



**IMPLEMENTATION OF OPERATIONAL RISK MANAGEMENT IN
THE CUSTOMER SERVICE UNIT AT PT. BANK NAGARI,
SOLOK BRANCH**

Aksyani husnul Khatimah¹⁾, Zusmawati²⁾

¹⁾Akademi Keuangan dan Perbankan Padang

²⁾Sekolah Tinggi Ilmu Ekonomi KBP

¹⁾aksyanihusnulkhatimah@gmail.com

²⁾zusmawati@akbpstie.ac.id

ABSTRACT

This study aims to determine the implementation of operational risk management in the Customer Service unit at PT. Bank Nagari Solok Branch. The research method used is a qualitative method with a descriptive approach. Data analysis was conducted by systematically describing the facts obtained and linking them to the implementation of operational risk management in the Customer Service unit. The results of the study show that PT. Bank Nagari Solok Branch has implemented operational risk management through the application of Standard Operating Procedures (SOP), supervision by supervisors, and regular employee training. Customer Service plays an important role in minimizing risk through customer data verification, providing education related to banking products and credit obligations, and reporting indications of risk to relevant units as an early warning system.

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

Submit : 08th Mei 2026

Acceptance : 11th Mei 2026

INTRODUCTION

Banking plays a crucial role in Indonesian society, with the primary goal of supporting national development and improving public welfare. A significant portion of community activities depend on banking services. Banks play a crucial role in a country's economy. As financial intermediaries, these institutions collect funds from the public through deposits and then redistribute them as credit or other financial services. Beyond pursuing profit, banks also contribute to the advancement of national development and the overall well-being of the people.

According to Law of the Republic of Indonesia Number 10 of 1998 concerning banks, a bank is defined as a company tasked with collecting funds from the public in the form of

deposits and then redistributing them to the public in the form of loans or other forms of assistance aimed at improving the quality of life of the wider community.

According to Kasmir, a bank functions as a financial institution whose primary activities include collecting funds from the public and redistributing them back to the public and providing various other banking services. Meanwhile, Habib stated that a financial institution is a financial institution that creates demand deposits and provides payment transaction services. From these various definitions, it can be concluded that banks have a strategic function as drivers of the economy and maintains financial system stability.

(Abbasi & Weigand, 2017), The banking industry is currently undergoing rapid transformation due to technological advances, economic globalization, and increased competition among financial institutions. Digital transformation is driving banks to provide financial technology services such as mobile finance, internet finance, and integrated service systems. This requires banks to meet increasingly complex customer needs through fast, precise, and accurate services.

In carrying out their functions, banks offer financial services that must meet financial needs, raise funds, distribute credit, manage risk, increase public trust, enhance customer satisfaction, and efficiently manage and accept various classifications of financial risk. Every risk adopted by a banking institution represents the potential for an adverse and unexpected event or series of events, which could ultimately lead to a deficit for the bank. The dynamics of the external and internal environments of the banking sector are constantly evolving, giving rise to various risks across the spectrum of banking business activities, one of which is operational risk. Both commercial banks and rural banks are increasingly recognizing the importance of implementing risk management and good corporate governance to minimize risk.

Risk management is implemented with the aim of preventing losses arising from risk events, including operational risks. Operational risks are losses arising directly or indirectly from internal processes, individual errors, or external events. The primary focus of risk management is the best efforts to identify, manage, and control potential risks.

Operational risks often arise from customer service activities involving administrative processes, the use of information technology systems, and direct interactions between employees and customers. One work unit with a high level of operational risk exposure is the Customer Service unit.

(Bank et al., 2025) Customer service is the frontline of banking services because it interacts directly with customers. According to Tjiptono, customer service is a service activity aimed at providing customer satisfaction to build loyalty and trust. In the banking context, customer service is responsible for providing information about bank products and services, opening and closing accounts, processing changes to customer data, verifying documents, and handling customer complaints.

According to (Alsoufi & Ali, 2014), Customer Service in general is any action intended or to fulfill the needs and satisfaction of customers, by providing services that are able to answer the desires and needs of customers. Customer service officers have the responsibility to present information and act as a bridge between financial institutions and customers who will use their products, in order to produce benefits for both parties. In carrying out their functions as customer service officers, there is a potential for errors that can occur, such as errors in recording serial numbers on checkbooks, inaccuracies in customer data entry, errors



when printing customer savings books that cause damage to the book, as well as negligence in serving customers that result in complaints. These errors that arise have the potential to become risks that must be faced by financial institutions. Therefore, it is necessary to implement risk management, especially operational risks, so that even though it cannot be completely avoided, the risk can at least be reduced in its impact. Therefore, PT. Bank Nagari Solok Branch needs to manage the operational risks faced effectively in order to anticipate potential financial losses or damage to the bank's reputation due to these risks.

Risk

Risk is the possibility of an event occurring that could result in a loss or unexpected impact. In business activities, risk is unavoidable because every activity always contains an element of uncertainty. Therefore, risk must be managed properly to prevent greater losses.

According to (Putri et al., 2025), risk is the possibility of an event occurring that could cause losses for the company. Meanwhile, according to (Darmawi, 2017), risk is uncertainty that can cause losses or deviations from expected results.

In the banking context, risk is the potential loss arising from a bank's operational activities, whether originating from internal or external factors. Therefore, banks are required to implement risk management to maintain business stability and continuity.

Causes of Risk

In general, risk can occur due to uncertainty and weaknesses in control systems. In banking activities, the causes of operational risk can be grouped into several factors, as follows.

1. Human Resource Factors (Human Error)

Human error is the primary cause of operational risk. This error can take the form of a lack of accuracy, a lack of understanding of procedures, negligence, or a lack of work experience. In the Customer Service unit, human error often occurs due to the high volume of services and the demand for speed.

2. Process or Procedure Factors

Risk can arise if work procedures are not carried out in accordance with Standard Operating Procedures (SOPs) or if existing SOPs are unclear and not updated to reflect evolving needs. Procedural inconsistencies can lead to administrative and service errors.

3. System and Technology Factors

Computer system disruptions, application errors, or network failures can hinder service processes and potentially lead to transaction errors. In the era of digital banking, system risk is a critical factor that requires attention.

4. External Factors

External factors such as regulatory changes, power outages, natural disasters, and third-party actions can also lead to operational risk. Although beyond the bank's direct control, these factors must still be addressed through a robust control system.

Types of Risk

(Fahmy et al., 2020), In carrying out their business activities, banks face various types of risks that can impact operational continuity and financial stability. Therefore, every bank

is required to implement risk management in accordance with the provisions stipulated by the Financial Services Authority (OJK). In general, risks in banking include credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, and compliance risk.

Credit risk is the risk arising from the failure of debtors or other parties to fulfill their obligations to the bank in accordance with agreed agreements. This risk typically occurs in lending activities, where the debtor's inability to repay the principal and interest on a loan can result in losses for the bank. Furthermore, there is market risk arising from changes in market conditions such as interest rates, exchange rates, or the prices of other financial instruments, which can affect the bank's financial position.

Furthermore, liquidity risk is the risk that occurs when a bank is unable to meet its short-term obligations as they fall due. This risk can arise when customers withdraw large amounts of funds while available funds are insufficient. Operational risk is also a significant risk in banking, arising from inadequate or failed internal processes, human error, system failures, or external events. These risks frequently occur in daily operational activities, including in service units such as Customer Service.

Strategic risk arises from inaccurate strategic decision-making or a failure to anticipate changes in the business environment. Meanwhile, compliance risk arises from a bank's failure to comply with applicable laws and regulations, which can result in administrative sanctions or fines. Therefore, all of these risks must be managed effectively to ensure the bank's operational activities run smoothly and maintain its stability.

Risk Management

According to ISO 31000 (Putra & Hasibuan, 2024), risk management is a systematic approach to managing uncertainty through the identification, analysis, evaluation, and control of risks. According to (Kasmir, n.d.), risk management is the process of identifying, measuring, monitoring, and controlling risks that can affect a bank's business activities. The goal of risk management is to maintain the stability of a bank's operations and minimize potential losses.

Bank Operational Risk

According to the Basel Committee, operational risk is the risk of loss due to internal process failures, human error, system failures, and external factors. According to (Ni, 2025), operational risk is the most common risk in banking service activities

Customer Service

According to (Article, 2023), Customer Service is an activity carried out to provide the best possible service to customers in order to create customer satisfaction and loyalty. Customer service at banks is responsible for serving customers, providing product information, assisting with account opening, and handling customer complaints

Scope of Operational Risk Management in the Customer Service Unit

Operational risk management in the Customer Service unit encompasses all service activities that have the potential to pose risks in banking operations. The Customer Service unit interacts directly with customers, and therefore faces a high level of risk exposure,



whether stemming from human error, procedural weaknesses, system disruptions, or other external factors. Therefore, the implementation of risk management in this unit must be comprehensive and continuous.

The scope of operational risk management in the Customer Service unit encompasses risk identification, risk measurement, risk monitoring, and risk control. Risk identification is carried out by identifying every potential error that could occur in the service process, such as customer data input errors, document verification errors, negligence in providing product information, and other administrative errors. Once risks are identified, the next step is to assess the likelihood of their occurrence and the magnitude of their impact on bank operations.

(Putra & Hasibuan, 2024) Furthermore, risk monitoring is conducted periodically through supervision by direct superiors or supervisors to ensure that all service procedures are carried out in accordance with Standard Operating Procedures (SOPs). Risk control is carried out through the implementation of an internal monitoring system, the use of document checklists, the implementation of employee training, and coordination with related departments in the event of system disruptions or other problems.

Operational Risk Identification in the Customer Service Unit

Operational risk identification is the initial step in implementing risk management, aiming to identify and understand potential risks that may arise in operational activities. In the Customer Service unit, the risk identification process is crucial because this unit interacts directly with customers and handles various administrative processes related to banking data and transactions.

Based on observations and interviews conducted at the Solok Branch of PT Bank Nagari, several forms of operational risk could potentially occur in the Customer Service unit. These risks include errors in inputting customer data into the system, errors in document verification during account opening, negligence in updating customer data, and a lack of accuracy in providing bank product information. These errors are generally caused by human error due to the high volume of services and the demand for timeliness.

Furthermore, there are risks stemming from information systems and technology, such as network or computer system disruptions that can hamper the service process. System disruptions can lead to service delays, data recording errors, and even potential customer complaints. Another identified risk is customer complaints due to inconsistencies in information or misunderstandings in service, which, if not handled properly, can impact the bank's reputation.

In the risk identification process, banks also consider the likelihood of a risk occurring (frequency) and its potential impact. Risks with high frequency but low impact still need to be monitored because they can impact overall service quality. Meanwhile, low-frequency but high-impact risks, such as document verification errors or system disruptions, require special attention because they have the potential to cause greater losses.

Operational risk identification in the Customer Service unit is carried out continuously as part of the implementation of risk management in accordance with the regulations of the Financial Services Authority (OJK). With a sound identification process, banks can determine appropriate control measures to minimize potential losses and maintain the quality of service to customers.

Benefits of Operational Risk Management in the Customer Service Unit

(Yuniarti, 2017) Operational risk management in the Customer Service unit plays a crucial role in supporting the smooth running of banking operations. The Customer Service unit interacts directly with customers and handles various administrative processes, thus exposing them to potentially high levels of risk. Therefore, the implementation of operational risk management aims to minimize the likelihood of errors and mitigate any potential detrimental impacts on the bank.

One of the primary benefits of implementing operational risk management is preventing errors in the service process, such as data entry errors, document verification errors, and negligence in providing product information to customers. With clear work procedures and effective supervision, the potential for human error can be minimized, thereby maintaining service quality. Furthermore, risk management also helps improve employee accuracy and discipline in carrying out their duties in accordance with Standard Operating Procedures (SOPs).

Another benefit is maintaining the bank's reputation and customer trust. Poorly managed operational risk can lead to customer complaints and dissatisfaction, which impact the bank's image. With an effective complaint control and handling system, banks can maintain customer loyalty and improve service quality. This aligns with the prudential principles and risk management implementation requirements established by the Financial Services Authority (OJK).

Overall, the implementation of operational risk management in the Customer Service unit provides benefits in maintaining operational stability, improving service quality, reducing potential losses, and strengthening the bank's internal control system. With effective risk management, the Customer Service unit can perform its functions optimally and support the achievement of company goals.

RESEARCH METHODS

Research Methods

a. Field Research

This research was conducted through direct observation and interviews with relevant stakeholders at PT. Bank Nagari, Solok Branch, particularly the Customer Service unit.

b. Library Research

This research was conducted by collecting and studying various literature relevant to the research topic. Data was obtained from scientific books, journals, laws and regulations, and official sources related to operational risk management and customer service in banking.

Data Analysis Method

The data analysis method used in this research was a qualitative research method with a descriptive approach. The qualitative method was chosen because this research aims to understand and describe in depth the implementation of operational risk management in the Customer Service unit at PT. Bank Nagari, Solok Branch. The descriptive approach was used to systematically and factually explain the service process, the types of operational risks that occur, and the risk control measures taken by the bank without using statistical calculations.



RESULT AND DISCUSSION

Implementation of Operational Risk Management in the Customer Service Unit at Bank Nagari, Solok Branch

The implementation of credit risk management at Bank Nagari is part of the bank's efforts to implement prudent principles to minimize the risk of non-performing loans. One of the work units involved in implementing credit risk management is Customer Service, which serves as the frontline in customer service. Although Customer Service does not have the authority to make credit decisions, its role is crucial in the initial stages of the credit application process, particularly in identifying and preventing potential risks early on.

Customer Service is responsible for conducting initial verification of customer identity and administrative data. The data reviewed includes the completeness and validity of documents such as National Identity Cards (KTP), Family Cards (KK), Taxpayer Identification Numbers (NPWP), and the consistency of personal data with the credit application form. This verification process aims to reduce the risk of data errors and fraud, which could increase credit risk in the future.

In addition to data verification, Customer Service also plays a role in ensuring that customers clearly understand the obligations and risks inherent in the credit facility they are applying for. Customer Service provides explanations regarding installment amounts and schedules, interest rates, late fees, and the consequences of bad debts. This customer education is part of the bank's preventative measures to reduce the likelihood of default due to a lack of understanding of the credit agreement.

In implementing credit risk management, Customer Service also serves as an initial source of information regarding customer conditions and behavior. Through direct interaction with customers, Customer Service can identify early indications of credit risk, such as complaints of payment difficulties, requests for installment deferrals, or changes in employment and address data. This information is then reported to the relevant units as an early warning system for further analysis and follow-up.

Thus, it can be concluded that the implementation of credit risk management by Customer Service at Bank Nagari focuses on risk prevention from the early stages of the credit process. Through data verification, customer education, and the dissemination of risk information to relevant units, Customer Service contributes to maintaining credit quality and supporting the stability of the bank's overall performance.

Customer Service Cases

The Customer Service cases in this study refer to issues or incidents related to operational risk that occurred in the Customer Service unit of Bank Nagari, Solok Branch. These operational risks arise from service activities that directly interact with customers, such as data entry errors, document inconsistencies, service delays, and errors in the delivery of banking product information.

In carrying out their duties, Customer Service is responsible for providing timely and accurate administrative and information services. However, the high level of service intensity and direct interaction with customers can increase the potential for operational risk.

Therefore, each case occurring in the Customer Service unit was observed in this study to determine how the bank implements operational risk management.

(Article, 2023), The Customer Service cases observed in this study were obtained through direct observation of service activities, interviews with Customer Service officers, and review of documents related to standard operating procedures (SOPs). From these cases, the researcher analyzed the types of operational risks that emerged and the control measures implemented by Bank Nagari, Solok Branch, to minimize their impact.

Discussion

Interview Results

Based on interviews conducted with the Customer Service unit at PT. Bank Nagari, Solok Branch, it was found that operational risk management has been implemented in a fairly systematic and structured manner. This is reflected in the implementation of Standard Operating Procedures (SOPs), management supervision, and regular employee training.

The implementation of SOPs is one of the most important forms of risk control in Customer Service operations. SOPs serve as work guidelines that govern every stage of the service process, from account opening and customer data verification to complaint handling. With SOPs, every service activity can be carried out consistently and in accordance with applicable regulations, thereby minimizing the possibility of errors. However, in practice, there is still potential for deviations caused by negligence or a lack of thoroughness on the part of staff.

Operational risks in the Customer Service unit generally stem from internal factors, primarily human error. Data entry errors, lack of thoroughness in document verification, and a lack of understanding of procedures are the primary causes of these risks. Furthermore, system and technology factors also play a role, such as network or computer system disruptions that can hinder the service process. This demonstrates that even well-designed systems require human resource preparedness to anticipate potential disruptions.

To minimize these risks, the bank has implemented various control measures, including direct supervision by supervisors. This supervision aims to ensure that all service activities comply with standard operating procedures (SOPs) and to detect errors early. Furthermore, regular training plays a crucial role in improving employee competency and understanding of operational risk management.

Customer Service also plays a strategic role in implementing operational risk management, particularly in the customer data verification process. Thorough and multi-layered verification is a crucial step in preventing administrative errors and potential fraud. Furthermore, Customer Service plays a crucial role in educating customers about banking products and services, thereby reducing misunderstandings that could potentially lead to future risks.

Furthermore, the bank's risk reporting mechanism demonstrates a robust control system. Any indication of errors or potential risks is reported to the relevant unit as an early warning system. This system allows management to take immediate corrective and preventative measures to prevent similar risks from recurring.

However, several challenges remain in the implementation of operational risk management, such as limited technology systems, high workloads, and fatigue, which can



impact employee performance. Therefore, continuous improvement efforts are needed, both in terms of human resource quality and the development of more reliable technology systems.

Overall, the implementation of operational risk management in the Customer Service unit at PT. Bank Nagari, Solok Branch, has been quite effective. This is evident in the clear control system, the active role of Customer Service in minimizing risks, and management support in the form of supervision and training. However, to achieve optimal results, continuous evaluation and improvement are necessary to maximize operational risk mitigation and enhance the quality of customer service.

Based on the results of the interviews that have been conducted, the following table presents the identification and handling of operational risks in the Customer Service unit which includes aspects of activities, potential risks, causes, impacts, as well as control and handling efforts.

Table 1. Customer Identification and Handling PT.Bank Nagari Cabang Solok

No	Customer Service Activities	Operational Risks	Causes	Impact	Control (Prevention)	Handling	Related Parties
1	Customer data input	Data input errors	Human error, lack of thoroughness	Inaccurate data	Double check, SOP	Data & Report Correction	CS, Supervisor
2	Document verification	Verification errors	Negligence, mismatched documents	Transaction errors	Document matching	Corrections according to procedures	CS
3	Customer service	Service failures	Lack of concentration	Customer dissatisfaction	Work accuracy, SOP	Performance Evaluation	Supervisor
4	System use	System disruptions	System/network errors	Delayed service	System maintenance	Report to IT	CS, IT
5	SOP implementation	Procedural inconsistencies	Non-compliance with SOPs	Increased risk	Supervision, training	Re-coaching	Supervisor
6	Customer communication	Information errors	Lack of product understanding	Transaction errors	Education & coaching	Clarification to Customer	CS

No	Customer Service Activities	Operational Risks	Causes	Impact	Control (Prevention)	Handling	Related Parties
7	Work processes	Data errors	Lack of thoroughness	Operational losses	Double check data	Repair & Reporting	CS
8	Operational systems	Technology risks	System disruptions	Service disruptions	System development	System Improvement	IT
9	Risk management	Undetected risks	Lack of evaluation	Recurrence risk	Periodic evaluation	Reporting to Related Units	CS, Management
10	Customer education	Customer transaction errors	Lack of understanding	Customer losses	Product education	Re-explanation	CS

Sumber: PT bank Nagari Cabang Solok

Table 1 on Customer Identification and Handling explains the various types of operational risks that can occur in service, including customer data input errors, savings book recording errors, service negligence, computer system disruptions, document verification errors, and several customer complaints. These risks have different frequencies, namely frequent and infrequent, with varying levels of impact from low, medium, to high. Some frequently occurring risks such as data input errors and service negligence have a medium impact, while rare risks such as computer system disruptions and document verification errors have a high impact. To overcome these, various handling efforts are carried out such as layered verification, training and several SOP implementations, supervisor supervision, coordination with the IT department, the use of document checklists, and complaint handling by CS and supervisors.

CONCLUSION

Based on the research results and discussions regarding the implementation of operational risk management in the Customer Service unit at PT Bank Nagari Solok Branch, the following conclusions can be drawn: The implementation of operational risk management in the Customer Service unit has been implemented in accordance with applicable regulations and Standard Operating Procedures (SOPs). The risk management process involves risk identification, risk monitoring, and risk control to minimize errors in customer service activities.

Operational risks identified in the Customer Service unit include customer data input errors, document verification errors, service negligence, computer system disruptions, and customer complaints. These risks are generally caused by human error, high work volume, lack of accuracy, and systems and information technology factors.



Risk control efforts are implemented through supervision by direct superiors, the implementation of a multi-layered verification system, the use of document checklists, and coordination with relevant departments in the event of system disruptions. In addition, the bank provides coaching and training to employees to improve their understanding of work procedures and the importance of operational risk management.

Overall, the implementation of operational risk management in the Customer Service unit at PT Bank Nagari Solok Branch has been running quite well and is able to minimize potential losses, however, continuous evaluation and improvement are still needed so that service quality is maintained and risks can be minimized as much as possible

ACKNOWLEDGEMENTS

The author would like to express his sincere appreciation to Bank Nagari Solok Branch for providing the opportunity to conduct this research. The author also extends his gratitude to the field supervisor and all employees who provided assistance, information, and valuable experience regarding the implementation of operational risk management in the Customer Service unit during the research process. The author realizes that there are still shortcomings in the preparation of this final assignment. Therefore, constructive criticism and suggestions are highly appreciated for future improvement.

BIBLIOGRAPHY

- Abbasi, T., & Weigand, H. (2017). *The Impact of Digital Financial Services on Firm 's Performance : a Literature Review*. 1–15.
- Alsoufi, A., & Ali, H. (2014). *C USTOMERS ' P ERCEPTION O F M-B ANKING A DOPTION I N K INGDOM O F B AHRAIN : A N E MPIRICAL A SSESSMENT O F A N E XTENDED T AM M ODEL*. 6(1), 1–13.
- Article, O. (2023). *Effect on New Loan Repayment Fine Clause on Bank Jaya Artha 's Customer Satisfaction and Recommendation*. 2(4), 718–728. <https://doi.org/10.56472/25835238/IRJEMS-V2I4P185>
- Bank, D. I., Kcp, B. S. I., & Sikaping, L. (2025). *Analisis pengelolaan manajemen risiko operasional di bank bsi kcp lubuk sikaping*. 9(12), 1003–1007.
- Darmawi, H. (2017). *No Title*. 3.
- Dewi. (2025). *Analisis risiko operasional dalam industri perbankan : studi kasus pada bank umum di indonesia*. 3, 1533–1538.
- Fahmy, E., Menejemen, P. S., Ekonomi, F., Pamulang, U., & Selatan, T. (2020). *ANALISA PENGUKURAN BEBAN MODAL RISIKO OPERASIONAL METODE BASIC INDICATOR APPROACH (BIA) DAN ADVANCE MEASUREMENT APPROACH (*

AMA) DI BANK EFG Pengelolaan risiko semakin disadari sebagai salah satu faktor kunci kesuksesan (key perbankan menghadapi tantangan bisnis perbankan , dalam hal ini termasuk bank umum tantangan usaha yang dipicu antara lain proses globalisasi yang saling negara dengan negara lainnya , ketatnya. 21(1), 14–20.

Putra, R., & Hasibuan, A. (2024). *Manajemen Risiko Operasional pada Bank Syariah Indonesia (BSI) KC Bengkulu. 3(4), 879–891.*

Putri, D., Fuadi, A., & Alam, A. P. (2025). *JEKSya Jurnal Ekonomi dan Keuangan Syariah. 4(1), 106–122.*

Yuniarti, S. (2017). *INDIKATOR DASAR. 21(040), 96–104.*

Alfacharozie Md. Jurnal Sistem Pelayanan *Customer Service* dalam meningkatkan kepuasan nasabah. <http://repository.uin-suska.ac.id/28890/> . Diakses pada (08 September 2024).

Alfacharozie Md. Jurnal Sistem Pelayanan *Customer Service* dalam meningkatkan kepuasan nasabah. <http://repository.uin-suska.ac.id/28890/> . Diakses pada (08 September 2024).