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EVALUASI STRATEGI INTEGRASI OPERASIONAL PASCA-MERGER BANK KUNING DAN BANK MERAH DENGAN PENDEKATAN
RISK AND CONTROL SELF-ASSESSMENT (RCSA)
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ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi strategi integrasi operasional pasca-merger antara Bank Kuning dan Bank Merah serta menganalisis peran pengelolaan risiko operasional dalam menjaga stabilitas proses operasional pada periode transisi 2023–2025. Penelitian menggunakan pendekatan kualitatif naratif interpretatif dengan desain studi kasus, yang didukung oleh data deskriptif kuantitatif dari *Risk and Control Self-Assessment (RCSA)*. Data diperoleh melalui wawancara semi-terstruktur dengan enam informan lintas fungsi serta analisis dokumen internal organisasi. Analisis dilakukan menggunakan pendekatan tematik untuk mengidentifikasi pola implementasi integrasi operasional, dinamika organisasi, serta praktik pengelolaan risiko.

Hasil penelitian menunjukkan bahwa strategi integrasi operasional dilakukan melalui harmonisasi prosedur, sistem, dan struktur organisasi yang secara bertahap meningkatkan konsistensi proses operasional. Namun, fase awal integrasi ditandai dengan dinamika organisasi, seperti perbedaan interpretasi prosedur, ketidakjelasan risk ownership, serta kebutuhan koordinasi lintas fungsi yang intensif. Mekanisme koordinasi melalui forum parley berperan penting dalam menyelaraskan implementasi operasional. RCSA digunakan sebagai instrumen utama untuk memetakan risiko operasional, mengevaluasi efektivitas kontrol, serta menentukan prioritas penguatan pengendalian, yang terbukti menurunkan tingkat risiko dari inherent risk ke residual risk pada sebagian besar area proses. Meskipun demikian, beberapa risiko pada aspek tata kelola masih memerlukan penguatan, dan organisasi saat ini berada pada tahap integrated *risk management* menuju risk-informed decision making.

Temuan ini menunjukkan bahwa integrasi operasional pasca-merger berkontribusi terhadap peningkatan efektivitas operasional, dengan penguatan integrasi risiko operasional sebagai faktor kunci dalam mendukung pengambilan keputusan berbasis risiko secara berkelanjutan.

Kata kunci: *integrasi operasional, merger perbankan, RCSA, risiko operasional, efektivitas operasional*

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ABSTRACT

This study aims to evaluate the post-merger operational integration strategy between Bank Kuning and Bank Merah and to analyze the role of operational risk management in maintaining operational stability during the integration period of 2023–2025. The study adopts a qualitative interpretive narrative approach with a case study design, supported by descriptive quantitative data derived from Risk and Control Self-Assessment (RCSA). Data were collected through semi-structured interviews with six cross-functional informants and analysis of internal organizational documents. Thematic analysis was employed to identify patterns related to the implementation of operational integration, organizational dynamics, and risk management practices.

The findings indicate that the operational integration strategy was implemented through the harmonization of processes, systems, and organizational structures, which gradually improved process consistency. However, the early phase of integration was characterized by organizational dynamics, including variations in procedural interpretation, unclear risk ownership, and the need for intensive cross-functional coordination. Coordination mechanisms such as the parley forum played a critical role in aligning operational practices. RCSA functioned as a key instrument in mapping operational risks, assessing control effectiveness, and prioritizing control enhancements, resulting in a reduction of risk levels from inherent to residual risk across most process areas. Nevertheless, certain governance-related risks remain and require further strengthening, as the organization is currently positioned at the integrated risk management stage and transitioning toward risk-informed decision making.

Overall, the study demonstrates that post-merger operational integration contributes to improved operational effectiveness, with strengthened risk integration serving as a critical enabler for sustainable risk-informed decision making.

Keywords: operational integration, banking merger, RCSA, operational risk, operational effectiveness