



IMPLEMENTATION OF OPERATIONAL RISK MANAGEMENT IN TELLER UNIT OF PT. BANK TABUNGAN Pensiunan NASIONAL PADANG BRANCH OFFICE

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ABSTRACT

The purpose of this study is to find out how the Implementation of Operational Risk Management in the Teller Unit of PT. Bank Tabungan Pensiunan Nasional Kantor Cabang Padang Methods of data analysis in this study using descriptive methods and interviewing related parties (tellers). Based on the results of this study it was found that PT. Bank Tabungan Pensiunan Nasional Kantor Cabang Padang has implemented operational risk management in the teller unit. This is indicated by several incidents in operational activities such as negligence in submitting new information to customers and other risks such as the risk of counterfeit money, errors in inputting nominal values, negligence in entering the nominal amount of tax paid, negligence in entering clearing account numbers and negligence. Typing the customer's name in conducting clearing transactions.

Keywords: *operasional risk management, teller.*

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INTRODUCTION

The existence of the banking sector is very important in improving the economy of a country today, banks must be able to compete with other banks that also provide services, services and a good level of trust. Every day some people involve banking sector services with the level of public trust in banks continues to increase, marked by an increase in public funds to the banking sector. A bank is said to have won its business competition if it is able to provide good services while being able to increase public confidence in the banking sector.

Banks according to Law of the Republic of Indonesia Number 10 of 1998 concerning amendments to Law Number 7 of 1992 concerning banking are financial institutions or business entities that collect funds from the public in the form of deposits and distribute them back to the public in the form of credit and other forms in improving the standard of living of many people.

According to Sari & Dahar, (2016) a bank is a financial institution that in its activities collects funds from people who have surplus funds (surplus spending units) and distributes funds back in the form of credit to people who need funds (deficit spending unit).

PT. Bank Tabungan Pensiunan Nasional (BTPN) whose status as a Commercial Bank pursuant to the Decree of the Minister of Finance of the Republic

of Indonesia No.555/KM.17/1993.PT. BTPN has 61 branch offices, 264 sub-branch offices were established to help ease the economic burden, especially on retired Armed Forces (ASABRI) and civil servants. The purpose of PT. BTPN not only serves retirees but also helps micro, small, medium and MSME entrepreneurs, of course, this will help in economic growth and community income in order to improve the welfare of many people.

Management is the process of planning, leadership and controlling the efforts of organizational members and using all organizational resources to achieve predetermined goals (Leviza, 2014). Meanwhile, according to Murni, (2015) management is a business activity carried out to achieve a goal and coordinate the activities of others.

Risk management is the process of identifying, measuring and managing finances a risk that is detrimental or that threatens the assets and income of a company that can cause losses to the company (Anisa, 2012).

Operational risks that must be a concern that have a direct influence are human resources related to employees who work at a bank, one of which is tellers. According to Handayani, (2017) states that teller is the duty of a bank in charge of serving customers or customers in terms of financial transactions to all customers. Meanwhile, according to Amelia (2017), states that tellers are responsible for cash transactions, especially for receiving and paying money. Officers who work in the cash work unit are called cashiers or tellers headed by the head of cash or head teller. Based on work performance, the seniority of each officer and official in the cash work unit has different duties and authorities.

Teller is a front liner or frontline in financial transactions, therefore a teller must have a good mood every working day. Teller is also required to work optimally, conscientiously and patiently in serving customers. Especially at the beginning of the month at PT. BTPN's customers are more crowded than usual. Therefore, a professional attitude is very necessary in serving customers. There are several omissions committed by a teller including negligence in entering the customer's account number, negligence in entering the account number for the purpose of the bookkeeping transaction, negligence In entering the nominal amount of remittance fees, negligence in entering the nominal amount of tax paid and negligence in entering the clearing destination account number and negligence in typing the wrong customer name when conducting clearing transactions.

Therefore, banks must implement better risk management, especially in teller management because tellers are the frontline in financial transactions in carrying out intermediation functions and financial services, the banking sector really needs risk management because with risk management, the risks that will occur will be minimized properly.

RESEARCH METHODS

In this research method, the author uses the following methods:

Field study This research was directly conducted by conducting interviews with parties at PT. Bank Tabungan Pensiunan Nasional (BTPN) Padang Branch Office. Literature study That is a study conducted by collecting data and reading books that are used as references or references.

Data Analysis Methods

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The data analysis method used in this study is a qualitative analysis method that explains descriptively, namely describing data systematically from facts obtained in the field then connected with the Application of Operational Risk Management in the Teller Unit of PT. KC National Retirement Savings Bank. Field.

RESULTS AND DISCUSSION

Understanding Bank

The definition of a bank according to Law of the Republic of Indonesia Number 10 of 1998 concerning amendments to Law Number 7 of 1992 concerning Banking is "a financial institution or business entity that collects funds from the public in the form of deposits and distributes them back to the public in the form of credit and other forms in order to improve the standard of living of many people.

Risk Definition

According to Bank Indonesia Regulation No. 11/25/PBI/2009 Article 1 Part 4 which reads risk is the potential loss due to the occurrence of a certain event. Risk can also be interpreted as a form of state of a situation that will occur later with decisions taken based on various considerations at this time.

Types of Risk

According to the Financial Services Authority Regulation Number / POJK.04 / 2019 the Bank has various types of risks, consisting of 8 types of risks:

- a. **Credit Risk**
Risk caused by the inability of the debtors to fulfill obligations as required by the creditor.
- b. **Market Risk**
Risk caused by market movements from unexpected or abnormal conditions so that these conditions cause banks to experience losses.
- c. **Liquidity Risk**
Risk experienced by banks due to their inability to meet short-term obligations.
- d. **Operational Risk**
Risks arising from internal factors of the bank (within the Bank) itself such as errors computer systems, human error, and others so that such events have caused problems with the bank itself.
- e. **Risk Strategy**
Strategy risk is the bank's inaccuracy in making a decision or inaccuracy in strategy formulation in anticipating changes in the business environment.
- f. **Legal Risk**
Risks arising from juridical claims and weaknesses, These risks arise, among others, due to the absence of laws and regulations that underlie the weaknesses of the agreement, such as non-fulfillment of the legal conditions of the contract or inadequate collateral.
- g. **Compliance Risk**
Risks arising from the bank not complying with applicable laws and regulations.
- h. **Risk of Reputation**
Risks that result in a decrease in the level of stakeholder trust stemming from negative perceptions from banks.

Understanding Risk Management

Risk management Djojosoedarso, (2003) defines risk management as the implementation of management functions in risk management, especially risks faced by organizations or companies, families and communities. This includes planning, organizing, structuring, leading, coordinating, supervising, and evaluating risk mitigation programs.

The definition of risk management in Bank Indonesia Regulation No.11/25/PBI/2009 Article 1 part 5 is: "Risk management is a series of methodologies and procedures used to identify, measure, monitor and control risks arising from all bank business activities"

Understanding Bank Operational Risk

Bank operational risk is one of the problems that often occurs, of course, this will be a concern because this operational risk has a bad impact on the bank. This operational risk can cause financial losses for the bank and other losses such as tarnishing the bank's good name which will cause the customer to move to another bank.

Operational risk according to Nur Fauziah et al., (2020) is a risk where losses are based on inadequacies in internal processes, related to systems and people or external problems that affect bank operations. Especially in the teller section, it is a frontliner who deals directly with the customer and has a high risk.

Understanding Teller

According to the Indonesian Bankers Association (2014), a teller is a bank officer who works in frontliner banking and conducts direct transactions with customers in the form of receiving or withdrawing both cash and non-cash transactions and doing bookkeeping in the bank system. A teller must be able to create a professional, friendly attitude and always carry out responsibilities well.

Teller supports the development of the bank's business well, and precisely which is certainly in accordance with the standards of teller service at the bank. Teller work is categorized as a basic job because through this work there is interaction between banks and customers as banking consumers. Thus, if there are no tellers in a bank, it will cause disruption to bank activities.

Scope of Banking Risk Management

The Bank's board of directors has the duty to determine banking risks in carrying out their duties in an effective manner. In the implementation of such tasks require:

- a. Active supervision of the board of commissioners, division and related risk management personnel selected by the bank.
- b. Establishment of policies and procedures to determine limits for risk implemented by banks.
- c. Establishment of procedures for identifying, measuring, monitoring and controlling risks.
- d. Establishment of an internal supervisory structure to manage risk.

Identification of Teller Unit Operational Risk

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In the unit, risk tellers can be identified by being more careful and careful in inputting data such as inputting the adjusted transfer nominal between the computer system and the nominal customer money given.

Operational risk is carried out with the aim of identifying all types of risks that have the potential to harm operations because they also affect the profit and loss of a bank. Effective identification of operational risks must pay attention to all factors, both internal and external factors.

In the application of operational risk, Bank For International Settlement (BIS, 2011) groups there are seven types of loss events. The seven types of lossevents include:

- a. Internal fraud.
- b. External fraud.
- c. Employee practices and occupational safety.
- d. Clients, products, and business practices.
- e. Damage to the company's physical assets.
- f. Business disruption and system failure.
- g. Process management, implementation and service.

Benefits of Operational Risk Management

Operational risk management has high benefits, but it is relatively difficult to implement effectively in day-to-day banking operations. The application of operational risk management by banks provides benefits (Harisdkk, 2005) for banks as follows:

- a. To ensure that management takes appropriate steps to identify, assess and manage Operational Risks.
- b. To increase transparency and consistency of information related to operational risk management throughout the bank organization by harmonizing information sources such as Key Risk Indicators, Risk Self Assessment, Corporate Loss Database and audit reports.
- c. To facilitate the Risk Based Approach to Capital Allocation for Operational Risk.

ANALYSIS AND DISCUSSION

Overview of Operational Risk Management in Teller Unit of PT. Bank Tabungan Pensiunan Nasional (BTPN) Padang Branch Office

a. Active Supervision of Commissioners

1. Commissioners and directors of PT. BTPN Padang Branch understands operational risks and evaluates operational risk policies and strategies periodically.
2. Operational risk policies and strategies by considering their impact on capital and taking into account external and internal changes.
3. The Board of Directors describes, communicates related policies on operational risk strategies to all work units through circulars and evaluates the implementation of the policies and strategies in question.
4. The Board of Directors identifies and manages the operational risks inherent in new products and activities and ensures that the risks of new products and activities have gone through adequate risk control processes, prior to introduction or implementation.

5. The Board of Directors identifies the placement and improvement of competence and integrity of adequate human resources in all functional activities of the bank.

b. Process of Identification, Measurement, Monitoring, and Operational Risk Management Information System

1) Operational Risk Identification;

- a. PT. BTPN Padang Branch identifies and analyzes the factors that cause operational risks inherent in functional activities, products, processes, and information systems due to internal and external factors that negatively impact the achievement of the bank's objectives.
- b. PT. BTPN Padang Branch collects operational risk data on teller units. Then assess the operational risks inherent in activities and products including processes and systems.
- c. From these results PT. BTPN Padang Branch developed a database on the types of losses incurred by operational risks.
- d. The method used by PT. Bank Tabungan Pensiunan Nasional (BTPN) Padang Branch to identify operational risks is as follows:
- e. Self Risk Assessment where the bank conducts estimates to identify strengths and weaknesses in the bank's operational risk environment, such as commissioners and directors regulations.
- f. Risk Mapping is a map that contains information about the risk position experienced by banks on functional activities, organizational structure and transaction processes.
- g. Allocate the moral needs of each functional activity.

2) Operational Risk Measurement

After PT. BTPN Padang Branch identifies operational risks, then the next steps to assess operational risks related to their number and frequency are:

- a. System failures and errors.
- b. Failure of relationship with customers.
- c. Payment delays and errors.
- d. Misappropriation of authority.

3) Collection of Operational Risk Data

- a. The main source in the implementation of operational risk management is historical data on bank losses caused by verified operational risks.
- b. Operational risk loss data consists of events that are routine and have a large and small impact on the bank.

The loss data is in the nature of:

1. Predictable such as events that have a high frequency impact but low frequency.
2. Difficult to predict (unexpected) such as events that have low frequency but high impact.
3. At PT. BTPN Padang Branch has the right operational risk measurement methodology, starting from competent human resources and adequate

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system infrastructure in order to identify and collect operational risk data.

4. PT. BTPN Padang Branch records every potential loss. The recording is compiled in a statistical data that can be used to project potential losses in a certain period and functional activity.

4) Operational Risk Monitoring

- a. PT. BTPN Padang Branch continuously monitors operational risks against all operational risks and losses incurred by key functional activities, among others, by implementing an internal control system and providing periodic reports on losses arising from operational risks.
- b. PT. BTPN Cabnag Padang regularly reviews the factors that cause operational risks and the impact of losses.
- c. PT. BTPN Padang Branch conducts operational risk management activities by compiling financial statements regarding losses arising from operational risks and the results of internal audit compliance reviews and submitting these reports to the risk management committee and board of directors.

5) Risk Management Information System

- a. PT. BTPN padang branch has adequate information system and technology.
- b. The management information system must be able to produce a very complete and accurate report that will be used for risk monitoring in order to make appropriate decisions.

c. Operational Risk Control of Teller Unit

PT. BTPN Padang Branch has policies on operational risk control by:

- a. Leaders give direct direction to be more thorough and patient in serving customers.
- b. Conduct periodic evaluations related to operational risks to reduce the possibility of errors.

d. Potential Operational Risk in Teller Unit

Teller unit at PT. BTPN Padang Branch has a high operational risk because it gives a direct impression to customers, in addition to giving direct impressions to customers, tellers also have the right to financial transactions so that they are directly related to cash, errors that often occur in the operational risk of teller units are errors in inputting data.

Some potential risks that may occur in the teller unit of PT. BTPN Padang Branch includes:

1. Error in inputting customer data.
2. Error in inputting nominal and customer account number at the time of transaction.
3. There are customers who complain about the failure of information notifications in fulfilling pension withdrawal requirements.
4. Risk of counterfeit money.

Application of Operational Risk Management in Teller Unit

The application of operational risk management in the teller unit can be seen

in the daily activities carried out based on established systems and procedures, PT. BTPN has used operational risk management procedures in teller units in accordance with established procedures. This operational risk management procedure is carried out to avoid the occurrence of other risks such as risks This operation is carried out to avoid other risks such as the risk of inputting customer data or writing incorrect customer data in clearing transactions, the risk of missubmission of the latest information in meeting pension withdrawal requirements and so on.

In the teller unit, operational risk management procedures can be seen in the daily activities carried out, in the morning tellers serve various customer needs related to financial transactions, such as accepting cash deposits, accepting cash withdrawals, making money transfers and accepting foreign currency exchanges.

Teller Case

An example of a case that occurred at PT. BTPN Padang Branch is as follows:

On July 3, 2023, in the morning customer A came to PT. BTPN Padang Branch. When arriving at the bank, customer A is greeted by the security guard by saying the words, (good morning, welcome to PT. BTPN, can anyone help?) and at that time customer A wants to get the teller to take his pension, then the security guard gives the queue number to the teller for customer A and customer A is welcome to sit and wait for the queue number to be called. Customer A waits a little because at the beginning of the month at PT. Many BTPN customers withdraw pension money compared to normal days. After a long wait, customer A is called according to the queue number that can be obtained to the teller. Then the teller serves customer A which begins with the words "there is something to help" customer A answers that he wants to withdraw pension money. The teller immediately asks for the requirements and customer A immediately gives the requirements to the teller. A few minutes later there was a dispute where customer A apparently had not authenticated last month, because Authentication is useful for verifying customer personal data so that the customer does not experience congestion or difficulty in withdrawing pension money, authentication is needed every month, but customer A does not get this information and there is a complaint from customer A, because customer A has been waiting for a long time and the withdrawal of pension money cannot be done, then customer A gets angry at the teller.

Impact of the Teller Case

The impact of the cases that occur are:

- a. Complaints from customers that can damage the good name of the bank.
- b. The case caused customer A to be upset and even angry because of the error in delivering new information.
- c. Transfer of Customer to another Bank.

Resolution of the Teller Case

The branch leader held a meeting, hearing the incident, the branch leader was disappointed and reprimanded and gave directions especially to the teller. In the

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future, branch leaders hope that any form of new information will soon be possible to convey to customers, be patient in serving customers, so that incidents like this do not happen again. According to the branch leader, this responsibility is not given only to the teller but to all frontliners in the environment PT. BTPN Padang Branch. For this reason, operational risk management needs to be carried out with the aim of minimizing the risks that occur, so that events like this do not reoccur in the future.

Anticipation in Teller Case

- a. The teller should promptly submit any form of new information related to pension retrieval requirements.
- b. Teller must be more careful and patient in serving customers because in general customers of PT. BTPN is an elderly pensioner. In fact, some use wheelchairs.

CONCLUSION

Based on the results of the discussion that has been stated in the previous chapter, the author concludes as follows:

1. Operational activities are activities that cannot be separated from a bank, because without this activity a bank will not be able to carry out its activities, so the role of risk management is increasingly needed to minimize the content that will occur.
2. The teller unit has a high potential for operational risk because it gives a direct impression to customers and is related to cash. Errors that occur such as negligence in submitting new information, may soon be conveyed to customers because this can affect the bank and damage the bank's image in the eyes of customers.
3. Head office policy must be able to adapt in accordance with the current environmental situation and continuously provide information and guidance to areas of operational activities is a strategic step to maintain the survival of a bank by reducing the level of operational risk so that the costs arising from this risk can be minimized.
4. PT. BTPN Padang Branch uses risk management procedures in the teller unit carried out with systems and procedures that have been determined by the operational risk management.

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