The Role of Risk Management in Competitiveness at PT Bank Central Asia TBK with an ERM (Enterprise Risk Management) Approach using Likelihood Table

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ABSTRACT: The key to BCA's success has survived to this day. Because BCA is able to seize opportunities for bank development that arise from time to time and turn them into competitive advantages. The purpose of this study is to determine the role of risk management in competitiveness at PT Bank Central Asia Tbk. with an ERM (Enterprise Risk Management) approach using a likelihood table so that it can easily handle risks that occur in the future, and the integrity of BCA can be maintained consistently in banking world's the research method is a survey through structured interviews with questionnaires. Observation data collection techniques, interviews and document studies. The sample in this study is the entire population of 26 people. Data analysis techniques with Fishbone and heatmap. The results showed that there were 21 KTD risk categories with a risk score of 5.03 to 10.92. With the implementation of Operational risk management, BCA has become stronger at the level of competition in the banking world.

KEYWORDS: Operational Risk, Internal Risk, Human Resource Risk, Technology Risk and External Risk.

I. INTRODUCTION

Since banking is a financial institution trusted by many and plays an important role in the economic system, banks are the core of the financial system. They actively receive money from people in the form of savings, current accounts, deposits, and others. The more banks that offer e-banking facilities, the more competition there is between them (Pinontoan, 2013). According to the Big Indonesian Dictionary (KBBI), "competitive" is an attitude related to competition or competition. Competitive advantage is considered when making business strategies. Maintaining a competitive advantage will increase the company's profits in the long run. Operational risk is hazards caused by external factors that affect operations, such as human error, system failure, and internal processes that do not or do not function properly.

According to Farani (2022), bankoperational problems are risks caused by inadequacy and/or malfunction of internal processes, human error, system failure, or external problems that affect bank operations. According to Irham Fahmi (2014: 53), operational risk is a risk that usually comes from internal company problems caused by a weak management control system carried out by internal parties. Syafii & Siregar (2002) stated that in the nature of risk management, the first thing to do is to identify all the risks faced, then measure or determine the magnitude of the risk and then a way out can be found to face or deal with that risk. Reducing the varying risks associated with a chosen field at a level acceptable to society is the goal of using risk management.

In this case, there is a risk due to process errors. Data input errors by employees are examples of errors that can result in losses for the company, employees, and consumers. For example, banks divide customer risk into high or medium categories. The aim is to make it easier for banks to oversee their clients' financial transactions to prevent money laundering and other actions that could harm the company. Additional examples of system or technology failures. Banks need a good network and system, but one of the mistakes in this technology is the offline system network, which prevents customers from transacting. Other examples of environmental faults are floods, earthquakes, and fires.

Operational risk can lead to bank losses both financially and non-financially. For example, indirect financial losses, decreased public trust in BCA, and long offline time. Therefore, enterprise risk management is necessary. Risk management is a structured way of managing uncertainty and the risk of loss caused by various business actions. Management needs to have

sufficient expertise and competence to reduce risk. According to the additional definition, risk management is a collection of measures and techniques used to discover, measure, supervise, and control risks arising from the overall operations of a bank. The author uses the ERM method to measure the role of a company's risk management in its competitiveness. ERM is an evaluation process on potential risks that have been analyzed, which makes it easier for management to make decisions about each potential risk.

One of the private banks in Indonesia is PT Bank Central Asia Tbk. which was first established by Soedono Salim on February 21, 1957, eventually became the largest private bank in Indonesia. Currently, BCA has assets of IDR 1,228 trillion and will disburse loans of IDR 637 trillion in 2021. In 2021, BCA had 18,034 ATM machines, 1,242 branch offices, and more than 28 million customer accounts. In 2021, BCA ranked third in Indonesia in terms of total assets, with Bank Mandiri and Bank Rakyat Indonesia (BRI) ranked first and second (Statista, 2021). In its history, BCA has been among the most inventive banks. The first bank in Indonesia that can provide credit cards is BCA.

With the rapid development of technology and digitalization, BCA bank was one of the first to change the behavior and transactions of its customers. People are increasingly reliant on digital platforms to perform their daily tasks, such as transacting with banks. according to the trend. In addition, BCA customer preferences have changed, switching from branch office services to internet and mobile banking services. 99.0 percent of BCA transactions in 2020 were conducted digitally and electronically.

BCA has been a leader in developing digital banking, which has put it in a strong position to address changing customer behavior. BCA offers a wide range of products and services, as well as a reliable and extensive electronic banking network, along with growing digital services.

BCA provides ease of technology transactions with a focus on customers. So, during the COVID-19 pandemic in 2020, banks' transition to digital-based transaction banking accelerated. The need for online and electronic banking services has increased as a result of restrictions on mobility and physical interaction. The growth in average daily transactions of 41% from the number of transactions before the pandemic shows that BCA has successfully taken advantage of this opportunity thanks to its strong electronic banking network. Competitive is the added value of a company that can be raised from the uniqueness of the products and services carried out by the company. One of the competitive advantages of a company is the difference of company offers that provide more value to consumers compared to competitors. The company's offer to the market can be differentiated through: product differentiation, service quality differentiation, personnel differentiation, image differentiation and distribution channel differentiation. Competitive advantage is the ability or capability possessed by a business or business in getting higher profits than its competitors obtained through characteristics and resources with better performance. A company is said to have a competitive advantage if it can generate and maintain more profit than its competitors.

BCA currently uses risk management as a basis to improve performance and create sustainable added value. In addition, BCA implements strict risk management and follows the latest regulatory regulations and world best practices. BCA regularly conducts stress tests with various scenarios and examines stress parameters and elements. BCA raises risk awareness through risk management training and certification programs as well as short-term job training. In addition, the first bank in Indonesia to have an ATM machine is BCA.

II. LITERATURE REVIEW

Risk management is one of the important elements in running an institution (Munawwaroh, 2017). Risk management is a process to identify, measure, monitor and control risks that arise and take corrective steps that can adjust risks at acceptable levels, so that banks have a portfolio composition with balanced risk and return. Risk management is defined as the process of planning, managing, and supervising resources and other activities in an organization with the aim of minimizing the consequences of losses with costs that are still within the project feasibility level. Risk management has the goal of improving performance, encouraging innovation, and supporting the achievement of company goals. Risk management has principles that are used to base risk management and must be taken into account when establishing risk management frameworks.

The most important aspect in implementing risk management is the adequacy of risk management procedures and methodologies, so that the bank's business activities can remain under control (Yulianti, 2009). Risk management is a process of identifying, measuring risks, and forming strategies to manage them through available resources. Strategies that can be used include transferring risk to other parties, avoiding risk, reducing the adverse effects of risk and accepting part or all of the consequences of certain risks. Risk management functions essentially include: Finding potential losses, Evaluating Potential Losses, and Selecting the right technique or determining a combination of appropriate techniques to overcome losses. This is in accordance with Gustini & Afriani (2015) which states that the Risk Management Function basically includes Finding potential losses and Evaluating Potential Losses.

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The implementation of risk management is not intended to hinder the growth of the bank's business, but is intended to be able to ensure that risks in the business carried out, are known and realized by the bank, and efforts are made so that these risks are still within the bank's risk tolerance corridor in accordance with policies determined by the bank The application of risk management at the bank also plays a role in increasing shareholder value, Provide an overview to bank managers about what exactly is the potential loss in the future, determine how much capital is needed to cover various risks and calculate the potential return or expected return according to the amount of capital.

According to Bank Indonesia Regulation No. 11/25/PBI/2010 concerning Amendments to PBI No. 5/8/PBI/2003 concerning the Application of Risk Management, risk is the potential loss due to the occurrence of a particular event. 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. ERM (*Enterprise risk management*) or the evaluation process on potential risks that have been analyzed, making it easier for management to make decisions from any potential risks that exist. The implementation of *Enterprise Risk Management* (ERM) is a very important thing for companies to have today because all risks will be managed and minimized for the achievement of company goals (Sirait & Susanty, 2016).

Risk management practices in banking can use a variety of risk profile assessment alternatives. The Basel II standard uses several alternative approaches to various risks in calculating capital requirements in accordance with the bank's risk profile (Goyal, 2010). Adopting the Basel II Standard, Bank Indonesia uses 8 types of alternative risk profile assessments that must be managed and reported by banks in Indonesia, namely credit risk, market risk, operational risk, liquidity risk, legal risk, strategic risk, reputation risk and compliance risk (Sari, 2012).

Competitive advantage is the company's ability to meet the expectations, wants, needs, income and willingness of service users (Rahmasari, 2019). Competitive is the added value of a company that can be raised from the uniqueness of the products and services carried out by the company. One of the competitive advantages of a company is the difference company offers that provide more value to consumers compared to competitors. The company's offer to the market can be differentiated through: product differentiation, service quality differentiation, personnel differentiation, image differentiation and distribution channel differentiation. Competitive advantage is the ability or capability possessed by a business or business in getting higher profits than its competitors obtained through characteristics and resources with better performance.

III. RESEARCH METHODS

This research was conducted directly into the field to explore and examine data related to operational risk management at PT Bank Central Asia Tbk KCP Tebet Barat Branch, South Jakarta. The research location used by the author to conduct this research is in the city of South Jakarta where the object of research is employees of PT Bank Central Asia Tbk West Tebet KCP Branch which is located at Jalan Tebet Barat IX Number 40. This research is expected to take 4 months, starting from February 2023 to May 2023.

The research subjects used by the researcher were all employees of PT Bank Central Asia Tbk West Tebet KCP Branch as many as 26 people consisting of regular CSOs 5 people, Teller 6 people, Prio 5 people, Leaders 1 person, Support Team 6 people, Driver 1 person, Expedition 1 person, and Bank Insurance 1 person and added PT Bank Central Asia Tbk KCP Tebet Barat Branch South Jakarta. The method of data collection that will be carried out by the author is through: (a) Monitoring and recording directly in the field, namely customer service at Bank Central Asia Tbk KCP Tebet Barat Branch, South Jakarta; (b) Structured methods with customer service at Bank Central Asia Tbk KCP Tebet Barat Branch, South Jakarta; and (c) The Documentation Method is carried out by looking at official documents such as records and regulatory books at Bank Central Asia Tbk KCP Tebet Barat Branch, South Jakarta.

The data analysis in this study uses Qualitative Descriptive analysis, which means describing the existing problems then in the analysis which is done before entering the field and while in the field. This method is also used by the author to describe the data obtained about the role of operational risk management of Bank Central Asia. This research focuses on the Role of Risk Management in Competitiveness at PT Bank Central Asia Tbk Tebet Barat Branch, South Jakarta. Risk factors identified or estimated in the application of risk management in the competitiveness of Bank Central Asia Tebet Barat KCP Branch have an influence in the management of operational management. By filling out the questionnaire carried out on employees of Bank Centra Asia, West Tebet KCP Branch, South Jakarta. Measurement of KTD opportunities is carried out by means of a risk measurement heatmap and estimating or tending to the movement of operational management to find out the Impact and Opportunities of the Role of Operational Risk Management that occurs will be thought based on the results of the questionnaire using qualitative forecast data with quantitative. To calculate the risk arising can be used the formula: **R = P × D (Description: R: Risk P: Opportunity D: Impact)**. This is in accordance with Surianingsih, et al., (2022) which states that to be able to manage risk,

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every risk in the KTD must be measured. The risk calculation formula resulting from the unexpected event is the product of the opportunity and impact of the potential event.

IV. RESULTS AND DISCUSSION
RESULTS
An instrument in research is said to be valid if it is able to measure what it wants to measure. An instrument is said to be valid if it has a correlation coefficient between the grains and the total score in the instrument is greater than 0.60 with an Alpha error rate of 0.05 is considered valid.

Table 1. Opportunity Validity Results

No	Peluang	SKOR	Sig. (2-tailed)	Keterangan
1	Seberapa besar kemungkinan BCA meningkatkan layanan dengan teknologi yang memudahkan oleh nasabah	.716**	,000	Valid
2	Seberapa besar kemungkinan BCA Mampu bersaing dengan bank-bank lain	.705**	,000	Valid
3	Seberapa besar kemungkinan BCA sadar akan ancaman Pendatang baru dalam bisnis perbankan	.630**	,001	Valid
4	Seberapa besar kemungkinan BCA memberikan penawaran Pembeli pada Produk	.598**	,001	Valid
5	Seberapa besar kemungkinan BCA akan kepercayaan dalam bisnis perbankan	.487*	,012	Valid
6	Seberapa besar kemungkinan BCA berinovasi	.487*	,012	Valid
7	Seberapa besar kemungkinan Kelalian dalam pemasaran	.533**	,005	Valid
8	Seberapa besar kemungkinan terjadi Pencucuian Uang pada bank BCA	.638**	,000	Valid
9	Seberapa besar kemungkinan terjadi Kesalahan Transaksi	0,168	,413	Tidak Valid
10	Seberapa besar kemungkinan terjadi dokumentasi nasabanh tidak lengkap	.762**	,000	Valid
11	Seberapa besar kemungkinan terjadi Kesalahan dalam memasarkan produk	.699**	,000	Valid
12	Seberapa besar kemungkinan terjadiPengendalian risiko yang kurang memadai	.665**	,000	Valid
13	Seberapa besar kemungkinan terjadiKurang Berkualitas dalam pelatihan	.539**	,004	Valid
14	Seberapa besar kemungkinan terjadi teralu tergantung pada karyawan tertentu	.656**	,000	Valid
15	Seberapa besar kemungkinan terjadi pergantian karyawan yang tinggi	.730**	,000	Valid
16	Seberapa besar kemungkinan terjadikeluar masuk masuknya karyawan	.635**	,000	Valid
17	Seberapa besar kemungkinan terjadi Fraud Internal	.734**	,000	Valid
18	Seberapa besar kemungkinan terjadiKesalahan dalam mengimput data	0,039	,851	Valid
19	Seberapa besar kemungkinan terjadikesalahan pada saat pemograman	.874**	,000	Valid
20	Seberapa besar kemungkinan terjadipermasalahan keamanan sistem	.563**	,003	Valid
21	Seberapa besar kemungkinan terjadipermasalahan pada internet	.632**	,001	Valid
22	Seberapa besar kemungkinan terjadiTerjadinya bencana alam	.761**	,000	Valid
23	Seberapa besar kemungkinan terjadiKebakaran	.611**	,001	Valid
24	Seberapa besar kemungkinan terjadiPerampokan Bank	0,236	,245	Tidak Valid
25	Seberapa besar kemungkinan terjadiTindakan Kriminal Lainnya	.561**	,003	Valid
26	Seberapa besar kemungkinan terjadi Pemadaman Listrik/PLN	.692**	,000	Valid
27	Seberapa besar kemungkinan terjadi Fraud Eksternal	0,198	,333	Tidak Valid

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

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Based on Table 1 Opportunity Validity Results with the number of questions 27 and there are 3 invalid questions are KTD 9, 25 and 27 while KTD 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, and 26 are all Valid.

Table 2. Impact Validity Results

No	Dampak	SKOR	Sig. (2-tailed)	Keterangan
1	Seberapa besar dampak BCA meningkatkan layanan dengan teknologi yang memudahkan oleh nasabah	.857**	,000	Valid
2	Seberapa besar dampak BCA Mampu bersaing dengan bank-bank lain	.753**	,000	Valid
3	Seberapa besar dampak BCA sadar akan ancaman Pendatang baru dalam bisnis perbankan	.783**	,000	Valid
4	Seberapa besar dampak BCA memberikan penawaran Pembeli pada Produk	.708**	,000	Valid
5	Seberapa besar dampak BCA akan kepercayaan dalam bisnis perbankan	.772**	,000	Valid
6	Seberapa besar dampak BCA berinovasi	.794**	,000	Valid
7	Seberapa besar dampak terjadikemungkinan Kelalian dalam pemasaran	.801**	,000	Valid
8	Seberapa besar dampak terjadi pencucuian itu terjadi di bank BCA	,138	,501	Tidak Valid
9	Seberapa besar dampak terjadi Kesalahan Transaksi	.519**	,007	Valid
10	Seberapa besar dampak terjadi dokumentasi nasabanh tidak lengkap	.708**	,000	Valid
11	Seberapa besar dampak terjadiK esalahan dalam memasarkan produk	.784**	,000	Valid
12	Seberapa besar dampak terjadi Pengendalian risiko yang kurang memadai	.733**	,000	Valid
13	Seberapa besar dampak terjadi Kurang Berkualitas dalam pelatihan	.581**	,002	Valid
14	Seberapa besar dampak terjadi teralu tergantung pada karyawan tertentu	.501**	,009	Valid
15	Seberapa besar dampak terjadi pergantian karyawan yang tinggi	.551**	,004	Valid
16	Seberapa besar dampak terjadi keluar masuk masuknya karyawan	.864**	,000	Valid
17	Seberapa besar dampak terjadi terjadiFraud Internal	.659**	,000	Valid
18	Seberapa besar dampak terjadi Kesalahan dalam mengimput data	.629**	,001	Valid
19	Seberapa besar dampak terjadi kesalahan pada saat pemograman	.575**	,002	Valid
20	Seberapa besar dampak terjadi permasalahan keamanan sistem	.904**	,000	Valid
21	Seberapa besar dampak terjadi permasalahan pada internet	.851**	,000	Valid
22	Seberapa besar dampak terjadi Terjadinya bencana alam	.598**	,001	Valid
25	Seberapa besar dampak terjadi Kebakaran	.870**	,000	Valid
26	Seberapa besar dampak terjadi Perampokan Bank	.704**	,000	Valid
27	Seberapa besar dampak terjadi Tindakan Kriminal Lainnya	.734**	,000	Valid
28	Seberapa besar dampak terjadi Pemadaman Listrik/PLN	.712**	,000	Valid
29	Seberapa besar dampak terjadi Fraud Eksternal	.593**	,001	Valid
	*. Correlation is significant at the 0.05 level (2-tailed).			
	**. Correlation is significant at the 0.01 level (2-tailed).			

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Based on T able 2 Impact Validity Results with the number of questions 27 and there is 1 invalid question is KTD 8 while KTD 1, 2, 3, 4, 5, 6, 7, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26 and 27 are all Valid.

The reliability of this research instrument uses the Cronbach Alpha value, which is to determine the unidimensionality of the statement items against the latent variable studied. Cronbach's Alpha value is considered reliable if the value is greater than or equal to 0.60. A recapitulation of the results of the reliability test of research instruments can be seen in Table 3.

Table 3. Reliability

No	Variabel	Cronbach's Alpha	Nilai Kritik	N of Items	Keterangan
1	Peluang	,910	>0.60	27	Reliabel
2	Dampak	,952	>0.60	27	Reliabel

Based on Table 3, the probability result is 0.910 with 27 questions, it is reliable and the impact is 0.952 with 27 questions, it is reliable.

KDT analysis with Fishbone diagram was used to determine the impact and likelihood of occurring in this study, namely BCA's Operational Risk Management, namely Internal Processes, Human Resources, Technology, and External at the Tebet Barat KCP Branch Jakarta. It can be seen in the picture below:
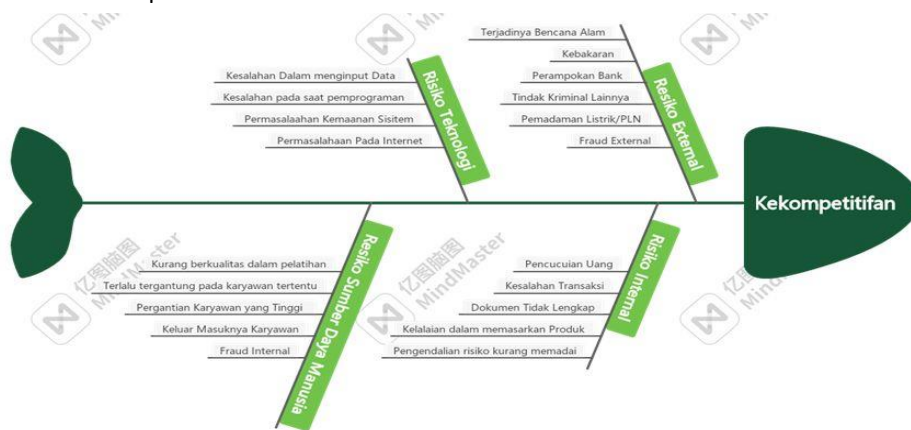

Figure 1 Fishbone Diagram

Table 4. Internal Process KDT Analysis Results

No	Masalah	Penyebab	Solusi
1	Kelalaian dalam Pemasaran	Pemilihan waktu saat menelpon nasabah Cara promosi yang kurang tepat.	Membuat perencanaan yang matang, focus pada detail, serta evaluasi yang berkelanjutan.
2	Kesalahan transaksi	Kelalaian pada saat penginputan angka/nominal transaksi dan Bank telah mencatat tapi perusahaan belum	Pastikan pada saat transaksi terlebih dahulu memastikan angka transaksi yang inginkan nasabah baik pada setoran ataupun tarik tunai.
3	Dokumentasi nasabah tidak lengkap	Dokumen susah terbaca	Pastikan Dokumen Asli Nasabah di bawah saat melakukan pengajuan pembukaan rekening atau pengajuan pinjaman
4	Kesalahan dalam memasarkan produk	Tindak menggunakan marketing Mix secara Efektif	Menggunakan Strategik Marketing Mix

Table 5. Human Resources KTD Analysis Results

No	Masalah	Penyebab	Solusi
1	Kurang Berkualitas dalam pelatihan	Tidak adanya bagian SDM di kantor Cabang Tebet	Diterapkannya pengelolaan SDM di setiap Cabang BCA agar peningkatan kualitas dan kinerja lebih baik lagi.
2	Teralu tergantung pada karyawan tertentu	Gaya berkomunikasi yang kurang pas atau memberikan instruksi tanpa	Terapkanya SOP dengan jobdesk serta Stuktur Organisasi yang di pasang .

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No	Masalah	Penyebab	Solusi
		arahan sehingga seringkali terjadi kesalahan dalam berkomunikasi.	
3	Pergantian karyawan yang tinggi	Ketidak cocokan pekerjaan.	Terapkan Pengendalian dalam pengelolaan Sumber Daya Manusia dengan kebijakan
4	Keluar masuk masuknya karyawan	Mentalilat karyawan Beban kerja yang terlalu berat	Menambah Budaya kerja dan lingungan kerja yang rambah teknologi. Menerapkan *Succession Planning*
5	Fraud internal	Faktor Individu, Adanya kesempatan	Jerahan Hukuman yang di perlakukan.

Table 6. External Process KTD Analysis

No	Masalah	Penyebab	Solusi
1	Terjadinya bencana alam	Bencana alam yang tak di duga	Diterapkannya pengarsipan dalam sistem digital, dan penyimpanan KAS yang anti Bencana Alam.
2	Kebakaran	Adanya aliran listrik yang kurang rapi dalam pemasangan dan terjadinya kabeli yang sudah rapu	Diterapkannya pengecekan setiap hari oleh bagian teknisi untuk memastikan Aliran listrik terpasangan dengan benar dan rapi
3	Perampokan Bank	Kelalaian dalam pengelolaan	Diterapkan peraturan atau pengawasan yang ketat
4	Tindakan Kriminal Lainnya	Pembobolan rekening di karena Nasabah yang lalai dalam menjaga kerasaian PIN	Tidak menggunakan Pin dengan Tgl lahir dan Mengubah Pin secara berkala.
5	Pemadaman Listrik/PLN	Adanya pemdaman secara terpusat oleh PLN	Diharapaakan setiap cabang mengalokasikan danan untuk penggunaan genset listrik sehingga tidak terjadi penghambat proses terjadinya proses pelayanan ke nasabah BCA
6	Fraud Eksternal	Keinginan Individu di sebabkan tekanan ekonomi dan lemahnya kebijakan	Melakukan penyuluhan tentang Fraud dan tegas dalam menerapkan hokum

Table 7. Technology KTD Analysis

No	Masalah	Penyebab	Solusi
1	Kesalahan dalam mengimput data	Terjadi kesalahan dalam pengimputan angka nominal transaksi	Dapat di ulang lagi data yang di put un tuk memastikan angka terinput sesaui dengan nominal yang ada
2	Kesalahan pada saat pemograman	*system design deficiencies* yang salah atau server sibuk	Restart Komputer Anda dan Update Windos
3	Permasalahan keamanan sistem	Server sibuk dan Aplikasi crash	RAM harus di Update dengan menambah RAM agar Aplikasi dapat di buka.
4	Permasalahan pada internet	Kerusakan kabel atau konektor jaringan dan Masalah pada Jaringan Karena Virus Komputer	Teknisi atau bagian IT harus dapat memastikan Kerusakan kabel dan konektor jaringan di control setiap minggu.

This research was conducted by survey with questionnaire filled out by employees of Bank Central Asia Tebet Barat Jakarta KCP Branch. With respondents 26 employees consisting of regular CSOs 5 people, tellers 6 people, Prio 5 people, Leaders 1 person, Support Team 6 people, Driver 1 person, Expedition 1 person, and Bank Insurance 1 person, as in table 8 below:

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Table 8. Respondents' Answers

Kategori Risiko KTD	Penyebab Risiko KTD	Frekuensi Peluang					Frekuensi Dampak				
		1	2	3	4	5	1	2	3	4	5
1	BCA meningkatkan layanan dengan teknologi yang memudahkan oleh nasabah	0	0	3	16	8	0	0	5	13	8
2	BCA Mampu bersaing dengan bank-bank lain	0	0	4	17	8	0	0	7	10	9
3	BCA sadar akan ancaman Pendatang baru dalam bisnis perbankan	0	1	7	14	5	0	0	5	14	7
4	BCA memberikan penawaran Pembeli pada Produk	0	0	2	10	15	0	0	0	13	13
5	BCA akan kepercayaan dalam bisnis perbankan	0	3	15	7	2	0	4	7	7	8
6	BCA berinovasi	0	1	12	10	4	0	1	7	11	7
7	Kelalian dalam pemasaran	0	3	9	15	0	0	3	10	6	7
8	Pencucuian Uang pada bank BCA	0	0	11	12	4	0	3	5	12	6
9	Kesalahan Transaksi	1	7	10	6	3	0	4	14	3	5
10	dokumentasi nasabanh tidak lengkap	0	1	6	13	7	0	0	5	14	7
11	Kesalahan dalam memasarkan produk	0	1	2	17	7	0	0	4	11	11
12	Pengendalian risiko yang kurang memadai	0	1	3	16	7	0	0	5	11	10
13	Kurang Berkualitas dalam pelatihan	0	2	2	18	5	0	0	5	13	8
14	teralu tergantung pada karyawan tertentu	0	1	3	15	8	0	1	1	16	8
15	pergantian karyawan yang tinggi	0	0	6	17	4	0	1	3	14	8
16	keluar masuk masuknya karyawan	0	0	7	16	4	0	0	9	10	7
17	Fraud Internal	0	0	3	19	5	0	0	3	13	10
18	Kesalahan dalam mengimput data	0	5	18	3	1	0	4	11	4	7
19	kesalahan pada saat pemograman	0	1	13	7	6	0	1	6	11	8
20	permasalahan keamanan sistem	0	1	4	18	4	0	0	2	15	9
21	permasalahan pada internet	0	1	3	15	8	0	0	3	14	9
22	Terjadinya bencana alam	0	1	2	16	8	0	0	2	17	7
23	Kebakaran	0	1	9	13	4	0	0	4	13	9
24	Perampokan Bank	3	16	5	3	0	0	12	8	0	6
25	Tindakan Kriminal Lainnya	0	1	7	16	3	0	0	4	15	7
26	Pemadaman Listrik/PLN	1	0	9	14	3	0	0	5	14	7
27	Fraud Eksternal	2	15	4	5	1	0	10	8	3	5

Table 9. Results of Assessment and Measurement of Risiko KTD

Kategori Risiko KTD	Resiko	Penyebab Risiko KTD	Skor Peluang	Skor Dampak	Bobot Risiko	Status Dampak
1	Kekompetitifan	BCA meningkatkan layanan dengan teknologi yang memudahkan oleh nasabah	4,19	4,12	17,25	Yang tinggi
2		BCA Mampu bersaing dengan bank-bank lain	4,12	4,08	16,78	Yang tinggi
3		BCA sadar akan ancaman Pendatang baru dalam bisnis perbankan	3,88	4,08	15,84	Cukup Tinggi

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Kategori Risiko KTD	Resiko	Penyebab Risiko KTD	Skor Peluang	Skor Dampak	Bobot Risiko	Status Dampak
4		BCA memberikan penawaran Pembeli pada Produk	4,46	4,50	20,08	Yang tinggi
5		BCA akan kepercayaan dalam bisnis perbankan	3,35	3,73	12,48	Cukup Tinggi
6		BCA berinovasi	3,65	3,92	14,33	Cukup Tinggi
7	Resiko Internal	Kelalian dalam pemasaran	3,50	3,65	12,79	Cukup Tinggi
8		Pencucuian Uang	3,73	3,81	14,21	Cukup Tinggi
9		Kesalahan Transaksi	3,08	3,35	10,30	Rendah
10		dokumentasi tidak lengkap	4,04	4,08	16,46	Yang tinggi
11		Kesalahan dalam memasarkan produk	4,19	4,27	17,90	Yang tinggi
12		Pengendalian risiko yang kurang memadai	4,15	4,19	17,41	Yang tinggi
13	Resiko Manusia (sumberdaya Manusai)	Kurang Berkualitas dalam pelatihan	4,04	4,12	16,62	Yang tinggi
14		teralu tergantung pada karyawan tertentu	4,19	4,19	17,58	Yang tinggi
15		pergantian karyawan yang tinggi	3,96	4,12	16,30	Yang tinggi
16		keluar masuk masuknya karyawan	3,92	3,92	15,39	Cukup Tinggi
17		Fraud Internal	4,08	4,27	17,41	Yang tinggi
18	Risiko Teknologi (sistem)	Kesalahan dalam mengimput data	3,00	3,54	10,62	Rendah
19		kesalahan pada saat pemograman	3,69	4,00	14,77	Cukup Tinggi
20		permasalahan keamanan sistem	4,00	4,27	17,08	Yang tinggi
21		permasalahan pada internet	4,19	4,23	17,74	Yang tinggi
22	Resiko Eksternal	Terjadinya bencana alam	4,23	4,19	17,74	Yang tinggi
23		Kebakaran	3,81	4,19	15,96	Cukup Tinggi
24		Perampokan Bank	2,31	3,00	6,92	Rendah
25		Tindakan Kriminal Lainnya	3,85	4,12	15,83	Cukup Tinggi
26		Pemadaman Listrik/PLN	3,77	4,08	15,37	Cukup Tinggi
27		Fraud Eksternal	2,54	3,12	7,91	Rendah

Based on Tabel 9 Results of the Risk Weight Assessment of KTD that the risk of KTD 9, 18, 24, 27 low risk status is Transaction Error, Data Input Error, Bank Peram, and External Fraud, while KTD 3, 5, 6, 7, 8, 16, 19, 23, and 26 are quite high. And KTD 1, 2, 4, 10, 11, 12, 13, 14, 15, 17, 20, 21, and 22 High impact statuses. So it can be concluded that Bank Central Asia Tbk Tebet Branch, has handled operational risk management well.

Table 10. Headmap Measurement Results

Tingkat kemungkinan terjadi	Skala	Dampak/Kemungkinan				
		sangat Rendah (1)	Rendah (2)	cukup tinggi (3)	yang tinggi (4)	sangat tinggi (5)

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Tingkat kemungkinan terjadi	Skala	Dampak/Kemungkinan				
		sangat Rendah (1)	Rendah (2)	cukup tinggi (3)	yang tinggi (4)	sangat tinggi (5)
	Tinggi (5)	5	10 KTD9(10,30) KTD18(10,62)	15 KTD3(15,84) KTD6(14,33) KTD8(14,21) KTD16(15,39) KTD23(15,96) KTD25(15,83) KTD26(15,37)	20 KTD4(20,08)	25
	Sedang Hingga Tinggi (4)	4	8	12 KTD5(12,48) KTD7(12,79)	16 KTD2(16,78) KTD10(16,46) KTD13(16,62) KTD15(16,30) KTD1(17,25) KTD11(17,90) KTD12(17,41 KTD14(17,58) KTD20(17,08) KTD21(17,74) KTD22(17,74)	20
	Sedang (3)	3	6 KTD24(6,92) KTD27(7,91)	9	12	15
	Rendah ke Sedang (2)	2	4	6	8	10
	Rendah (1)	1	2	3	4	5

DISCUSSION

The results of this study are with the application of risk management in the competitiveness of PT Bank Central Asia Tebet Barat Branch, namely: Internal Process Risk, Human Resource Risk, Technology Risk, and External Risk.

Internal Processes in Competitiveness

In Bank BCA's internal processes for products such as product sales, account opening and services to customers, potential (speculative) risks in operations are possible, namely; errors in sending documents made by employees to unauthorized customers, errors in the account opening process and other transactions. In addition, the impact caused by business competition can increase and cause Bank BCA employees to make various compromises. The causes or sources of risk that can result in occurring, can be related to the risk of errors in negligence in marketing, pouring money, incomplete document transaction errors, errors in product marketing, poorly controlled risk control. Other sources of risk are weaknesses and failures in the implementation of internal processes such as; employee non-compliance with internal and external SOPs and regulations, product errors, or errors directly related to customers.

Human Resource Risk in Competitiveness

Humans are often used as scapegoats, but when traced it turns out that the cause or the cause of the failure of the Bank's operational processes really occurs due to human activities themselves. Losses in operations occur amid demands for compensation from workers, violations committed by employees against the provisions of security, health, and security.

The cause of risk originating from the human factor itself is mainly due to poor training or management, human error, very low employee integrity and honesty. These operational risks will be worse when the training of employees is inadequate or a source of poor quality and other factors sourced from humans themselves. Humans can occur because they are caused by management and recruitment of employees who are not optimal, as well as the lack of standards for employees working in financial institutions, thus causing risks originating from humans. Whether intentionally or unintentionally, including; a. Errors

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from humans, such as; errors in carrying out Transactions and SOPs or work procedures b. Cheating, manipulation and misappropriation of employee work c. Other matters related to employees such as disputes, labor shortages, recruitment of workers who are not optimal and so on.

Technology Risks in Competitiveness

BCA follows the development of advanced technology so that banks are required to have a very urgent dependence on technology systems, and this is the main source of risk in operations. Like; damage to BCA bank data (whether intentional or unintentional). Common causes of Bank operational errors can have an impact on losses that must be borne by the bank itself, for example; Cases of operational risk through system and technology failures such as; replacing information systems and new technology that cannot run smoothly, can result in financial transfers being recorded twice, so that the bank concerned must experience losses from these transactions, planning information technology facilities and infrastructure that are not managed properly so that they are irrelevant can cause bank transactions to be disrupted due to long offline occurrences. It can create reputational risks and potential losses that are difficult to estimate in magnitude and may result in Bank customers moving to another bank.

All possibilities that will occur are necessary for banks to continue to have a strategy or preparation properly as the saying says "prepare an umbrella before it rains" means that banks must have a way to stem and bridge the possibilities that can affect the smooth running of operational processes including failures in these system and technology processes. examples of sources of risk in operations originating from system and technology failures such as examples; a. Errors of a general nature in technology; errors in operations related to technology, and misuse of technology. b. *Software; computer viruses*. c. Hardware; equipment failure, unavailability of required hardware. d. Security; break-ins or *skimming by hacking*, firewell failures and external interference. System problems; Failures in system maintenance f. Telecommunication problems; Telephone, email, and internet networks are abnormal.

External Risk in Competitiveness

Bank BCA may not be able to fully control events that may harm the bank externally, but regardless of external risks, Bank BCA still controls external events in operational risks caused by these external factors. External risks can occur due to unexpected changes in banking laws such as cases of changes in consumer laws, physical threats, bank robberies, attacks from terrorists, and natural disasters, such as; tsunami events, visible floods as well as landslides and buildings damaged or collapsed. Bank BCA has little ability to manage and anticipate external events that can cause losses to the bank, so it should take actions that can strengthen the running of facilities and infrastructure as well as infrastructure and the readiness of human resources to choose and minimize the impact of losses caused by risks in operations. Therefore, BCA needs to improve the development and strengthen risk management to face competitors or the continuity of banking and BCA's integrity.

Impact on BCA Operational Risk

The impact of risks in operations can cause financial losses or non-financial losses. such as indirect financial losses, decreased trust of BCA bank in the eyes of the public, due to the impact of negative news (*Reputation Risk*), *offline* for quite a long time. The impact of direct financial losses includes; 1. Lack of value of BCA assets; Asset impairment in the value of assets incurred by a loss in operational problems. 2.Loss of ownership rights; Error in issuing money to third parties, in the sense of incorrect transactions and cannot be returned. 3. Indemnity payments to third parties as a form of compensation due to errors in the operational system. 4. Legal obligations of payments or expenses made by BCA bank due to the obligation of fines or decisions from the court. 5. damage to reduced assets directly to the value of the bank's physical assets such as valuable certificates, etc.

V. CONCLUSIONS

Operational risk management to minimize and manage potential losses experienced by a financial institution, and negative impacts arising from failures and errors of internal processes, errors from humans, failures from systems, and external events. In achieving operational objectives, BCA must be observant and measurable in considering risks that may disrupt the operations of Bank Central Asia Tebet Barat Branch. So that when faced with these risks, the methods taken by BCA can be effective, so that it can be taken through a). Increase insight, and understand risks, b). Identification, and measurement, c). Observation, monitoring, and review, d). Supervision, and control in order to minimize risk. The application of operational risk management in competitiveness so that it can remind better quality and banking institutions remain at the forefront with a number of things, namely: a) raising awareness of high risks b). increase responsibility and be more open c). Make improvements in maximizing

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(efficient) results obtained from operations and decision-making processes d) provide increased profitability and more optimal capital distribution e). Minimize capital burden in covering risk.

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