its strategies in maintaining business continuity in accordance with current scientific developments and technological advances. Banking must be more professional in improving its services to prospective customers. Service is a series of activities that occur as a result of interactions between consumers and employees which are intended to solve consumer problems. Banking is one of the biggest adopters of information technology, the use of technology is very profitable for both the interests of the bank and the interests of customers. Information technology is one of the factors supporting the progress and development of banking services.

Tellers are bank officers who are directly responsible for carrying out a series of transaction processes starting from accepting deposits, cashing checks, and providing banking services to customers (Ginting, 2014). According to Ningsih, (2020) states that tellers are responsible for cash transactions, especially for receiving and paying money. The officers who work in the cash work unit are called cashiers or tellers who are used by the head of the cash office, based on work performance skills, seniority, each officer and official in the cash work unit is assigned different tasks and authority.

Customer service In general, it is any activity that is intended or aimed at providing satisfaction to customers through services that can fulfill customers' desires and needs (Mirawati, 2019). The negligence that occurs in customer service is, negligence in entering the serial number in the checkbook, errors in entering customer data, errors when serving customers which result in complaints from the customer. Therefore, Bank Nagari Siteba Sub-Branch is required to be able to effectively manage the operational risks it will face to overcome possible losses in terms of finances or the bank's good name, as a result of these operational risks.

Operational risk in banks is a situation that really requires a bank's journey because it is related to service companies that are very dependent on public trust. Public trust will be lost if something happens in bank operations, for example human error or even fraud, for this reason operational risk is very important. discussed in a study.

RESEARCH METHODS

Method of collecting data

1. Field study

This research was carried out by conducting interviews with Bank Nagari Siteba Sub-Branch parties.

2. Literature study

This research was carried out by collecting data and using theories related to the problem to be discussed.

Data Analysis Methods

The data analysis method used in this research is a qualitative analysis method which explains descriptively, namely by systematically detailing the data from the information obtained and then connecting it to the operational risks of the teller and customer service units at Bank Nagari, Siteba Sub-Branch, Bank Nagari,

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Siteba Sub-Branch.

ANALYSIS AND DISCUSSION

Understanding Risk

According to Velia, (2020) risk is a situation of uncertainty and there is an element of danger, outcome or consequence that could occur due to ongoing processes or future events. Meanwhile, according to Rithmaya, (2016) risk is a situation where a person thinks relative to losses in receiving the desired results, therefore risk has an important role in managing and risk management aims to manage these risks so that they can achieve the most optimal results.

Types of Bank Risk

Banks have various types consisting of 8 risks, namely:

- a. Credit risk is the risk that arises due to the failure of debtors or other parties to fulfill their obligations to the bank.
- b. Market Risk is the risk that exists in the balance sheet and administrative account positions and derivative transactions, due to changes in market conditions, including the risk of changes in option prices.
- c. Liquidity risk is the risk resulting from the bank's inability to meet maturing obligations through cash flow funding sources, and high quality liquid assets that can be collateralized, without disrupting the bank's activities and financial condition.
- d. Operational Risk is a risk resulting from inadequate or non-functioning internal processes, human error, system failure, or external problems that affect bank operations.
- e. Compliance risk is the risk resulting from banks not complying with or not implementing applicable laws and regulations, including ethical standards.
- f. Strategic risk is the risk resulting from inaccuracy in making or implementing a strategic decision as well as failure to anticipate changes in the business environment.
- g. Reputation risk is a risk resulting from a decline in the level of trust of customers, the public, bank management and employees (stakeholders) which originates from negative perceptions of the bank.
- h. Legal Risk is the risk resulting from lawsuits or weaknesses in juridical aspects.

Scope of Bank Risk Management

The board of directors of each bank has the duty to determine that banking risks in carrying out business are regulated in an effective manner. In carrying out these tasks requires:

- a. Active supervision of the board of commissioners, directors and risk management personnel selected by the bank.
- b. Determination of policies and procedures to determine limits for risks implemented by the bank.
- c. Establishment of procedures to identify, measure, monitor and control risks.
- d. Determination of an internal control structure to manage risks.

Understanding Bank Operational Risk

Bank operational risk is one of the frequently occurring problems that must be taken into consideration, this can be seen from the number of incidents experienced by financial institutions which will have a negative impact on banks.

Operational risks can cause financial losses or other losses such as tarnishing the bank's good name which will result in customers moving to other banks.

Bank for international settlements(BIS) provides a definition of operational risk. Operational risk is the risk of loss occurring either directly or indirectly due to inadequacy or failure of internal processes, human error, systems or external causes. Operational risk has a direct influence on human resources (HR) related to employees who work at a bank, especially those directly related to customers, one of which is the teller and customer service units.

Potential Operational Risks of Teller and Customer Service Units

The teller and customer service unit at Bank Nagari Siteba Sub-Branch has the potential for high operational risk because it is directly related to parties who wish to carry out transactions either through tellers or customer service. Errors that often occur in the operational risk of tellers and customer service are errors in data input. . Several potential risks to the teller unit that could occur at Bank Nagari Siteba Sub-Branch include:

- a. Risk of counterfeit money
- b. Underpayment or overpayment to customers
- c. Shortages or excesses when receiving deposits from customers
- d. Error when entering the nominal amount and account number during a transaction
- e. The risk of errors occurring when transferring books or inputting mutations.

The potential risks that can occur in customer service units include:

- a. Errors in inputting customer data
- b. Complaints from customers

Therefore, Bank Nagari Siteba Sub-Branch has policies and procedures for controlling and mitigating operational risks which are complied with and implemented by the teller and customer service units.

Procedures for Identifying Operational Risks of Teller Units

Procedures for identifying operational risks for tellers can be seen in daily activities carried out in accordance with SOPs and procedures that have been established, however Bank Nagari Siteba Sub-Branch uses operational risk management procedures for tellers which are carried out by following the systems and procedures that have been established by management, procedures Operational risk management is carried out to avoid the risk of differences in cash.

Starting in the morning, the teller has the authority to enter the treasury and hand over the cash box, and is fully responsible for the contents of the cash box. The contents of the cashbox contain: small denomination cash that was not deposited with the head teller at the end of the previous day.

Procedures for Identifying Operational Risks in Customer Service Units

*Customer service*Bank Nagari Siteba Sub-Branch follows procedures for identifying operational risks for customer service units seen from the daily activities they carry out. Starting in the morning after opening the treasury door, customer service is authorized to enter the treasury, after that customer service has been given responsibility for the contents of the cashbox.

*Cashbox*contains the following (Afriyeni, 2020):

- a. Saving book
- b. ATM card

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- c. Checkbook, giro bill
- d. Deposit

Anticipation by Bank Nagari Siteba Sub-Branch

In anticipating losses that may occur due to operational risks, Bank Nagari Siteba Sub-Branch has attempted to take several actions as follows:

- a. Password

As an anticipation, Bank Nagari Siteba Sub-Branch has a password for the user which is used to log in to the system which will be used to carry out daily operational activities. Passwords are changed within fourteen days, to avoid password misuse.

- b. Separation of authority and responsibility

There are several separations of authority and responsibility at Bank Nagari Siteba Sub-Branch, including:

- 1) Key holders and treasure combination codes such as:
 - a) *Authorized signer* holding the key to the money safe
 - b) *Supervisor* holding the key to the outer iron door
 - c) The operations manager holds the key to the cash safe
- 2) Safe deposit box key holders such as:
 - a) *Customer service* holds the key to the master box
 - b) The operations manager holds the master box combination code

This is done with the aim of minimizing the possibility of misuse of authority and responsibility.

CONCLUSION

Operational risk is a normal thing that occurs within a company, this risk can be avoided so as not to cause losses to the bank. This risk can arise due to something that could threaten the company's business operational activities, for example operational risk occurs in the process of carrying out each work activity, there are risks such as internal and external risks. Teller and customer service units to employee negligence and computer operation. This condition can occur if it is not managed and resolved properly, the operational risk of this bank can cause quite large losses. Internal risks at PT. Bank Nagari Siteba Sub-Branch.

- 1. Operational activities are activities that cannot be separated from a company, without operational activities a company will not be able to carry out its activities, in carrying out work activities the possibility of risk is very large, because in every work activity there are risks such as internal and external risks.
- 2. Teller and customer service units have the potential for high operational risk because they are in direct contact with customers because errors that occur will result in financial losses as well as the bank's good name.
- 3. Factors that cause operational risks in teller and customer service units are:
 - a. Fatigue factors that result in lack of work concentration.
 - b. Internal factors such as network failure, incorrect input of customer data, damage to work equipment and others.
 - c. External factors such as mistakes made by customers or others.

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