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Risk Management in Sharia Banking Governance As A Strategy And Implementation To Improve Performance And Sharia Compliance

Putri Shinta Dewi[1], Ahmad Muhtadi[2], Fandi Febriansyah[3]

Postgraduate Program in Sharia Economics at the State Islamic University Sayyid Ali Rahmatullah Tulungagung

Email Correspondent
putri.sintadewi01@gmail.com

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ABSTRACT

Risk management plays a crucial role in the governance of Islamic banks. As financial institutions operating based on Sharia principles, Islamic banks must manage emerging risks in a manner that aligns with Islamic law. Effective risk management not only impacts the bank's performance but also ensures compliance with Sharia principles regulated by the Sharia Supervisory Board. This article aims to analyze the implementation of risk management in Islamic banks as a strategy to improve operational performance and Sharia compliance, as well as to discuss the challenges faced in risk management within Islamic banks. This research employs a qualitative approach with a literature review method. Data were obtained from various academic journals, books, and relevant research reports, and were analyzed descriptively to explore the role of risk management in enhancing the performance and Sharia compliance of Islamic banks. The research findings indicate that good risk management can improve the performance of Islamic banks by maintaining financial stability and compliance with Sharia principles. Challenges include the limited availability of Sharia-compliant financial instruments, a lack of understanding of the application of Sharia in risk management, and limited technological infrastructure. The implementation of effective risk management is crucial for Islamic banks to improve performance and ensure compliance with Sharia principles. Islamic banks need to continuously develop their risk management systems, strengthen human resource competencies, and utilize supportive technologies to manage risks more efficiently.

INTRODUCTION

Islamic banks in Indonesia have experienced rapid growth in recent decades. Along with the increase in the number of customers and the development of the Islamic economic sector, Islamic banks face various challenges in risk management. One of the main challenges is how to manage the risks that arise in the operations of Islamic banks, such as credit risk, liquidity risk, market risk, and operational risk, while still ensuring compliance with Sharia principles.

Islamic banks operate under fundamental principles that differ from conventional banks, namely the profit and loss sharing principle, and the prohibition of riba, gharar, and maysir. This results in Islamic banks having unique risk management systems and mechanisms to ensure that every transaction and product offered remains in accordance with Sharia regulations. Therefore, risk management in Islamic banks not only focuses on financial and operational aspects but also on fulfilling Sharia principles, which must be maintained so that the bank can sustain its operations (Rahma, 2024).

The main challenges in risk management include market uncertainty, global economic volatility, and increasing demands for transparency and accountability. Furthermore, a lack of deep understanding of Sharia-based risk management among practitioners and stakeholders also poses a significant barrier. Therefore, it is important to conduct further studies on how risk management is applied in Islamic banks to ensure optimal performance and compliance with Sharia principles.

Risk management plays a critical role in ensuring the continuity and stability of Islamic banks. Without an effective risk management system, Islamic banks are highly likely to incur losses that could harm both financially and reputationally. With good risk management, Islamic banks can minimize the negative impacts of various types of risks and maintain operational stability as well as compliance with Sharia principles.

Effective risk management in Islamic banks not only involves identifying and mitigating financial risks such as credit and liquidity risks but also includes risks related to compliance with Sharia principles. Therefore, risk management in the context of Islamic banks must integrate Sharia principles into every stage of risk management, from planning, implementation, to monitoring. By doing so, Islamic banks can not only maintain financial stability but also uphold the integrity and trust of customers in the products offered (Hajar, S., & Wirman, W, 2023).

The main objective of this research is to analyze the relationship between risk management in Islamic banking governance and the improvement of performance and Sharia compliance. This research will explore how the application of effective risk management can enhance the operational performance of Islamic banks and ensure consistent compliance with Sharia principles. This study is expected to provide deeper insights into the importance of risk management as a strategy for achieving the long-term goals of Islamic banks, both in terms of performance and compliance with Sharia regulations.

This study is limited to the review of risk management within the context of Islamic banking governance in Indonesia. The main focus will be on managing risks associated with products and services offered by Islamic banks that must comply with Sharia regulations, such as financing, fund management, and other financial transactions. Additionally, this research will discuss the challenges faced by Islamic banks in managing risks and how risk management strategies can be applied to improve performance and ensure Sharia compliance.

It is important to note that this study will not delve deeply into external factors that may affect risk management in Islamic banks, such as monetary policy or regulatory changes not directly related to the bank's internal governance. The primary focus of this research is how Islamic banks can manage their internal risks to ensure a balance between financial performance and effective Sharia compliance.

LITERATURE REVIEW

Risk management is a crucial element in the governance of Islamic banks as it helps maintain the balance between financial performance and compliance with Sharia principles. In the context of Islamic banks, risk management not only aims to mitigate financial risks such as credit and liquidity risks but also to ensure that every transaction and product offered does not violate Sharia principles, such as the prohibition of riba and gharar. Previous studies have emphasized the importance of integrating Sharia principles with risk management strategies to ensure the operational sustainability of Islamic banks (Rahma & Nisa, 2024). In this regard, the effective implementation of risk management not only improves the performance of the bank but also strengthens compliance with Islamic law, which is the foundational principle guiding the operations of Islamic banks.

Additionally, the challenges in risk management within Islamic banks in Indonesia require particular attention. One of these challenges is the limited availability of appropriate Sharia-compliant financial instruments for managing liquidity and market risk. Given the global economic uncertainty and frequent market fluctuations, Islamic banks face difficulties in finding the right Sharia-compliant instruments to meet liquidity needs, in contrast to conventional banks, which have more flexibility in terms of financial instruments (NellyR. et al., 2022). Effective risk management in Islamic banks requires a deep understanding of the application of Sharia principles in managing risks. Therefore, the development of more diverse and market-appropriate Sharia-compliant instruments becomes a key factor in supporting the operational stability of Islamic banks.

Another challenge often encountered is the lack of understanding regarding the application of Sharia-based risk management among practitioners and stakeholders (Syahrir, 2023). This lack of understanding often results in suboptimal risk management, which can ultimately harm Islamic banks in the long run. Therefore, training and competency development in Sharia risk management are essential to ensure the proper implementation of Islamic principles. These efforts will support more efficient risk management and ensure that all operational activities of Islamic banks remain within the Sharia framework.

The implementation of the right technology is also a determining factor in enhancing the effectiveness of risk management in Islamic banks. Technology-based risk management information systems can help Islamic banks monitor and manage risks in real-time, which is crucial for addressing global challenges and increasingly dynamic market fluctuations. This technology enables Islamic banks to identify potential risks more quickly and take mitigating actions more efficiently (Fajri & Violita, 2023). Additionally, the use of technology can increase transparency in every transaction and enhance customer trust, which in turn boosts the bank's reputation and overall performance. As time progresses, the adoption of technology that supports risk management will become an indispensable factor for Islamic banks in facing future challenges.

METHODOLOGY

This study uses a qualitative approach with a literature review method to gain a deeper understanding of risk management in Islamic banking governance. The primary objective of this method is to collect, analyze, and summarize various relevant research and theories to provide insights into the application of risk management in enhancing performance and Sharia compliance. An analytical descriptive approach is applied to describe and analyze various findings from existing literature sources, focusing on risk management models and practices that can be implemented in Islamic banks.

The primary data sources in this study are scientific literature, textbooks, research reports, and regulations related to risk management and Sharia compliance in banking. Data were collected through literature searches from various academic databases such as Google Scholar and JSTOR, with selection based on relevance and source credibility. The analysis was conducted by organizing the data into specific categories, such as types of risks, risk management methods, and the relationship between risk management and the performance of Islamic banks. Source triangulation was used to ensure data validity by comparing the analysis results from various literature sources to obtain a more objective and credible picture.

RESULTS AND DISCUSSION

Implementation of Risk Management in Islamic Banks

The implementation of risk management in Islamic banks is key to maintaining operational stability and compliance with Sharia principles. One of the main risks faced by Islamic banks is credit risk, which relates to the possibility that a customer or business partner may fail to meet payment obligations. In the context of Islamic banking, credit risk also involves profit-sharing-based financing products, such as mudharabah and musyarakah, which require stringent evaluation of creditworthiness and potential losses. Islamic banks use various approaches to manage credit risk, including comprehensive business feasibility analysis, Sharia-compliant collateral, and the formation of credit loss provisions in accordance with the principle of prudence. This aims to ensure that the financing provided does not violate Sharia principles while maintaining the bank's financial sustainability.

In addition to credit risk, liquidity risk also poses a significant challenge for Islamic banks, as they cannot use conventional financial instruments, such as interest-bearing loans, to maintain cash reserves. Islamic banks rely more on Sharia-compliant instruments such as sukuk, Islamic deposits, and murabaha contracts to meet liquidity needs. In this case, efficient liquidity management is crucial because Islamic banks must ensure that they have sufficient funds to meet short-term obligations without violating Sharia law. The application of sound liquidity management policies will enhance the bank's ability to cope with market uncertainty and maintain operational stability while adhering to Sharia principles that prohibit riba (NellyR., SiregarS., & SugiantoS, 2022).

Operational risk is also a primary concern in Islamic bank governance. This risk is related to failures in internal systems or processes that can disrupt the bank's operations. For example, issues in transaction processes or errors in contract calculations can lead to legal risks that damage the bank’s reputation and financial standing. Islamic banks implement operational risk management systems using appropriate technology and strict internal audits. Improvement in human resources is also important, where continuous training and a deep understanding of Sharia principles are expected to reduce operational errors that could be detrimental.

The impact of effective risk management implementation is substantial on the performance of Islamic banks. Banks that manage risks well tend to have stable performance and can grow even amid economic uncertainty. Effective risk management enables banks to minimize losses, optimize financing, and maintain good relationships with customers. For instance, Islamic banks with strong risk management systems can increase customer trust, which in turn contributes to higher transaction and financing volumes. Additionally, Islamic banks that adhere to Sharia principles are more likely to attract customers who prioritize religious compliance in their financial transactions.

Sharia compliance is also heavily influenced by the risk management practices implemented in Islamic banks. Given the importance of maintaining integrity in every transaction, Islamic banks must ensure that all products and services offered are not only financially profitable but also in line with Islamic law. Banks that fail to manage risk effectively risk violating Sharia principles, which could harm their reputation and decrease public trust. Therefore, Islamic banks must have independent Sharia supervisory boards to ensure that all products and transactions remain within the boundaries of Islamic law. With strict oversight, Islamic banks can ensure that they not only gain profits but also operate in accordance with religious values (Syahrir, 2023).

In practice, Islamic banks in Indonesia have implemented several successful risk management models. For example, many Islamic banks have adopted technology-based approaches to improve efficiency and accuracy in risk management, such as using risk management information systems (RMIS) that allow banks to monitor and manage risks in real-time. Additionally, Islamic banks are increasingly enhancing their collaboration with financial supervisory authorities to ensure compliance with international and local standards related to risk management. This reflects that the application of good risk management is not only about internal bank compliance but also about achieving standards recognized by regulators.

The implementation of effective risk management in Islamic banks also opens opportunities to enhance competitiveness in the banking industry. With good risk management, Islamic banks can offer a wider range of innovative products to customers without sacrificing financial stability. Furthermore, by maintaining compliance with Sharia principles, Islamic banks can increase their appeal in a market increasingly aware of the importance of Sharia-compliant investments. Therefore, risk management serves not only as a control tool but also as a strategy to strengthen the competitive position of Islamic banks in the global banking industry.

Strategy for Improving Performance and Sharia Compliance

The strategy for improving performance and Sharia compliance in Islamic banks heavily relies on the implementation of effective risk management. Good risk management not only protects the bank from financial losses but also plays an important role in ensuring that all bank operations remain in line with Sharia principles. One of the main strategies is to implement a comprehensive risk management system that includes the identification, evaluation, mitigation, and monitoring of risks. In this way, Islamic banks can more efficiently manage risks that arise, such as credit risk, liquidity risk, and operational risk, while still adhering to Sharia regulations governing every aspect of banking activities (Fajri, 2023).

One key aspect of improving the performance of Islamic banks through risk management is strengthening credit risk management. Islamic banks that implement a careful and Sharia-based credit monitoring system will be better able to provide targeted financing to customers who meet Sharia criteria. In this way, the bank can avoid losses caused by unproductive financing or financing that violates Sharia principles, such as financing linked to haram activities. Furthermore, a more rigorous credit feasibility evaluation based on the principle of prudence can also enhance the financial stability of Islamic banks, which in turn will positively impact long-term performance (Nastiti, 2024).

On the other hand, liquidity risk management also significantly impacts the performance of Islamic banks. To ensure that the bank can meet its short-term obligations without violating Sharia principles, Islamic banks need to have adequate liquidity strategies. By efficiently managing existing resources, such as through the use of Sharia-compliant instruments, the bank can maintain smooth operations and prevent liquidity disruptions that could harm customers. Good liquidity risk management also supports the compliance of Islamic banks with Sharia principles, as the use of instruments in accordance with religious guidelines becomes part of a sustainable liquidity strategy (Syofiah Harahap, 2024).

The implementation of an effective Sharia supervision system is another key in ensuring compliance with Sharia principles. Islamic banks must have an independent Sharia supervisory board that can inspect and ensure that every product and service offered complies with Sharia principles. With tight supervision, Islamic banks can not only improve compliance with religious rules but also increase customer trust in the bank's integrity. Higher customer trust will drive increased transaction and financing volumes, which directly contributes to better performance.

The strategy for improving performance and Sharia compliance also involves using the right technology in risk management. Islamic banks that integrate advanced information technology systems into their risk management will be more efficient in monitoring and controlling risks in real-time. This technology allows banks to identify potential risks faster, take faster mitigation actions, and ensure that all operational processes remain in line with Sharia principles. The application of technology will also increase transparency in every transaction and internal process, which will further strengthen customer trust and enhance the reputation of Islamic banks (Rumere, 2023).

Effective risk management plays a significant role in improving the performance and Sharia compliance of Islamic banks. By implementing good risk management strategies, Islamic banks can manage existing challenges, such as credit, liquidity, and operational risks, while still adhering to Sharia principles. This will not only ensure the financial and operational stability of the bank but also strengthen the position of Islamic banks in the increasingly competitive market. Thus, Islamic banks that succeed in risk management will have better performance and can maintain high Sharia compliance, ultimately providing long-term benefits for the bank and its customers.

Challenges in Implementation

The implementation of risk management in Islamic banks faces various challenges that affect its effectiveness. One of the main challenges is the difference in understanding and risk management practices between the conventional and Islamic banking sectors. Islamic banks operate based on very different principles, such as the prohibition of riba, gharar, and maysir, which require risk management to be conducted in a more careful manner and in accordance with Sharia rules. This challenge often arises due to the lack of in-depth understanding of how Sharia principles should be applied in risk management, as well as limited experience among practitioners in managing risks while maintaining Sharia compliance (Al Farid, 2023). Market uncertainty and global economic fluctuations pose major challenges for Islamic banks in managing risks. As financial institutions with special characteristics in their operations, Islamic banks face more complex risks compared to conventional banks, especially in liquidity and market risk management. For example, financial instruments that comply with Sharia principles, such as sukuk or mudharabah, are often more limited in availability and variety compared to conventional instruments. This makes managing liquidity and market risks more challenging, especially in unstable economic situations, such as financial crises or commodity price drops.

Another challenge often faced is the lack of adequate technological infrastructure to support effective risk management. Many Islamic banks, especially smaller ones, do not yet have sophisticated technology-based risk management systems to identify, monitor, and manage risks in real-time. This limited technology makes the risk monitoring and control processes less efficient and increases the potential for errors in risk assessment. With reliance on manual systems or poorly integrated systems, Islamic banks face difficulties in identifying potential problems early and taking the necessary mitigation steps.

Operational risk management also remains a key challenge. Many Islamic banks still rely on manual processes in their operations, such as in transaction verification or monitoring Sharia compliance of the products offered. These manual processes not only increase the risk of human error but also slow down decision-making processes.

To address this, some Islamic banks have started implementing more advanced digital technologies, such as cloud-based risk management information systems or the use of blockchain to ensure security and transparency in every transaction. However, the application of these technologies requires significant investment and staff training, which can be a barrier for Islamic banks with limited resources (Nazariyah, 2021).

In addition to technological issues, the lack of trained human resources (HR) in Sharia risk management also becomes a challenge. Many Islamic banks lack professionals with in-depth knowledge of risks as well as a strong understanding of Sharia principles. Without trained HR, Islamic banks tend to struggle in designing and implementing risk management strategies that comply with Sharia rules. Therefore, competency development through continuous training and education becomes a vital solution. Some Islamic banks have partnered with educational institutions and training organizations to enhance their employees' skills in risk management and Sharia compliance.

The complexity of regulations and continuously evolving regulatory frameworks also affects the implementation of risk management in Islamic banks. Regulations that frequently change, whether set by the government or Sharia supervisory authorities, often make it difficult for Islamic banks to adjust their risk management systems and policies. This can cause operational uncertainty and reduce the effectiveness of risk management. To address this, Islamic banks must have strong legal and Sharia supervisory teams to continuously monitor regulatory changes and ensure that applied policies remain in line with applicable rules (Rahma, 2024).

Despite these challenges, various solutions have been implemented by Islamic banks to address issues in risk management implementation. One solution is strengthening stricter Sharia oversight and conducting regular internal audits to ensure that all risk management practices stay within Sharia boundaries. Some Islamic banks have also begun adopting more integrated risk management frameworks, combining financial and non-financial risk aspects, such as reputational and legal risks, to ensure that all operational aspects of the bank are well managed. This approach has helped Islamic banks to be more responsive to existing challenges and better able to maintain stability and Sharia compliance in the long term (Hajar, S., & Wirman, W, 2023).

The challenges in implementing risk management in Islamic banks are significant but not insurmountable. With strengthened technology, improved HR competencies, and tighter Sharia oversight, Islamic banks can overcome these challenges and enhance the effectiveness of their risk management. Moving forward, it is important for Islamic banks to continue adapting to market and regulatory changes while ensuring that all applied risk management practices not only optimize financial performance but also maintain integrity and compliance with Sharia principles.

Comparison with Conventional Banks

The comparison of risk management between Islamic banks and conventional banks reveals fundamental differences influenced by the basic operational principles of both types of banks. Islamic banks operate based on Islamic principles that prohibit riba (interest), gharar (uncertainty), and maysir (gambling), whereas conventional banks

operate with a freer market mechanism, allowing the application of interest in financial transactions. This results in different approaches to managing risk, particularly risks related to financing and investment products. In Islamic banks, every financial product or service must comply with Sharia law, adding complexity to risk management. On the other hand, conventional banks are more flexible in this regard, as they are not bound by specific Sharia principles (Syahrir, 2023).

The key difference between risk management in Islamic and conventional banks lies in credit risk. In conventional banks, credit risk management largely depends on interest as compensation for the risks taken by the bank. In contrast, Islamic banks' financing is not interest-based but rather profit-sharing or commission-based, such as in mudharabah and musyarakah contracts. Therefore, Islamic banks must be more selective in choosing customers or business partners with clear profit potential that aligns with Sharia principles. This makes credit risk in Islamic banks tend to be higher in terms of income uncertainty, as it depends on business outcomes rather than fixed interest payments.

Liquidity risk also differs fundamentally between the two types of banks. Conventional banks can easily manage liquidity with a variety of market instruments, such as interest-based loans and government- or corporate-backed securities. In contrast, Islamic banks must use Sharia-compliant financial instruments, such as sukuk or Islamic deposits, which are more limited and not always easily tradable in the market. This makes liquidity management in Islamic banks more challenging, especially when banks face large fluctuations in liquidity demand. However, Islamic banks have the potential to develop more Sharia-compliant innovative products to improve liquidity (Fajri, 2023).

Operational risks in both types of banks differ in focus and approach. In conventional banks, operational risks are often related to data management errors, IT system failures, and human errors. Islamic banks, while also facing similar challenges, must pay more attention to Sharia compliance in every operational step. Operational risk in Islamic banks involves strict Sharia oversight to ensure that no transaction violates Islamic law. Therefore, Islamic banks often require more extensive supervision and more complex internal procedures to avoid violations of Sharia principles, which could damage their reputation and performance.

In terms of market risk management, conventional banks have more options for instruments to manage market risks, such as derivatives or hedging, which help them protect their asset values against market fluctuations. Islamic banks, on the other hand, are constrained by Sharia principles that prohibit transactions potentially containing elements of speculation or excessive uncertainty. Therefore, Islamic banks must use instruments that are more consistent with Sharia principles, such as sukuk or other Islamic contracts that have more measurable and clear risks. This makes market risk management in Islamic banks more challenging, although safer from excessive speculation.

Sharia compliance is one of the factors that distinguish the risk management of Islamic banks from conventional banks. In Islamic banks, compliance with Sharia principles is not only part of the products offered but also encompasses the entire bank's operations, from risk management to financial management. Each product and service offered must be examined by a Sharia supervisory board to ensure that the transaction complies with Islamic law. Conventional banks, however, do not have such a mechanism and are more focused on compliance with market and government regulations. Therefore, Islamic banks face additional challenges in maintaining Sharia compliance, which can affect their operational agility in responding to dynamic market conditions (Syofiah Harahap, 2024).

The differences in risk management between Islamic and conventional banks have direct implications for performance and Sharia compliance. Islamic banks that manage risks effectively tend to have stable performance, even though they must operate under stricter constraints compared to conventional banks. The success of Islamic banks in managing risks according to Sharia principles will also increase customer and investor trust, which in turn will contribute to better financial performance. Conversely, conventional banks, which are more flexible in terms of instruments and risk approaches, may have more profitable performance in the short term, but they are more vulnerable to larger market fluctuations and more complex legal risks (Rumere, 2023).

The comparison between risk management in Islamic and conventional banks shows that while both face similar challenges, Islamic banks must be more cautious in applying their financial policies and products to ensure that all transactions remain compliant with Sharia principles. Therefore, even though Islamic banks have higher risks in some aspects, they are also more protected from risks that may arise due to market speculation or non-compliance with ethical financial principles.

CONCLUSION

Risk management in Islamic banks presents unique challenges compared to conventional banks, particularly in terms of compliance with Sharia principles that must be applied in every transaction and operation of the bank. The main difference lies in the types of risks faced, such as credit risk, liquidity risk, and operational risk, where Islamic banks must ensure that all practices remain in line with Islamic law. Although Islamic banks face stricter limitations in terms of products and financial instruments, they are still able to manage risks in a safer and more controlled manner compared to conventional banks, which have more flexibility in this regard. However, challenges remain in managing market and operational risks, as well as the need to strengthen technological infrastructure and more rigorous Sharia oversight.

To enhance the effectiveness of risk management, Islamic banks need to focus on the development of more advanced technology and information systems to facilitate real-time risk monitoring. Additionally, it is important to improve the competency of human resources in the fields of risk management and Sharia law, through continuous training and collaboration with educational institutions. Islamic banks must also continue to strengthen internal Sharia supervision to ensure that every product and service offered remains in accordance with Sharia regulations, thereby increasing customer trust and overall bank performance. With these steps, Islamic banks will be able to manage risks better and ensure stable operational sustainability, as well as high compliance with Sharia principles.

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