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THE ROLE OF EMPLOYEE ADAPTIVE COMPETENCE AND OPERATIONAL RESILIENCE IN A RISK MANAGEMENT PERSPECTIVE TO MAINTAIN SERVICE CONTINUITY AT PT BANK SUMUT SYARIAH PEMATANGSIANTAR

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Abstract

This research aims to analyze the role of employee adaptive competence in supporting operational risk management, examine the development of operational resilience, and identify obstacles in maintaining service continuity at PT Bank Sumut Syariah Pematangsiantar Branch. Using a qualitative approach with a case study method, data were collected through in-depth interviews, observations, and documentation. The results show that employee adaptive competence plays a crucial role in mitigating risks, but the level of readiness is not uniform among individuals, leading to inconsistent responses to disruptions. Operational resilience at the branch level has been established through experience and coordination, yet it remains situational and not yet systematically structured. Furthermore, operational risk management was found to be responsive in handling technical and non-technical disruptions. The study concludes that service continuity still relies heavily on individual initiatives rather than organizational systems. It is recommended that the organization strengthen adaptive competence uniformly and integrate a more proactive Enterprise Risk Management (ERM) framework.

Keywords: Adaptive Competence, Operational Resilience, Operational Risk Management, Service Continuity, Islamic Banking

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INTRODUCTION

The banking operational environment has undergone rapid change in recent years, driven by the development of service digitalization, changing customer needs, and the increasing complexity of operational activities. This situation requires banks to maintain consistent service delivery across a wide range of situations, as service continuity is directly linked to customer trust and the institution's operational stability. Therefore, operational risk management is a crucial component of banking management, as it identifies, controls, and minimizes potential disruptions that may arise from internal processes, technological systems, and human resource factors. According to Khairudin & Qadariyah (2024), operational risk management focuses on controlling potential risks within banking activities. Therefore, risk management also plays a role in maintaining service stability amid operational changes.

To maintain this service stability, employee adaptive competency and operational resilience are interrelated elements in banking operational practices. Employee adaptive competency demonstrates an individual's ability to adapt to changes in work procedures, technology, and evolving service demands, enabling employees to respond effectively to dynamic work conditions. Setiana et al. (2024) explain that adaptive competency plays a role in helping employees cope with changes in work systems without compromising service quality. Meanwhile, operational resilience describes an organization's ability to maintain core service functions and respond to operational disruptions to ensure service continuity. According to Widyaningsih et al. (2024), operational resilience reflects an organization's ability to maintain operational continuity when facing disruptions. In practice, this relates to the readiness of work processes and organizational systems.

The relationship between employee adaptive competency and operational resilience is relevant to be studied in the operational context of regional banking, namely PT Bank Pembangunan Daerah Sumatera Utara (Bank Sumut), specifically PT Bank Sumut Syariah Pematangsiantar Branch located at JL. Merdeka No. 10, Proklamasi Village, West Siantar District, Pematangsiantar City, North Sumatra Province. PT Bank Sumut is a regional development bank that plays a role in supporting community economic activities by providing various financial services, both conventional and based on sharia principles. Through its sharia business unit, Bank Sumut provides banking services based on sharia principles while still prioritizing the principles of prudence, operational stability, and quality of service to customers. The existence of a sharia branch office in Pematangsiantar City is part of Bank Sumut's operational network in expanding access to sharia financial services to the local community, especially in fundraising, financing, and other banking transaction services. Improving effective operational performance in this institution is the main key to creating economic added value for the company, which is very essential in supporting the sustainability of services in the Islamic banking sector (Ningrum et al., 2024).

As a banking institution operating in a dynamic environment, PT Bank Sumut Syariah implements various operational risk control policies through the implementation of standard operating procedures (SOPs), internal supervision, coordination between work units, and employee coaching and training to improve service quality. Furthermore, the company also evaluates various operational constraints as part of its efforts to maintain service continuity to customers. These efforts demonstrate the organization's commitment to supporting risk management and maintaining operational stability. However, in practice, several operational challenges are still encountered, indicating that the effectiveness of these efforts is not yet fully distributed across all

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operational aspects. Bank Sumut, as a regional development bank, also applies risk management principles in accordance with banking regulator regulations, which aim to maintain operational continuity and service quality. However, the implementation of risk management at the branch operational level requires the support of employee adaptive competencies and adequate operational resilience to be able to respond to various changes and disruptions that occur in daily service activities. Therefore, it is important to examine the extent to which employee adaptive competencies and operational resilience play a role in supporting service continuity at PT Bank Sumut Syariah Pematangsiantar Branch.

In operational practices at the branch level, banking service activities do not always occur under stable conditions. Based on initial observations at PT Bank Sumut Syariah Pematangsiantar, the service process experienced operational constraints in several situations, such as slow system response during transactions, errors in the service application, and errors or delays in the data input process. Furthermore, at certain times, there was a significant increase in the volume of customer queues, while queue management was still carried out manually without the support of a technology-based system. This condition made the service process more complex and potentially caused irregularities in the service flow. These technical challenges indicate the need to adapt banking technology innovations, such as the potential implementation of smart contracts or blockchain technology, to increase operational efficiency and transparency and minimize the risk of future system failures (Farhan et al., 2024).

In such situations, employees are required to adapt quickly to dynamic operational conditions, both in overcoming system constraints, managing customer queues, and maintaining a balance between speed and accuracy of service. However, employees' adaptability in responding to these conditions does not yet demonstrate a uniform level of preparedness. This is reflected in variations in the speed of service completion, differences in responses to operational disruptions, and inconsistencies in implementing work procedures, particularly when queues spike or system disruptions occur. In some situations, some employees still require more time to adjust, resulting in service delays and increased dependence on coworkers. Employee unpreparedness to deal with technical challenges can worsen customers' perceptions of overall service quality. In the competitive banking industry, negative transaction experiences can encourage customers to seek alternative services from other banks perceived as more reliable and responsive (Angkat & Yanti, 2023).

This situation indicates a gap between increasingly dynamic operational demands and employees' adaptive competencies in responding to changes and work disruptions. Furthermore, this situation also reflects that operational resilience at the branch level has not yet been optimally developed, particularly in maintaining service stability during operational disruptions. When individual adaptability is unequal and operational systems are not fully supportive, the potential for service disruptions is significant. If this situation is not properly managed through an adequate operational risk management approach, it has the potential to give rise to various risks, such as service inconsistencies, increased operational errors, and delays in service processes. The further impact of this situation not only impacts service quality but can also undermine customer trust in the services provided. Therefore, the continuity of service at the branch level depends not only on formal operational procedures but also on the readiness of employee adaptive competencies and the organization's ability to build and maintain operational resilience on an ongoing basis.

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Furthermore, aggressive marketing strategies will be ineffective without strong operational resilience, as service failures at the branch level can damage the image of state-owned enterprises (SOEs)/regional development banks (BPDs) in the public eye. Therefore, the integration of human resource competencies and a proactive risk management system is essential to maintaining bank competitiveness (Agustin et al., 2023). Implementing a structured, Islamic-based managerial approach, which encompasses efficient risk management and performance evaluation, is crucial to ensuring that every business process can sustainably respond to market dynamics (Imsar & Harahap, 2023). In this study, these aspects were measured through specific indicators including technological adaptability, independent problem-solving, and employee personal resilience in the face of service pressures. Furthermore, organizational resilience was evaluated based on the readiness of emergency procedures (SOPs) and the effectiveness of internal coordination during system disruptions or queue surges. The integration of these indicators is expected to provide a comprehensive overview of the bank's strategy in ensuring the quality of electronic services and sustainable customer satisfaction.

Extensive research has been conducted on the service aspects and strategies of Islamic banking. Fadilla et al. (2024) in their study emphasized that service quality and customer experience have a positive and significant influence on customer loyalty, with electronic service quality being a key factor in maintaining satisfaction in the digital era. This finding is reinforced by research Nasution et al. (2022), which specifically found that the security and privacy dimensions of self-service technology (mobile banking) significantly influence millennial customer satisfaction in Medan. Furthermore, in the context of operations at the same location, Asy'ary et al. (2024) explained that an effective marketing strategy to increase profitability at Bank Sumut KCP Syariah must include proactive and systematic financing risk management. The integration of these three studies indicates that service stability and human resource competency in managing operational risk are crucial for the sustainability of regional banking institutions. However, previous research tends to examine adaptive competency, operational resilience, and operational risk management in a fragmented manner, resulting in limited research directly linking these three aspects to the operational context of service at the banking branch level, particularly in the regional Islamic banking environment.

Based on these gaps, this study aims to analyze the role of employee adaptive competencies in supporting operational risk management, examine how operational resilience is built and maintained, and identify obstacles and efforts made in maintaining service continuity at the branch level. A qualitative approach is used to gain a deeper understanding of the processes, experiences, and dynamics of risk management at the operational level that cannot be fully explained through a quantitative approach. This study is expected to provide evaluation material and considerations for the management of PT Bank Sumut Syariah Pematangsiantar in strengthening operational risk management strategies, increasing employee adaptation readiness, and maintaining the stability and continuity of services on an ongoing basis.

REVIEW OF LITERATURE

Operational Risk Management

Operational risk management is a crucial component of managing a banking organization because bank operational activities involve various transaction processes, the use of information

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technology, and direct interaction with customers. The complexity of these activities exposes banking organizations to various potential risks that can disrupt operational stability if not managed systematically.

According to Idroes (2011), operational risk is defined as the risk arising from inadequate or failed internal processes, human resource errors, system disruptions, or external events that can impact an organization's operational activities. In the banking sector, Wahyuningsih et al. (2025) state that operational risk can be influenced by various factors such as human resource errors, internal process failures, technological system disruptions, and external events that can disrupt banking operations. Therefore, the implementation of operational risk management is crucial to supporting the smooth and sustainable operation of an organization (Sari & Fitri, 2025).

Based on this perspective, operational risk management can be understood as a systematic risk management process to identify, control, and monitor various potential disruptions that could impact an organization's operational activities. In this study, operational risk management is used as a perspective to understand how banking organizations manage potential operational disruptions through the readiness of human resources and operational systems to maintain service continuity.

Employee Adaptive Competence

Employee adaptive competence is an individual's ability to adapt to changes in the work environment, technological developments, and the dynamics of operational procedures within an organization. Adaptability is especially important in service sectors such as banking, which face continuous changes in service systems.

Tan & Antonio (2022) explain that employee adaptive performance reflects an individual's ability to adjust work behavior and adapt to changing work conditions and the demands of a dynamic work environment. Furthermore, Essandoh et al. (2024) state that employee adaptive competence is crucial in facing a dynamic work environment, as employees are required to adjust work behavior, solve problems, and learn new skills to respond to changing work situations. Meanwhile, Kurnianto & Ningsih (2024) emphasize that employee adaptive competence is an individual's ability to adjust to changes in tasks, the work environment, and organizational demands, thereby improving individual performance.

Therefore, employee adaptive competence in this study is understood as an individual's ability to adapt to changes in service systems, understand new work procedures, and respond to various operational situations that arise in banking service activities.

Operational Resilience

Operational resilience is an organization's ability to maintain core operational activities despite various operational disruptions. Organizations with operational resilience are able to maintain business process stability and maintain service continuity under uncertain conditions (Irawan et al., 2022). In the financial sector, operational resilience is a crucial aspect because it relates to organizational system readiness, risk management implementation, and the institution's ability to respond to service disruptions (Chanon et al., 2025).

In this study, operational resilience is understood as the ability of a banking organization to maintain service stability through operational system readiness, work process integration, and adaptive responses to disruptions.

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Service Continuity

Service continuity in banking relates to a bank's ability to maintain consistent service activities amidst operational changes and disruptions. In practice, this is inextricably linked to the quality of service provided to customers. Technology-based service transformation shows that improved service quality contributes to operational effectiveness and customer satisfaction (Maisiroh et al., 2025). Furthermore, research Yuniar & Safuan (2025) states that service quality influences customer satisfaction and loyalty.

Therefore, service continuity is inseparable from an organization's ability to maintain service quality and operational stability. In addition to operational stability, the digitalization of Islamic banking through self-service technologies such as mobile banking has been shown to significantly impact customer satisfaction, particularly among millennials. This confirms that security and convenience in digital services are an integral part of banks' strategies to maintain service continuity in the modern era (Nasution et al., 2022).

Enterprise Risk Management (ERM) Theory

According to Lam (2014), Enterprise Risk Management (ERM) is an integrated approach used by organizations to comprehensively identify, measure, monitor, and manage various risks. The development of ERM was further strengthened by the publication of the Enterprise Risk Management Integrated Framework by COSO in 2004, which has become a primary reference for ERM implementation.

ERM functions not only as a risk control tool but also as part of a strategic management system that supports risk-based decision-making (Gleißner & Berger, 2024). Effective ERM implementation can enhance an organization's ability to manage risk in an integrated manner and support strategic decision-making. Furthermore, ERM also contributes to reducing performance volatility and helping organizations respond to operational disruptions (Gao et al., 2025).

In this study, Enterprise Risk Management is used as a general framework for understanding integrated operational risk management. However, the primary focus of the study is operational resilience, namely the organization's ability to maintain service continuity when facing operational disruptions. Thus, ERM theory is used as a conceptual foundation for understanding how organizations anticipate, manage, and respond to operational risks on an ongoing basis.

Organizational Resilience Theory (Operational Resilience Theory)

Organizational resilience is an organization's ability to anticipate potential disruptions, respond effectively to unexpected events, and adapt to changes in the operational environment. This concept also reflects the importance of system readiness, process flexibility, and organizational learning in the face of complex risk dynamics (Hollands et al., 2024).

Previous research indicates that organizational resilience focuses not only on the ability to withstand disruptions but also encompasses the organization's ability to maintain operational functions, restore performance, and continuously adapt to environmental changes (Abdillah, 2026).

RESEARCH METHOD

This research uses a qualitative approach using a case study method. Through this case study, researchers can comprehensively explore how employee adaptation occurs and how the organization maintains operational stability amidst various changes and potential risks at Bank

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Sumut Syariah Pematangsiantar. Quantitative data was not used in this study, as the primary focus was on in-depth understanding, not statistical measurement.

The data sources in this study consisted of primary data obtained directly from field activities. Data collection techniques were conducted through in-depth interviews, observations of operational activities, and documentation at the research location. Research subjects were determined using a purposive sampling technique, selecting informants with direct knowledge and experience in operational processes, including branch division managers or teller and customer service work units. The data collection process was guided by a research instrument containing the following crucial indicators:

a. Technology adaptation and electronic service quality: This indicator refers to employees' ability to operate the bank's digital systems and ensure customer security and privacy (Nasution et al., 2022).
b. Independent problem-solving and personal resilience: Indicators that measure individual initiative when facing operational disruptions (Noach et al., 2023).
c. Emergency preparedness procedures (SOPs) and internal coordination: Parameters to assess the resilience of organizational systems in structured risk mitigation through risk identification, measurement, and control processes, as well as the implementation of integrated internal policies and procedures (Putra et al., 2023).

In-depth interviews were conducted to gather information regarding employee adaptability in the face of change and the organization's efforts to maintain operational resilience. Observations were conducted to directly observe work processes and interactions occurring in operational activities. Documentation was used to complement and strengthen the data obtained from interviews and observations.

Furthermore, the data analysis technique in this study employed an interactive analysis model consisting of three stages: data reduction, data presentation, and conclusion drawing. In the data reduction stage, the researcher summarized the data from the interviews and presented the data in descriptive narrative form for ease of understanding. The final stage was drawing conclusions, which was carried out gradually throughout the research process.

RESULTS AND DISCUSSION

Research conducted at PT Bank Sumut Syariah Pematangsiantar Branch revealed the following results:

1. Employee Adaptive Competence Inequality

This study found that employee adaptive competency in dealing with operational dynamics is not evenly distributed across individuals. Based on indicators of technology adaptability and independent problem-solving, some employees are able to respond quickly to disruptions, as stated by a teller who stated, *"When the system has an error, I immediately inform the customer and try the transaction again."* However, other employees still demonstrated challenges in the personal resilience indicator, requiring longer time to adapt when queue volumes increase significantly. A customer service representative stated that, *"Not all situations can be resolved immediately, especially when queues are already long."*

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A similar sentiment was echoed by a division leader, who explained that employee adaptability is not yet fully unequal. The informant stated that, *"Some employees quickly grasp system changes, but others still need assistance when operational disruptions occur."* Furthermore, another customer service representative stated that, *"When there are busy times and system problems simultaneously, not all employees can handle the situation calmly and quickly."* This situation indicates that adaptability is not yet a collective organizational capacity, but rather remains an individual one. This imbalance impacts differences in service quality, particularly in the speed and accuracy of responses to operational disruptions. This situation also indicates potential operational risks that could impact the smooth running of the service process if not addressed appropriately.

2. Operational Resilience Not Yet Stable

This study found that operational resilience at the branch level has been established, as indicated by the continued operation of services despite disruptions. Based on indicators of emergency standard operating procedures (SOP) readiness and internal coordination, this is reflected in a teller's statement that *"services are still running, but sometimes not optimally."* However, this condition is not yet fully stable, as also conveyed by a customer service representative who said that *"services can still run, but slower than usual."* Further, the research results indicate that operational resilience is built through several processes, including employee work experience in dealing with repeated operational disruptions.

This is supported by informants' statements that previous experience helps them handle similar situations. Furthermore, individual improvisational skills in adjusting service procedures are key indicators of internal coordination between employees in maintaining smooth service. This coordination is evident in the mutual assistance efforts among employees when queues surge. Furthermore, the role of leadership also contributes to operational resilience, particularly through direct guidance during disruptions and oversight of work processes. Division leaders also explained that evaluations are usually conducted after disruptions occur to prevent similar problems from recurring. Informants stated that *"after a problem occurs, we usually discuss it together to find a solution to improve the next service."* This demonstrates organizational learning efforts, although they are not yet systematically structured.

Meanwhile, operational resilience is maintained through immediate service adjustments when disruptions occur, active communication with customers to maintain trust, and post-disruption evaluations for future improvement. However, these processes are still situational and not systematically structured. This situation indicates that operational resilience has not yet fully developed as a system capable of consistently controlling risks. Consequently, the operational resilience that has been established is unable to guarantee consistent service quality, and therefore remains dependent on individual abilities to respond to operational conditions.

3. Operational Risks Originate from Technical and Non-Technical Factors

Research findings indicate that operational risks in branches stem from a combination of technical and non-technical factors. From a technical perspective, the reliability of the technology system is a major obstacle, as stated by a teller who stated, *"There have been delays due to slow systems."* Meanwhile, from a non-technical perspective, work pressure and queues increase the risk of errors, as stated by one teller, *"If the queues are long, we sometimes rush, which can lead to errors and lengthen the*

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process."

In addition to system disruptions, service pressure also increases the potential for operational risks. One customer service representative stated that *"if conditions are too crowded, work focus can decrease because they have to provide fast service."* This statement indicates that operational pressure can affect employee accuracy. Furthermore, the impact of risk is also felt by customers, with a customer service representative stating that *"system constraints and queues significantly impact customer satisfaction."* This demonstrates that operational risks not only impact internal processes but also directly impact the quality of service received by customers. Thus, operational risks have direct implications for service continuity.

4. Operational Risk Management Remains Responsive

This study found that operational risk management has been implemented through supervision and coaching, but tends to be responsive. Based on indicators of system integration and early mitigation, this is evident in the statement by a division leader that *"if an employee is slow to adapt, we usually provide direct guidance."* Furthermore, remedial efforts are also undertaken after disruptions occur, as conveyed by tellers and customer service representatives who stated that *"if there is a disruption, an evaluation is usually carried out immediately for future improvements."*

This situation indicates that risk management focuses more on post-event management rather than on structured preventative measures. This indicates that operational risk control is not yet implemented proactively. Therefore, the implementation of operational risk management has not been fully integrated systematically into daily operational activities.

5. Service Continuity Still Depends on Individuals

Service continuity indicators rely more on the capabilities of individual employees than on organizational systems. During disruptions, employees strive to maintain service through personal initiative, as expressed by a customer service representative who stated, *"We usually maintain communication so that customers still feel well-served."* Furthermore, a teller also stated, *"We will check with the customer to ensure they understand."* This demonstrates that individual initiative is a key pillar of service continuity, especially when the system is not operating optimally.

However, this high reliance on individuals has the potential to lead to service instability, as not all employees have the same level of adaptability. This situation also reflects that service continuity is not fully supported by a robust risk control system.

Discussion

Research at PT Bank Sumut Syariah Pematangsiantar Branch shows that service continuity is not solely supported by a structured operational system, but is also heavily influenced by the adaptability of individual employees in responding to operational dynamics. This finding is evident in the variation in employee abilities in dealing with disruptions, with some able to respond quickly, while others require time to adjust. This condition indicates that employee adaptive competencies have not been standardized evenly. Conceptually, this confirms that individual adaptive capacity is a key foundation for building operational resilience. However, when this capacity is uneven, responses to disruptions become inconsistent, ultimately impacting service quality. This suggests that imbalances in adaptive competencies have direct implications for the effectiveness of operational risk control.

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When compared with previous research, this finding aligns with a study by Fadilla et al. (2024), which emphasized that service quality is influenced by service reliability. In Pematangsiantar, barriers to technological indicators have the potential to reduce customer satisfaction, as found by Nasution et al. (2022), which found that the security and privacy of digital services are crucial for millennial customers. When analyzed from an operational resilience perspective, the organization has indeed demonstrated the ability to maintain service continuity despite disruptions. However, this ability has not been matched by consistent service performance and speed. This means that the resilience developed remains at a basic stage, merely maintaining service continuity, and has not yet reached a stable and systemically adaptive level of resilience. This condition reflects that operational resilience is not yet fully capable of managing risk sustainably.

Furthermore, operational risk stems not only from technical factors such as system disruptions, but also from non-technical factors such as queue pressure and limited employee adaptability. These findings indicate that operational risk at the branch level is multidimensional and interconnected. In the context of ERM, this situation emphasizes the importance of integrating technical risk management with strengthening human resource capacity. This is reinforced by research Asy'ary et al. (2024), which explains that systematic risk management is crucial for maintaining bank profitability and operational stability.

Within the Enterprise Risk Management (ERM) framework, these conditions should be anticipated through an integrated process of risk identification, measurement, and mitigation. However, the research results indicate that risk management tends to be responsive. This indicates that the proactive principle in ERM has not been fully implemented. Continuity of service during disruptions is largely supported by individual employee initiative. From an operational resilience perspective, this situation reflects that organizations still rely on individual-based resilience, rather than system-based resilience. As a result, risk control is inconsistent and dependent on personal capacity.

Thus, this study confirms a close relationship between employee adaptive competency, operational resilience, and the effectiveness of risk management implementation. Unequal distribution of adaptive competency leads to unstable operational resilience, while suboptimal operational resilience reflects a lack of integrated ERM implementation. Conceptually, these findings reinforce the need for operational resilience to integrate individual capabilities and organizational systems. Therefore, strengthening adaptive competency needs to be systematically implemented and accompanied by a more proactive implementation of ERM to ensure stable and sustainable service delivery.

CONCLUSION

Based on research conducted at PT Bank Sumut Syariah Pematangsiantar Branch, it can be concluded that employee adaptive competency plays a crucial role in supporting operational risk management and service continuity. However, this competency is not yet possessed equally by all employees, resulting in differences in their ability to respond to operational disruptions. This situation impacts the effectiveness of operational risk control, where more adaptive employees tend to be able to minimize errors and accelerate service recovery, while limited adaptability has the potential to increase operational risk. Therefore, organizations need to systematically strengthen employee adaptive competency through ongoing training, operational disruption management

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simulations, and targeted coaching programs so that all employees have relatively equal capabilities in dealing with operational dynamics.

This research also shows that operational resilience at the branch level has been established and is reflected in the organization's ability to maintain service despite various disruptions. This resilience is supported by employee work experience, improvisational skills, inter-employee coordination, and leadership guidance in dealing with unexpected situations. However, operational resilience remains situational and has not been fully systematically structured, so service quality remains highly dependent on individual capabilities. Therefore, organizations need to build more structured systems through the development of adaptive procedures, strengthening internal coordination, and implementing ongoing evaluation mechanisms to ensure operational resilience becomes a consistent and sustainable part of the organization's capacity.

Furthermore, this study found that various obstacles to maintaining service continuity stem from both technical and non-technical factors, such as system disruptions, queue pressures, and limited human resources. Various efforts have been made through adjusting service flows, internal coordination, customer communication, and post-disruption evaluations. However, the operational risk management implemented tends to be responsive and not fully integrated into a systematic risk management framework. Therefore, organizations are advised to strengthen the implementation of Enterprise Risk Management (ERM)-based operational risk management with a more proactive approach through regular risk identification, developing planned mitigation strategies, and integrating risk management into daily operational activities. With these steps, service continuity is expected to be maintained in a more stable, effective, and sustainable manner.

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