

Analysis of Operational Risk Management Literature in Islamic Banking

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ABSTRACT

Operational risk will always be faced by all financial institutions in running their business and business, and it cannot be separated by human factors, services, administrative processes and so on. The purpose of this study to examine in depth how operational risk management is applied by Islamic banking, especially in Indonesia. This research method uses descriptive qualitative approach with literature review technique to analyze operational risk management in Islamic banking. A literature study was chosen as the method to answer the research question. Data is collected through online searches. The results showed that operational management is very important for the sustainability of Islamic banks in the future, in addition to the benefits that can be received indicate the contribution of good management can be minimized due to unwanted operational errors. Islamic banks from the literature analyzed, have not shown to have developed effective solutions to manage the risks of conventional banks and face their own unique risks.

Keywords: operational risk, management; Islamic banks

INTRODUCTION

The development of Islamic banking in Indonesia in the future becomes one of the promising aspects. Based on the March 2023 Sharia banking statistical report issued by the Financial Services Authority (OJK), there are 13 Sharia commercial banks (BUS), 33 Sharia business units (UUS) and 171 Sharia people's financing banks (BPRS) in Indonesia (Financial Services Authority, 2023). Based on a survey conducted by Populix, Bank Syariah Indonesia (BSI) is a Sharia bank that tends to be used by the people of Indonesia. There are 51% of respondents said they use BSI services, then BCA Syariah is used by 22% of respondents, Aladin Syariah 10%, and Bank Muamalat 9%.

The rapid development of Islamic banks is also followed by risks in it. Islamic banking must also meet the complex and inherent risks of its operations. Risk management is one of the techniques used by financial institutions to mitigate various types of risks. Like traditional banks,



Islamic banks face a number of important risks.¹ In all companies it is necessary to anticipate the risks that may arise, which they must take into account in order to survive in a competitive market because there will be no company that can avoid competition.

Today, a company's operational success relies heavily on a robust risk management system. Fundamentally, management acts as an indispensable element in any organizational structure, ensuring the optimal achievement of objectives ². Operational risk is one of the risks that often occur in Islamic banks. Operational risk is a form of loss caused by inadequate internal processes, internal process failure, human error, system failure, or external events that result in operational failure of a bank.³

In the context of Operational Risk Management in Islamic banking, standard literature analysis generally refers to a comprehensive review of guidelines, frameworks, and regulations issued by global and national authoritative institutions. It includes standards set by the Basel Committee on Banking Supervision (BCBS), although BCBS primarily focuses on conventional banking, its basic principles are often adapted and implemented in Islamic banking with adjustments according to Islamic principles. In addition, the literature also often discusses guidelines from organizations such as the Islamic Financial Services Board (IFSB), which specifically develops risk management standards for Islamic financial institutions, including guidelines on governance and comprehensive risk management. The analysis could also include case studies and academic research highlighting the application of best practices and challenges in managing operational risk in Islamic Banking, taking into account unique aspects such as sharia compliance risk and the structure of Islamic financial products.

According to Kamus Besar Bahasa Indonesia, management refers to the process of using resources optimally in order to achieve the goals that have been set. In addition, management also includes expertise in managing human resources and other assets efficiently to achieve organizational goals.⁴ Furthermore, management reflects the capacity to organize and direct various processes, including planning, organizing, directing, and controlling, with the aim of achieving optimal results through cooperation and coordination with other parties. This concept is applied to reduce risk in Islamic banks.⁵

¹ and Sugianto Sugianto Roos Nelly, Saparuddin Siregar, "Analisis Manajemen Risiko Pada Bank Syariah: Tinjauan Literatur," *Reslaj: Religion Education Social Laa Roiba Journal* 4, no. 4 (2022).

² Putri Aprilya Rahmawati and Fauzatul Laily Nisa, "Analisis Manajemen Risiko Pada Bank Syariah Indonesia," *Jurnal Riset Perbankan Syariah*, 2024, 75–82, <https://doi.org/https://doi.org/10.29313/jrps.v3i1.4039>.

³ Jamilatul Ni'mah et al., "Manajemen Risiko Operasional Pada Bank Syariah Indonesia (BSI)," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 2 (2024): 2843–50, <https://doi.org/https://doi.org/10.47467/alkharaj.v6i2.4159>.

⁴ Acep Samsudin et al., "Konsep, Fungsi, Dan Aplikasi Manajemen Sumber Daya Manusia Secara Efektif Dan Efisien Untuk Mencapai Tujuan Organisasi," *Jurnal Ilmiah Wahana Pendidikan* 10, no. 17 SE-Full Articles (September 27, 2024), <https://doi.org/10.5281/zenodo.13848195>.

⁵ Fauzatul Laily Nisa Putri Aprilya Rahmawati, "Analisis Manajemen Risiko Pada Bank Syariah Indonesia," *Jurnal Riset Perbankan Syariah (JRPS)* 3, no. 1 (2024): 75–82.

Risk is an integral part of human life and activity. Operational risk is a risk that is influenced by several factors, namely human factors, processes, procedures, systems, and external events. Not only influenced by certain people but operational risk is influenced by the good and low quality of management management by company leaders or managers. Risk management is a complete set of policies, procedures that an organization has to manage, monitor and control the risks that may arise. The risk management system not only identifies but also must calculate the risk and its effect on the project, the result is whether the risk is acceptable or not.⁶

In addition, globalization and liberalization are now leading to the development of better risk management instruments for Islamic banks, especially in emerging markets. Risk management is common in traditional financial institutions and markets, but less precise and relatively immature in Islamic banking.⁷ Internal risk management of Islamic banks is limited in resources, especially with inadequately trained staff, software/digital and risk management processes.⁸ Islamic banks face costly management information systems and technologies to assess and monitor risks in a timely manner. Islamic banks tend to be poorly managed and lack proper risk oversight systems, which can expose them to higher risks.⁹

The importance of operational risk management to manage operational risk related to Islamic banking due to operational activities in Islamic banking that are more complex and have potential difficulties in enforcing Islamic conventions in the broader context of Sharia law if a failure or error in accordance with Sharia agreements results in the emergence of many operational risks experienced by Islamic banking. Operational risks in Islamic banks are significant and become more complicated compared to conventional banking due to the unique contractual features and legal environment.¹⁰

Based on the background described, the formulation of the problem in this study can be focused on key aspects that need to be explored more deeply. This study will attempt to answer the following questions:

1. How is the concept and framework of operational risk management applied in the context of Islamic banking based on literature review?
2. What are the impacts of the most dominant operational risks in Islamic banking operations as identified in the literature?

⁶ Uswatun Hasanah and Jamilatul Mahya, "Memahami Manajemen Risiko Serta Landasan Hukum Dalam Agama," *Natuja: Jurnal Ekonomi Syariah*; Vol 2 No 2 (2023): (Mei 2023)DO - 10.69552/Natuja.V2i2.1374 , June 19, 2023, <https://ejournal.iaiiibrahimy.ac.id/index.php/natuja/article/view/1374>.

⁷ Budi Sukardi, *Pengembangan Sistem Keuangan Syariah Dalam Menghadapi Tantangan Global*, EKONOMI (Surakarta, 2023).

⁸ Roos Nelly, Saparuddin Siregar, and Sugianto Sugianto, "Analisis Manajemen Risiko Pada Bank Syariah: Tinjauan Literatur ," *Reslaj : Religion Education Social Laa Roiba Journal* 4, no. 4 (2022): 918–30, <https://doi.org/10.47467/reslaj.v4i4.1008>.

⁹ Roos Nelly, Saparuddin Siregar, "Analisis Manajemen Risiko Pada Bank Syariah: Tinjauan Literatur."

¹⁰ Yunia Aprilia, Aqif Khilmia, and Zakiyyah Ilma Ahmad, "Manajemen Risiko Operasional Pada Perbankan Syariah: Bibliometrik," *IQTISHADLA Jurnal Ekonomi & Perbankan Syariah* 9, no. 2 (2022): 192–203, <https://doi.org/10.19105/iqtishadia.v9i2.6729>.

3. What are the benefits of Operational Risk Management based on various relevant studies and publications?
4. How are risk management practices commonly used and proven effective in Islamic banking based on the results of literature analysis?

So that this study aims to answer the problems in the formulation of the problem taken.

RESEACH METHOD

This research method uses descriptive qualitative approach with literature review technique to analyze operational risk management in Islamic banking. A literature study was chosen as a method to answer the research question. Data is collected through online searches. This research collects and analyzes various literature sources, such as journal articles, books, research reports, and other relevant documents that discuss the concepts, strategies, and practices of Operational Risk Management in the context of Islamic banking. The results of this literature review are expected to provide a comprehensive overview of best practices, deficiencies in the implementation of risk management, as well as recommendations for improvements in operational risk management in Islamic banking.

RESULT AND DISCUSSION

Risk is the potential or possible losses that will occur due to the occurrence of an event.¹¹ While risk in banking is an event or occurrence, whether it can be predicted or not, and can have a negative impact on the banking¹². So it can be concluded that the risk is the consequence of losses that must be borne because it is caused by the onset of an event or events. According to BCBS operational risk is a risk caused by human error, failure in the system, as well as the failure of the system and good working procedures and due to external factors. All of these are the causes of operational risk failure.

Operational risk will always be faced by all financial institutions in running their businesses and businesses, and it cannot be separated by human factors, services, administrative processes and so on.¹³ However, in general, the causes of operational risk are human factors, internal procedures, system failures, and external factors. Operational risk is the risk caused by system failure, human

¹¹ Siti Hajar and Wirman Wirman, "Implementasi Manajemen Risiko Dalam Dunia Perbankan Syariah," *Jurnal Ilmiah Wabana Pendidikan* 9, no. 5 SE-Full Articles (March 21, 2023), <https://doi.org/10.5281/zenodo.7756555>.

¹² Wafiq Azizah and Muhammad Farid, "Manajemen Risiko Dalam Perbankan Syariah," *Muhasabatuna : Jurnal Akuntansi Syariah* 3, no. 2 SE-Articles (December 14, 2021): 67–80, <https://doi.org/10.54471/muhasabatuna.v3i2.1184>.

¹³ Hoirul Anam, "Manajemen Risiko Operasional Bank Syariah; Teori Dan Manfaat," *Jurnal At-Tamwil: Kajian Ekonomi Syariah* 5, no. 1 (2023): 16–31, <https://doi.org/10.33367/at.v5i1.1476>.

error, internal inadequacy or external problems.¹⁴ So it can be concluded that operational risk is the risk that must be borne by the bank sourced from Human Factors, System procedures, and risks arising due to several factors (both external and internal factors).

Operational risk occurs to all services, products, and activities of the bank, therefore it is necessary to understand operational management problems in order to apply operational risk management properly and effectively, because every event in operational risk is caused by several types of causes, and can generate and grow several categories of loss impact.¹⁵ To minimize operational risks, Islamic banks need to understand and apply the conceptual causes and effects of events, before carrying out the process of identification, measurement and analysis of operational risks that will be faced.

The impact of risk in operations resulted in losses for Islamic banks derived from several factors. Broadly speaking, it is narrowed down into four parts, including;

1. Internal process failure or error

Every step that is taken by Islamic banks in the process of selling products and services to consumers (customers) allows the occurrence of potential (speculative) risks in operations, for example; mistransmission of documents made by employees to unauthorized customers, errors in the process of opening accounts and other transactions. In addition, the impact caused by Business competition can increase and cause employees of Islamic banks to make various compromises, and so on.

2. Human Factor

Every failure in the operational process of human Islamic banks is often used as a scapegoat, but when traced it turns out that the cause or causes of the failure of the bank's operational process is true to occur due to the actions of man himself. Losses in operations occur suspected by demands for compensation from workers, violations committed by employees against the provisions of guarantees, health, and safety.

3. System and technology failures

As the development of an increasingly advanced era requires banks to have a very urgent dependence on technological systems, and this is a major source of operational risk. Such as; damage to Islamic bank data (whether intentional or not). Common causes of bank operational errors can have an impact on losses that must be borne by the bank itself, such as

¹⁴ Heftika Nur Fauziah, Aini Nur Fakhriyah, and Abdurrohman Abdurrohman, "Analisis Risiko Operasional Bank Syariah Pada Masa Pandemi Covid-19," *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 2 (2020): 38–45, <https://doi.org/http://dx.doi.org/10.29300/aij.v6i2.3629>.

¹⁵ Zahro Rohimatul Baroroh and Moh Faizin, "Manajemen Risiko Operasional Produk Pembiayaan KPR Dalam Upaya Meminimalisir Kerugian Di Bank Syariah," *Falahiya: Journal of Islamic Banking and Finance* 2, no. 1 (2023): 14–25, <https://doi.org/https://doi.org/10.21154/falahiya.v2i1.1734>.

for example; cases of operational risk through system and technology failures such as; replacing new information systems and technologies that have not been able to run smoothly, can result in financial transfers being recorded twice, so that the bank concerned must have suffered losses from these transactions, the planning of Information Technology Facilities and infrastructure that are not managed with relevance can cause bank transactions to be disrupted due to long periods of offline.

4. Consequences Of External Events

In general, Islamic banks may not be able to fully control events that can harm the bank externally, but regardless of that Islamic banks still need to control events that are external in operational risk caused by these external factors. External risks can occur due to unexpected changes in banking laws such as changes in consumer laws, physical threats, bank robberies, terrorist attacks, and natural disasters, such as the tsunami in Aceh and the earthquake in Yogyakarta.

Risk Management Process

All banks are required to carry out the process of identification, measurement, monitoring, and risk control of material risk factors.¹⁶ Risk factors are various parameters that affect risk exposure. The implementation of the risk identification, measurement, monitoring and control process must be supported by a timely Risk Management Information System, accurate and informative reports on the financial condition of the bank, the performance of functional activities, and the bank's risk exposure.¹⁷ Matters to be considered in the implementation of the process of identification, measurement, monitoring, control and Management Information Systems according to Azizah and Farid are as follows:¹⁸

1. Risk identification

The implementation of the risk identification process is carried out by analyzing the characteristics of the risks inherent in the bank and the risks of the bank's products and business activities. The risk identification process, among others, is based on the experience of bank losses that have occurred. The Bank is obliged to identify all risks periodically.

- a. The Bank must have a method or system to identify risks in all products and business activities of the bank.

¹⁶ Baren Sipayung and Amelya Ardiani, "Manajemen Risiko Dalam Pertimbangan Pengajuan Pinjaman Dana Pemulihan Ekonomi Nasional (PEN) Daerah," *Kinerja* 19, no. 4 (2022): 681–91.

¹⁷ Lisa Kartika Sari, "Penerapan Manajemen Risiko Pada Perbankan Di Indonesia," *Jurnal Akuntansi AKUNESA* 1, no. 1 (2012): 1–21, <https://ejournal.unesa.ac.id/index.php/jurnal-akuntansi/article/view/280>.

¹⁸ Azizah and Farid, "Manajemen Risiko Dalam Perbankan Syariah."

- b. The risk identification process is carried out by analyzing all sources of risk, at least carried out on the risks of bank products and activities and ensuring that the risks of new products and activities have gone through a proper risk management process before being introduced or implemented.

2. Risk measurement

In carrying out risk measurement, the bank shall conduct periodic evaluation at least once in three months (quarter) or more in accordance with the development of the bank's business and external conditions that affect the condition of the bank on the suitability of assumptions, data sources, and procedures used to measure risk. In addition, the bank makes improvements to the risk measurement system in the event of changes in the bank's business activities, products, transactions, and material risk factors that may affect the bank's financial condition.

3. Risk monitoring

Banks must have monitoring systems and procedures that include monitoring the amount of risk exposure, risk tolerance, compliance with internal limits, and the results of stress testing or consistency of implementation, with policies and procedures applied. Evaluation of risk exposure is carried out by monitoring and reporting risks that are material or that have an impact on the condition of bank capital, among others, based on the assessment of potential risks using historical trends. The Bank shall set up an effective Reserve System and procedures to prevent interference in the risk monitoring process, and conduct periodic checks and reassessments of the Reserve System.

4. Risk control

The Bank must have an adequate risk control system, with reference to established policies and procedures. The risk control process applied by the bank must be adjusted to the risk exposure or the level of risk to be taken and risk tolerance. Risk control can be carried out by the bank with risk mitigation methods and additional bank capital to absorb potential losses. In addition, in carrying out the function of controlling exchange rate risk and liquidity risk, at least banks apply assets and liabilities management (ALMA).

Operational Risk Impact

An impact or effect related to operational risk greatly results in various kinds of loss effects on Islamic banks, both financial and nonfinancial losses. Such as ATMs that have problems and do not function to serve the interests of customers or consumers, these circumstances can have an impact on the reputation of Islamic banks for the worse and customers will transfer funds from

the bank to other banks. The impact of operational risks can cause financial losses or non-financial losses. Examples of indirect financial losses, such as; decreased image of the bank in the eyes of the public, due to negative news (reputation risk), offline long enough.

While examples of direct financial losses include;

1. Lack of asset value of Islamic banks; asset impairment in asset value caused by a loss in operational issues.
2. Loss of ownership rights; misspending of money to a third party, in the sense of a wrongful and non-refundable transaction.
3. Compensation; payment to a third party as a form of compensation for errors in the operational system.
4. Legal obligations; payments or expenses made by Islamic banks due to fines or court decisions.
5. Damage to assets; direct reduction in the value of physical assets of Islamic banks, including; valuable certificates, and others.

Benefits Of Operational Risk Management

The function and benefits of operational risk management is to minimize and manage the potential losses experienced by a financial institution, and manage the negative impacts arising from failures and errors of internal processes, human errors, system failures, and external events ¹⁹. In achieving operational goals, Islamic banks must be observant and measured in considering risks that may interfere with their operations. So that when faced with these risks, the way undertaken by Islamic banks can be effective, the way can be taken through the following;

1. Add insight, and understand the risks,
2. Identification, and measurement,
3. Observation, monitoring and review,
4. Monitoring, and control in order to minimize the risk.²⁰

Some benefits according to ²¹ implementation of operational risk management properly and effectively for Islamic banks, among others:

1. Raising awareness of high risk
2. Increase responsibility and be more open
3. Make improvements in maximizing the (efficient) results obtained from Islamic bank operations and decision-making processes

¹⁹ Dwi Novaliani Agustin et al., "Analisis Resiko Operasional Pada PT. Bank Sumut Unit Usaha Syariah," *Maslahah : Jurnal Manajemen Dan Ekonomi Syariah* 3, no. 1 SE-Articles (January 15, 2025): 306–17, <https://doi.org/10.59059/maslahah.v3i1.2081>.

²⁰ Ibid.

²¹ Anam, "Manajemen Risiko Operasional Bank Syariah; Teori Dan Manfaat."

4. Provide increased profitability and more optimal capital distribution
5. Minimize the capital burden in covering the risk.

Risk management practices in Islamic banks

Like other financial institutions, Islamic bank operations face several financial risk issues such as credit risk, market risk, liquidity risk, withdrawal risk. Among all, withdrawal risk and bankruptcy risk are the most important in Indonesia²². for several reasons, mainly: first, Indonesian Islamic banks operate side by side with conventional banks, as a result of which they must perform well in order to be attractive to depositors. Secondly, some Islamic banking depositors position banks indifferent from conventional, that is, rational depositors. They expect Islamic banks to provide competitive returns, provide banking services and offer a comprehensive range of deposit instruments. As a result, there are potential commercial risks.²³

Conventional banks can offer attractive returns from various types of banking products that sometimes do not relate to the actual business activity. Islamic banks, on the other hand, are required by the principles of sharia (Islam) to generate profits from real business activities and bear losses as well²⁴. Finally, when there is an economic or financial crisis, the trend of rising interest rates brings Islamic banks into a dilemma. Because rational depositors expect to receive higher returns from Islamic banks. If Islamic banks are unable to meet such expectations, it can lead to severe commercial risk or withdrawal risk. Islamic banks have markedly different financial security indicators. Although commercial bank staff have a thorough understanding of risk and its management, it is still important for commercial banks to plan Risk Management. In relation to the practice of risk management in Islamic banks, there are two main methods of risk identification, namely examination by bank managers and analysis of financial statements. The most common techniques practiced in risk management are benchmarking, credit scoring, creditworthiness analysis, risk rating, and collateral.²⁵

Many researchers believe that the risks involved in the Islamic banking system are both complex and unique. Research results Karim Ginena summing up four common problems faced by policy makers against Islamic banks.²⁶ The legal framework is the first, with significant

²² Ifelda Nengsih and Dina Meidani, "Strategi Manajemen Menghadapi Risiko Operasional Pada Pt Bank Pembiayaan Rakyat Syariah (Bprs) Haji Miskin Pandai Sikek," *Jurnal Manajemen Dan Profesional* 2, no. 1 SE-Artikel (November 23, 2021): 12–31, <https://doi.org/10.32815/jpro.v2i1.760>.

²³ Nelly, Siregar, and Sugianto, "Analisis Manajemen Risiko Pada Bank Syariah: Tinjauan Literatur ."

²⁴ Rudi Setiyobono, Nurmala Ahmar, and Darmansyah, "Pengukuran Kinerja Perbankan Syariah Berbasis Maqashid Syariah Index Bank Syariah Di Indonesia : Abdul Majid Najjar Versus Abu Zahrah," *JRAP (Jurnal Riset Akuntansi Dan Perpajakan)* 6, no. 02 SE-Articles (December 31, 2019), <https://doi.org/10.35838/jrap.2019.006.02.21>.

²⁵ Nelly, Siregar, and Sugianto, "Analisis Manajemen Risiko Pada Bank Syariah: Tinjauan Literatur ."

²⁶ Karim Ginena, "Shar'ah Risk and Corporate Governance of Islamic Banks," *Corporate Governance* 14, no. 1 (January 1, 2014): 86–103, <https://doi.org/10.1108/CG-03-2013-0038>.

differences from one country to another. Some countries have chosen to have separate regulations for Islamic banks, while other countries have chosen to modify existing regulations. Transparency and clarity are essential for the legal framework to guarantee the level of play between financial institutions in the market and to increase consumer confidence.

The second is the supervision and regulation of the operational environment in which Islamic and conventional banks can coexist. This task is complex, as well as facilitated by the early identification of the need to develop, and plan, instruments for managing liquidity and control of financial policy. The third is the right choice of distribution channels for Islamic financial services and products to reach as many consumers as possible. Finally, there is a Sharia governance structure that needs to be clearly addressed, both in a centralized framework and in a more decentralized form.

The Islamic banks that are most successful in managing risk and in terms of sustainable growth are those that prioritize structure, capability, and knowledge in their central banks. Islamic banking in this case needs to meet and harmonize on various issues that are developing. Cross-fertilization between countries in their experience with risk management practices in Islamic banks also occurs as countries adapt and learn from their own experiences and from the experiences of others.

CONCLUSION

Risk is a possibility that is speculative in losses that will occur, because it is caused by an event. While operational risk is the risk that must be borne by the bank sourced from Human Factors, System procedures, and risks that arise due to external and internal factors. To face the risks tersebut need to do Management. Operational risk management is a way and procedures that have benefits for; observing, identifying, observing, measuring, observing, and monitoring and controlling the risks of operational activities of Islamic banks. The causes of operational risk of syariah banks are; human factors, system and technology errors or failures, internal and external events. The impact of the failure of operational risk management of Islamic banks is; reduced asset value, loss of ownership rights, compensation, legal liability decisions, and damage to assets, as well as the declining image of Islamic banks in the eyes of the public. While the benefits of effective operational risk management are; raising awareness of high risks, increasing responsibility and being more open (transparent), efficiency in Islamic bank operations and decision-making processes, improving profitability and more optimal capital distribution, minimizing capital burden in covering risks, and monitoring and controlling in order to reduce large risks.

Apart from the idealism of Islamic banking principles and practices and earnest efforts of Islamic banks to compete with conventional banks. To date Islamic banks have not provided evidence that they have developed effective solutions to manage the same risks that conventional banks face as well as their own unique risk management. In addition to regulatory support from central banks, Islamic banks need to converge through mutual recognition and harmonization on a variety of growing issues. Cross-fertilization between Islamic banks in terms of their experience of risk management practices in Islamic banks occurs when Islamic banks adapt and learn from their own experiences, and from the experiences of others.

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