



Assessment of the Implementing The COVID-19 Health Protocol in Pandemic Situation at PT. Bank XYZ Tbk, Medan, Indonesia

Penilaian Penerapan Protokol Kesehatan COVID-19 dalam Situasi Pandemi di PT. Bank XYZ Tbk, Medan, Indonesia

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ABSTRACT

Background: Large-scale social Restrictions were implemented in the workplace during the COVID-19 pandemic from March 2020 to February 2022. The government has imposed restrictions on the number of workers in the workplace by implementing COVID-19 protocols at the workplace and work-from-home. This research aims to analyze the implementation of the COVID-19 protocol at PT. Bank XYZ Medan office. Methods: Observational descriptive research provides a clear picture by observing the conditions that occur directly to see how the COVID-19 protocol is implemented at PT. Bank XYZ Medan office. Quantitative methods are used. The instruments are the provision of Health Protocols from the Indonesian Minister of Health Decree No. 328 of 2020 regarding Guidelines for Preventing Control of COVID-19 in Office and Industrial Workplaces to Support Business Continuity in Pandemic Situations. Results: The implementation of the COVID-19 health protocol in the PT. Bank XYZ Medan office has a "Very Good" level of achievement. Companies can maintain the implementation of existing COVID-19 protocols during the pandemic to prevent the spread of the COVID-19 virus in the company. Conclusion: PT. Bank XYZ is expected to maintain the implementation of the COVID-19 protocol if the pandemic has not been declared over by the government of the Republic of Indonesia, and in the future improvements can be made to prevent the transmission of other diseases. Employees must continue to follow the regulations set by the company.

ABSTRAK

Latar Belakang: Pada masa pandemi COVID-19 pada bulan Maret 2020 hingga Februari 2022, diterapkan masa Pembatasan Sosial Berskala Besar di tempat kerja. Pemerintah menerapkan pembatasan jumlah pekerja di tempat kerja dengan menerapkan protokol COVID-19 di tempat kerja dan bekerja dari rumah. Penelitian ini bertujuan untuk menganalisis penerapan protokol COVID-19 di PT. Kantor Bank XYZ Medan. Metode: Penelitian deskriptif observasional memberikan gambaran yang jelas dengan mengamati secara langsung kondisi yang terjadi untuk melihat bagaimana penerapan protokol COVID-19 di PT. Kantor Bank XYZ Medan. Metode kuantitatif digunakan. Instrumennya adalah ketentuan Protokol Kesehatan dari Keputusan Menteri Kesehatan RI No. 328 Tahun 2020 tentang Pedoman Pencegahan Pengendalian COVID-19 di Tempat Kerja Perkantoran dan Industri untuk Mendukung Keberlangsungan Usaha dalam Situasi Pandemi. Hasil: Penerapan protokol kesehatan COVID-19 di PT. Bank XYZ kantor Medan mempunyai tingkat pencapaian "Sangat Baik". Perusahaan dapat mempertahankan penerapan protokol COVID-19 yang ada di masa pandemi untuk mencegah penyebaran virus COVID-19 di perusahaan. Kesimpulan: PT. Bank XYZ tetap menjaga penerapan protokol COVID-19 apabila pandemi ini belum dinyatakan berakhir oleh pemerintah Republik Indonesia, dan kedepannya dapat dilakukan perbaikan untuk mencegah penularan penyakit lainnya. Karyawan harus tetap mengikuti peraturan yang ditetapkan perusahaan.

Keywords : outbreak, social restriction, protocol, preventing, office

Kata Kunci : wabah, pembatasan sosial, protokol, pencegahan, perkantoran

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BACKGROUND

Indonesia faces challenges adjusting to the COVID-19 pandemic, necessitating social, health, and economic collaboration [1]. The absence of a vaccine and effective treatment may prolong the pandemic's duration, necessitating measures to promote social and economic sustainability [2]. Public facilities pose a risk of COVID-19 transmission due to their daily activities. People must adapt to a new normal and change lifestyles to maintain the economy. Implementing cleaner, healthier lifestyle principles is crucial for suppressing the virus and ensuring the end of the COVID-19 outbreak. In the early stages of the pandemic, the Indonesian Ministry of Manpower held meetings to discuss how to respond if COVID-19 entered Indonesia and how to mitigate its impact on businesses [1]. The Ministry of Manpower also issued a circular to prevent the spread of this severe pneumonia in the labour sector. In this Circular Letter (SE) Number B.5/51/AS.02.02/I/2020, The Ministry of Manpower has instructed companies and related agencies to report and gather data on every case or suspected case of severe pneumonia, take necessary precautions for pneumonia cases in the workplace, and implement Clean and Healthy Behavior (PHBS) [3]. The Ministry collaborated with the International Labor Organization and other countries to prevent and control COVID-19 [1,2]. Indonesian companies have implemented various workplace measures to reduce COVID-19 transmission, including procedures, health and safety programs, and external activities [4].

On March 17th, 2020, all governors in Indonesia are expected to protect workers' wages during the COVID-19 pandemic and efforts to prevent and control COVID-19 in the workplace [4]. This is based on the Circular Number M/3/H.04/III/2020 on Protection of Workers/Laborers and Business Continuity in Preventing and Overcoming COVID-19 [3]. The Minister of Manpower has stated that workers suspected of having COVID-19 receiving a doctor's statement and undergoing quarantine or isolation have the right to receive their full wages

during quarantine or isolation. (Lestari et al., 2020; Ministry of Manpower the Republic of Indonesia, 2020). Since the World Health Organization (WHO) declared COVID-19 a global pandemic, Indonesia's Minister of Manpower announced actions to protect workers and business continuity due to COVID-19 [5]. These include guidance and supervision on OSH regulations, data collection and reporting on COVID-19 cases, and implementing measures to prevent the virus from spreading in the workplace (Lestari et al., 2020, 2022; Ministry of Manpower the Republic of Indonesia, 2020; WHO, 2020). Business continuity is crucial for recovery from both natural and technological disasters. Business continuity supports business operations and recovery from disasters, natural or technological [7]. The Indonesian government issued the Decree of the Minister of Health of the Republic of Indonesia Number HK.01.07/Menkes/328/2020 concerning Health Protocols for the Community in Public Places and Facilities in the Context of Preventing and Controlling Corona Virus Disease 2019 (COVID-19). This degree is used as a reference for ministries/institutions, provincial regional governments, district/city regional governments, and the community including associations, managers, owners, workers, and visitors to public places and facilities, as well as other components, both in determining policies, fostering business activities, implementing business/activities, community activities, and in supervising activities in public places and facilities, to prevent the occurrence of new epicenters/clusters during the COVID-19 pandemic [7,8]. Minister of Home Affairs (Mendagri) Tito Karnavian issued Instruction Minister of Home Affairs (INDAGRI) Number 18 of 2021 concerning the Implementation of Covid-19 Emergency Community Activity Restrictions (PPKM) in the Java and Bali Region stating that the Finance and Banking sector includes insurance, banks, pension funds, and financing institutions that are oriented towards physical services to customers provided that they can operate with a maximum capacity of 50% of staff for locations related to services to the

community and 25% for office administration services to support operations [9].

Due to the COVID-19 pandemic, the business world, including banking, is grappling with crisis problems that will impact the functioning of the banking system [10]. The COVID-19 pandemic is a challenge for the banking world, all banks are experiencing turmoil in their intermediation functions which tend to decline in performance and service to the public. The government is trying to contribute to strategies for handling COVID-19 by not ignoring economic activities that must continue [11].

The Bank XYZ Medan Office is located in Medan City Center which is the business center. Bank XYZ Medan has many customers, and health procedures must be strictly adhered to at all Bank XYZ offices. This study aims to evaluate the implementation of COVID-19 prevention and control measures in the PT Bank XYZ office building.

METHODE

This descriptive observational study provides a clear picture of the research conducted by observing the conditions that occur directly with the Case Study method or approach. This research was conducted from February 2022 to July 2022. The research was conducted at PT Bank XYZ Medan, North Sumatra Province. The informants for this research were 3 people who were Building Management, occupational safety and health Staff and COVID-19 Implementation Officers. The researcher acts as an instrument as well as a data collector as well as other supporting instruments such as the questionnaire Self-Assessment Form checklist for the Implementation of Health Protocols Related to COVID-19 from the Republic Indonesia Ministry of Health No. 328 of 2020 regarding Guidelines for Preventing Control of COVID-19 in Office and Industrial Workplaces to Support Business Continuity in Pandemic Situations (MOH, 2020).

52 criteria checklists with a total score of 520, and the given scores are 0 = not implemented, 5 = partially implemented, and 1 = completely

implemented. The total score is calculated by summing up the scores.

$$\text{Total score} = \sum \text{item score}$$

The total score is then divided by the number of items, as shown in the following equation:

$$\text{Achievement} = (\text{total score}) / (\text{total score of all items}) \times 100\%$$

Calculation of the questionnaire achievement level for Observation of the Implementation of Health Protocols Related to the COVID-19 Protocol is grouped into 4, namely:

Very Good	81%-100%
Good	61%-80%
Enough	41%-60%
Less	≤ 40%

RESULT

The Bank XYZ Medan Office is located in Medan City Center which is the business center. Bank XYZ Medan has many customers, and health procedures must be strictly adhered to at all Bank XYZ offices.

PT. Bank XYZ ensures that banking services continue to operate normally to meet the public's needs in carrying out financial transactions amidst efforts to prevent the spread of the COVID-19 virus [12]. PT. Bank XYZ has implemented a protocol for handling COVID-19 in all Bank XYZ offices in Indonesia. Bank XYZ Management recommends that customers use electronic channels for financial transactions, such as Online Banking and 24-hour ATM services for cash withdrawals and deposits to reduce the risk of COVID-19 transmission. Additionally, self-checkout management services are available for corporations. The implementation of restrictions on community activities, known as PPKM, is one of the policies of the Government of the Republic of Indonesia to combat the COVID-19 pandemic [13]. Bank XYZ has adjusted branch service hours to 09.00-15.00 local time from previously 08.00-15.00. This policy has been implemented since June 28, 2021, following an increase in COVID-19 cases in several regions of Indonesia. In addition, Bank XYZ starting from Monday, July 5, 2021, Bank XYZ will operate a network of branch offices throughout Indonesia by following PPKM regulations and adapting to the conditions of each region. All banking services remain available to

customers, with the implementation of strict health protocols while continuing to pay attention to all developments in COVID-19 cases. Bank XYZ is committed to continuing to prioritize the health and safety of customers, employees, and families to maintain business and operational continuity. Bank XYZ also hopes that customers can utilize Bank XYZ's electronic channels for transactions using

the application. Customers can open savings accounts from anywhere without visiting a branch or meeting with banking staff by accessing the website. [14]

Assessment of implementing health protocols related to COVID-19 based on Minister of Health Regulation Number 328 of 2020, in the PT. Bank XYZ office is presented in Table 1.

Table 1. The implementation of COVID-19 health protocols in the office of PT Bank XYZ

No.	Criteria	Score	Findings
1	Is there already a COVID-19 implementation team?	10	There is a team consisting of various parties and proof of appointment in the form of a Decree/Letter of Assignment/other related documents.
2	Are there documents/procedures regarding health protocols for preventing and controlling COVID-19?	10	There are SOP documents or procedures for preventing and controlling COVID-19.
3	Has the institution carried out a pre-employment COVID-19 risk self-assessment?		
3.a	Has the institution carried out a pre-employment COVID-19 risk self-assessment among management?	10	COVID-19 risk self-assessment is carried out at all levels of management.
3.b	How do institutions frequently conduct pre-employment COVID-19 risk self-assessments of management?	5	Pre-employment COVID-19 risk self-assessment for management is carried out once a week.
3.c	Has the institution carried out a pre-employment COVID-19 risk self-assessment for employees?	10	COVID-19 risk self-assessment is carried out at all employees.
3.d	How do institutions frequently conduct pre-employment COVID-19 risk self-assessments of employees?	5	Pre-employment COVID-19 risk self-assessment for employees is carried out once a week.
4	Has the institution carried out a self-assessment of COVID-19 risk for guests and visitors?	10	COVID-19 risk self-assessment is carried out on all guests and visitors.
5	Are temperature checks carried out on everyone who enters the office building?	10	Temperature checks are carried out on everyone who enters the office building.
5.a	Temperature checks are carried out on management in the office environment	10	Temperature checks are carried out for all levels of management.
5.b	Temperature checks are carried out on employees in the office environment	10	Temperature checks are carried out on all employees.
5.c	Temperature checks are carried out on guests and visitors in the office environment	10	Temperature checks are carried out on all guests and visitors.
6	Are there guidelines for handling management, employees, guests and visitors who are detected to be at high risk (including referral flow)?	10	Handling guidelines on management levels, employees, guests, and visits detected as high risk (including referrals) are available and complete.
7	Is there a special room available for each person who is indicated to be at high risk based on risk self-assessment and/or temperature checks?	10	There is a designated room for individuals identified as high risk through self-assessment and/or temperature check.
8	Has time management been implemented for employees at all levels?	10	Work time arrangements have been made for employees at all levels
9	The institution has made routine efforts to prevent COVID-19	10	The institution has carried out routine and well-scheduled efforts to prevent COVID-19.

No.	Criteria	Score	Findings
10	Have implemented to use masks consistently while at work	10	Consistent use of masks while at work has been implemented 100%.
11	Have safe distance arrangements been made in management workspaces and employee workspaces?	10	Safe distance arrangements in management workspaces and employee workspaces have been implemented 100%.
12	Does the institution provide hand washing facilities and liquid soap with running water at the entrance and other strategic places?	10	Provide adequate hand washing facilities and liquid soap with running water at entrances and other strategic places.
13	Is hand sanitizer available in public areas?	10	hand sanitizer is available and adequate in public areas.
14	Has the distance between lift users and lift queue signs been regulated, and the position of the feet in the lift?	10	The distance between lift users and queue signs has been regulated and implemented, as has the position of feet in the lift.
15	Has the use of stairs been regulated if the office has stairs (buildings with 2 floors or more)?	10	Using stairs has been arranged and implemented optimally if the office has stairs.
16	Have glass barriers/screens been installed in areas in contact with the public?	10	Installation of glass barriers/screens has been arranged and implemented optimally.
17	Have distance arrangements been made in the waiting room, meeting room, prayer room, canteen or other rest areas?	10	Distance arrangements have been made in waiting rooms, meeting rooms, prayer rooms, canteens, or other rest areas
18	Have efforts been made to clean the work area using cleaning and disinfectant facilities on a regular basis?	5	Cleaning the work area using cleaning tools and disinfectants is carried out but not routinely.
19	Have efforts been made to clean parts that have a lot of contact with residents such as elevator buttons, door handles, handrails, etc. on a regular basis?	10	Cleaning of parts that have a lot of contact with residents is carried out periodically every 4 hours.
20	Has the work area been disinfected according to the required schedule?	10	Disinfection of the work area is carried out at least once every 2 weeks.
21	Has disinfection been carried out in all required work areas?	10	Disinfection has been carried out in all required work areas
22	Have efforts been made to maintain air circulation and quality in the workplace?	5	Maintaining workplace air quality and circulation is carried out but is not yet optimal.
23	Does the institution provide special transportation facilities for employees?	0	There are no transportation facilities available for employees.
24	Have all employees at all levels been provided with socialization and education regarding COVID-19?	10	Employees at all levels have been provided with outreach and education regarding COVID-19.
25	Does the institution have disseminated information through IEC media regarding the prevention and transmission of COVID-19?	10	Information about COVID-19 prevention and transmission is communicated through various media channels.
26	Have all employees been given socialization and education regarding stigma in COVID-19 cases?	10	Employees at every level have been given outreach and education to address stigma related to COVID-19 cases.
27	Is there a negative stigma towards employees who are COVID-19 positive?	0	There is no negative stigma towards employees who are COVID-19-positive.
28	What should be done to workers who negatively stigmatize employees who are positive for COVID-19?	0	No action was taken against workers who negatively stigmatized employees who tested positive for COVID-19.
29	Have rewards and punishment been implemented in implementing office health protocols?	10	Rewards and punishment are given to all parties who implement health protocols.
30	Has the Institution carried out active monitoring of employees with symptoms	10	active monitoring of employees who have symptoms indicating COVID-19 during WFO.

No.	Criteria	Score	Findings
	of fever/stones/throat pain and indications of COVID-19 during the WFO?		
31	Has the institution carried out active monitoring of high-risk employees based on the results of the risk self-assessment?	10	Active monitoring is carried out on high-risk employees.
32	During the pandemic, were there any management or employees who tested positive for COVID-19 in the workplace?	0	Some employees or managers tested positive for COVID-19.
33	Were there any cases transmitted by positive co-workers before at work (based on contact tracing)?	0	Employees who are confirmed positive for COVID-19 have a history of local transmission from co-workers in the same work area (one room or one work floor).
34	Are there guidelines for handling efforts if COVID-19 is found in the workplace?	10	There are already guidelines for handling measures if COVID-19 is found in the workplace
35	Have measures been taken to deal with COVID-19 in the workplace?		
35.a	Has disinfection been carried out in the workplace if a COVID-19 case is found?	10	Disinfection has been carried out in all work areas where COVID-19 cases were found.
35.b	Have air circulation arrangements been made in the workplace if a positive case of COVID-19 is found?	10	Air circulation arrangements have been made in all work areas where positive cases of COVID-19 were found.
35.c	Is contact tracing carried out if an employee is found to be diagnosed with COVID-19?	10	Contact tracing is carried out if an employee is found to be diagnosed with COVID-19.
35.d	Has treatment been carried out for employees who encounter employees who are positive for COVID-19?	10	Workers who have contact with workers who are confirmed positive are grouped into 2 groups (Ring) based on the worker's last 14 days.
35.e	Is an epidemiological investigation carried out on positive confirmed cases of COVID-19?	10	Every worker with patient status under monitoring (PDP) and positive confirmed cases must undergo an epidemiological investigation.
35.f	Are close contact tracing activities carried out for positive confirmed cases of COVID-19?	10	Close contact tracing activities with positive confirmed cases of COVID-19 were carried out.
35.g	Is self-quarantine carried out for employees who are positive for COVID-19?	10	Self-quarantine can be carried out at the worker's home, or a quarantine/isolation place provided by the workplace/Government.
36	Does the institution have a coordination mechanism in place if management, employees, guests and visitors are found to be confirmed with various related parties?	10	There is a flow of coordination mechanisms with various related parties.
37	If a positive case is found, does the workplace report it to the health service or other relevant authorities?	10	there are SOP guidelines for reporting positive cases of COVID-19 and/or accompanied by a document of understanding on cooperation with the provincial health office.
38	Are there health personnel and health care unit facilities available at the workplace?	0	there are no available health personnel and health care unit facilities at the workplace.
Total		430	
Achievement		82%	
Very Good			

DISCUSSION

By the Decree of the Minister of Health of the Republic of Indonesia Number HK.01.07/Menkes/328/2020 concerning Guidelines for the Prevention and Control of Corona Virus Disease 2019 (Covid-19) in Office

and Industrial Workplaces in Supporting Business Continuity in a Pandemic Situation where the state has provided guidance Prevention and Control of Corona Virus Disease 2019 (COVID-19) in the workplace which is intended for workplaces of government agencies, private companies, BUMN,

Provincial and Regency/City Health Services. It can be seen from the results of the assessment of the implementation of the COVID-19 protocol at Bank XYZ that it is included in the 'Very Good' Criteria for implementing the COVID-19 Protocol in the company during the pandemic by implementing strict health protocols to prevent and reduce employee infection by the COVID-19 virus. Adjustments to the service Standard Operating Procedure to include the COVID-19 health protocol, making the service focus on the health, comfort and safety of employees and customers amidst the COVID-19 pandemic [15,16].

During the pandemic, Bank XYZ implemented a series of special protocols to prevent the spread of the Coronavirus (COVID-19) outbreak within Bank XYZ and these have been socialized at various information points in the company's main offices and branch offices throughout Indonesia. The preparation of this protocol was carried out by the Business Continuity Management (BCM) unit in the initial period of the COVID-19 outbreak in the world, with the socialization process being further strengthened following the government's statement confirming the presence of COVID-19-infected patients in Indonesia. The protocol is based on an overall analysis of the impact of the spread of the COVID-19 virus, including on the company's business and operations [17]. The management ensures that it is implemented carefully so as not to disturb the comfort of customers, guests, and employees. One of the procedures in the protocol is regarding the isolation process which aims to prevent guests or employees suspected of being infected with the coronavirus from entering or leaving the building to prevent wider spread. [18] Meanwhile, employees who have just returned from a trip abroad are required to undergo a two-week isolation period at their respective homes. Another form of handling that has been implemented is by providing masks for employees and disinfectant liquid in all Bank XYZ offices, especially in public spaces that are frequently accessed by guests and employees. Another procedure is the use of a laser thermometer to

check the temperature of every guest who comes to the location. If the guest has a body temperature above 37.5°, the guest is not permitted to enter the Bank XYZ main office and is advised to immediately check themselves at the nearest health facility. In addition, Bank XYZ management is also carrying out active outreach through internal communication media regarding the coronavirus, such as symptoms of health problems if infected, guidelines for maintaining health conditions, and procedures to prevent the spread of the Coronavirus, including a contact centre that employees can contact. PT. Bank XYZ has formed a COVID Ranger team to prevent the spread of COVID-19 during the pandemic. Even though there are cases of COVID-19 in the company, the company provides facilities for workers who are exposed to the COVID-19 virus by creating special shelters for workers who have severe symptoms and implementing WFO and WFH during the pandemic to prevent the spread of the COVID-19 virus. [18]

Bank XYZ implemented the work-from-home (WFH) concept following the government's appeal to reduce activities outside the home, to reduce the potential for the spread of the COVID-19 virus. In conditions like this, Bank XYZ's priority is of course the health and safety of customers and employees. In most work units, Bank XYZ implements split teams and work-from-home. The Bank continues to operate normally with operational hours 08.00-15.00 WIB to meet customer needs. Regarding efforts to prevent the spread of COVID-19, Bank XYZ advises customers to use the latest Bank XYZ Online application which can serve various customer financial transaction needs. In fact, along with Bank XYZ's digital transformation, now the general public can open a savings account anywhere, without having to come to a bank office or meet with banking staff at Bank XYZ. All requirements for opening a savings account can be done with a video call. Apart from that, customers can also use 24-hour ATM services, both for cash withdrawals and cash deposits. Currently, Bank XYZ has 18,291 ATM units connected to the ATM

Link network, ATM Bersama, ATM Prima and Visa/Plus, EDC and other e-banking networks.

The Industrial Revolution 4.0 and conditions of Volatility, Uncertainty, Complexity, and Ambiguity (VUCA) where the changing environment has an impact on new work patterns and work relationships, new work risks, and higher human mobility, resulting in the potential for increasing new problems and risks, including the COVID-19 pandemic [4]. When the COVID-19 pandemic entered the digital era, workers could work outside the workplace, including at home and in public places (WFH). This step was taken by the company to prevent the spread of the virus and ensure uninterrupted banking services, prioritizing the health and safety of customers and employees [19]. This should be taken into consideration in the development and implementation of OSH programs [6].

The COVID-19 pandemic presents its challenges in the form of the emergence of new work patterns that have never been considered before, such as remote work patterns (working from home) or workers/labourers not having to be present in the office, digital work, electronic commerce, and flexible working hours. Another positive impact is the number of new jobs that are growing. This also requires special attention in implementing the OSH program. The difficulties faced by organizations to increase awareness and change their behaviour through socialization, education, and enforcement due to limited resources including financial resources, infrastructure, and personnel. The barrier related to limited organizational resources is not only found in the changing behaviour issue but also in implementing other desired (and/or) required actions of COVID-19 prevention and control [6].

A recent study on workplaces in Indonesia that have implemented COVID-19 prevention and control measures showed that the level of adherence to health protocols varied across companies and sectors and that the main drivers for compliance were the need to maintain business continuity, commitment from top management, and a sense of responsibility to follow the protocols

[6]. The significant barriers and challenges include a perceived lack of clear direction from the government, rapid changes in directives, poor worker awareness, and limited organizational resources [6]. The policymaker should harmonize guidelines and legislation, provide additional funding for COVID-19 prevention and control, and facilitate ongoing education for the working public [6]. Other studies show that PT. Bank NTB Syari'ah Capem Kediri has implemented the COVID-19 Health Protocol with procedures under government regulations and is followed up by Bank Employees to be implemented in Banking Service activities per the Laws of the Republic of Indonesia [11].

Since this study was conducted during the COVID-19 pandemic. The COVID-19 pandemic has provided many lessons regarding the implementation of OSH. Companies that implement OSH well are relatively more successful in implementing COVID-19 prevention and control programs in their workplaces. This can be interpreted as meaning that the implementation of OSH must be carried out comprehensively, including dealing with various possible threats to workers and business continuity now and in the future. The COVID-19 pandemic impacts the conditions and implementation of OSH and a momentum for employers and workers to increase understanding of the importance of implementing OSH in the workplace. The benefits of implementing OSH during the pandemic are increasingly being realized. Comply with occupational health and safety by being disciplined in carrying out health protocols [20]. In general, companies/workplaces that have implemented OSHMS are better prepared to face and carry out efforts to prevent and deal with COVID-19 in the workplace. OSH is an important key to business continuity and worker/labour protection in the context of preventing and controlling COVID-19 [21].

Meanwhile, in terms of strategic management, Banks are implementing various policies to prevent the transmission of COVID-19 in the workplace, including restrictions on face-to-

face services and the use of digital applications [17,22,23]. During this pandemic, Bank services were adjusted to health regulations issued by the Ministry of Health of the Republic of Indonesia, which means that services also focus on customer health, comfort, and safety amidst the COVID-19 pandemic. Several things have changed, namely at the opening and closing of service to customers, at the beginning of the service after greeting the customer there is no handshake as before the pandemic and customers are directed to use a hand sanitizer first before the service begins, at the end of the service they are also not allowed to shake hands. and say hello then say be careful on the road and always be healthy [16]. Public services are the main service that must be maintained during the COVID-19 pandemic [24]. The banking sector is one of the community's economic services that must continue to function so that the economy can continue to function. A country's economy is mainly supported by its banking industry [25].

CONCLUSION

COVID-19 prevention and control activities were successfully implemented in the workplace by Bank XYZ, as shown by the achievement of the implementation of the COVID-19 protocol, which was 82%. The COVID-19 prevention and control regulations are enforced in collaboration with government supervisors and health and safety committees in companies throughout Indonesia. The implementation of the COVID-19 Health Protocol has an important meaning that must be carried out by the banking sector so that banking service activities can continue to be carried out optimally even amid a threatening pandemic. The role of banking employees is crucial, as they have direct contact with customers. This direct interaction puts them at a higher risk of contracting COVID-19, which has become a global pandemic. This risk should be considered when developing and implementing workplace safety and health programs.

The COVID-19 health protocol is now part of the Standard Operating Procedure for services at the Bank, and employees are required to adapt to

new standards to work under very different conditions before the COVID-19 pandemic. The COVID-19 Health Protocol is expected to be included in the Bank's service standard operating procedures (SOP) to safeguard the health of employees and customers, and to prevent the spread of COVID-19 and other infectious diseases that could disrupt the Bank's services.

STUDY STRENGTHS AND LIMITATION

Several limitations in this research include conditions for data collection were limited by time because it was still during the COVID-19 pandemic, all documents related to company policy could only be shown to researchers and were not permitted to duplicate them. After all, researchers had an agreement with the company not to disclose company documents to the public.

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