THE ANALYSIS OF THE FACTORS AFFECTING THE ACCURACY AND REGULARITY OF BANK’S MONTHLY REPORTING TO BANK INDONESIA
(A Case Study of PT. Bank XYZ Indonesia)

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A thesis presented to the Faculty of Economics President University in partial fulfillment of the requirements for Bachelor Degree in Economics Major in Management Banking and Finance
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THESIS ADVISER
RECOMMENDATION LETTER

This thesis entitled “THE ANALYSIS OF THE FACTORS AFFECTING THE ACCURACY AND REGULARITY OF BANK’S MONTHLY REPORTING TO BANK INDONESIA (A Case Study of PT. Bank XYZ Indonesia)” prepared and submitted by Yossy Lea Utami in partial fulfillment of the requirement for the degree of Bachelor of Management with a concentration of Banking and Finance in the Faculty of Economics has been reviewed and found to have satisfied the requirements for a thesis fit to be examined. I therefore recommend this thesis for Oral Defense.

Cikarang, Indonesia, 29 January 2013

Acknowledged by, Recommended by,

Irfan Habsjah, MBA, CMA Ir. Yunita Ismail, M.Si
Head of Management Study Program Thesis Adviser
DECLARATION OF ORIGINALITY

I declared that this thesis entitled “THE ANALYSIS OF THE FACTORS AFFECTING THE ACCURACY AND REGULARITY OF BANK’S MONTHLY REPORTING TO BANK INDONESIA (A Case Study of PT. Bank XYZ Indonesia)” is, to the best of my knowledge and belief, an original piece of work that has not been submitted either in whole or in part, to another university to obtain a degree.

Cikarang, Indonesia, 29 January 2013

Yossy Lea Utami
PANEL OF EXAMINERS APPROVAL SHEET

The Panel of Examiners declare that the thesis entitled “THE ANALYSIS OF THE FACTORS AFFECTING THE ACCURACY AND REGULARITY OF BANK’S MONTHLY REPORTING TO BANK INDONESIA (A Case Study of PT. Bank XYZ Indonesia)” that was submitted by Yossy Lea Utami, majoring in Banking and Finance from the Faculty of Economics was assessed and approved to have passed the Oral Examinations on February 21st, 2013.

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Examiner II
ABSTRACT

This research has an objective to analyze the accuracy and regularity of bank’s monthly reporting will be impact on bank’s performance. Therefore, it is important for a bank to investigate some of the bank’s monthly reporting factors to determine the reports are reported in accordance with the rules and regulation Bank of Indonesia.

The research method used in this research is qualitative method. The source of data in this research are primary data and secondary data. The field research used are interview, observation and documentation data. The subject of this research is bank’s monthly reporting executor of Regulatory Reporting team from Technology and Operation Department, PT. Bank XYZ Indonesia, Jakarta Head Office.

Conclusion from this research describe that banking system, data source and human resource showed the relationship with accuracy and regularity of bank’s monthly reporting towards PT. Bank XYZ Indonesia. The human resource performance defined by ability and motivation which are consisted of knowledge, skill, attitude and situation. That factors give impact on accuracy and regularity bank’s monthly reporting towards Bank of Indonesia.

Keywords : accuracy, regularity, bank’s monthly reporting, Bank of Indonesia
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<td>BI</td>
<td>Bank Indonesia</td>
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<td>2</td>
<td>BU</td>
<td>Business unit</td>
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<td>3</td>
<td>CBO</td>
<td>Consumer Banking Operations</td>
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<td>4</td>
<td>CF</td>
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<td>10</td>
<td>GL</td>
<td>General Ledger</td>
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<td>11</td>
<td>IBG</td>
<td>Institutional Banking Operations</td>
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<td>12</td>
<td>LBU</td>
<td>Laporan Bulanan Bank Umum</td>
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<td>13</td>
<td>PD</td>
<td>Probability of Default</td>
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<td>14</td>
<td>PSAK</td>
<td>Pernyataan Standar Akutansi keuangan</td>
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<td>15</td>
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<td>People Soft Asset Management</td>
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<td>16</td>
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<td>17</td>
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<td>Special Asset Management</td>
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<td>18</td>
<td>SBLC</td>
<td>Stand by Letter of Credit</td>
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<td>TORR</td>
<td>T&amp;O Regulatory Reporting</td>
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<td>21</td>
<td>V+</td>
<td>Vision Plus (Unsecured loan processing System)</td>
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<td>22</td>
<td>WOR</td>
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<td>23</td>
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CHAPTER I
INTRODUCTION

1.1 Background of Study

A new chapter in the history of Bank Indonesia as an independent central bank in carrying out its duties and authorities began when a new law, Law. 23/1999 on Bank Indonesia, declared effective on May 17, 1999 and as amended by the Law of the Republic of Indonesia No. 6/2009. This law gives the status and position as an independent state agency in carrying out duties and responsibilities, free from government interference and/or any other party, except for matters expressly provided for in this law.

Bank Indonesia has full autonomy in formulating and carrying out any duties and responsibilities as specified in the legislation. Outsiders not allowed to interfere with the implementation of the tasks of Bank Indonesia, Bank Indonesia also obliged to reject or ignore any form of intervention from any party.

Special status and position is needed to ensure that Bank Indonesia may carry out its role and function as a monetary authority more effectively and efficiently. In order to regulate and supervise the banking duties, Bank Indonesia has set the rules, give and revoke permits for institutional or certain business activities of the bank, carrying out supervision over banks, and impose sanctions against the bank in accordance with applicable laws and regulations.

In the implementation of this task, Bank Indonesia has set the terms of banking by upholding the principle of prudence. In connection with the licensing authority in the field, in addition to providing and revoke the business license bank, Bank Indonesia
may also give license for opening, closing and transfer office of the bank, approved the bank's ownership and management, and provide permission for the bank to carry out certain business activities.

In the area of supervision, Bank Indonesia to supervise directly or indirectly. Direct supervision in the form of checks made periodically or at any time when needed. Indirect supervision through research, analysis and evaluation of the reports submitted by banks.

In the preparation of reports and information to support decision making in the field of monetary, payment systems, and control banking, information regarding the financial condition and business operations of the bank, both individually and on a consolidated basis with its subsidiaries, including the business activities of the bank and its subsidiaries are committed abroad.

To support effective banking supervision in line with the development of products and increasingly complex banking business, improving risk-based banking supervision system, the application of the provisions of prudence, improving accounting standards, and the implementation of Basel II, it is necessary banking information more fully, comprehensively, and quality. Appropriate legislation and regulations, determined that Bank Indonesia requires the bank to submit reports, statements, and explanations in accordance with the procedures stipulated by Bank Indonesia.

Reports, statements, and explanations required by Bank Indonesia is in the preparation of reports and statistical information as well as banking and monetary policy to support monetary policy, payment systems, and bank supervision. For the purpose of the required financial data and business activities of the Bank individually and on a consolidated basis with its subsidiaries, including the Bank's business activities and his company performed abroad, which describes the condition of the Bank in accordance with the actual situation and in a uniform.
As Togi Benjamin Girsang, Risk Management Observer, state in www.bankirnews.com. It is easy for the inspectors (regulator) to measure a bank's Information Technology reliability. At this point the easiest, bank examiners can use bank’s monthly reporting (Laporan Bulanan Bank Umum) as an early indicator of whether or not IT obey a bank. As we all know that bank’s monthly reporting is a report submitted to Bank Indonesia that Bank Indonesia may obtain information regarding the financial condition and business operations of the bank both individually and on a consolidated basis.

As a result of reporting Bank’s monthly reporting, Bank Indonesia also routinely obtain funds from fines due to reporting errors. Even some banks are exposed to a maximum fine of 10 million rupiah per branch per month. Conceivably, if the bank has 20 branches with a maximum error rate, then the fines reached 200 million rupiah per month. Then what is the accumulation of "donations" for 1 year? 3 years? 5 years?

To believe that some of the major causes of errors: Implementers, including from branches not yet have sufficient quality in the understanding of bank charge monthly report. Rotation employees often do not pay attention to human resource capacity so that there is always a new employee who "forced" to prepare monthly bank statements. Lack of motivation to read the rules bank’s monthly reporting, particularly the placement of name and password. There are many banks that charge, prepare reports manually, which is then integrated in the center. This condition has a risk of human error is very high.

Bank’s monthly reporting data sources are fused and mixed in Core Banking and other modules are separate, so that the mapping of data believed to be having an impact on the misrepresentations and false alarms. There are many banks that do not have data in the form of Management Information System (MIS) processes, which
can be used to filter the data requirements for the Bank’s monthly reporting and validation process.

Risk management is not something that is burdensome if every element in the bank already has a risk-conscious culture, the problems related to the above, some of the solutions that can be done is: practical solutions that can be done in the near future is improving the quality of human resources through training in a comprehensive charging bank’s monthly reporting, training specific to a particular form, which is often wrong in reporting, among other, it can also be done in-depth validation of credit modules, which are directly related to the Form 11, which is to ensure the reliability of the application, either in mapping, drawing, and data processing.

Investment to prepare MIS (Management Information System) and application validation of integrated of Bank’s monthly reporting. Based on the internal information of Bank Indonesia, is expected by the end of 2013, the output format is no longer shaped Bank’s monthly reporting text file and will undergo significant change and would eliminate the use of Bank’s monthly reporting applications from Bank Indonesia. However, they do not alter the main structure of the information system that has been built since the bank only focus on the model output and the addition of several features / information.

The changes are more to strive for Bank’s monthly reporting report can have international standards, among others: the internationally understood format, ease of conversion of the language, and more comprehensive information.

Based on the facts contained in the Regulatory Reporting team in PT. Bank XYZ Indonesia and after researching further, the researchers are interested in taking title “THE ANALYSIS OF THE FACTORS AFFECTING THE ACCURACY AND REGULARITY OF BANK’S MONTHLY REPORTING TO BANK INDONESIA (CASE STUDY OF PT.BANK XYZ INDONESIA)”
1.2 Problem Identification

It is important to know and understand the responsibility and risk of bank’s monthly reporting execution. However, the problem is the risk of the job since it’s related with the ‘penalty’ that bank will get if any error occurs in bank report and it will effect on bank reputation. So that the bank need to understand the factors of accuracy and regularity bank’s monthly reporting execution towards Bank of Indonesia.

In this research, the researcher would like to explore about the affecting factors of accuracy and regularity bank’s monthly reporting execution and to identify the way to achieve the effectiveness and efficiency in executing the bank’s monthly reporting.

Some problems that faced during bank’s monthly reporting execution has to be solved in order to anticipate problems in future. This also can be a reference for bank in taking decision and action related with regulatory reporting team.

1.3 Statement of Problem

Topic: Defining the affecting factors of accuracy and regularity bank’s monthly reporting execution and identifying the proper way to achieve the effectiveness and efficiency in executing the bank’s monthly reporting.

1. What is the affecting factor of accuracy bank’s monthly reporting execution of PT. Bank XYZ Indonesia towards Bank of Indonesia.

2. What is the affecting factor of regularity bank’s monthly reporting execution of PT. Bank XYZ Indonesia towards Bank of Indonesia.

3. What is the proper way to achieve the effectiveness and efficiency in executing the bank’s monthly reporting of PT. Bank XYZ Indonesia towards Bank of Indonesia.
1.4 Research Objective / Purposes

The purposes of this research are:

1. To investigate the affecting factor of accuracy bank’s monthly reporting execution of PT. Bank XYZ Indonesia towards Bank of Indonesia.
2. To investigate the affecting factor of regularity bank’s monthly reporting execution of PT. Bank XYZ Indonesia towards Bank of Indonesia.
3. To identify what proper way to achieve the effectiveness and efficiency in executing the bank’s monthly reporting of PT. Bank XYZ Indonesia towards Bank of Indonesia.

1.5 Hypothesis

The researcher hypothesis as the observation during research are:

1. There is a relationship between banking system and accuracy-regularity in bank’s monthly reporting execution.
2. There is a relationship between data source and accuracy-regularity in bank’s monthly reporting execution.
3. There is a relationship between human resources and accuracy-regularity in bank’s monthly reporting execution.
1.6 Theoretical Framework

Based on interview and observation, the affecting factors of accuracy and regularity PT. Bank XYZ Indonesia bank’s monthly reporting towards Bank of Indonesia can be categorized as the figure below:

Figure 1.1. Theoretical Frameworks

Source: Model Constructed by Researcher
1.7 Significance of Study

The researcher hopes this research would give benefits to the following parties:

**To the Company**

Through this research that based in the analysis of data, expected that PT. Bank XYZ Indonesia more clearly understanding about affecting factors of accuracy and regularity bank’s monthly reporting execution towards Bank of Indonesia. This research can also be a reference to the company for knowledge to be more understand about the affecting factors itself.

**To the Researcher**

Researcher becomes more aware and more understand about the affecting factors of accuracy and regularity bank’s monthly reporting execution. Researcher also want to give experience in researching a bank bank’s monthly reporting to Bank of Indonesia and hopefully it can be useful for a good learning for the future career.

**To the University**

The results of this study are expected to contribute as reading materials for the library, especially the students in Faculty Economics, Management of Banking and Finance. Can be used as a comparison for research held in the future and to give the knowledge contribution or reference for the future research by students.
1.8 Limitation

Doing this research there are many limitations that the researcher had to face:

1. The researcher focus on form reports that reported to Bank of Indonesia by Control and Compliance Unit (COCU), Regulatory Reporting Team of Technology and Operation Department, PT. Bank XYZ Indonesia, Jakarta Head Office.

2. The researcher will be more focus on human resources factor than banking system and data source factor, the researcher just explore and explain the banking system factor and data source briefly.

3. This is the first time the researcher does the actual research about finding the problems. Thus, there may be some mistakes may occur during this research that researcher expects to learn more and improve her researching skills. Although this is the first time doing research, the researcher can be together overcome the difficulties and get used to doing research.

4. This research may cause many difficulties for the researchers to accomplish, but at least the research is proud that she had done the best of her effort and contribution to have this research done effectively.

1.9 Definition of terms

**Bank’s monthly reporting** is financial statements prepared by the bank for the benefit of Bank Indonesia presented by systematic set by Bank of Indonesia in a uniform format and definitions and reported by use of codes and numbers and regularly reported for every month.

**PT. Bank XYZ Indonesia** is a diversified Banking Financial Institution which based on Jakarta. Bank was established in 1989. Bank XYZ Indonesia reaches
out to local and business communities in Indonesia by supporting its customers and clients through a range of personal and corporate banking product and services.

**Accuracy** is freedom from error or closeness to truth or fact, resulting from exercise of painstaking care or due diligence. Accuracy depends on how the data is collected and is usually judged by comparing several measurements from the same or different sources (correctness).

**Regularity** is in conformity with a fixed procedure, principle, discipline, normal or obeying rules (punctuality).
CHAPTER II
LITERATURE REVIEW

2.1 Bank Indonesia

Bank Indonesia (BI) is the Central Bank of the Republic of Indonesia is an independent state agency in carrying out the duties and authority, free from government interference and or other parties, except for matters expressly set out in the legislation Bank Indonesia. (Idroes, 2006 : 59). Within its capacity as the central bank, Bank Indonesia has a single objective namely to achieve and maintain the stability of the Rupiah value. Rupiah stability incorporates two aspects: price stability against goods and services, and exchange rate stability against other currencies. The inflation rate reflects the first aspect, whereas the second aspect is indicated by the performance of the rupiah against foreign currencies. The setting of single goal is aimed at clarifying Bank Indonesia’s objectives and responsibilities. To achieve its objective, Bank Indonesia shall conduct monetary policy on a sustained, consistent, and transparent basis, taking into account the general economic policies of the Government.

2.2 Status and Position of Bank Indonesia

2.2.1 As an Independent State Institution

A new chapter in the history of Bank Indonesia as an independent central bank was initiated when a new Central Bank Act, the UU No. 23/1999 on Bank Indonesia, was enacted on May 17, 1999 and have which has been amended with UU No.3/2004 on January 15, 2004. The Act confers it the status and position as an independent state
institution and freedom from interference by the Government or any other external parties.

As an independent state institution, Bank Indonesia is fully autonomous in formulating and implementing each of its task and authority as stipulated in the Act. External parties are strictly prohibited from interfering with Bank Indonesia's implementation of its tasks, and Bank Indonesia has the duty to refuse or disregard any attempt of interference in any form by any party. Such unique status and position are necessary so that Bank Indonesia can implement its role and function as monetary authority more effectively and efficiently.

2.2.2 As a Legal Entity

Whether as a public legal entity or as civil legal entity, the position of Bank Indonesia is regulated by the statutes. As a public legal entity, Bank Indonesia has the authority to issue policy rules and regulations, which are binding to the public - at - large. As a civil legal entity, Bank Indonesia is able to represent itself in and outside the court of law. As constituted by law, Bank Indonesia is the central bank of the Republic of Indonesia and is a legal entity with the authority to conduct legal action. Bank Indonesia as a public entity has the authority to pass regulation as an execution of the law that legally binds the public, in accordance with its mandate and authority. As a civil entity, Bank Indonesia can act for and on behalf of itself before and outside the court.

2.3 Vision, Mission and Strategic Goals Of Bank Indonesia

2.3.1 Vision

Being the central bank institution that can be trusted (credible) nationally and internationally by strengthening the strategic values that are owned and achievement of low and stable inflation.
2.3.2 Mission

Achieve and maintain the stability of the rupiah by maintaining monetary stability and the development of financial system stability for long-term national development sustainable.

2.3.3 Values Strategic

Competency - Integrity - Transparency - Accountability - Togetherness (WE - Compact)

2.3.4 Strategic Goals

To realize the Mission, Vision and Values Strategic, Bank Indonesia set a medium-term strategic objectives, namely:

1. Maintenance of Monetary Stability
2. Maintenance of Financial Stability
3. The maintenance of the financial condition of Bank Indonesia's healthy and accountable
4. Improve the effectiveness and efficiency of monetary management
5. Maintaining SSK: (i) through effective regulation and supervision of banks, financial sector surveillance and crisis management, and (ii) encourage intermediation
6. Maintaining the safety and efficiency of payment systems
7. Increase organizational capability, human resources and information systems
8. Strengthening institutions through good governance, effective communication and the legal framework
9. Optimizing the achievements and benefits of the initiative of Bank Indonesia.
2.4 The Main Duties of Bank Indonesia

To achieve its single objective, Bank Indonesia has three core tasks commonly known as the “Three Pillars” of Bank Indonesia, as follows:

a. To prescribe and to implement the monetary policy;

b. To regulate and to safeguard the smoothness of the payment system; and

c. To regulate and to supervise banks. The Three Pillars are interrelated and thus have to be implemented continuously and consistently to support the achievement of Bank Indonesia’s objective effectively and efficiently.

The main duties of Bank Indonesia (Idroes, 2006, p.59-64) is as follows:

1. **Establish and implement monetary policy.**

In setting and implementing monetary policy, the central bank done through the following activities:

a. Open Market Operations (OMO) in an effort affect liquidity in the money market;

b. Determination of the minimum reserve requirement (GWM) to tighten or loosening of monetary policy;

c. Acting as the last lender (lender of last resort) to assist with short-term funding difficulties banks which otherwise would cause systemic effects and potentially lead to crisis endanger the financial system;

d. Implement policies to maintain exchange rate stability the exchange rate;

e. Managing foreign exchange reserves to facilitate trade internationally.
2. **Organize and maintain the payment system.**

Bank Indonesia is the sole institution authorized issuing and circulating Rupiah and revoke, interesting, and destroy the money is out of circulation. Bank Indonesia is also responsible for regulating system interbank clearing, clearing conducting, and holding the final settlement of payment transactions between bank.

3. **Regulate and supervise the banking.**

Bank regulation and supervision aimed at optimize the Indonesian banking functions as:

a. Institutions of public trust in relation to the institutions collector and distributor of funds;

b. Implementing monetary policy;

c. Institutions that played a role in helping the growth of economy and equity; banking system in order to create a healthy, good banking system as a whole and individual, and able to maintain the interest of the public well, develop naturally, and beneficial the national economy.

To achieve these objectives the approach taken by applying:

1. Policy provides flexibility tried (deregulation);
2. Prudential policy bank (prudential banking);
3. Bank supervision that encourages banks to implement consistently made its own internal regulations (self-regulatory banking) in conducting operations with reference to the precautionary principle attention.
Bank regulation and supervision by the bank include the authority as follows:

1. Authority to give permission (right to license), ie authority to establish licensing procedures and the establishment of a bank. Coverage includes granting permission by BI licensing and revocation bank, granting opening, closing, and transfer office of the bank, approval of ownership and stewardship of the bank, giving the bank permission to undertake any certain business activities.

2. The authority to regulate (right to Regulate), ie authority to establish regulations concerning aspects of the business and banking activities in order creating a healthy banking services and is able to meet banking public wants.

3. Authority to supervise (right to control), ie authority to supervise banks through surveillance direct (on-site supervision) and indirect supervision (Off-site supervision). Direct supervision can be general inspection and special inspection, which aims to get an overview of the financial condition of banks and to monitor the level of compliance to the bank regulations and determine whether there is practices that do not harm healthy survival of a bank. Indirect supervision is monitoring through monitoring tools such as newsletters given bank (eg Bank Monthly Report Commonly raised in this thesis), report inspection, and other information. In practice, when necessary to conduct an examination of BI banks including other parties include the parent company, subsidiaries, related parties, affiliated parties, and the debtor bank. BI may assign other parties for and on behalf of BI carrying out inspection tasks.

4. The authority to impose sanctions (right to impose sanction), the authority to carry out appropriate sanctions with the statutory provisions of the bank if the a bank less or do not comply. Action contains elements of coaching that banks operate in accordance with sound banking principles.
In carrying out supervisory duties, the central bank is implement monitoring using 2 approaches the oversight by compliance (compliance based supervision) and monitoring based on risk (risk-based supervision / RBS).

1. Compliance Based Supervision.

Compliance based supervision approach basically emphasized the bank to carry out compliance monitoring provisions relating to the operation and management of the bank. This approach refers to the condition of the bank in the past in order to make sure of that the bank has operate and properly managed according to the principles circumspection.

2. Risk Based Supervision

A risk based approach to supervision control-oriented approach to the future (forward looking). By using this approach, supervision / examination of a bank focused on risk-inherent risk on functional activity banks and risk management systems (risk control system).

Through this approach, it would be possible authority supervision of banks to be proactive in the prevention the potential problems that arise in the bank.
2.5 Bank’s Monthly Reporting

Bank’s monthly reporting (LBU) is a report that Banks delivered both conventional and Islamic bank to Indonesia, which is intended to obtain information about the financial condition of the Bank in the preparation and implementation monetary policy, payment systems and banking as well as to purposes of monitoring the state of the right bank. As has been described above, the Bank Indonesia as central banks have the duty and authority of one of them in regulation and supervision of banks require a tool or tools monitoring in the form of periodic reports to be submitted by banks to BI. One of the tools used by the BI monitoring for carry out his duties as a supervisor for the offsite bank-supervision is the Monthly Report of Commercial Bank or better known as LBU term.

Types of statements contained in the LBU (Guidelines Preparation of Monthly Reports Commercial Bank) are:

1. Per Office Report
2. Combined reports
3. Report of Subsidiary
4. Consolidated

2.6 Bank’s Monthly Reporting - Bank Indonesia Regulation

Reporting Bank is a bank office which includes the head office, branch office bank incorporated in Indonesia, foreign bank branches and / or branch offices of foreign banks domiciled in Indonesia. Monthly Reports of Commercial Banks, hereinafter called the report is financial statements prepared by the bank for the benefit of Bank
Indonesia presented by systematic set by Bank Indonesia in a uniform format and definitions and reported by use of codes and numbers.

The report by the Office is the financial statements prepared by the head office bank conducting operations, bank branch, office. Foreign bank branches and sub-branches of foreign banks, including bank offices under coordination. Combined Report is a financial statements prepared by the bank's headquarters that includes financial data from the bank's head office and all branches well conducting operations in Indonesia and the conduct operations outside Indonesia, including branch offices syariah banks with syariah units, or financial statements prepared by foreign bank branches includes financial data of foreign bank branches and all branches aides who perform operations in Indonesia, including syariah branch offices to branch offices foreign banks which have syariah units.

Report of the subsidiary are the financial statements of the company headquarter subsidiaries and all branches that perform well operations in Indonesia and conducting operations in outside Indonesia. Consolidated financial statements are a consolidation of the combined bank statements and report its subsidiaries including in the form of bank subsidiaries. Correction report is a report that a correction of the error reports have been prepared and submitted by the banks reporting to the Bank Indonesia.

Submission of the report is the presentation of a report by the online bank reporting is done by sending or transferring data records directly through Bank Indonesia extranet facility or through special telephone line to the Remote Access Server (RAS) Bank Indonesia. Offline Report Submission is submission of a report by the bank reporting done by delivering data records in the form of diskette or other electronic data recording media along with the hard copy to Bank Indonesia.

Reporting Bank shall prepare and submit a report to the Bank Indonesia is correct, complete, and timely since the Bank Reporting operational activities. Reporting Bank
is responsible for the correctness and completeness of the contents of Reports and timely submission of reports to the Bank Indonesia. Reporting Bank shall have systems and procedures as outlined conversion in a written guideline, thus allowing for the Reporting Bank customize the presentation of data from internal bookkeeping format into Report format. Reporting Bank shall appoint officers and / or responsible for compile, verify, and submit reports as Bank Indonesia report format.

2.7 Performance

The term is derived from the performance of Job Performance or Performance Actual (actual work performance or achievements accomplished by someone). Understanding performance (job performance) is the result of the quality and quantity of work accomplished by an employee in carrying out their duties in accordance with the responsibilities assigned to him (Anwar Mangkunegara King, 2005:67). Definitively Bernardin and Russell, describes the performance of a note come out of employees resulting from certain functions or activities performed during a specific time period (Amber T. Sulistiyani and Rosidah, 2003:223). Performance is essentially what is done or not done the employees so that they affect how much they contribute to the agency or organization, including the quality of services is presented.

2.8 Factors Affecting Performance

Factors affecting performance is the capability (ability) and motivational factors (motivation). this is in accordance with the opinion (Keith Davis in Anwar Mangkunegara King, 2005:67) that define:

a. Human Performance = Ability + Motivation
b. Attitude + Motivation = Situation
c. Ability + Skill = Knowledge
A knowledge is a body of information needed to perform a task. A skill is the proficiency to perform a learned task. An ability is a basic capacity for performing a wide range of different tasks, acquiring a knowledge or developing a skill. Other characteristics include such personal factors as personality, willingness, interest and motivation and such a tangible factors as licenses, degrees and years of experiences. (Michael G. Aamodt, 2007 : 48) Knowledge, Skill, Ability and Other Characteristics (KSAOs) are commonly referred to as competencies (Schippmann et al., 2000). Prior to the 1970s, KSAOs were called job specifications.

Actually to meet satisfactory or exceeds performance goals, an employee should have:

a. Ability is the capacity to learn and perform the tasks required.
b. Knowledge and skill are the information and expertise necessary to perform the job.
c. Situation is acceptable working condition such as enough time and equipment to perform the job effectively.
d. Motivation is incentive in place that positively reinforce good performance.

2.8.1 Knowledge

Knowledge is the perception of the agreement or disagreement of two ideas—John Locke (1689) BOOK IV. Of Knowledge and Probability. An Essay: Concerning Human Understanding.

Locke gave us our first hint of what knowledge is all about. Since that time, others have tried to refine it. (Davenport and Prusak, 1998: 5) define knowledge as, "a fluid mix of framed experience, contextual information, values and expert insight that provides a framework for evaluating and incorporating new experiences and information." Notice that there are two parts to their definition:
1. First, there is content: "a fluid mix of framed experience, contextual information, values and expert insight." This includes a number of things that we have within us, such as experiences, beliefs, values, how we feel, motivation, and information.

2. The second part defines the function or purpose of knowledge, "that provides a framework for evaluating and incorporating new experiences and information." Notice how this relates back to Locke's definition — we have within us a framework (one idea) that we use for evaluating new experiences (the second idea).

Knowledge is information that changes something or somebody—either by becoming grounds for actions, or by making an individual (or an institution) capable of different or more effective action." - Peter F. Drucker in The New Realities

Achterbergh & Vriens (2002) further write that the function has two main parts. First, it serves as a background for the assessment of signals, which in turn, allows the performance of actions. As to the first part, they write, “To determine whether a signal is informative, an observer has to ‘attach meaning to it,’” i.e., to perceive and interpret it. Once perceived and interpreted the observer may evaluate whether the signal is informative and whether action is required.

The role of knowledge in generating appropriate actions is that it serves as a background for articulating possible courses of action (articulation), for judging whether courses of action will yield the intended result and for using this judgment in selecting among them (selection), for deciding how actions should be implemented and for actually implementing actions (implementation).”
Types of Knowledge

1. Explicit knowledge

Can be articulated into formal language, including grammatical statements (words and numbers), mathematical expressions, specifications, manuals, etc. Explicit knowledge can be readily transmitted to others. Also, it can easily be processed by a computer, transmitted electronically, or stored in databases.

2. Tacit knowledge

Personal knowledge embedded in individual experience and involves intangible factors, such as personal beliefs, perspective, and the value system. Tacit knowledge is hard to articulate with formal language (hard, but not impossible). It contains subjective insights, intuitions, and hunches. Before tacit knowledge can be communicated, it must be converted into words, models, or numbers that can be understood.

In addition, there are two dimensions to tacit knowledge:

a. **Technical Dimension (procedural)**: This encompasses the kind of informal and skills often captured in the term *know-how*. For example, a crafts-person develops a wealth of expertise after years of experience. But a crafts-person often has difficulty articulating the technical or scientific principles of his or her craft. Highly subjective and personal insights, intuitions, hunches and inspirations derived from bodily experience fall into this dimension.

b. **Cognitive Dimension**: This consists of beliefs, perceptions, ideals, values, emotions and mental models so ingrained in us that we take them for granted.
Though they cannot be articulated very easily, this dimension of tacit knowledge shapes the way we perceive the world around us.

Nonaka & Takeuchi's model (1995, pp. 63-69) of the four modes of knowledge *creation* or *conversion* that are derived from the two kinds of knowledge:

<table>
<thead>
<tr>
<th></th>
<th>To tacit knowledge</th>
<th>To explicit knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>From tacit knowledge</td>
<td>Socialization</td>
<td>Externalization</td>
</tr>
<tr>
<td>From explicit knowledge</td>
<td>Internalization</td>
<td>Combination</td>
</tr>
</tbody>
</table>

**Source**: http://www.ktu.lt

a. **Socialization**: from tacit to tacit — Sharing experiences to create tacit knowledge, such as shared mental models and technical skills. This also includes observation, imitation, and practice. However, “experience” is the key, which is why the mere “transfer of information” often makes little sense to the receiver.

b. **Internalization**: from explicit to tacit — Embodying explicit knowledge into tacit knowledge. Closely related to “learning by doing.” Normally, knowledge is verbalized or diagrammed into documents or oral stories.

c. **Externalization**: from tacit to explicit — The quintessential process of articulating tacit knowledge into explicit concepts through metaphors, analogies, concepts, hypothesis, or models. Note that when we conceptualize an image, we express its essence mostly in language.
d. **Combination**: from explicit to explicit — A process of systemizing concepts into a knowledge system. Individuals exchange and combine knowledge through media, such as documents, meetings, and conversations. Information is reconfigured by such means as sorting, combining, and categorizing. Formal education and many training programs work this way.

Artifacts derived from knowledge creation are facts, concepts, processes, procedures, and principles. These, in turn, are used to help create knowledge in others.

![Figure 2.1 Knowledge Typology Map](http://www.nwlink.com)
2.8.2 Skill

Skill is proficiency to perform a particular task (Michael G.Aamodt, 2007: 572). It also proficiency, facility, or dexterity that is acquired or developed through training or experience.

In the past, it was always the person with the best technical or operational skills who moved most quickly up an organization's ladder of success. With increasing frequency in today's workplace, strong technical expertise is no longer the sole key to success. Of equal or even more importance is a leader's ability to effectively interact with people.

Current research demonstrates that various skills linked under the general title of "people skills" play an increasingly important role at the very highest levels of an organization.

Differences in technical competencies are of negligible importance. The higher the rank of a person considered to be a star performer, the more people skills emerge as the reason for his or her effectiveness as a leader and as a strong performer.

In broad-brush terms, people skills are often described as:

1. The ability to talk, to understand, and to empathize.
2. The ability to advance the work of an organization by interacting with others in ways that develop respect, mutual understanding and productive working relations.
3. The ability to interact with others in a manner that builds effective relationships of trust, so that they can succeed as a result of your impact on their lives.

The typical characteristics of individuals who possess effective people skills:
1. They understand themselves and how their behavior impacts others.
2. They control their responses; they try to be less impulsive and to think before acting.
3. They have a sincere desire to assist others in the pursuit of goals.
4. They are able to "tune in" accurately to the feelings and needs of others and then treat people accordingly.
5. They work at managing relationships, building networks and finding common ground in order to minimize conflict and maximize rapport.
6. They are consistently approachable.
7. They create an environment of trust.

2.8.3 Attitude

How do we like / dislike about something and ultimately determine our behavior.

   a. Like : approaching, find out, join
   b. Do not like : away

   **Attitude based on response are :**

   1. **Response oriented**

      Attitude is a form of feeling, that feeling of support or favor (favorable) or feelings of support (unfavorable) on an object.

   2. **Response preparedness oriented**

      An attitude of readiness to react to an object with a certain way, when confronted with a stimulus that requires a response.

      A pattern of behavior, tendency or anticipatory readiness to adapt to the social situation that has been conditioned.
3. Schemes triadik oriented

Attitude is a constellation of components of cognitive, affective, and conative interacting understand, feel, and behave toward an object in the surrounding environment.

Factors that influence the formation of attitudes:

1. Personal experience
   a. Basic: attitude formation: personal experiences have left a strong impression
   b. Attitude: easily formed if it involves emotional factors

2. Culture
   a. Formation of attitudes depending on the culture in which individuals are raised.
   b. Example in the city and the attitude of the villagers towards freedom of association.

3. Others who are considered important (Significant Others)
   a. People who we expect approval for any movement behavior and our opinion, people who do not want to let down, and that means special, example: parents, girlfriend, husband / wife, friends, teachers, leaders.
   b. Generally: individual will have the attitude of a unidirectional (conformist) with those that are considered important.

4. Mass media
   a. Mass media in the form of print and electronic media.
   b. In delivering the message, the media brought suggestive messages can influence our opinions
c. If suggestive messages conveyed strong enough, it will provide a basis for assessing affective thing to form a certain attitude.

5. Institutions / Institute of Education and Religion
   a. Institutions that serve lay the foundation of understanding and moral concepts within the individual
   b. Understanding of good and bad, right or wrong, that determines a person's belief system.
   c. To play a role in determining a person's attitude.

6. Emotional factors

   An attitude that is based on emotion that functions as a sort of distribution or transfer of form mechanism frustrated ego defense. Can be temporary or settled (persistent / durable). Example: Prejudice (intolerance, unfair).

2.8.4 Situation

Situation is the general state of things; the combination of circumstances at a given time, physical position in relation to the surroundings. Situations have what Sartre (1963: 170) calls "Reciprocal Comprehension." We try to read the Situation, to take into account opposed characteristics between all that expresses existence (existents). We try to take into account the opposed characteristics. Yet the Situation is not static, it is constantly changing, as the opposed characteristics are dialectic. Leadership Situation theory assumes the situations are not dialectic, and are quite determinate, where leaders' have the ability to accurately read the situation (scene), the means or substitutes (agency), and enact appropriate behaviors (acts).
### Table 2.2 Factors that affect employee performance

<table>
<thead>
<tr>
<th>Factors:</th>
<th>To meet “satisfactory” or “exceeds” performance goals, an employee should have:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability</td>
<td>The capacity to learn and perform the tasks required</td>
</tr>
<tr>
<td>Standards</td>
<td>Expectations to achieve and guidelines by which to achieve them</td>
</tr>
<tr>
<td>Knowledge and Skill</td>
<td>The information and expertise necessary to perform the job</td>
</tr>
<tr>
<td>Feedback</td>
<td>Feedback from management that effectively communicates the status of the person’s performance, based on measurable guidelines and tools</td>
</tr>
<tr>
<td>Environment</td>
<td>Acceptable working conditions, such as enough time and equipment to perform the job effectively</td>
</tr>
<tr>
<td>Motivation</td>
<td>Incentives in place that positively reinforce good performance</td>
</tr>
</tbody>
</table>

*Source: [http://www.techrepublic.com](http://www.techrepublic.com)*

### 2.9 Factors Affecting Group Performance

Group Cohesiveness is the extent to which group members like and trust one another, are committed to accomplishing a team goal, and share a feeling of group pride (Beale, Cohen, Burke & McLendon, 2003). In general, the more cohesive the group, the greater its.

Group cohesion is most strongly related to increased group performance when group members agree with the goals of their group (Podsakoff, MacKenzie & Ahearne, 1997) and the group being studied is an actual working group, especially a sports team (Mullen & Copper, 1994).
2.10 Bank Risk

Bank Risk defined as the risk that a bank which has added its name to a transaction will fail to honor its commitment. danger that a certain unpredictable contingency can occur, which generates randomness in cash flow.

![Bank Risk Diagram]

**Figure 2.3 Bank Risk**

Source: www.barrettwells.co.uk

1. Credit risk – risk that party to contract fails to fully discharge terms of contract
2. Interest rate risk – risk deriving from variation of market prices owing to interest rate change
3. Market risk – more general term for risk of market price shifts
4. Liquidity risk – risk asset owner unable to recover full value of asset when sold (or for borrower, credit not rolled over)

5. Compliance risk - the current and prospective risk to earnings or capital arising from violations of, or nonconformance with, laws, rules, regulations, prescribed practices, internal policies, and procedures, or ethical standards. Compliance risk also arises in situations where the laws or rules governing certain bank products or activities of the Bank’s clients may be ambiguous or untested. This risk exposes the institution to fines, civil money penalties, payment of damages, and the voiding of contracts. Compliance risk can lead to diminished reputation, reduced franchise value, limited business opportunities, reduced expansion potential, and an inability to enforce contracts.

6. Reputation risk – risk related to trustworthy

7. Market liquidity risk – risk that a traded asset market may vary in liquidity of the claims traded

8. Other risks
   - operational risk
   - risk of fraud
   - reputation risk

9. Systemic risk – that the financial system may undergo contagious failure following other forms of shock/risk
2.11 Bank Indonesia as Bank Supervision

Monitor / check if the owner / manager has to implement the provisions by Authority Institution, Bank Indonesia.

![Bank Supervision Diagram]

**Figure 2.4** Bank supervision (Prudential Banking Principles)

*Source: www.bi.go.id*
2.12 Company Profile

XYZ is a leading financial services group in Asia, with over 200 branches across 15 markets. Headquartered and listed in Singapore, XYZ is a market leader in Singapore with over four million customers and also has a growing presence in the three key Asian axes of growth, namely, Greater China, Southeast Asia and South Asia. The bank's strong capital position, as well as "AA-" and "Aa1" credit ratings that are among the highest in the Asia-Pacific region, earned it Global Finance's "Safest Bank in Asia" accolade for two consecutive years, in 2009 and 2010.

XYZ was established in 1968 as the development bank of Singapore. It was the catalyst to Singapore’s economic development during the nation’s early years of independence. Since then, XYZ has transformed into a successful financial services institution, offering a comprehensive range of innovative products and solutions to meet its clients’ needs. With operations in 15 markets, the bank has a regional network spanning more than 200 branches and over 1,100 ATMs across 50 cities.

As one of the leading banks in Asia, XYZ also acknowledges the passion, commitment and can-do spirit in all of our 18,000 staff, representing over 30 nationalities. We are committed to empowering, educating and engaging our staff so as to build a high performance organization renowned for its good customer service and innovative business solutions.

XYZ is a leading financial services group in Asia, with over 200 branches across 15 markets. The bank's strong capital position, as well as "AA-" and "Aa1" credit ratings that are among the highest in the Asia-Pacific region, earned it Global Finance's "Safest Bank in Asia" accolade for four consecutive years, from 2009 to 2012.

Bank XYZ Indonesia (XYZI) was incorporated on 30 June 1989 under the name of PT Bank Mitsubishi Buana, a joint venture between The Mitsubishi Bank Ltd. and PT Bank Buana Indonesia. Later in 1997, XYZ Bank Ltd. acquired the stake of
Mitsubishi Bank Ltd. at PT Bank Mitsubishi Buana and became PT Bank XYZ Buana. In October 2000 the Bank's name changed to Bank XYZ Indonesia.

XYZI entered the enterprise banking and consumer banking business in 2005. The Bank started the consumer banking business by launching XYZ Treasures Priority Banking which targets the mass affluent in major cities. Currently XYZI has a network of 40 branches and sub-branches across 11 cities in Indonesia. XYZI provides a full range of banking services including wealth management, corporate and consumer lending, trade finance, time deposits, current accounts, savings accounts, money market, and foreign exchange services.

Bank XYZ Indonesia reaches out to local and business communities in Indonesia by supporting its customers and clients through a range of personal and corporate banking product and services. Our customers can benefit from our local knowledge and support of relationship teams across Indonesia and enjoy the benefits of banking with us. Born and bred in Asia, we understand Asian heritage and aim to continuously deliver products and services relevant to our customers in Indonesia. Our affluent customers can enjoy the benefits of personalised financial services from our dedicated team in XYZ Treasures Banking, always on hand to meet specific banking requirements.

Bank XYZ Indonesia serves customers in Jakarta, Bandung, Semarang, Yogyakarta, Surabaya, Medan, Pekanbaru, Palembang, Pontianak, Samarinda and Makassar, and aims to further develop its network across Indonesia. Bank XYZ Indonesia also received some prestigious awards for its commitment in delivering the tailored made banking solution for its customers, i.e:


2. Best Foreign Trade Finance Bank 2010 - The Asset
2.13 Mission and Strategies of Technology & Operation Division, PT. Bank XYZ Indonesia

Mission Statement

To innovate continuously, deliver change rapidly and effectively, and provide efficient, nimble, and scalable standard infrastructure.

To Build a strong and sustainable T&O organization that partners with Business Units and other Service Units to provide efficient and effective services to make XYZ the Asian Bank of Choice.

Strategies

1. Own our operational process, actively participate in improving and implementing global best practices.

2. Upgrade our capabilities for managing Large Scale Change projects.

3. Drive incremental changes based on Operational Capacity, systematically eliminate bottleneck.

4. Strengthen our existing controls expertise and degree of automation.

5. Fully optimize the engagement of Local Technology as an enabler to operations.

6. Build the next level of T&O leadership (Succession Planning, Projects, Rotation assignments)
2.14 Trigger of Bank’s Monthly Reporting

1. Bank Indonesia Regulation / PBI (Peraturan Bank Indonesia): 
   c) 10/40/PBI/2008: Bank’s Monthly Reporting Regulations.

2. Circulation Letter / SE (Surat Edaran): 
CHAPTER III

METHODOLOGY

3.1 Basic Research

In this research, the researcher use qualitative methods because in this research the data survey is in the form of descriptive data that which is not count using statistical formulas. Therefore, to obtain the information of the problem under study researchers did not deploy questionnaires to informants, but in-depth interviews.

In this study, researchers examined the factors that directly affect the accuracy and regularity PT. Bank XYZ Indonesia’s bank’s monthly reporting execution toward Bank of Indonesia. The researcher interacts directly with bank’s monthly reporting executor, the researcher also the one of bank’s monthly reporting executor in PT. Bank XYZ Indonesia.

3.2 Research Location

The location in this research is one of Banking Financial Institutions in Indonesia, which is PT. Bank XYZ Indonesia, Technology and Operation Department, which located on Jln.MH.Thamrin. Kav. 55, Oil Center Building, Jakarta Capital Region.
3.3 Research Subject

The subject of this research is bank’s monthly reporting executor of Regulatory Reporting team from Technology and Operation Department, PT. Bank XYZ Indonesia, Jakarta Head Office.

3.4 Research Method

Since the purpose of this research is simply finding out the affecting factors of accuracy and regularity bank’s monthly reporting execution and identifying the proper way to achieve the effectiveness and efficiency in executing PT. Bank XYZ Indonesia’s bank’s monthly reporting toward Bank of Indonesia, the researchers would like to use Qualitative Method as a useful tool to do the research.

A study based upon a Qualitative process of inquiry has the goal of understanding a social or human problem from multiple perspectives. Qualitative Research is conducted in a natural setting and involves a process of building a complex and holistic picture of the phenomenon of interest (Creswell, J.W. 1994. Manson, J. 1996). Qualitative Research involves analysis of data such as words (e.g. from interviews), pictures (e.g. video), or objects (e.g. an artifact).

Qualitative Research means “An unstructured, exploratory research methodology based on small samples that provides insights and understanding of the problem setting” (Malhotra and Peterson, 2002)

3.5 Source of Data

The data is the result of recording research, either in the form of facts or figures. From the source of P and K Ministerial Decree No.. 0259/U/1977 dated July 11,
1977 stated that the data is all facts and figures that can be used as material to compile the information, while information is the result of processing the data used for the purposes of (Suharsimi Arikunto, 2002:96).

This research is conducted from collecting two types of data, they are:

1. **Primary Data**

   Primary data is data obtained directly from the source, observed and recorded the first time (Marzuki, 2005:55). Primary data is “Data originated by the researcher for the specific purpose of addressing the research the research problem” (Malhotra and Peterson, 2002). It is the information that is developed or gathered by the researcher especially for the research project on hand. It refers to the field research conducted in this research, where the data collected is used for the purpose of testing the hypothesis. In this research, the primary data is directly collected by interviewing and direct observation.

2. **Secondary Data**

   Secondary data is “Data collected from some purpose other than problem at hand” (Malhotra and Peterson, 2002). Actually, secondary data is used for exploratory study, but more formalized studies are typically structured which clearly stated hypothesis or investigative questions which are known as descriptive studies. The purpose of descriptive itself is to describe, explain, and validate findings. Descriptive research has a definition describes data and characteristic about the population or phenomenon being studied. Descriptive research answer the questions of who, what, where, when, how and why. The secondary data is data collected from other sources than your own such as reference books, the Internet and historical/legal documents.
3.6 Data Collection Method

To get the best possible under the assumption that goals in writing can be reached, the researcher uses the method research as follows:

3.6.1 Library Research

The method of data collection which is done by collecting and examining literatures related to the issues discussed in an effort to gain clarity drafting the basic theory used as a foothold in problem solving. Literature may include books and internet and other sources which can be used as reference in this study.

3.6.2 Field Research

The method of data collection done by conducting direct observation object of research techniques:

1. Interview

Interview is a conversation with a purpose. Interview technique is the collection of data is done by asking the informant directly related to the required data (Gorrys Keraf, 2001:116). In this research, the interview method used is standard open interview which is a structured interview. Structured interview on this research begins with the researcher own set of problems and questions to be asked. In this research, the researcher use depth interview method to determine the responses, attitudes and behavior of bank’s monthly reporting executor in executing the report to Bank of Indonesia. In depth interviews in this research is a way to collect information directly, face to face with the subject that support the research with a view to get a complete picture of the topic under research. Question presented in the form of bullet points to guide the interview, after it the points of that questions were developed become some question.
Data collection tool in this research are a voice recorder in cellphone and some notes of the interviews were conducted by researchers with the informants. Beside it, it also list of interview questions or instruments as interview guide.

2. Observation

Observation technique is direct observation of the object to be studied (Gorrys Keraf, 2001:116). Observation techniques used in this research is the observation participation that adapted to the object or target observed. In this techniques, the researcher observes directly as bank’s monthly reporting executor and analyze the factors that may affect the accuracy and regularity of bank’s monthly reporting.

3. Documentation

Documentation is a data collection using documents relating to the study or to find data on issues or variables such as notes, transcripts, books, newspapers, magazines, inscriptions, ledger, meeting minutes, meeting agendas and so forth (Suharsimi Arikunto, 2002:206). The researcher use documentation techniques by collecting data related to bank’s monthly reporting toward Bank of Indonesia.
3.8 Research Framework

This research used qualitative data analysis from Miles (1992: 16) which consists of three flow events occurring simultaneously, namely data reduction, data presentation, and conclusion or verification.

![Research Framework Diagram](image)

**Figure 3.1. Research Framework**

*Source: Model Constructed by Researcher*

Data reduction is a form of analysis that sharpens, classify, direct, dispose of unnecessary and organize the data in such a way so as to facilitate drawing conclusions or verification (Miles 1992: 16). Examples of bank’s monthly reporting to Bank Indonesia, the data that is still very wide, so need to conduct a focus problem. Such as, the affecting factor of accuracy bank’s monthly reporting execution of PT. Bank XYZ Indonesia toward Bank of Indonesia, the affecting factor of regularity bank’s monthly reporting execution of PT. Bank XYZ Indonesia toward Bank of Indonesia and the proper way to achieve the effectiveness and efficiency in executing the bank’s monthly reporting of PT. Bank XYZ Indonesia toward Bank of Indonesia. Focusing data helps researcher to simplify and clarify data processing.

Presentation of data is an analysis of the design rows and columns a matrix for qualitative data and determine the types and forms of data incorporated into the matrix boxes (Miles 1992: 17). In the presentation of the data the researcher must
provide data or provide the information collection neatly arranged so that it can be drawn a conclusion.

The getting of conclusion is a review of the record in the field or conclusions can be viewed as meaning that emerged from the data that should be tested the truth, the power and the compatibility is a valid (Miles 1992: 19). The conclusion in this study is a re-off records obtained by researchers in the field to be drawn a conclusion. Conclusions from the data collected to be used as discussion of the affecting factors of accuracy and regularity PT.Bank XYZ Indonesia’s bank’s monthly reporting execution toward Bank of Indonesia.
CHAPTER IV

RESULT AND DISCUSSION

4.1 Organization Chart

Figure 4.1. Organization Chart of PT. Bank XYZ Indonesia

Source: PT. Bank XYZ Indonesia
4.2 Analysis and Interpretation of Data

Unit of analysis of data obtained from this study in the form of object acquisition results from the interviews, recording, observation, data collection or other combined with the frame of mind that has been described as a proportional reference analysis process. To conduct research on Regulatory Reporting, Technology and Operation Division, PT. Bank XYZ Indonesia, Jakarta Head Office, the authors find data written in a way observations while working and depth interviews with bank’s monthly reporting executor, as a means of bank’s monthly reporting toward Bank of Indonesia. The two ways are considered to be quite practical for the author in the research. And based on research by the author of “The affecting factors of accuracy and regularity PT. Bank XYZ Indonesia’s bank’s monthly reporting execution toward Bank of Indonesia. As for the analysis conducted by the authors defined as follows:
The affecting factor of accuracy and regularity bank’s monthly reporting execution of PT. Bank XYZ Indonesia towards Bank of Indonesia.

The affecting factors of accuracy and regularity bank’s monthly reporting execution of PT. Bank XYZ Indonesia towards Bank of Indonesia can be defined as end to end process from the data generated until the data send to Bank of Indonesia.

Table 4.1 The Process Step of Bank’s Monthly Reporting of PT. Bank XYZ Indonesia.

<table>
<thead>
<tr>
<th>No</th>
<th>Process Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Generate data</td>
<td>IT generates data GAM file, and distributes data such as GPLAC (form 01, 02, 46, 74), FC, PSGL.</td>
</tr>
<tr>
<td>2</td>
<td>Receive data</td>
<td>Finance receives data from IT.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• GPLAC 02,46,74</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• FC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• PSGL</td>
</tr>
<tr>
<td>3</td>
<td>Mapping the data</td>
<td>Finance maps the data from PSGL become Form 1.</td>
</tr>
<tr>
<td>4</td>
<td>Prepare Form 1</td>
<td>Finance prepares Form 1 after mapping and updates it if there is any manual adjustment needed (refer to Appendix for the mapping/conversion code)</td>
</tr>
<tr>
<td>5</td>
<td>Publish Form 1 to related units in shared drive</td>
<td>Finance publishes Form 1 to related units in shared folder on the day 1 (mid day) and update it if there is any adjustment posted (the updated Form 1 will be available in one hour after proposing the adjustment)</td>
</tr>
<tr>
<td>6</td>
<td>Check data</td>
<td>If yes, proceed to step 7.</td>
</tr>
<tr>
<td>No</td>
<td>Process Step</td>
<td>Description</td>
</tr>
<tr>
<td>----</td>
<td>--------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>completeness?</td>
<td>If no, proceed to step 1.</td>
</tr>
<tr>
<td>7</td>
<td>Reconcile data GL Balance (Form 1) from Finance</td>
<td>TORR reconciles data GL Balance (Form 1) from Finance.</td>
</tr>
<tr>
<td>8</td>
<td>Any variance?</td>
<td>If yes, proceed to step 9. If no, proceed to step 14 or step 16.</td>
</tr>
<tr>
<td>9</td>
<td>Ask confirmation from respective unit</td>
<td>TORR asks confirmation from respective unit such as CBO, Trade Ops, and TMO.</td>
</tr>
<tr>
<td>10</td>
<td>Give confirmation about the variance</td>
<td>TMO gives confirmation about the variance.</td>
</tr>
<tr>
<td>11</td>
<td>Give confirmation about the variance</td>
<td>Trade Ops gives confirmation about the variance.</td>
</tr>
<tr>
<td>12</td>
<td>Give confirmation about the variance</td>
<td>CBO gives confirmation about the variance for account and transaction services. Its related to:</td>
</tr>
</tbody>
</table>
|    |                                                 | • Current Account  
|    |                                                 | • Saving Account  
|    |                                                 | • Deposit Account  
<p>|    |                                                 | • WMS product variance                                                                                                                      |
| 13 | Compile and check completeness daily transaction of CLI PCI | CBG WM Treasury Product compiles and checks completeness daily transaction of CLI PCI.                                                      |
|    |                                                 | Then return to step 8, checking for any variance.                                                                                           |
| 14 | Complete the missing information in compilation of CLI PCI | CBO completes the missing information in compilation of CLI PCI.                                                                           |
| 15 | Receive manual                                  | TORR receives manual adjustment.                                                                                                             |</p>
<table>
<thead>
<tr>
<th>No</th>
<th>Process Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Prepare the forms</td>
<td>TORR prepares the forms.</td>
</tr>
<tr>
<td>17</td>
<td>Perform system validation</td>
<td>TORR performs system validation.</td>
</tr>
</tbody>
</table>
| 18 | Send forms to Finance to be combined | TORR sends forms to Finance to be combined.  
Finance will confirm if the submission are reconciled with Form 1. |
| 19 | Send data by email to CCU and cc Finance | SAM sends data by email to CCU and cc Finance. |
| 20 | Send hardcopy list of restructured to CCU | SAM sends hardcopy list of restructured to CCU. |
| 21 | Receive data from related units | CCU receives data from related units. |
| 22 | Reconcile data GL Balance (Form 1) from Finance | CCU reconciles data GL Balance (Form 1) from Finance. |
| 23 | Prepare the forms | CCU prepares the forms. |
| 24 | Any variance? | If yes, proceed to step 23.  
If no, proceed to step 24. |
<p>| 25 | Send manual adjustment | CCU sends manual adjustment. |
| 26 | Performs system validation | CCU performs system validation. |
| 27 | Send forms to Finance | CCU sends forms to Finance to be combined. |</p>
<table>
<thead>
<tr>
<th>No</th>
<th>Process Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>to be combined</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Download data from V+ and convert to database</td>
<td>Consumer Credit downloads data from V+ convert to database.</td>
</tr>
<tr>
<td>29</td>
<td>Pull Over Draft data from Finacle (month-end data)</td>
<td>Consumer Credit pulls Over Draft data from Finacle (month-end data).</td>
</tr>
<tr>
<td>30</td>
<td>Receive data GL (132010013)</td>
<td>Consumer Credit receives data GL (132010013).</td>
</tr>
<tr>
<td>31</td>
<td>Receive PSAK adjustment from CF BU</td>
<td>Consumer Credit receives PSAK adjustment from CF BU.</td>
</tr>
<tr>
<td>33</td>
<td>Reconcile balance component of GL (132010013)</td>
<td>Consumer Credit reconciles balance component of GL (132010013).</td>
</tr>
<tr>
<td>34</td>
<td>Ok?</td>
<td>If yes, proceed to step 26. If no, return to step 33.</td>
</tr>
<tr>
<td>35</td>
<td>Prepare form</td>
<td>Consumer Credit prepares form.</td>
</tr>
<tr>
<td>36</td>
<td>Compare the form result with reconcile balances</td>
<td>Consumer Credit compares the form result with reconcile balances.</td>
</tr>
<tr>
<td>37</td>
<td>Ok?</td>
<td>If yes, proceed to step 36. If no, return to step 31.</td>
</tr>
<tr>
<td>38</td>
<td>Perform system</td>
<td>Consumer Credit performs system validation.</td>
</tr>
<tr>
<td>No</td>
<td>Process Step</td>
<td>Description</td>
</tr>
<tr>
<td>----</td>
<td>--------------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td></td>
<td>validation</td>
<td>Using LBU Basel II application.</td>
</tr>
<tr>
<td>39</td>
<td>Send forms to Finance to be combined</td>
<td>Consumer Credit sends forms to Finance to be combined.</td>
</tr>
</tbody>
</table>
| 40 | Prepare the forms                    | Finance prepares the forms.  
It’s considering all the manual adjustment.  
Finance receives data from IT such as PSGL, PSAM, FC, GPLAC form 74, and GPLAC form 02, 46. |
| 41 | Reconcile data GL Balance (Form 1)   | Finance reconciles data GL Balance (Form 1).  
Finance reconciles PSAM with PSGL.  
Finance reconciles FC with PSGL. |
| 42 | Any Variance?                        | If yes, proceed to step 41.  
If no, proceed to step 44. |
| 43 | Perform manual adjustment            | Finance performs manual adjustment.  
Prepare manual adjustment for balance sheet (Form1). |
| 44 | Add adjustment to Form 1             | Finance adds adjustment to Form 1. |
| 45 | Update Form 1                        | Finance updates Form 1.  
If there is any changes will be updated in shared drive which is referring to step no.5. |
<table>
<thead>
<tr>
<th>No</th>
<th>Process Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>46</td>
<td>Perform system validation</td>
<td>Finance performs system validation.</td>
</tr>
<tr>
<td>47</td>
<td>Ok?</td>
<td>If yes, proceed to step 47. If no, return to 38.</td>
</tr>
<tr>
<td>48</td>
<td>Receive validated forms from related units</td>
<td>Finance receives validated forms from related units and confirms that the reports are reconciled with Form 1.</td>
</tr>
<tr>
<td>49</td>
<td>Send all data to BI through BI LBU Portal</td>
<td>Finance sends all data to BI through BI LBU Portal. Send the latest on the 5th day every month.</td>
</tr>
<tr>
<td>50</td>
<td>Combine the forms and prepare the combined forms</td>
<td>Based on the branches’ LBU form, Finance produces combined form 1, 2, 3, 5, 6, and 8.</td>
</tr>
<tr>
<td>51</td>
<td>Send to Bank Indonesia through BI LBU Portal</td>
<td>Finance sends the combined LBU to BI through BI LBU Portal. Send the latest on the 10th day every month.</td>
</tr>
</tbody>
</table>

**Source: PT. Bank XYZ Indonesia**

In processing bank’s monthly reporting in PT. Bank XYZ Indonesia, there are some data source can be taken from sharing folder or some data that have to be generated from banking system by IT team. The data source can be taken from Finacle, Imex and GL. After the data has been generated, the data can be processed by LBU executor. The data that will be processed as LBU is the data transactional of the month reported. The parameter of data source is General Ledger (GL). To check the accuracy of data, the data prepared have to be consolidated and balanced with GL. If there is the data still not reliable, the LBU executor has to investigate the data source. In condition if the transaction related with trade transaction, the LBU executor has to
ask with Trade team who prepare and input the data source to the system, since the related transactional team have the document or historical data of LBU data source, as a result the LBU data will be more accurate.

4.2.1 Relationship Between Banking System and Accuracy-Regularity of Bank’s Monthly Reporting Execution

In the use of information technology (IT), arguably the financial services industry today is at the forefront. Banks, for example, requires IT as a driver to support business processes, operations, and customer service.

Today, the deployment of the technology addressed to help bank executives to make decisions that are more accurate and faster. Of course, this requires the application of Management Information System (MIS) and Risk Management System that is reliable.

As observation of researcher, banking system give impact on accuracy-regularity in bank’s monthly reporting execution. Before the data being processed, the source of data have to be generate from banking system, in PT.XYZ Indonesia, there are some of data that generated from banking system.

The data that will be processed to report are generated from some banking system, such as Finacle, Imex and GL (General Ledger).
Figure 4.3 Standard Operation Procedure of Bank’s Monthly Reporting, Source: PT.Bank XYZ Indonesia
Figure 4.4 Standard Operation Procedure of Bank’s Monthly Reporting, Source : PT.Bank XYZ Indonesia
As seen on Figure 4.1 and 4.2, the files reported are generate from banking system. Before the data processed by LBU executor, the IT Team generates the data from banking system. IT team generates GAM file and distributes data to related department that will process the data. The data that will be process is not only just from the banking system that IT team used. There are some of banking system can be used by LBU executor directly, not only just for generate the data, but the banking system also used to inquiry the details of data.

4.2.2 Relationship Between Data Source and Accuracy-Regularity of Bank’s Monthly Reporting Execution

A Data Source is data-provider-independent description of a set of objects that will be loaded, edited and saved within the user interface of your application. Each Data Source consists of a list of fields that make up a Data Source record, along with field types, validation rules, relationships to other Data Sources, and other metadata. The abstract object description provided by a Data Source is easily mapped to a variety of backend object models and storage schemes.

A Data Source of bank’s monthly reporting PT. Bank XYZ Indonesia is data be the form of documents or historical data of bank transaction within customer or other banks. When the LBU executor find some error in the data, they have to investigate why it can be happened, the LBU executor will ask to the user of data related. Mostly for bank’s monthly reporting are taken from transactional data. The LBU executor will check the data and compare with the General Ledger, if there is a different amount or other details, they will find out what is the right amount or details.
Figure 4.5 Standard Operation Procedure of Bank’s Monthly Reporting, Source: PT.Bank XYZ Indonesia.
The unit or Department Involved in providing data source are:

1. CBO (Consumer Banking Operation): give confirmation about the variance for account and transaction services, such as Current Account, Saving Account and Deposit Account or WMS product variance.
3. IBG (Institutional Banking Group): give confirmation about the variance details of Corporation Customer
4. Loan Ops: give confirmation about Loan transaction
5. Trade Ops: give confirmation about Trade transaction
6. CBG (Consumer Banking Group): give confirmation about the variance details of Retail Customer.
4.2.3 Relationship Between Human Resources and Accuracy-Regularity of Bank’s Monthly Reporting Execution

Figure 4.6 Factors Affecting Human Resources Performance

Source: The model constructed by researcher

4.2.3.1 Relationship Between Human Resources Knowledge and Accuracy-Regularity of Bank’s Monthly Reporting Execution

Knowledge is the perception of the agreement or disagreement of two ideas—John Locke (1689). Knowledge is information that changes something or somebody—either by becoming grounds for actions, or by making an individual
(or an institution) capable of different or more effective action." - Peter F. Drucker in *The New Realities*.

Based on research by interview and observation, the knowledge that needed by LBU executors are:

1. **Bank Product**: trade products, treasury and market products, retail or corporation products.
2. **Bank of Indonesia (BI) regulation**: PBI (Peraturan Bank Indonesia) and SE (Surat Edaran), the rules and regulation about bank’s monthly reporting.
3. **Reconciliation**: how to reconcile the data source that generated by banking system with General Ledger of Bank.

The points are the LBU executor should understand about the source or nature of product and how to process the forms of bank’s monthly reporting in accordance with BI Rules and Regulation. If we know what are the points that should be checked or should be focused, in PBI and SE given tau for each form should be like, as we have understood, would be aware if there is an error on the data.

Then can be further explored and sought to know the part that has the transactional data, they let the future know that we can give them if its BI regulations should like, so make the next term can prevent errors or mistakes.

The LBU executor has to know about the nature of transaction, they have to have the knowledge of banking product. If the LBU executor know about the transaction, automatically they know about the logic of transaction, they will notice if some error or wrongness happened on data transaction. And also if there is a problem or a new product, they will recognize what form that the new product categorized.

The understanding about Bank Indonesia’s rules and regulation of bank’s monthly reporting is very useful since the rules of BI is the bank’s monthly reporting postulate execution. The PBI and SE use as guidance in executing bank’s monthly reporting, what BI need as the report of bank. The validation must also follow BI circulars or regulations. Indeed, circulars and rules BI should be a benchmark in LBU work, because eventually they are going to examine the data, so it should be
used as a benchmark in quality of each individual form in LBU. All of the BI should at least understand the points is, for example, from its BI regulation or announcements on its mailing list send through LBU, because it is the basis for reporting LBU, in case such instances, there is a change in one form it should be, this data should be inserted into the form 1, but it turned out to SE BI was turned into a form 2, we have to follow what BI recommended. Understanding of bank’s monthly reporting BI rules and regulation really help to make a report more accurate. Whatever BI provide through BI regulations as last PBI or SBI LBU from the mailing list, it was very helpful in generating accurate reports. Knowledge related about bank’s monthly reporting needed for LBU executor.

4.2.3.2 Relationship Between Human Resources Skill and Accuracy-
Regularity of Bank’s Monthly Reporting Execution

Skill is proficiency to perform a particular task (Michael G. Aamodt, 2007: 572). It also proficiency, facility or dexterity that is acquired or developed through training or experience.

Based on research by interview and observation, the skill that needed by LBU executors are:

1. Time Management
   LBU executor has to have the good time management skill, if LBU executor can finish before the specified time or before the deadline would have been very good. The rest of the time can be used for reviewing. So suppose data is processed faster, so check before being sent in again, the data will be more accurate. If the LBU executor can not manage the time well, then the potential of getting penalty closer since the bank’s monthly reporting will sent late or even it still submit but no much time to be checked.

2. Teamwork
   In every work there must be a good team work, so it should be communication between the maker and checker, for example the checker find
fault, checker should tell the maker that is wrong and should tell the maker why it is wrong, so in the future if the maker find things like that again the maker will realize and know. In other case, if the maker find the problem, maker could ask the checker, communication should be established between the maker and checker. So the bank’s monthly reporting will be more accurate and it will be more effective.

3. Computer skill
If the LBU executors have the computer skills that would be great, since in PT. Bank XYZ Indonesia still process data manual, that's definitely takes times to do it manually. So if we have the computer skills that will help a lot. The data will be processed faster, more accurate as well, and the penalties can be minimized.

4. Analytical Thinking
Analytical thinking really used in executing bank’s monthly reporting, so that if we found a problem when executing the reports, we know what we have to do. We have the sense to analyze what the problem comes from and what we have to do next. Analytical thinking also help to know what the trend’s going now.

5. Problem Solving
If the LBU executor find a problem, they have to fast to solve it, either they already know how to solve or ask related person to solve the problem together.

6. Initiate Ideas
The LBU executor have to initiate the ideas to ask division or department related if there is an error or unbalanced data received. The LBU executor have to look what the cause is and what can cause to act on, whether the data to be adjusted or added or even deleted. The point is if LBU executor find error, they have to initiate the idea, due to time constraint, the report will be resolved faster.
4.2.3.3  Relationship Between Human Resources Attitude and Accuracy- Regularity of Bank’s Monthly Reporting Execution

Attitude is how do we like / dislike about something and ultimately determine our behavior.

Based on research by interview and observation, the attitude that needed by LBU executors are:

1. Responsible
   The LBU executor has to be responsible with the bank’s monthly reporting, since the report will impact to Bank Reputation. The LBU executor has to fix the problem as soon as possible when they find a wrongness in report. Responsibility of LBU executor shown when they try hard to report the right bank’s monthly reporting towards Bank of Indonesia (BI).

2. Discipline
   Since the bank’s monthly reporting deadline is very tight, so the LBU executor has to be discipline in working on report. when the reports have to be finished and what day the reports have to be submitted.

4.2.3.4  Relationship Between Human Resources Situation and Accuracy- Regularity of Bank’s Monthly Reporting Execution

Situation is the general state of things; the combination of circumstances at a given time, physical position in relation to the surroundings.

Based on research by interview and observation, the situation that needed by LBU executors are:

1. Working procedure
   The procedure that already run with a very tight timeline already adequately. But it’s better to review the procedure to follow the development of regulations or
better process, to further upgrade the procedures for more effective and better working.

2. Working structure

In monthly's bank reporting, there are a maker and checker who responsible for reporting, also back up plan if there is a member take the emergency leave because the report can not be delayed even the executor is sick or in urgent condition. But still the working has to follow the rules or job structure, since the working is high risk, so that people who back up the other member must be understand about that reports.

3. Working facilities

The latest hardware and software for executing bank’s monthly reporting will make LBU executor easier in processing the data. The more update facilities in executing LBU, the data will be processed faster. The good facilities that LBU executor receive will make them more responsible in working.

4. Conduciveness

The LBU executor need concentration without any pressure, so that if there is another work in report days, it is better to be hold, don’t distract the LBU executor concentration during the report days. The clean and quiet room also can improve the conduciveness of LBU reporting.

4.3 Risk of Bank’s Monthly Reporting Execution

1. Compliance Risk

The current and prospective risk to earnings or capital arising from violations of, or non-conformance with, laws, rules, regulations, prescribed practices, internal policies, and procedures, or ethical standards.

2. Financial Loss

Penalty that will get for mistake in bank’s monthly reporting. Loss of shareholder value, earnings from News of the World, decreased advertising
revenue, legal fees associated with governance restructure, defense of lawsuits.

3. Reputation Risk
   Related of trustworthy of business.

4. Operation Risk
   The risk of direct or indirect loss resulting from inadequate or failed internal processes, people and systems.

In LBU working, the most visible is the financial risk, when it gets a penalty would have to pay a fine to the Bank of Indonesia, means there will be a loss to replace the fine, and would have the financial impact.

Automatically the bank performance assessed from the bank’s monthly reporting, so since there are fines, because there are financial losses, it would make the bank performance is reduced or decreased.

Financial risk will affect the reputation risk. Short story, maybe there was a mistake in the execution of LBU, the financial statements or report is not accurate, it will impact to the bank’s reputation for processing public funds, so it will make the shareholders or stakeholders do not trust to put the funds into the bank.

4.4 The Proper Way to Achieve The Effectiveness and Efficiency in Executing The Bank’s Monthly Reporting of PT. Bank XYZ Indonesia Toward Bank Indonesia

1. Ensure that each form has a maker and checker responsible.
   To get faster and more accurate report, the LBU executor has to ensure that every forms of report already has person in charge, every form has to have a maker and checker, to make sure an excellent process of data checking.
2. **Make a cut off time for maker and checker.**
   The LBU executors have to make a cut off time for maker and checker, they have to decide when the limit time for maker to process the data and when the time to checker to check the data.

3. **Socialization of BI rules and regulation about bank’s monthly reporting for transactional team to minimize error in data source.**

   To minimize the error of data, the LBU executor should give a socialization to the transaction team as of BI rules and regulation, so the data that will be processed can be more accurate and the LBU executor can save the time more than if they have to investigate the wrong data source from the related transaction team.

4. **Review for every month process in order to minimize what the factor can impact the accuracy and regularity of monthly’s bank reporting.**

   The LBU executor have to review the procedure and structure of working for every months, they have to update the procedure and structure. It will be better if the executors can make a list of some trouble that they find during the report day, so the report will be more accurate for the next term and the trouble or problems can be minimized and it can save the time.
CHAPTER V

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Based on result and discussion of data analysis in chapter IV, thesis with title “THE ANALYSIS OF THE FACTORS AFFECTING THE ACCURACY AND REGULARITY OF BANK’S MONTHLY REPORTING TO BANK INDONESIA (CASE STUDY OF PT.BANK XYZ INDONESIA)”, the researcher get the conclusions as follow:

1. There is a relationship between banking system and accuracy-regularity in bank’s monthly reporting execution. Banking system is one of the factor that affect the accuracy and regularity at PT. Bank XYZ Indonesia’s bank’s monthly reporting execution towards Bank of Indonesia.

   The data for bank’s monthly reporting are generated from banking system. Banking system performance show a proportionate comparison with accuracy and regularity in bank’s monthly reporting towards Bank of Indonesia. If the data come late to all units, it will cause an exceptional handling and the work around step is escalate to management of bank.

2. There is a relationship between data source and accuracy-regularity in bank’s monthly reporting execution. Data source is one of the factor that affect the accuracy and regularity at PT. Bank XYZ Indonesia’s bank’s monthly reporting execution towards Bank of Indonesia.

   The rightness and wrongness data of reports come from the data source. Data source performance show a proportionate comparison with accuracy and regularity in bank’s monthly reporting towards Bank of Indonesia. If there is a wrong/ error data, data need to be completed or some of report data delay,
the key risk and mitigation step is give frequently reminder to all related units or ask the related unit to complete or generate the data end of month process.

3. There is a relationship between human resource and accuracy-regularity in bank’s monthly reporting execution. Human Resource is one of the factor that affect the accuracy and regularity at PT. Bank XYZ Indonesia’s bank’s monthly reporting execution towards Bank of Indonesia.

The data next process execution, after the source of data input to the banking system and IT team will generate the data that used to be reported to Bank of Indonesia, handled by human resources. Human resource performance show a proportionate comparison with accuracy and regularity in bank’s monthly reporting towards Bank of Indonesia. In case the bank get the penalty from Bank of Indonesia due to some of mistakes on report, the head of department will ask and investigate to the LBU executor what cause of it.

The human resource performance defined by ability and motivation which are consisted of knowledge, skill, attitude and situation. The research result are:

3.1 Knowledge gives impact on accuracy and regularity PT. Bank XYZ Indonesia bank’s monthly reporting towards Bank of Indonesia. Some of knowledge needed in executing bank’s monthly reporting are knowledge of bank products, bank’s monthly reporting rules and regulation from Bank of Indonesia and reconciliation.

3.2 Skill gives impact on accuracy and regularity PT. Bank XYZ Indonesia bank’s monthly reporting towards Bank of Indonesia. Some of skill needed in executing bank’s monthly reporting are time management, teamwork, computer skill, analytical thinking, problem solving and initiate ideas.

3.3 Attitude gives impact on accuracy and regularity PT. Bank XYZ Indonesia bank’s monthly reporting towards Bank of Indonesia. Some of attitude needed in executing bank’s monthly reporting are responsibility and discipline.

3.4 Situation gives impact on accuracy and regularity PT. Bank XYZ Indonesia bank’s monthly reporting towards Bank of Indonesia. Some of situation
needed in executing bank’s monthly reporting are working procedure, working structure, working facilities and conduciveness.

5.2 Recommendation

5.2.1 For Company

1. Automation Project.
   Since the PT. Bank XYZ Indonesia still use manual way in process the report, the ultimate way for enhance the report performance is automate the report. Automation report will help the LBU executor process the data fast and data can be processed more accurate.

2. Combine for every division who report to BI become one department.
   The LBU executor still comes from different division and department. It would be better if all LBU executor and reporting team become one department. It will cut off some step, so that will be more effective and efficient action for the bank.

3. Hire an experienced worker.
   Once the company desires to hire a new worker for reporting team, it should be better if they hire an experienced worker, at least the worker already has a banker experience during the working life. Since the job is high risk and the understanding of job description take a long time to be really understand if the worker does not understand at all.

4. Training specific to LBU executor for particular form regularly.
   If any of the other factors are the cause of decreased performance, management or other forces in the organization must institute the changes necessary to resolve the problem. Knowledge and skill can actually be improved by training. Training for specific particular form is needed
especially for forms that often get many mistakes by Bank of Indonesia audit finding.

5.2.2 For University, specifically for Banking and Finance Student

1. Increasing bank products knowledge, especially trade products in bank.
   1.1. The student should deepen and enhance their understanding about the nature and logics of banking products.
   1.2. The University can open a new course for student, the researcher suggest that “Trade in Bank” is very broad and good knowledge to be learned by student since the international trading getting exist in the world.

2. Improving the understanding of the rules and regulation about bank report to Bank of Indonesia.
   The student should learned more about Bank of Indonesia, how Bank of Indonesia asses every performance of all bank in Indonesia. Student also should learn about the reports that reported by banker for daily, monthly, weekly and quarterly towards Bank of Indonesia. The report to BI is the last gate of bank process that will show bank performance and also can be as bank indicator for up and down bank performance. The result of bank’s monthly reporting also can be seen on www.bi.go.id.
LIST OF REFERENCES

Book


Thesis


**Internet**


The Timeline of LBU Submission, Regulation XYZI Compliance and Control Department

<table>
<thead>
<tr>
<th>Date of the Month</th>
<th>Department</th>
<th>Items to be completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before Month End</td>
<td>SAM</td>
<td>Provide Probability of Default for collective impairment</td>
</tr>
<tr>
<td>Day 1 (12 noon)</td>
<td>IT</td>
<td>Generate data used for LBU Report</td>
</tr>
<tr>
<td>Day 1 (3 pm)</td>
<td>Finance</td>
<td>Provide all balances by form, product, and currency to COCU, CF and CCU</td>
</tr>
<tr>
<td>Day 2 (3 pm)</td>
<td>CCU</td>
<td>Provide list of Collateral to COCU and Finance</td>
</tr>
<tr>
<td>Day 2</td>
<td>SAM</td>
<td>Provide Individual Impairment and Provision based on Bank of Indonesia’s requirement</td>
</tr>
<tr>
<td>Day 1 – 5 (12 noon)</td>
<td>Finance, Cocu, CCU and CF</td>
<td>Upload and send respective form in form of Text File to Finance which already passed validation from BI Application LBU Basel II directly to BI. Refer to below table</td>
</tr>
<tr>
<td>Day 5</td>
<td>Finance</td>
<td>Report submission is complete</td>
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</table>

Source: PT. Bank XYZ Indonesia
List of LBU Form Which Should Be Prepared and Completed by Each Department Where Each Department Should Responsible of Its Contain at PT. Bank XYZ Indonesia

<table>
<thead>
<tr>
<th>No</th>
<th>Description</th>
<th>BI Form</th>
<th>Responsible Unit</th>
<th>Timeline Submission to Finance (or BI once software available) Calendar Date *)</th>
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<tbody>
<tr>
<td>1</td>
<td>Balance Sheet</td>
<td>Form 01</td>
<td>Finance</td>
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<td>2</td>
<td>Profit and Loss</td>
<td>Form 02</td>
<td>Finance</td>
<td>Day 2-5 (6 pm)</td>
</tr>
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<td>3</td>
<td>Cash</td>
<td>Form 03</td>
<td>Finance</td>
<td>Day 1</td>
</tr>
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<td>4</td>
<td>Placement in Bank of Indonesia</td>
<td>Form 04</td>
<td>Cocu</td>
<td>Day 2 (9 am)</td>
</tr>
<tr>
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<td>Placement in Other Bank</td>
<td>Form 05</td>
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<td>6</td>
<td>Spot and Derivative Receivable</td>
<td>Form 06</td>
<td>Cocu</td>
<td>Day 3 (9 am)</td>
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<tr>
<td>7</td>
<td>Marketable Securities</td>
<td>Form 07</td>
<td>Cocu</td>
<td>Day 4 (6 pm)</td>
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<td>Form 08</td>
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<td>Form 10</td>
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<td>Provision for Loss in Decrease of Financial Assets</td>
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<td>Finance</td>
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<td>14</td>
<td>Intangible Assets</td>
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<td>Suspense Account</td>
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<td>Provision for Loss in Decrease of Non Productive Assets and Other Assets</td>
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</tr>
<tr>
<td>22</td>
<td>Miscellaneous Assets</td>
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<td>Finance</td>
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<td>Current Account</td>
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<td>Saving</td>
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<td>Cocu</td>
<td>Day 4 (2 pm)</td>
</tr>
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<td>Time Deposits</td>
<td>25</td>
<td>Cocu</td>
<td>Day 4 (2 pm)</td>
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<td>Liabilities to Bank of Indonesia</td>
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<tr>
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<tr>
<td>27</td>
<td>Liabilities to Other Bank</td>
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<td>Cocu &amp; Finance</td>
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<tr>
<td>28</td>
<td>Spot and Derivative Payable</td>
<td>28</td>
<td>Cocu</td>
<td>Day 3 (9 am)</td>
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<td>Guarantee Deposit</td>
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<td>Interoffice Liabilities Domestic</td>
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<td>Interoffice Liabilities Foreign</td>
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<td>Miscellaneous Liabilities</td>
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<td>Detail of Shareholders</td>
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<td>Donated Capital</td>
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<td>Other Comprehensive Income</td>
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<td>Finance</td>
<td>Day 1</td>
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<td>41</td>
<td>Detail of Paid in Capital</td>
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<td>Outstanding of Purchase Spot &amp; Derivative</td>
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</tr>
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<td>43</td>
<td>Outstanding Irrevocable L/C</td>
<td>43</td>
<td>Cocu</td>
<td>Day 4 (9 pm)</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Form</td>
<td>Department</td>
<td>Date</td>
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<td>Guarantee Issued</td>
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<td>Cocu</td>
<td>Day 4 (11 am)</td>
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<td>Credit</td>
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</tr>
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<td>47</td>
<td>Disbursement Credit</td>
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<td>Credit, CF</td>
<td>Day 2</td>
</tr>
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<td>Devolution Credit</td>
<td>48</td>
<td>Cocu &amp; CF</td>
<td>Day 5 (3 pm)</td>
</tr>
<tr>
<td>49</td>
<td>Other Assets</td>
<td>49</td>
<td>Finance</td>
<td>Day 3 (12 noon)</td>
</tr>
<tr>
<td>50</td>
<td>Other Liabilities</td>
<td>50</td>
<td>Finance</td>
<td>Day 3 (noon)</td>
</tr>
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<td>Non-operating Expense</td>
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</tbody>
</table>

*Source: PT. Bank XYZ Indonesia*
**Interview Result**

**Respondents:**

1. Said Agahaikal : Bank Executive in Regulatory Reporting Team
2. Yenny Trinatalia : Analyst in Regulatory Reporting Team

<table>
<thead>
<tr>
<th>Name</th>
<th>Sex</th>
<th>Formal Education</th>
<th>Banking Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Said Agahaikal</td>
<td>Male</td>
<td>Bachelor Degree</td>
<td>3 years</td>
</tr>
<tr>
<td>Yenny Trinatalia</td>
<td>Female</td>
<td>Bachelor Degree</td>
<td>8 years</td>
</tr>
</tbody>
</table>

Acknowledged by Citha Paulina Rosari as Head of Regulatory Reporting, Technology and Operation, PT. Bank XYZ.
1. Sebutkan beberapa sumber-sumber yang diperlukan dalam pengerjaan LBU:

**Yenny Trinatalia**: kalo buat LBU itu udah pasti ada datanya dulu, kalo di XYZI ada beberapa data yang memang kita bisa ambil sendiri dari sharing folder atau kita minta dulu data itu diolah dari IT. Jadi mostly buat LBU kita butuh data transactional, dari data transactional kita cek kelengkapanya apakah sudah lengkap semua, kayak berupa coding-codingnya terus amountnya juga nanti kita butuhkan buat mencocokannya ke general ledger kita. Jadi selain tadi source data diambil dari setiap transaksinya, misalnya ada transaksi trade, jadi kita harus siapin data transaksional trade. Kalau ada misalnya funding atau berkaitan dengan DPK (Dana Pihak Ketiga) jadi kita harus punya source data berkaitan dengan tabungan atau deposito atau giro, jadi kita harus punya data itu untuk mengerjakan LBU. Kalo derivative, kita harus punya data transaksonal derivative. Selain dari data2 itu, kita butuh parameter kita yaitu general ledger kita. Jadi buat ngecek keakuratan data itu bener atau tidak, data itu harus kita konsolidasi dan kita cocokan, apakah data itu sudah sama dengan general ledger itu. Jadi biar tau bahwa data yang kita dapatkan udah bener harus dicocokan dengan GL nya.

**Said Agahaikal**: jadi gini, sumber-sumber dalam pengerjaan LBU itu ada banyak, tapi bisa disebutkan terbagi menjadi . Data dari Finacle, Imex dan GL, dan juga report-report dari Imex lainnya sebagai data pendukungnya.
2. Selama anda belum mendapatkan sumber yang reliable apakah anda harus mencari tahu kebenarannya tentang data-data tersebut?

Yenny Trinatalia: kita tahu itu reliable atau gak berarti kita harus ada pembandingnya, which is kalo dari kita kan kita harus bandingin dengan PSGL nya. Jadi kalo misalkan data transaksi kita belum cocok dengan amount di GL, nah itu pasti kita harus cari tahu kenapa itu beda, mungkin dari segi amount, country atau apapun juga harus kita telusurin lagi nih, kira-kira kita harus nanya di bagian mana nih. Jadi tergantung kita lagi ngerjain form apa, jadi kalo kita mengerjakan form yang berkaitan dengan trade dan menurut kita gak sesuai, kita harus nanya ke mereka, misalnya ada selisih atau ada sandi nya yang gak cocok ya. Jadi kita harus tanya ke orang transaksionalnya itu, nah nanti dari orang transaksionalnya itu kan mereka punya dokumen atau historical data nya, nah kebenaran datanya akan kita dapatkan dari sana, karena mereka akan lihat langsung dari dokumen atau transaksinya itu, jadi data yang kita dapatkan akan lebih akurat, seperti itu.

Said Agahaikal: Kita sebagai pelapor dalam mengerjakan laporan bulanan bank umum ini, sebaiknya kita harus mendapatkan sumber yang reliable. Tapi andaikata kita belum mendapatkan sumber yang reliable, kita harus mencari tahu atau menanyakan kepada orang yang bersangkutan dengan data tersebut. Sebagai contoh misalkan transaksi tentang trading, kita tanya ke orang operationnya trade, atau transaksi tentang posisi simpanan kita seperti current account atau saving account atau term deposit, kita tanyakan kepada orang consumer banking nya, atau bisa juga tentang transaction treasury, kita tanyakan juga kepada orang
operationnya. Intinya semua kita harus Tanya satu-satu kepada mereka datanya apakah datanya sudah benar kalau belum mendapatkan data yang reliable.

3. Apakah dalam pengerjaan LBU, surat edaran dari Bank Indonesia dan Peraturan-peraturan pengerjaan LBU dari Bank Indonesia sangat berguna?


Said Agahaikal: Ya itu benar karena bagaimanapun juga semua yang dari BI itu kita harus mengerti paling tidak point-pointnya lah, misalnya dari SE BI nya atau PBI nya, ataupun pengumuman-pengumuman yang di send melalui mailing list nya LBU, karena itu adalah dasar kita untuk melakukan pelaporan LBU kita, andai-kata misalnya contoh, ada perubahan dalam salah satu form seharusnya, data
yang ini seharusnya dimasukin ke form 1, tapi ternyata dengan SE BI itu berubah jadi form 2, kita harus mengikuti sesuai apa yang BI anjurkan kepada kita.

4. **Semakin anda memahami peraturan-peraturan pengerjaan LBU dari Bank Indonesia maka keakuratan dalam pengerjaan LBU semakin baik.**

*Yenny Trinatalia:* Ya bisa dibilang kayak gitu, karena kalau kita tau point-pointnya apa saja yang harus kita cek atau harus kita fokuskan, nah disitu dikasih tau untuk masing-masing form harus nya seperti apa, nah kalo misalnya kita sudah memahami, itu kan pasti kalo kita liat ada data yang kurang atau kenapa, karena kita paham, pasti kita aware nih, oh kayaknya ini masih salah nih, dari situ kita bias menelusuri lebih lanjut dan bisa cari tau ke bagian yang mungkin punya data transaksionalnya itu, jadi biar mereka pun ke depannya itu kita bisa kasih tau mereka kalo peraturan BI nya seharusnya seperti ini loh, jadi buat the next term buat reporting, kita bisa mencegah error atau kesalahan itu seminimal mungkin kalo kita memang paham tentang peraturan itu.

*Said Agahaikal:* ya itu benar, seperti yang disebutkan dalam pertanyaan sebelumnya. Apapun yang BI berikan melalui peraturan-peraturan BI seperti tadi PBI atau SBI dari mailing list LBU itu, itu sangat membantu kita untuk membantu kita dalam laporan yang akurat. Karena sebenarnya BI dalam sebagai regulator kita tau yang mana yang harus dilaporkan kesini atau kesana.
5. Semakin anda memahami “data source” dari LBU yang dikerjakan maka keakuratan dalam pengerjaan LBU semakin baik

Yenny Trinatalia : Ya udah otomatis sih ya kalo kita tau data source nya itu, logicnya itu kayak gimana, transaksinya itu seperti apa, terus kita cocokin dengan peraturan BI. Udah otomatis kita tau yang mana yang baik yang mana yang harusnya ini gak cocok gitu kan. Semakin kita tau jenis transaksinya itu apa, kegiatannya itu seperti apa, semakin kita bisa mengelompokkannya ke dalam LBU nya dan semakin bagus juga untuk control untuk setiap masing-masing formnya. Karena kita mengerti transaksi itu apa sih. Jadi kalau ada peraturan yang baru atau update an yang baru pun nanti kita akan mudah untuk memahaminya lagi.

Said Agahaikal : ya itu sangat dasar dari kita sebagai pelapor LBU itu untuk melaporkan yang akurat memang kita harus mengerti data source kita tiap detailnya, karena apabila kita tidak mengerti data source kita seperti apa, akan bisa menghasilkan data yang benar untuk dilaporkan kepada BI melalui LBU. Jadi sebagai contoh misalkan ada report mengenai transaksi trading, tapi di dalamnya ntah bagaimana karena kesalahan system tergabung dengan transaksi treasury, kalau kita tidak mengerti, bisa jadi meyebabkan itu salah melaporkan kepada BI, gitu.

6. Apakah seorang LBU executor harus memiliki ketelitian lebih dalam pengerjaan LBU dan bisa dijelaskan bagaimana ketelitian tersebut?
**Yenny Trinatalia:** Harus, itu harus banget. Karena setiap field dalam LBU itu kan kalo kita salah kita dikenain sanksi. Misalkan 1 field itu IDR 50.000, kalo misalkan kita gak teliti dan sampe suatu saat itu diperiksa sama BI, itu bisa aja karena kita gak teliti mungkin gak cuma 1 field kita salah, bisa aja itu jadi 1000 field yang salah. Jadi kita harus punyalah ketelitian itu untuk memeriksa setiap form, untuk pengerjaannya kita juga butuh ketelitian yang lebih. Jadi dari segi data, kita jadi punya data yang berkualitas, terus kalo kita teliti kan untuk sangsi-sangsi kan bisa kita minimalkan sekecil mungkin, kalo bisa tidak ada penalty sama sekali.

**Said Agahaikal:** sebagai LBU executor itu kita memang harus memiliki ketelitian lebih daripada mengerjakan sekedarnya saja. Karena BI itu memang setiap tahun mengadakan audit terhadap pelaporan LBU itu, apabila kita tidak teliti, bisa jadi kita terkena audit finding dari BI.

7. **Setiap objek LBU memiliki karakteristik ilmu masing-masing, sehingga pengerjaan LBU selalu disesuaikan dengan karakteristik ilmu masing-masing objek LBU tersebut.**

**Yenny Trinatalia:** Yang pasti sih kan LBU itu form nya banyak, dan LBU itu laporannya untuk menggambarkan financial suatu bank, jadi setiap form itu pasti punya karakteristik laporannya masing-masing. Jadi misalkan adalah form 1 itu tentang balance sheet nya, form 2 itu tentang BSPL nya, form 3 itu adalah tentang rincian kas nya, nah kita kan harus tau itu yang dimaksud dengan kas itu seperti apa, misalnya ada form tentang derivatif, nah itu kan kita juga harus tau yang
dimaksud dengan transaksi derivative itu yang seperti apa, nah berarti kalo kita
tau transaksi nya itu seperti apa ini cocok dengan form berapa gitu kan. Jadi pasti
setiap form itu sama Bank Indonesia itu udah disusun nih, yang form ini buat
trade, nah kita harus tau tuh yang transaksi trade apa ya yang sesuai dengan form
7, terus transaksi trade apa yang cocok di form 10. Atau transaksi apalah misalkan
money market atau apa gitu kan cocoknya dimasukin di form berapa. Otomatis
kita harus tau setiap transaksi itu cocoknya dimasukin ke form berapa aja, jadi
kita harus tau karakteristik dari setiap transaksi itu lah, jadi pengerjaannya itu gak
boleh asal-asalan.

Said Agahaikal: setuju, contohnya begini : misalkan ada officer A mengerti
tentang transaksi treasury, ya memang dia sebaiknya melakukan / mengolah data
sampai bisa dikirim itu hanya untuk form-form yang berkaitan dengan treasury,
karena untuk meminimalisir kan kesalahan pembuatan form.

8. Apakah resiko pekerjaan yang anda lakukan terkait dengan LBU ini ?

Yenny Trinatalia: Yang paling keliatan sih resikonya mungkin kalo kita kena
penalty berarti akan timbul resiko financial, mungkin yang lebih keliatan ya itu
sih resiko financial lah ya, kalo misalkan kita kena penalty pasti ada akan
membayar denda ke Bank Indonesia, berarti akan ada kerugian untuk mengganti
denda tersebut, dan pasti akan berimpact pada financial kita. Otomatis bisa aja
performance kita dinilai dari situ, jadi karena ada denda-denda, karena ada
kerugian financial, itu akan membuat performance kita berkurang. Terus mungkin
selain financial itu, resiko reputasi bisa juga. Karena gini, mungkin ya kita
awalnya mungkin dalam ngerjain LBU itu ada kesalahan itu kan, terus jadi laporan keuangan kita gak akurat, nah pasti kan itu akan berimpact pada, karena kita kan namanya juga mengolah dana masyarakat, jadi bisa aja membuat shareholder atau stakeholder kita jadi gak percaya sama kita itu kan. Nah itu kan berakibat pada resiko reputasi kita, nah jadi mungkin akan banyak orang gak percaya lagi untuk menabung di kita atau menempatkan dana di kita, jadi reputasi bisa salah satu dampak yang bisa timbul dari setiap pengerjaan LBU itu.

Said Agahaikal: kalo resiko pekerjaan sebagai LBU executor, satu kena audit finding BI lalu dari audit finding BI itu kita dikenakan penalty, dan secara garis besarnya itu bisa membuat nama bank ini menjadi buruk karena kesalahan pembuatan LBU.

9. Ilmu apa yang harus dimiliki seorang LBU executor dalam meminimalisir kesalahan dalam pengerjaan LBU?

Said Agahaikal: ilmu yang harus dimiliki menurut saya sebagai LBU executor itu, satu paling dasarnya ilmu tentang mereconciliasi, simplenya rekonsiliasi itu kan harus menyamakan antara balance data source dengan posisi general ledger kita yang bank punya. Yang kedua, ilmu tentang form-form tersebut, misalkan form tentang treasury ataupun produk bank konvensional seperti simpanan, pinjaman yang bank berikan atau juga LBU executor harus punya ilmu tentang trading. Intinya semua yang dilaporkan di LBU baik dari produk, ataupun caranya ataupun dari bagaimana cara nya harus dimiliki oleh seorang LBU executor.

10. Beri nilai 1-10 dengan nilai 10 adalah nilai tertinggi, bahwa knowledge atau ilmu tentang LBU itu sangat penting untuk diperhatikan bagi executor LBU di sebuah bank.

Yenny Trinatalia: yang pasti knowledge itu ya kalo dibilang harus 10 ya kalo bisa harus 10. Karena kan dia harus bisa knowledge tentang itu baru dia bisa membuat.


11. Apakah seorang LBU executor harus bisa meyelesaikan LBU sebelum waktu yang ditentukan.

Yenny Trinatalia: Kalau dia bisa menyelesaikan sebelum waktu yang ditentukan atau sebelum deadline pasti sangat bagus sekali. Sisa waktunya mungkin bisa
digunakan buat mereview, jadi ngecek lagi, jadi kalo misalkan dia bisa lebih cepet kan enak, jadi sebelum di sent di cek lagi, datanya bisa lebih akurat.

**Said Agahaikal:** Ya harus, kalau tidak bisa dikenakan penalty.

12. Apakah LBU executor memiliki target tersendiri kapan LBU harus diselesaikan sebelum jatuh tempo terhadap target yang ditentukan oleh BI?

**Yenny Trinatalia:** Karena LBU ini banyak form nya, jadi harus ada cut off dari si pembuat ini untuk menentukan pada hari ke berapa form nya jadi, pada tanggal berapa form nya harus di submit, jadi yang pasti dia bukan hanya bisa membuat, tapi dia juga harus bisa memanage dan mengatur setiap form itu yang mana yang harus didahulukan terlebih dahulu, apakah yang banyak dulu, atau yang lebih gampang dulu, atau apakah yang datanya lebih sedikit dulu. Yang pasti dia harus bisa memanage nya, Karena kalo dia gak bisa memanage itu dan form itu banyak, akan kesulitan buat nantinya mensubmit ke BI nya akan bingung sendiri gitu, jadi harus ditentuin dulu, form ini harus selesai hari ini, form itu harus selesai hari ini, jadi itu akan membantu kita biar focus, jadi kalo form ini selesai kita lari ke form berikutnya, jadi dengan target-target itu membuat si LBU executor itu focus ke form berapa yang dia buat.

**Said Agahaikal:** iya, kita sebagai LBU executor di setiap bank itu mempunyai jadwal yang berbeda-beda, biasanya kita sebut sebagai SLA atau Service Level Agreement yang sudah disetujui oleh semua LBU executor dari masing-masing

13. Antara Maker – Checker LBU harus selalu berkomunikasi dalam pengerjaan LBU.

Yenny Trinatalia: Yang pasti di setiap pengerjaan harus ada team work yang bagus, jadi harus ada komunikasi antara si maker dan checker, jadi kalo misalkan checker menemukan kesalahan, dia harus kasih tau ke maker nih bahwa ini salah dan dia harus kasih tau ke maker kenapa itu salah, jadi ke depannya kalo maker menemukan hal yang seperti itu lagi dia tau, jadi ke depannya akan lebih menghasilkan laporan yang akurat., atau misalkan si maker baru menemukan permasalahaninya, dia bisa bertanya pada checker, ini maksudnya apa ya, ini maksudnya apa ya, jadi komunikasi itu harus dibangun antara maker dan checker. Jadi laporan yang dibuat itu lebih efektif dan mungkin lebih akurat.

Said Agahaikal : komunikasi itu sangat perlu, misalkan maker menemukan kesalahan dalam pengerjaan dia harus memberitahukan kepada checker, begitu juga sebaliknya. Ketika checker menemukan kesalahan dia juga harus memberitahukan kepada maker.

14. Apakah ketika pengerjaan LBU sedang berlangsung, executor hanya fokus terhadap LBU yang menjadi kewajiban nya.
Yenny Trinatalia: Intinya kita harus Tanya juga sih sama team kita yang lain, apakah mereka mengalami kendala dalam pengerjaannya, jadi mungkin kita gak hanya focus ke form yang menjadi tanggung jawab kita, memang itu harus kita selesaikan, tapi gimanapun juga itu kan teamwork, jadi kita harus cari tau lah apakah team kita yang lain butuh bantuan kita untuk mengerjakan itu, karena LBU itu kan banyak form, misalkan form kita selesai tapi form temen kita gak selesai itu sama aja sih di BI nya akan timbul penalty, karena dianggapnya kan belum komplit semua, jadi harus peduli kepada yang lain lah.

Said Agahaikal: kalau dalam team kita ini sebenernya sudah mempunyai porsi masing-masing dalam pengerjaan LBU tersebut. Misalkan kalo saya itu produk trade dan simpanan. Tapi kalo andaikata memang team mate kita yang lain menemukan kesulitan, kita harus saling membantu juga diantara satu team.

15. Apakah semakin anda memahami skill dalam mengolah data, semakin cepat anda mengerjakan LBU?

Yenny Trinatalia: Yang pasti kalo ada skill seperti itu kayak computer skill itu akan bagus sekali, yang pasti sih waktu yang dibutuhkan buat mengerjakan itu ntaah manual atau udah otomation kan pasti bisa semakin cepet mengerjakan laporan itu, kan kalo semakin cepet kan kita bisa gunain waktu itu untuk mereview, jadi yang pasti kalo kita punya skill itu akan banyak membantulah buat kitanya data lebih cepet, lebih akurat juga, mudah-mudahan untuk dendanya karena kita lebih akurat, bisa diminimalkan sekecil mungkin.

16. Sebutkan kemampuan-kemampuan apa saja atau skill-skill yang harus dimiliki seorang LBU executor dalam mempercepat hasil pengerjaan LBU.

Yenny Trinatalia: Yang pasti satu, yang tadi yang aku bilang computer skill itu kita harus bisa, yang kedua mungkin time managementnya juga harus bagus, terus mungkin juga dari segi keakuratan data, kalo kita punya ketelitian itu berguna, selain itu juga ilmu ya produk kita harus punya, dari ilmu itu mungkin kita bisa kayak analytical thinking kita bisa jalan, jadi kalo kita menemukan sesuatu yang aneh karena kita paham ya karena kita juga punya sense of ya mencari tau lah, karena analisa kita jalan, ya bisa sangat membantu sih.

Said Agahaikal: satu menurut saya sih kita harus yang jelas computer skill. Karena memang di tempat kita ini gak semua full automated. Yang kedua kita harus mempunyai skill untuk mengatur waktu atau time management, karena kalo kita tidak mempunyai time management yang baik bisa-bisa kita tidak goal untuk mengumpulkan atau tidak tepat waktu. Yang ketiga kita harus mempunyai analisa atau kemampuan untuk menganalisa data tersebut, karena
terkadang kita dibutuhkan untuk menganalisa mengenai apa yang terjadi atau trend yang sekarang sedang terjadi. Selanjutnya kita juga harus mempunyai teamwork yang sangat bagus. Teamwork memang sangat perlu, karena ketika temen kita mengalami kesulitan kita bisa membantu atau ketika kita mengalami kesulitan mereka juga bisa membantu. Kurang lebih seperti itu sih.

17. Sebutkan sarana dan prasarana yang dibutuhkan dalam pengerjaan LBU sehingga dapat mendukung kecepatan dan ketepatan pengerjaan LBU.

Yenny Trinatalia: Yang pasti sih yang paling penting itu perangkat computer itu kita butuhkan. Dari segi data juga harus cepat kita dapat, terus yang pasti kalo misalkan kita ada data, terus data kita ada lengkap, terus sarana untuk mengolah tersedia, seharusnya dalam pengerjaan LBU nya bisa lancar, jadi bisa sesuai dengan timeline yang ada.

Said Agahaikal: kita sebagai LBU executor harus memiliki sarana dan prasarana yang menunjang untuk kecepatan dan ketepatan pengerjaan LBU tersebut, sebagai contoh kita harus mempunyai misalkan hardware yang memadai, dalam artian misalkan computer dengan spec terakhir atau mutakhir. Atau pun dengan software yang mendukung juga. Atau pun juga ultimate goal nya kita bisa menautomate semua report tersebut, sehingga mempermudah pengerjaan LBU tersebut.
18. Setiap LBU executor yang sudah memiliki sarana dan prasana yang terupdate, apakah itu bisa mempengaruhi kecepatan dan ketepatan dalam pengerjaan LBU?


**Said Agahaikal**: Ya bisa, karena dengan menggunakan sarana dan prasaran yang paling update itu bisa meningkat misalnya saja penggunaan computer spec terakhir itu sangat mendukung untuk pengerjaan LBU tersebut.

19. Apakah prosedur pengerjaan LBU yang ada saat ini sudah memadai dan membantu dalam pengerjaan LBU?

**Yenny Trinatalia**: Kalo sekarang ini sih yang udah berjalan karena mungkin dengan timeline yang sangat ketat, bisa dibilang memadai sih, Cuma kan itu semua tidak menutup kemungkinan untuk selalu di update, dilihat dan direview kira-kira prosedur apa ya yang bisa diperbaiki jadi ke depannya itu bisa lebih maksimal lagi.

**Said Agahaikal**: Saat ini prosedur pengerjaan LBU saat ini cukup memadai tapi untuk mengikuti perkembangan peraturan ataupun perkembang proses yang lebih
baik tidak ada salahnya kita untuk lebih mengupgrade prosedur kita untuk lebih efektif dan lebih baik.

20. Apakah dalam pengerjaan LBU, LBU executor harus mengikuti struktur atau jobdesc yang telah diberikan.

Yenny Trinatalia: Yang pasti di setiap lingkup itu kan harus mengikuti itu kan iya. Yang pasti kan kita harus ada maker checker, kita harus ngeliat yang mana yang maker yang mana yang checker, nah itu gak boleh digabungin, tetapi selain itu, kita harus liat kondisi atau situasi yang ada nih, mungkin ada satu orang yang on leave nih atau cuti mendadak lah, nah disitu harus bikin back up plan, kalo salah satu member kita itu gak bisa masuk. Jadi tetep harus ada checker maker, tapi ya mungkin harus ada penggantinya juga untuk setiap masing-masing orang tersebut, biar kegiatan atau pengerjaan laporan itu tetap berjalan, karena biar bagaimanapun laporan itu harus tetap di submit ke BI walaupun dengan anggota yang sakit atau keperluan mendadak.

Said Agahaikal: ya kita harus mengikuti jobdesc atau structure nya karena atasan kita sudah mengerti apa yang terbaik menurut dia untuk kita, misalkan si A itu memang handal dalam pengerjaan treasury jadi ditempatkan di treasury atau pun si B handal dama pengerjaan trade, jadi ditempatkan di trade. Begitu juga seterusnya.

21. Apakah fasilitas yang digunakan dan diterima sangat mempengaruhi pengerjaan LBU?
Yenny Trinatalia: Ya fasilitas tersebut ya memang dengan fasilitas yang diberikan mungkin bisa membangun si diri orang tersebut mungkin kalo misalnya kerjanya tanpa fasilitas mungkin dia akan menjadi ogah-ogahan itu kan ya untuk datang ke kantor walaupun ya memang harus disubmit, ya mungkin dengan ditunjang fasilitas-fasilitas yang memadai dari kantor, ya yang tadinya oga-ogahan datang ke kantor dengan kesadaran hati dia datang ke kantor untuk mengerjakan itu, karena ada feedback yang mereka terima ketika mereka harus mengorbankan waktu libur mereka untuk mengerjakan report tersebut. Jadi dengan fasilitas tersebut sangat mempengaruhi untuk mood seseorang untuk mengerjakan report tersebut.

Said Agahaikal: ya sangat mempengaruhi lah, karena apabila kita diberikan fasilitas atau sarana yang baik otomatis kita akan bertanggung jawab untuk mengerjakan karena kita sudah difasilitasi oleh fasilitas yang sangat mendukung untuk mengerjakan LBU.

22. Bagaimana situasi yang mendukung kekondusifan dalam pengerjaan LBU?

Yenny Trinatalia: Yang pasti sih karena kan kita butuh konsentrasi, jadi harus dibuat situasi itu tanpa tekanan, jadi ya kalo mungkin dengan ruangan yang nyaman, terus ya mungkin kalo dia nyaman dengan musik-musik atau dengan ruangan yang bersih, ya pasti sih akan mempengaruhi lah ya dari segi pembuat ini untuk mengerjakan laporan itu. Karena itu akan mempengaruhi mood seseorang itu kan, kalo misalkan ditunjang dengan semuanya tenang, bersih, pasti moodnya juga bagus, jadi untuk kita berpikirpun pasti jadi lebih jalan, lebih enak,
dibandingin misalkan penuh tekanan, terus kotor, jadi untuk kita berpikirpun pasti kita lebih males.

**Said Agahaikal**: situasi mendukung itu bagi saya itu apabila misalkan dalam ruangan itu tenang, misalkan kita bener-bener diberikan tanggal 1-5 untuk LBU, maka pekerjaan yang lain sebaiknya di hold dulu untuk mengerjakan LBU itu menurut saya sangat mendukung kekondusifan dalam pengerjaan LBU.

23. Apakah situasi dari luar dan dalam diri itu sangat berpengaruh dalam pengerjaan LBU?

**Yenny Trinatalia**: ya bisa dibilang begitu, itu kan semacam pengaruh dari mood kita, mood mempengaruhi otak kita untuk berpikir, gimana dia mau menganalisa suatu masalah kalau dia ada di bawah tekanan, ruangan pun gak kondusif atau berisik, gimana dia mau berpikir, gimana dia mau mencari tau terhadap error-error yang ada. Jadi yang pasti sih situasi yang ada di lingkungan kerja mereka dan mood yang ada di dalam diri mereka sangat berpengaruh buat mengerjakan LBU itu. Kan kita juga harus dibawa enak, dibawa relax, jadi ketika kita mengerjakan sesuatu itu lebih mengalir lah, lebih efektif. Karena kalo dia udah tenang, udah bisa berpikir dengan enak, jadi dia mau nanya atau konsultasi juga lebih gampang. Jadi situasi tersebut bisa membangun efektifitas pekerjaan juga.

**Said Agahaikal**: sebenarnya tidak sih menurut saya, karena kalau kita sudah commit terhadap pekerjaan kita, seharusnya factor eksternal dan internal tidak mempengaruhi kualitas kecepatan dan ketepatan dalam pengerjaan LBU.
24. Bagaimana cara menghindari/meminimalisir kemungkinan resiko dalam pengerjaan LBU?


Said Agahaikal: menurut saya untuk meminimalisir resiko yang terjadi di LBU itu, satu harus liat SOP yang sudah ditentukan, karena di SOP tersebut sudah terjabarkan bagaimana proses LBU tersebut. kedua adalah kita harus mempunyai proses maker checker yang sangat kuat, karena dari situlah bisa ketauan yang mana yang salah dalam proses pengerjaannya atau yang tidak bener atau sesuai atau yang perlu di reconcile. Yang ketiga adalah time management yang sangat baik untuk mengerjakan LBU tersebut.

25. Apakah anda dituntut untuk mempunyai banyak alternative dan solusi saat menghadapi masalah-masalah saat pengerjaan LBU?

Yenny Trinatalia: Yang pasti kita harus mempunyai inisiatif, jadi kalo kita menemukan masalah kita harus cepet-cepet nanyain department terkait atau yang punya produk itu, kita harus cari tau penyebabnya apa, begitu kita tau penyebabnya apa kita bisa kita tindaklanjuti ini mau diapakan, apakah mau di adjust atau dimasukin, intinya kalo kita menemukan error kita harus buru-buru
mencari tau, karena dengan keterbatasan waktu, semuanya bisa agak lebih cepat diselesaikan.

**Said Agahaikal** : ya selain kita harus patuh terhadap SOP, terkadang kita harus memiliki inisiatif ataupun improvement atau kreatifitas dalam mengerjakan LBU dalam artian misalkan kita terjadi data yang tidak sesuai, kita harus memiliki inisiatif untuk me raise permasalahan ini kepada team yang bersangkutan. Kita pun juga harus tetap kreatif misalkan email tidak dibalas kita harus dating ke tempat mereka untuk menanyakan langsung.

26. **Apakah sikap-sikap atau attitude yang sebaiknya dimiliki oleh seorang LBU executor?**

**Yenny Trinatalia** : Sikapnya mungkin antara lain adalah bertanggung jawab karena intinya kita harus mempunyai tanggung jawab terhadap pekerjaan kita itu, terus disiplin karena pengerjaan LBU deadlinenya sangat pendek, jadi kita harus disiplin ngerjain form ini jam berapa, hari ke berapa, inisiatif juga harus dibutuhkan kalau kita harus menemukan solusi atau ada kendala, jadi kita tau langkah apa yang harus kita ambil, jadi proses pengerjaan tidak akan terlambat.

**Said Agahaikal** : kita harus mempunyai etika yang baik, sebagai contoh kita harus disiplin dan tanggung jawab terhadap LBU tersebut, dalam artian disiplin waktu dalam mengerjakannya dan bertanggung jawab apabila kita menemukan kesalahan dan dengan secepatnya kita mengefix pengerjaan tersebut.