

**“Manajemen Pengarsipan Dokumen Overbooking Sebagai Upaya
Mengurangi Risiko Kehilangan Data Pada PT Bank Pembangunan Daerah
Nusa Tenggara Timur”**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis penerapan manajemen pengarsipan dokumen *overbooking* pada Bank NTT sebagai upaya mengurangi potensi kehilangan data transaksi. *Overbooking* sebagai transaksi pemindahbukuan dana internal bank membutuhkan akurasi pencatatan serta sistem pengarsipan yang tertib dan dapat dipertanggungjawabkan. Penelitian menggunakan pendekatan deskriptif kualitatif melalui observasi langsung, wawancara informal, serta analisis dokumen selama kegiatan magang di Divisi Administrasi Keuangan dan Akuntansi Kantor Cabang Khusus Bank NTT Kupang. Temuan menunjukkan bahwa proses pengarsipan masih dijalankan secara manual dan semi-digital, sehingga berpotensi menimbulkan berbagai kendala seperti ketidakteraturan dokumen, berkas tidak lengkap, serta hilangnya file digital akibat tidak adanya sistem penyimpanan terpusat. Upaya mitigasi yang diterapkan, seperti penomoran arsip, penggunaan daftar periksa, digitalisasi dokumen, dan pencadangan data, terbukti membantu mengurangi risiko kehilangan data. Penelitian ini menyimpulkan bahwa penguatan manajemen arsip melalui digitalisasi terintegrasi sangat diperlukan untuk menunjang efektivitas operasional dan meningkatkan kualitas tata kelola administrasi perbankan.

Kata Kunci : *Administrasi perbankan, Bank NTT, digitalisasi arsip, overbooking pengarsipan dokumen.*

***Document Overbooking Archival Management as an Effort to Reduce the Risk
of Data Loss at PT Bank Pembangunan Daerah Nusa Tenggara Timur***

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ABSTRACT

This study aims to analyze the application of document archiving management for overbooking transactions at Bank NTT as an effort to reduce the potential risk of data loss. Overbooking, as an internal fund transfer transaction within the same bank, requires accurate recording and a well-organized archiving system that ensures accountability. The research employs a descriptive qualitative approach through direct observation, informal interviews, and document analysis conducted during an internship at the Finance and Accounting Division of the Special Branch Office of Bank NTT in Kupang. The findings indicate that the archiving process is still carried out manually and semi-digitally, which creates several challenges such as irregular documentation, incomplete files, and missing digital records due to the absence of a centralized storage system. Mitigation efforts, including document numbering, the use of checklists, document digitalization, and data backup, have proven effective in reducing the risk of data loss. This study concludes that strengthening archive management through integrated digitalization is essential to enhance operational efficiency and improve the quality of administrative governance in the banking sector.

Keywords: *Archive digitalization, banking administration, Bank NTT, Document archiving, overbooking, risk management.*