

TINJAUAN PERAN *HUMAN CAPITAL* DALAM MENDUKUNG PENGENDALIAN RISIKO OPERASIONAL DI BRI KANWIL JAKARTA 1

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ABSTRAK

Risiko operasional merupakan salah satu risiko yang dihadapi industri perbankan dan dapat berasal dari faktor sumber daya manusia, seperti *Human Error*, kurangnya kompetensi, ketidakpatuhan terhadap prosedur, serta lemahnya budaya kerja dan integritas. Oleh karena itu, *Human Capital* memiliki peran penting dalam mendukung pengendalian risiko operasional. Tugas akhir ini bertujuan untuk menjelaskan peran *Human Capital* serta menguraikan berbagai program *Human Capital* yang mendukung pengendalian risiko operasional di BRI Kantor Wilayah Jakarta 1. Metode yang digunakan adalah deskriptif dengan pendekatan kualitatif melalui observasi, wawancara, dokumentasi, dan studi pustaka. Hasil pembahasan menunjukkan bahwa *Human Capital* berperan dalam mendukung pengendalian risiko operasional melalui berbagai program pengelolaan dan pengembangan sumber daya manusia, yaitu pendidikan pegawai, *Assessment* kompetensi dan *Behavior Assessment*, *Talent Management*, *Development Plan*, monitoring dan pengawasan pegawai, serta penguatan budaya kerja dan integritas. Program-program tersebut saling melengkapi dalam meningkatkan kompetensi, kepatuhan, dan profesionalisme pegawai sehingga mendukung efektivitas pengendalian risiko operasional di BRI Kantor Wilayah Jakarta 1.

Kata kunci: Sumber Daya Manusia; *Human Capital*; Risiko Operasional dan Pengendalian; BRI.

***AN OVERVIEW OF THE ROLE OF HUMAN CAPITAL IN
SUPPORTING OPERATIONAL RISK CONTROL
AT BRI JAKARTA REGIONAL OFFICE***

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ABSTRACT

Operational risk is one of the risks faced by the banking industry and may arise from Human Resource factors, such as Human Error, lack of competence, non-compliance with procedures, and weak work culture and integrity. Therefore, Human Capital plays an important role in supporting operational risk management. This final project aims to explain the role of Human Capital and describe various Human Capital programs that support operational risk management at BRI Jakarta Regional Office 1. The study employed a descriptive method with a qualitative approach through observation, interviews, documentation, and literature review. The findings indicate that Human Capital supports operational risk management through various Human Resource management and development programs, including employee education, competency Assessment and Behavior Assessment, Talent Management, Development Plan, employee monitoring and supervision, as well as strengthening work culture and integrity. These programs complement one another in improving employee competence, compliance, and professionalism, thereby supporting the effectiveness of operational risk management at BRI Jakarta Regional Office 1.

Keywords: Human Resources; Human Capital; Operational Risk Management; BRI.