



IMPLEMENTATION OF OPERATIONAL RISK MANAGEMENT IN THE TELLER UNIT OF PT. NAGARI BANK PASAR RAYA BRANCH

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ABSTRACT

This research aims to find out how the operational risk management of the teller unit is implemented at PT. Bank Nagari Pasar Raya Branch. The data analysis method used in this writing is a descriptive method with an inductive thinking pattern. Namely explaining the results of research based on existing facts. Based on the research results, it is known that PT. Bank Nagari Pasar Raya Branch implements operational risk management in accordance with procedures established by the banking unit. This can be seen through one of the cases that occurred in the teller unit, namely the case of incorrect input of the customer's nominal amount, resulting in a feeling of disappointment and misunderstanding among customers regarding the services provided by the teller unit.

Keywords: *Management, Risk, Operations*

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INTRODUCTION

Threats arising from bank operations can be triggered by various factors, both internal and external. Potential events such as fraud, information technology system failure, operating processes that are not in accordance with applicable regulations, and external crimes against banks if not identified and managed properly can cause severe problems and even disasters for banks. Along with the development of an increasingly global economy and increasingly sophisticated technological advances, banks face greater opportunities and risks in their operations. From this role risk management is indispensable, from banks and bank supervisors around the world, it is increasingly realized that good risk management practices must be carried out, not only for the success of a bank, but also for the banking system as a whole. 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). According to dahar (2016). Operational risk management is the risk of loss caused by inadequate internal processes, internal process failures, human error, system failure, and/or external events that affect bank operations.

In carrying out its functions, banks offer financial services by taking, accepting, and managing various types of financial risks effectively. Banks will face risks such as the occurrence of unwanted events so that the bank experiences 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 minimize risk by implementing risk management

and good corporate governance.

The application of risk management aims to avoid losses caused by the occurrence of a risk, one of the risks that occur is operational risk. Operational risk is the risk of losses that occur either directly or indirectly which are caused by inadequacy or failure of internal processes, human errors, or caused from outside. The focus of risk management is to identify, manage and control risks best.

Risk management is the process of identifying, measuring and managing finances a risk that harms or threatens the assets and income of a company that can cause damage or loss to the company. Operational risks that must be a concern or have a direct influence are human resources related to employees who work at a bank, one of which is tellers According to Ningsih (2020).

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, thoroughly and patiently in serving customers. In carrying out their duties as a teller, there are negligences made, namely negligence in providing new information to customers which results The occurrence of disputes, negligence in entering the customer's account number, negligence in entering the account number for which the bookkeeping transaction is made, negligence in entering the nominal amount of money transfer fees, negligence in typing the customer's name.

RESEARCH METHODS

RESULTS AND DISCUSSION

Understanding Bank

Bank is a form of financial institution that acts as a financial institution (financial intermediary) between parties who have excess funds (surplus units) with parties who need funds, as well as institutions that function to facilitate payment traffic. According to the Law of the Republic of Indonesia No. 10 of 1998 concerning banking, a Bank is a type of financial institution that carries out various services, such as providing loans, circulate currency, control currency, act as a storage place for valuables, finance the business of companies. (According to A.Abduracman (2014: 6) Bank is a business entity that collects funds from the public in the form of deposits and distributes them in the form of credit or other forms in order to improve the standard of living of the Browse a lot. Meanwhile, according to Mulia & Afriyeni (2019), a bank is a financial institution that in its operations collects funds from people who have excess funds (surplus spending units) and distributes these funds in the form of credit to people who need funds (deficit spending units). (Amelia, 2018).

Risk Definition

Risk is an uncertain situation and there are elements of costs, consequences or consequences that can occur due to ongoing processes or events that will be recorded. In the banking world, risk is defined in the form of causing large losses in the future, so that the risk is The most threatening can be risks to credit, foreign exchange, and credit card issuance. (According to Wulandari & Susanto (2019).

The types of risks in banks are as follows:

- a. Credit risk is the risk caused by the inability of the debtor to fulfill obligations as required by the debtor. Risiko Pasar adalah risiko yang disebabkan karena adanya pergerakan pasar dari Conditions beyond prediction or abnormal so that these conditions cause the bank to

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experience losses. Liquidity Risk is the risk experienced by banks due to their inability to fulfill short-term obligations. Operational Risk is a risk that arises due to internal factors of the bank (within the bank) itself, such as errors in computer systems, human error, and others so that such events have caused problems with the bank itself.

- b. Strategy Risk is the bank's inaccuracy in making a decision or inaccuracy in strategy formulation in anticipating changes in the business environment. Legal Risk is the risk arising from juridical claims and weaknesses. This risk arises, among others, due to the absence of laws and regulations that underlie the weaknesses of the engagement, such as non-fulfillment of the legal conditions of the contract or inadequate collateral. Risiko Kepatuhan adalah risiko yang timbul karena bank tidak mematuhi peraturan hukum dan undang-undang yang berlaku.

Understanding Risk Management

In Bank Indonesia regulation No. 11/25/PBI/2009 Article 1 part 5 namely: "Risk management is a set of methodologies and procedures used to identify, measure, monitor, and control risks arising from all business activities of the bank".

Risk management is the application of management functions in risk management, risk, risks that will be faced by an organization, company and family. It includes all activities, organizing, and compiling or coordinating and evaluating a program. (Vatharani & Fernos, (2020).

Understanding Teller

Teller can be categorized as a bank employee who is responsible for cash traffic. Teller is also called limited cash power because in a limited amount of money the employee can act directly to make transactions, from a series of service work to customers in the caunter most of the work process is adjusted by the Teller concerned, and the Teller's work series to receive deposits and cash payments. A teller serving customers always tries to attract by convincing prospective customers so that the bank customers concerned feel safe and comfortable in cash and non-cash transactions. In addition, tellers must also be able to keep customers from becoming bank customers, and keep new customers using bank facilities.

Understanding Bank Operational Risk

Bank operational risk is one of the problems that often occur that must be considered. This is seen by a number of events experienced by financial institutions that will have a negative impact on banks. Operational risk can cause financial losses or other losses, such as tarnishing the good name of the bank which will cause the customer to move to another bank.

Operational risk 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 which is a front liner that deals directly with the customer and has a high risk. Heftics, (2020).

Scope of Operational Risk Management

The board of directors of each bank has the duty to determine that banking risks in conducting business are regulated in an effective manner. In the implementation of such tasks require::

1. Active supervision of commissioners, directors and risk management personnel selected by the bank.
2. Establishment of policies and procedures to determine limits for risk implemented by banks.

3. Establish procedures for identifying, measuring, monitoring, and controlling risk.
4. Establishment of an internal control structure to manage risk.

Identification of Teller Unit Operational Risk

The initial stage in identifying the operational risks of the teller unit at the bank is by understanding what are the risks, types, and characteristics of operational risks that occur in the teller unit in each of its activities, in the teller unit, these risks can be identified in a more thorough and careful way in providing customer money disbursements, foreign currency exchanges and others, operational risk identification is carried out to identify all types of risks that result in Operating losses thus affecting the company's profit and loss. Effective identification of operational risks should pay attention All factors, both internal such as: organizational structure in the company, the scope of the company's business activities, the quality of human resources, and external factors such as economic conditions, technological advances, political, social, and events caused by natural disasters.

Benefits of Operational Risk Management in Teller Unit

Operational risk management of teller units has high benefits, but it is relatively difficult to be carried out effectively in operational activities in teller units providing benefits, as follows:

- a. Bank Nagari Pasar Raya branch understands the operational risks inherent in all functional activities, products, processes, and information systems both by internal and external factors that negatively affect the achievement of the bank's organizational goals.
- b. Used to develop a database of types of losses (liss events) incurred by operational risks.
- c. Bank nagari supermarket branch to reduce the operational losses of the teller unit.

Analysis and Discussion

Overview of Operational Risk Management in Teller Unit of PT. Nagari Bank Pasar Raya Branch

- a. Active supervisory commissioner
- b. Commissioners and directors of PT. Bank Nagari Pasar Raya Branch understands operational risks and actively approves and evaluates operational risk policies and strategies periodically.
- c. Operational risk policies and strategies by considering their impact on capital by taking into account external and internal changes.
- d. The Board of Directors describes and communicates operational risk policies and strategies to all related work units through circulars and evaluates the implementation of the policies and strategies that are implemented.
- e. 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 their introduction or execution.
- f. The Board of Directors ensures the placement and improvement of competence and integrity of adequate human resources in all functional activities of the bank.

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

- a. Identifikasi Risiko Operasional

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1. PT. Bank Nagari Pasar Raya Branch identifies and analyzes the factors causing operational risks inherent in functional activities, products, processes, and information systems, both due to internal and external factors that have a negative impact on achieving bank targets.
 2. PT. Bank Nagari Pasar Raya Branch collects operational risk data on the teller unit. Then, PT. Bank Nagari Pasar Raya Branch assesses the operational risks inherent in activities and products including their processes and systems.
 3. From these results, PT. Bank Nagari Pasar Raya Branch developed a database on the types of losses (loss events) caused by operational risks.
 4. The method used by PT. Bank Nagari Pasar Raya Branch to identify operational risks is as follows:
 - a. Self Risk Assessment where the bank conducts estimates to identify strengths and weaknesses in the bank's operational risk environment, such as commissioner and board regulations.
 - b. Risk Mapping is a map that contains information about the risk position experienced by banks on functional activities, organizational structure and transaction processes.
 - c. Key Risk Indicator is a metric used by banks to provide data on bank operational risks, such as the number of transaction cancellations and the frequency of errors.
 - d. Allocate the moral needs of each functional activity.
- b. **Operational Risk Measurement**
After PT. Bank Nagari Pasar Raya Branch identifies operational risks inherent in functional activities, then the next step is to assess the parameters that affect operational risks related to their number and frequency, namely:
1. System failures and errors.
 2. Failure of relationships with customers.
 3. Payment delays and errors.
 4. Fraud or misappropriation of authority.
- c. **Operational Risk Data Collection**
1. The main source in the application of operational risk management is historical data on bank losses caused by verified operational risks.
 2. Operational risk loss data consists of events that are routine and have a large and small impact on the bank.
- d. **Operational Risk Monitoring**
1. PT. Bank Nagari Pasar Raya Branch conducts continuous operational risk monitoring of all operational risk exposures and loss events arising from major business line activities, among others, by implementing an internal control system and providing periodic reports on losses arising from operational risks.
 2. PT. Bank Nagari Pasar Raya Branch periodically reviews the factors that cause operational risks and the impact of losses.
 3. PT. Bank Nagari Pasar Raya Branch conducts operational risk management activities by preparing financial statements arising from operational risks and the results of internal audit compliance reviews and submitting these reports to the risk management committee and directors.

- e. Risk Management Information System
 1. PT. Bank Nagari Pasar Raya Branch has adequate information systems and technology.
 2. Management information systems must be able to produce a very complete and accurate report that will be used for risk monitoring in order to make appropriate decisions.

- f. Teller Unit Operational Risk Control

PT. Bank Nagari Pasar Raya Branch has a policy on controlling operational risks by:

 1. Leaders provide direct direction to be more thorough and patient in serving customers.
 2. Conduct periodic evaluations related to operational risks to reduce the possibility of human error.

- g. *Potential Operational Risks in Teller Units*

Teller unit at PT. Bank Ngari Pasar Raya Branch has a high operational risk because it gives a direct impression to customers, in addition to giving a direct impression 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 the teller unit are errors in inputting data.

Some potential risks that may occur in the teller unit of PT. Bank Nagari Pasar Raya 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 negligence in information notification in fulfilling money withdrawal requirements.
 4. Risk of false aung.
 5. Application of Operational Risk Management in Teller Unit
 6. In practice, the application of operational risk management in the teller unit can be seen in daily activities carried out based on established systems and procedures, PT. Bank Nagari Pasar Raya Branch has used established procedures. This operational risk management procedure is carried out to avoid other risks such as the risk of inputting customer data or incorrect customer data exchange in clearing transactions, the risk of negligence in providing the latest information in meeting the requirements for withdrawing savings, pensioners and so on.
 7. In the teller unit, operational risk management procedures can be seen in the daily activities carried out, in the morning the teller serves various customer needs related to financial transactions, such as accepting cash deposits, accepting cash withdrawals, making money transfers and accepting foreign currency exchanges.
 8. Teller Case
 9. An example of a case that occurred at PT. Bank Nagari Pasar Raya Branch as follows: on January 26, 2024 at around 11.30 WIB Teller B calls the queue number 103, after teller B calls the queue then teller B serves customer A and asks the customer's intentions and objectives. A. then customer A conveys its purpose, customer A wants to make a cash withdrawal transaction from his account in the amount of Rp. 10,000,000,000,- then Teller B asks for a withdrawal slip that has



been filled in by customer A along with the requirements to make a cash withdrawal, after that Teller B processes the transaction and provides cash of Rp. 10,000,000, - according to amount withdrawn by customer A. When giving the amount of money, teller B unwittingly did not calculate the money to be given using a counting machine, and did not check the amount of money again when handing it over to customer A. After the transaction was completed, customer A left Bank Nagari Pasar Raya Branch.

10. At 13.40 WIB teller B will close the daily mutation and check all transactions that occur on that day, after checking it turns out that teller B's cash is less or a difference of Rp. 500,000, - when he finds out that teller B panics and immediately checks all transactions that occur on that day, after checking teller B does not find errors in all these transactions. Then teller B checked through the deposit slip of Bank Nagari Pasar Raya Branch and found an error made by Teller B. what teller B does, that is, giving an excess of Rp. 500,000 to customer A, this incident can be given because the thickness of Rp. 10,000,000 given to customer A is not the same as the thickness of the Rp. 10,000,000 bundle of money that exists with teller B. after finding the problem point then teller B contacts customer A admitting that there is excess money in the amount of Rp. 500,000, - and customer A is willing to return the excess money to the bank.

Impact of the Teller case

The impact of the teller case that occurred was:

- a. Mistakes made by tellers can reduce customer trust in the bank and damage the good name of the bank.
- b. For bank officers, namely tellers, negligence that occurs can reduce bank performance, especially teller B, if the problem cannot be resolved, teller B will suffer financial losses
- c. If customer A is not willing to return the money, teller B must reimburse the money because it is the teller's responsibility

Resolution of the Teller Case

The procedures for settling cash differences made by the teller are as follows:

1. If there is a difference in cases, whether the difference is less or more, the teller must inform the head of operations and the director of operations.
2. If there is a difference caused by the teller's negligence or negligence, when withdrawing or depositing from the customer that cannot be billed back to the customer, the teller is obliged to replace it on the same day.
3. If the cause of the cash difference is not found (for example the wrong book or complaint or customer) up to a certain period of time (for example 1 month), it can be deleted by moving the nominal cash difference over non-operating income (profit / loss) after obtaining approval from the president director. If the cause of the cash difference is not found (for example the wrong book or complaint or customer) up to a certain period of time (for example 1 month), it can be deleted by moving the nominal cash difference over non-operating income (profit / loss) after obtaining approval from the president director
4. The excess cash difference caused by rounding payments or deposits to be deposited into the bank's non-operating income (profit / loss).

5. If there is an excess cash difference that cannot be estimated on the same day to be posted to an intermediary account (for example, a temporary holding account or a cash difference shelter) by making minutes of the excess cash difference.
6. If the cause of the cash difference is not found (for example the wrong book or complaint or customer) up to a certain period of time (for example 1 month), it can be deleted by transferring the nominal cash difference over non-operating income (profit / loss) after obtaining approval from the president director.
7. The settlement of excess cash differences must be resolved on a case-by-case basis and may not be deducted (compensated) with cash differences on other days. Accounting treatment of cash differences is more with bookkeeping journals. Antisipasi Pada Kasus *Teller*

Plusieurs mesures peuvent être prises pour anticiper et réduire le nombre de cas au caissier, à savoir ::

1. Be more thorough and careful in serving customers who want to make transactions.
2. The teller must confirm to the customer the deposit mark that has been written in advance.
3. The teller will ask for authorization for the transaction to be carried out by the teller to the head or vice chairman of the bank.
4. Recheck the amount of money that will be given to customers.

CONCLUSION

1. Teller is a frontliner unit that has the task of serving customers directly, so tellers have responsibilities carried out by Bank Nagari Pasar Raya Branch.
2. Bank Nagari Pasar Raya Branch is less informative to customers in delivering the latest information to customers, thus causing customer disappointment with the services carried out by Bank Nagari Pasar Raya Branch frontliners, especially in the teller section.
3. Based on the results of the study, it can be seen that PT Bank Nagari Pasar Raya Branch has not implemented the operational risk management of the teller unit optimally, resulting in cases stemming from teller negligence.

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