



## THE IMPLEMENTATION OF OPERATIONAL RISK MANAGEMENT IN THE CUSTOMER SERVICE UNIT OF PT. BANK NAGARI PASAR RAYA BRANCH

Afriyeni<sup>1)</sup>, <sup>2</sup>Ledy Hilery Sirirui<sup>2)</sup>

<sup>1,2)</sup>Akademi Keuangan dan Perbankan Padang

<sup>2)</sup>[ledysirirui200402@gmail.com](mailto:ledysirirui200402@gmail.com)

### ABSTRACT

*This research was conducted to find out how the implementation of operational risk management in the customer service unit at PT Bank Nagari Pasar Raya Branch. The method used in this research is the interview method to the customer service unit directly and the qualitative method by describing the data systematically from the facts that occur. Based on the results of this study, it was found that PT Bank Nagari Pasar Raya Branch has implemented operational risk management for the customer service unit to prevent complaints from customers, errors in inputting customer data, errors in printing customer passbooks which resulted in the book being damaged.*

**Keywords:** *Operational Risk Management, Customer Service*

**Submit** : March 27<sup>th</sup>, 2024

**Acceptance** : April 18<sup>th</sup>, 2024

### INTRODUCTION

The current condition of the banking world in Indonesia has undergone many changes from time to time, caused by internal and external developments in the banking world. The influence of the development of the banking world also has an impact on the community's need for banking services. One of the banking services that play an important role in carrying out customer service is customer service. Customer service is a person who receives more customer complaints. Because customer service interacts more with customers, especially regarding banking products.

According to Indonesian Law Number 10 of 1998 concerning banking, which is an amendment to Indonesian Law Number 7 of 1992, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the lives of many people. Meanwhile, according to Pratama & Fernos (2019), banks are financial institutions whose main activity is to collect funds from the public and channel them back in the form of credit or other forms.

In carrying out its functions, banks offer financial services by taking, accepting, and managing various types of financial risks effectively. The bank will face risks such as the occurrence of unwanted events so that the bank suffers losses. The bank will experience development through various risks faced in the implementation of banking business activities, one of which is operational risk. Banks can minimise risks by implementing risk management and good corporate governance. Operational risk is the risk of loss caused by inadequate internal processes, internal process failures, human error, system failures, and/or external

events that affect bank operations (Nurapiah, 2019).

The implementation of risk management aims to avoid losses caused by the occurrence of a risk. One of these risks is operational risk. Operational risk is the risk of loss that occurs either directly or indirectly caused by the inadequacy or failure of internal, external processes, or human error itself. Meanwhile, risk management is the process of identifying, managing, and controlling risk as well as possible.

Customer service is any activity that is intended or aimed at providing satisfaction to customers, through services that can fulfil customer wants and needs (Kasmir, 2019: 179). Customer service aims to provide comfort so that their transaction experience is better and hopes to meet their expectations. Customer service is tasked with providing the best service to customers. Customer service plays a very important role. Besides providing services, customer service also functions as a relationship builder with the community or public relations. As a customer service, it certainly has duties and functions that will be carried out. In carrying out their duties as customer service, there are several omissions made, namely, incorrectly registering the cheque book serial number, incorrectly filling in customer data, errors in printing savings books resulting in damage, and errors in serving customers so that the customer complains. Negligence that occurs can be a risk that will be faced by the bank. Therefore, it is necessary to implement risk management, especially operational risk in the customer service unit.

PT Bank Nagari Pasar Raya Branch is one of the banks that plays an important role in economic growth among the community. In carrying out its business activities, PT Bank Nagari Pasar Raya Branch is inseparable from various risks that can lead to business failure. Although risks cannot be avoided, at least banks can minimise the risks that will be faced. Therefore, PT Bank Nagari Pasar Raya Branch is required to be able to manage and implement operational risks that will be faced effectively to overcome possible losses in terms of material or the good name of the bank as a result of operational risks that occur.

Based on the background of the above problems, the authors are interested in conducting research in the form of a proposal with the title "Implementation of Operational Risk Management at the Customer service Unit of PT Bank Nagari Pasar Raya Branch".

## **RESEARCH METHODS**

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

### **Data Collection Method**

#### a. Field Study

This research was conducted by conducting interviews with the parties of PT Bank Nagari Pasar Raya Branch.

#### b. Literature Study

This research is carried out by collecting data and using theories related to the problems to be discussed in the form of books related to the problems that have been described.

### **Data Analysis Method**

The data analysis method used in this research is a qualitative analysis method that explains descriptively, namely by describing the data systematically from the facts obtained and then linked to the application of operational risk management in the customer service unit

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of PT Bank Nagari Pasar Raya Branch.

## **RESULTS AND DISCUSSION**

Overview of Operational Risk Management at the Customer Service Unit of PT Bank Nagari Pasar Raya Branch

### **a. Active Supervision of Commissioners**

1. Commissioners and Directors of PT Bank Nagari Cabang Pasar Raya understand operational risk and actively approve and evaluate operational risk policies and strategies periodically.
2. Operational risk policies and strategies by considering their impact on capital by taking into account external and internal changes.
3. The Board of Directors lays out and communicates operational risk policies and strategies to all relevant work units through circulars and evaluates the implementation of these policies and strategies.
4. The Board of Directors identifies and manages operational risks inherent in new products and activities and ensures that the risks of such new products and activities have gone through an adequate risk control process, prior to their introduction or implementation.
5. The Board of Directors ensures the placement and improvement of adequate competence and integrity of human resources in all functional activities of the bank.

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

#### **1. Identification of Operational Risk**

- a. PT Bank Nagari Cabang Pasar Raya identifies and analyses the factors that cause operational risk inherent in functional activities, products, processes, and information systems, both caused by internal and external factors that have a negative impact on the achievement of bank goals.
- b. PT Bank Nagari Cabang Pasar Raya collects operational risk data on the customer service unit. Then, PT Bank Nagari Cabang Pasar Raya conducts an assessment of the operational risks inherent in activities and products including processes and systems.
- c. From these results, PT Bank Nagari Cabang Pasar Raya develops a database of the types of losses (loss events) caused by operational risk.
- d. The methods used by PT Bank Nagari Pasar Raya Branch to identify operational risks are as follows:
  1. Self Risk Assessment where the bank estimates to identify strengths and weaknesses in the bank's operational risk environment, such as the role of commissioners and directors.
  2. Risk Mapping is a map that contains information about the risk position experienced by the bank against functional activities, organisational structures, and transaction processes
  3. Key Risk Indicator is a metric used by the bank to provide early signals to increase risk exposure, such as the number of cancelled transactions, employee turnover rate, and frequency of errors.
  4. Allocate capital requirements for each functional activity.

#### **2. Measurement of Operational Risk**

After PT Bank Nagari Cabang Pasar Raya identifies operational risks inherent in

functional activities, PT Bank Nagari Cabang Pasar Raya assesses the parameters that affect operational risk exposure, amount, and frequency, namely:

- a. System failures and errors.
- b. Administrative system.
- c. Failure of relationships with customers.
- d. Failure in good service.

3. Operational Risk Data Collection

- a. The main source in implementing operational risk management is historical data on bank losses caused by verified operational risk.
- b. Operational risk loss data consists of events that are routine, high frequency but low impact or low frequency but high impact on the bank's profit loss.

The loss data is:

- 1) Predictable (expected) such as events that have a high frequency but low impact.
- 2) Unpredictable (unexpected) such as events that have a low frequency but high impact.
- 3) PT Bank Nagari Cabang Pasar Raya has an appropriate operational risk measurement methodology, starting from competent human resources and adequate system infrastructure in order to identify and collect operational risk data.
- 4) PT Bank Nagari Cabang Pasar Raya records and administers each event including the amount of potential loss caused by the event, referred to in a data administration. The recording and administration of the data 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 Bank Nagari Cabang Pasar Raya conducts ongoing operational risk monitoring of all operational risk exposures and losses (loss events) that can be incurred by major functional activities (major business lines), namely by implementing an internal control system and providing periodic reports on losses incurred by operational risks.
- b. PT Bank Nagari CabanThis section presents the results of the study. The results of the study must be supplemented with tables, graphs (figures), and/or charts.

## **CONCLUSION**

Based on the results of the discussion that has been stated in the previous chapter, the authors draw the following conclusions:

- a. The implementation of operational risk management at PT Bank Nagari Pasar Raya Branch is carried out by identifying risks, measuring risks, monitoring risks, and controlling risks.
- b. Operational risk management is the risk of loss caused by the failure or inadequacy of internal processes, people, and systems or from external events.
- c. To avoid the occurrence of operational risk in the customer service unit, it is necessary to effectively research each application of processes, procedures, and systems implemented within the bank so that the negative influence of external events can be detected early.
- d. The results of the description above show that PT Bank Nagari Pasar Raya Branch has

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a big challenge, meaning that the bank is in good condition, but has a large number of challenges because it is directly related to the bank's customers. The strategy that must be carried out by the bank in order to minimise the occurrence of operational risk is to identify the risks that occur in the customer service unit.

### ACKNOWLEDGMENTS

The author expresses his gratitude to God Almighty who has bestowed His grace and gifts, so that the author can complete this article. The author expresses his deepest gratitude to the big family of AKBP STIE "KBP" Padang for the upbringing and support that has been given, to PT. Bank Nagari Pasar Raya Branch which has allowed and assisted the author in obtaining information, to the author's dear parents who always provide prayers, support, and infinite love to the author, and to friends and friends in arms who provide support to each other, so that the author can complete this article. Finally, the author wishes that this article can be useful and easily understood by readers.

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