

Implementation Of Bank Operational Risk Management In Human Resource Management At Bank Syariah Indonesia

Penerapan Manajemen Resiko Oprasional Bank Dalam Pengelolaan Sumber Daya Manusia Pada Bank Syariah Indonesia

Abib Novriyanto^{1*}, Ashari Seribu Dinar², Eka Yuni Hartati³, Febyviani Dwimutian⁴, Ridwansyah⁵, Wan Ruslan Abdul Ghani⁶, Mulya Jayanti Putri Septina⁷

Pascasarjana UIN Raden Intan Bandar Lampung^{1,2,3,4,5,6,7}

abibnovriyanto9@gmail.com¹, ashariseribudinar@gmail.com², ekayuniyay@gmail.com³,
febyvianidma@gmail.com⁴, ridwansyah@radenintan.ac.id⁵, wruslanabdulghani@gmail.com⁶,
mulyajayantiputri@gmail.com⁷

*Corresponding Author

ABSTRACT

The operational risk management in Islamic banks is crucial to ensure the smooth functioning of the bank while adhering to Islamic principles. Operational risks in banks can arise from internal processes, human errors, system failures, and external events. These risks, when not managed effectively, can have significant impacts on the financial stability and reputation of the bank. The human factor (human resources) plays a pivotal role in operational risk, especially in banks following Sharia principles, where it is necessary to ensure that the employees are well-trained, competent, and have a strong understanding of Islamic financial laws. This paper discusses the role of human resource management in the operational risk management framework of Bank Syariah Indonesia (BSI). Effective human resource management ensures that the right employees are hired, trained, and retained, thus minimizing the potential risks caused by human errors. The focus of the paper is to assess how Bank Syariah Indonesia incorporates risk management strategies in their HR practices and explores the training and development programs aimed at enhancing employee competence in managing operational risks. The research highlights the importance of creating a risk-aware culture and building a strong risk management system within the bank, specifically focusing on improving the competencies of human resources to reduce operational risks.

Keywords : Operational Risk Management, Human Resources

ABSTRAK

Pengelolaan risiko operasional di bank syariah sangat penting untuk memastikan kelancaran operasional bank sambil tetap mematuhi prinsip-prinsip syariah. Risiko operasional di bank dapat timbul dari proses internal, kesalahan manusia, kegagalan sistem, dan peristiwa eksternal. Risiko-risiko ini, jika tidak dikelola dengan efektif, dapat berdampak signifikan pada stabilitas keuangan dan reputasi bank. Faktor manusia (sumber daya manusia) memainkan peran penting dalam risiko operasional, terutama di bank yang mengikuti prinsip syariah, di mana penting untuk memastikan bahwa karyawan terlatih dengan baik, kompeten, dan memiliki pemahaman yang kuat tentang hukum keuangan Islam. Artikel ini membahas peran manajemen sumber daya manusia dalam kerangka kerja manajemen risiko operasional Bank Syariah Indonesia (BSI). Manajemen sumber daya manusia yang efektif memastikan bahwa karyawan yang tepat direkrut, dilatih, dan dipertahankan, sehingga meminimalkan risiko yang disebabkan oleh kesalahan manusia. Fokus makalah ini adalah untuk mengevaluasi bagaimana Bank Syariah Indonesia mengintegrasikan strategi manajemen risiko dalam praktik sumber daya manusianya dan mengeksplorasi program pelatihan dan pengembangan yang bertujuan untuk meningkatkan kompetensi karyawan dalam mengelola risiko operasional. Penelitian ini menyoroti pentingnya menciptakan budaya yang sadar risiko dan membangun sistem manajemen risiko yang kuat di dalam bank, khususnya dengan fokus pada peningkatan kompetensi sumber daya manusia untuk mengurangi risiko operasional.

Kata Kunci: Manajemen Risiko Operasional, Sumber Daya Manusia

1. Introduction

In line with the rapid development of the times, the growth of the Islamic banking sector in Indonesia has experienced very significant progress. One of the underlying factors is increasing customer demand, which has become a pressing need in society. Along with the rapid growth of Islamic banks, the risks faced by banks have also become increasingly complex and diverse (2016 Congress). Among the various types of risks, operational risk has a significant impact on other risks. Therefore, Islamic banks are required to manage this operational risk with great care and effectiveness. Operational risk management is a form of loss that occurs due to internal processes that do not run properly, internal process failures, human error, system failures, or external events that result in a failure to control operational risk within a bank (Awaluddin 2024).

Internal fraud, external fraud, employment practices, and the safety of the work environment, customers, products, and business practices, damage to physical assets and disruption of business activities, system failures, and process and execution errors are operational risk events that are classified into several types of events. To be able to measure operational risk, most of the techniques used are still simple and experimental. However, under these conditions, banks can collect information on various types of reports and plans published within the institution (such as audit reports, supervisory reports, management reports, business plans, operational plans, error rates, etc.) (Nasarudin 2014).

The future of Islamic banks depends heavily on management's ability to manage operational risk. Given the challenges of globalization, technological development, and increasingly rapid financial innovation, these conditions undoubtedly open up opportunities for operational and other types of risk. Therefore, all potential risks must be managed and minimized with a sound managerial approach. The primary source of operational risk often stems from internal issues, arising from weaknesses in the bank's internal management control systems (Wartoyo 2021). Risk is closely related to the possibility of an event occurring that could threaten the achievement of predetermined goals and objectives.

One of the factors causing operational risk is the human factor. According to Sunarjo & Yuniarti (quoted in Tanic and Atahua 2021) Human factors relate to bank employees, in this case operational risks can be intentional or unintentional, and are not limited to a specific unit. The increasing growth of the Islamic financial industry, however, is not accompanied by a corresponding increase in human resources (HR) with Sharia competency.

Islamic bank employees lacking Islamic economic competency are a source of operational errors. Existing employees, lacking in-depth knowledge of Islamic banking, confuse customers solely to increase profits. (Sardar and Hr 2016). Sometimes, Sharia violations occur on behalf of clients or agents at the time of purchase. However, every transaction in an Islamic contract must follow certain steps; if these steps are not followed by either the client, the bank, or even the system, it will become a source of operational risk. (Rahmawati and Juwita 2019).

Besides the lack of human resources with a background in Islamic economics, another HR-related issue is internal fraud. According to the company's 2024 Good Corporate Governance (GCG) report, four cases of internal fraud were recorded that significantly impacted the bank's operations and financial condition. At PT. Bank Syariah Indonesia, the fraud occurred in the form of misappropriation of bank funds. Table 1 presents the percentage of fraud cases at Bank Syariah Indonesia.

Table 1. Internal Fraud Case at PT. Bank Syariah Indonesia

Internal Fraud	Number of Cases Done	
	Permanent employee	Temporary employees
Total Cases	6	1
Completed	5	1
In the process	1	-

Source: Annual Report of PT. Bank Syariah Indonesia, 2024.

Based on Table 1, PT. Bank Syariah Indonesia recorded seven cases of internal fraud in 2021 caused by human resource negligence, with five cases resolved and one case still pending. This indicates the bank's vulnerability to fraud risk. In addition to operational risks caused by human resource (HR) factors, information technology (IT) system risks also play a role. According to Sunarjo & Yuniarti (cited by Tanic & Atahau, 2021), IT risks in Islamic banking include incomplete data, data input errors, weak data change controls, and service disruptions.

E-Banking Technology, which includes services such as ATMs, debit cards, mobile banking, and others, is an application used to improve efficiency and customer service. However, the use of this technology also increases operational risks, such as the disruption to the mobile banking application experienced by Bank BSI in 2020, caused by the increase in the number of customers accessing the service. Furthermore, internal process factors also contribute to operational risk. Document delivery errors, delays in policy adjustments, and unexpected transaction volumes can trigger these risks. Increased competition can also influence employees to compromise on service delivery or compliance with internal requirements. External factors, such as sudden regulatory changes or disasters, also play a role in increasing operational risk (Beautiful 2016).

Efforts to address potential risks include appropriately measuring, analyzing, and controlling them. Given its urgency, operational risk management needs to be managed effectively, as negligence in this area can have significant consequences for the sustainability of a financial institution. One reason operational risk management is so important is that if it is not managed properly, it can give rise to other risks that directly impact the continuity and existence of Islamic banking (Yusuf and Fasa 2023). example, Muhammad Zuhri's research states that negligence by bank employees in carrying out operational duties can lead to legal risks that could potentially harm the banking institution itself.

Therefore, operational risk management is a crucial element in the management of a financial institution, particularly Islamic banks. As institutions based on Sharia principles, Islamic banks should have already considered strategies to manage and minimize risks that may arise in the future. A crucial aspect of implementing operational risk management is the implementation of procedures in accordance with applicable standard operating procedures (SOPs). Through proper management, banks can minimize risk and ensure that all operations run smoothly and in accordance with established objectives (Ansori 2018).

Sharia banks can assess potential future losses, allowing them to make informed decisions based on available information as a benchmark for their performance. Therefore, implementing effective and measurable operational risk management will provide a clear picture for Sharia bank management and assist in facing future challenges

2. Literature Review

a. Risk Management Concept

Risk is something that cannot be eliminated and is difficult to measure. Companies and individuals simply miss the opportunity to recognize the need to choose the best techniques regarding risk. The process of systematically managing risk threats is known as risk management (Nainggolan et al. 2023). According to Irham Fahmi (2018), risk management is a

field of science that discusses how an organization applies measures to map various existing problems by implementing various management approaches in a comprehensive and systematic manner.

Risk management is a series of procedures and methodologies that can be used to identify, measure, monitor and control risks arising from business activities. On the other hand, risk management is defined as the methods used by management to handle various problems caused by risks, identifying risk management as the entire system of managing and controlling risks faced by banks which consists of a set of tools, techniques, management processes and organizations aimed at maintaining the level of profitability and health of the bank as stipulated in the corporate plan (Kristiana et al. 2022).

In general, the risks faced by Islamic banking are relatively similar to those faced by conventional banks. However, Islamic banks also face unique risks due to their adherence to Islamic principles. Islamic banks face credit risk, market risk, operational risk, and liquidity risk. These unique risks arise because Islamic banks' balance sheets differ from those of conventional banks. In this regard, the profit-sharing model adopted by Islamic banks increases the likelihood of other risks. Examples of unique risks faced by Islamic banks include withdrawal risk, fiduciary risk, and displaced commercial risk (Arifudin, Wahrudin, and Rusmana 2020).

In implementing risk management effectively, both for individual banks and for banks in a consolidated manner with subsidiaries, banks must cover at least four pillars, namely (Indonesia 2015a):

1. Implement bank risk management governance according to best practices.
2. Provide an adequate bank risk management framework.
3. Striving for adequate risk identification, measurement, monitoring and control processes and providing adequate risk management information systems, and providing the required human resources both in terms of quantity and qualifications as needed.
4. Implement a comprehensive system.

Inter-finance control: The future of the Islamic banking industry will depend heavily on its ability to respond to changes in the financial world. The phenomenon of globalization and the information technology revolution has pushed the scope of Islamic banking as a financial institution beyond the boundaries of national laws. The implication is that the financial sector is becoming increasingly dynamic, competitive, and complex. Furthermore, there is a growing trend of cross-segment mergers, acquisitions, and financial consolidations, which are blending the unique risks of each segment of the financial industry (Indonesia 2015).

Bankers recognize that in carrying out their financial services functions, banks are engaged in a risky business. Risk in banking is a challenging situation for banks, evident in both the financial and other sectors. Banks must now implement risk management. Banks must accept and manage various types of financial risks effectively to prevent negative impacts and minimize losses resulting from the lack of effective and disciplined risk management (Indonesia 2015).

b. Understanding Operational Risk

Operational risk is the risk of loss resulting from inadequate internal processes, internal process failures, human error, system failures, and external events that impact bank operations. Sources of operational risk include human resources, processes, systems, and external events. These risk sources can lead to various events that negatively impact bank operations, so the emergence of various types of operational risk events is one measure of the success or failure of operational risk management. Operational risk is a risk that affects all business activities because it is inherent in the implementation of operational activities (Prabantarikso et al. 2022).

Operational risk events can be classified into several types of events, such as internal fraud and external fraud, employment practices and work environment safety, customers, products and business practices, damage to physical assets, disruption of business activities, and system failures, as well as process and execution errors including fraud arising from money laundering and terrorism financing activities (Nainggolan et al. 2023).

Operational risk losses can have a direct or indirect impact (in the form of potential losses or lost profit opportunities) on finances. This definition excludes strategic and reputational risks (not included) in order to achieve compliance with the minimum capital requirements for operational risk. Both definitions of operational risk are essentially the same. Several incidents have been recorded in the mass media as cases of operational risk in banking, such as ATM terminal break-ins (even to the point of taking the cash box), double payments for a remittance (including with a similar email address model), bank drafts/travelers' checks taken by unauthorized persons, genuine but counterfeit deposits on call/letters of credit/bank guarantees, teller/staff errors in data entry, system and communication failures, or programming errors (Lesmana 2017).

These cases demonstrate the breadth of operational risk, making knowledge of it highly beneficial, even if difficult to implement in daily banking activities. The Financial Services Authority (OJK) discovered violations at Bank Tabungan Negara (BTN) related to a counterfeit deposit slip case that occurred in late 2016. Internal control violations were found in the granting of excessive authority to a Cashier, when decisions should have been made at a higher level. Furthermore, the "know your customer" principle was not applied, as account openings were not conducted face-to-face. Furthermore, indications of a conspiracy between bank employees and the fund owner were found. This case represents a banking operational issue that could have been minimized if operational risk management had been implemented (Wulandari and Susanto 2019).

c. Human Resources as a Cause of Operational Risk

Employees are a vital asset for a company, but they are also a source of operational risk. These employee-related risks can occur both intentionally and unintentionally. These human-caused risks encompass all elements of the organization. (Sapudin, Najib, and Djohar 2017) Human-caused risks require companies to employ employees with the necessary qualifications, experience, and integrity. All bank employees must possess sufficient integrity, experience, and competence to implement the Operational Risk Management program.

Bank remuneration policies must be consistent with employees' interests and enthusiasm for managing risk. Banks are required to impose penalties for policy violations, but also reward those who comply. Therefore, employees must receive education, training, and compensation or incentives related to Operational Risk Management and Internal Control. The boundaries regarding the separation of duties must be clear and firm to prevent employees from being assigned responsibilities that could create conflicts of interest. Performance appraisals and incentives must be linked to their success in detecting, identifying, and assessing risks from activities for which staff and employees are responsible (Sri Hayati and Si 2017).

3. Research Methods

The method used in this research is descriptive, employing a qualitative descriptive research type, using a literature study approach. The data sources used in this research are secondary data. The secondary data in this article were obtained from journals, books, articles, scientific papers, and other sources relevant to the research study.

4. Results and Discussions

Operational risk is the risk of loss resulting from inadequate internal processes, internal process failures, human error, system failures, and external events that impact bank operations. These sources of operational risk can come from human resources, processes, systems, and external events (Nurapiah 2019). These factors can lead to various events that negatively impact bank operations, making the emergence of various types of operational risk events one measure of success or failure in operational risk management. Operational risk is a risk that affects all business activities because it is inherent in the implementation of operational activities (Jarir 2017).

Operational risk events can be categorized into several types, such as internal and external fraud, employment practices, workplace safety, customers, products, and business practices, damage to physical assets, business interruptions, system failures, and process and execution errors. This also includes fraud arising from money laundering and terrorist financing activities (Sugianto, El Hakim, and Hana'an 2024).

According to Setyowati (cited in Omata et al. 2017), losses due to operational risk can have a direct or indirect impact (in the form of potential losses or lost opportunities to gain profits) on financial conditions. This definition excludes strategic and reputational risks, with the aim of ensuring compliance with the minimum capital requirements for operational risk. Although the definitions of operational risk in both perspectives are similar, both share a common understanding of the importance of operational risk management (Sari 2012).

Several incidents have been recorded in the mass media as examples of operational banking risks, such as ATM terminal break-ins (including theft of cash deposit boxes), double payments for a remittance (including through a similar email address model), withdrawal of bank drafts or travelers' checks by unauthorized persons, as well as cases of deposits on call, letters of credit, and bank guarantees that are genuine but fake. In addition, errors in the data input process by tellers or staff, system and communication failures, and errors in programming are also part of operational risks. These cases demonstrate that the scope of operational risks is very broad, so that in-depth knowledge of operational risks is very important, even though its application in daily banking activities is quite difficult.

The Financial Services Authority (OJK) also discovered violations committed by Bank Tabungan Negara in relation to the fake deposit slip case at the end of 2016. Internal control violations were found in the granting of excessive authority to a Head of Cash Office, even though the decision should have been taken at a higher level (Sudarmanto et al. 2021). Furthermore, the "know your customer" (KYC) principle was not properly implemented, as account opening was not conducted face-to-face. Another finding was an indication of collusion between bank employees and the intermediary who owned the funds. This case exemplifies operational banking risks that could have been minimized if operational risk management had been properly implemented (Lesmana 2017).

a. Operational Risks in Islamic Banks Caused by Human Factors (HR)

One of the main factors contributing to operational risk is the human factor. Bank employees who lack sufficient competence in Islamic economics can lead to errors in operational processes. Employees are important assets for the company, but they are also a source of operational risk. These employee-induced risks can occur both intentionally and unintentionally. These human-induced risks encompass all elements of the organization (Prabantarikso et al. 2022).

Human-caused risks require companies to employ employees with the necessary qualifications, experience, and integrity. All bank employees must possess sufficient integrity, experience, and competence to implement the operational risk management program. Bank remuneration policies must be consistent with employees' passion for risk management. Banks

are required to impose penalties for policy violations, but also reward those who comply. Therefore, employees must receive education, training, and compensation or incentives related to operational risk management and internal control. The boundaries regarding the separation of duties must be clear and firm to prevent employees from being assigned responsibilities that could create conflicts of interest.

Performance appraisals and incentives should be linked to their success in detecting, identifying and assessing risks from activities for which staff and employees are responsible (Hasibuan 2024). In the case of PT. Bank Syariah Indonesia, this was evident in the occurrence of internal fraud resulting from ignorance or negligence in following established procedures. In reality, despite the rapid growth of many Islamic banks, the availability of competent human resources (HR) in the Islamic economy remains a major challenge. Errors caused by poorly trained HR not only impact the bank's operational performance but also have the potential to damage the bank's image among customers and the public.

According to Bank Indonesia Regulation Number 13/23/PBO/2011 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units, it is stated that operational risk is the risk of loss resulting from internal processes, human error, system failure, and external events that affect bank operations. (Rahmany 2017). Operational risk incidents caused by Human Resources (HR) at PT. Bank Syariah Indonesia that occurred stemmed from teller errors, this is in line with Jelita & Shofawati (2019) who categorized errors made by tellers as operational risks caused by HR.

In Islamic banks, human resources play a crucial role in ensuring operations are in accordance with Sharia principles. Therefore, risks related to human resources can pose a serious threat to the smooth operation of the bank. The human factor encompasses various aspects, from competency quality and work ethics to potential errors in operational processes.

One form of operational risk related to human resources is human error in conducting transactions or managing products. For example, staff who are inexperienced or do not fully understand Sharia principles may make decisions that are not in accordance with Sharia provisions, such as engaging in transactions containing elements of *riba* (usury) or *gharar* (uncertainty). Such errors not only harm the bank financially but can also tarnish the reputation of Islamic banks in the eyes of customers and the public.

Furthermore, the inability to manage internal conflict can also contribute to operational risk. In a less harmonious work environment, differences in perspectives and interests between employees, or between employees and management, can disrupt smooth operations. Poorly managed conflict can lead to decreased service quality, delays in decision-making, or even inappropriate decisions, ultimately detrimental to Islamic banks.

High turnover rates are also an operational risk that can be caused by human resource factors. If an Islamic bank experiences frequent employee turnover, it can disrupt operational processes, as the bank must continuously train new employees and ensure they understand and comply with Sharia principles. This can disrupt operational stability and increase the potential for errors.

Lack of human resource training and development can also increase operational risk. Without adequate training, employees may lack the skills needed to efficiently handle their duties and responsibilities, particularly in managing complex transactions and complying with Sharia regulations. Unskilled or inadequately knowledgeable employees are at risk of making poor decisions or violating Sharia principles in bank operations.

To minimize operational risks caused by human factors, Islamic banks need to ensure they have a sound human resource management system. One crucial aspect in this regard is a rigorous recruitment process. A selective recruitment process ensures that only individuals with competence, integrity, and a strong understanding of Sharia principles are accepted. Furthermore, ongoing training is essential to ensure that each employee possesses the

knowledge and skills appropriate to their job requirements, including in-depth knowledge of the unique operations of Islamic banks.

Furthermore, Islamic banks need to create a conducive and harmonious work environment to support human resource performance. A positive environment can increase employee satisfaction and well-being, which in turn will reduce turnover rates. High job satisfaction will also reduce the likelihood of internal conflict that could disrupt bank operations. Creating a healthy and supportive work culture will minimize the potential for human error caused by stress or dissatisfaction in the workplace. Therefore, attention to the psychological and social aspects of employees is crucial in risk management.

To support the achievement of these goals, PT. Bank Syariah Indonesia has implemented a systematic approach to foster risk awareness among employees. Through counseling, training, and relevant programs, the bank strives to ensure that every employee has a good understanding of the various types of risks that can arise in bank operations. One approach implemented is the introduction and implementation of the Core Values AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative), which are expected to shape the character of employees who are responsible and have a high awareness of potential risks.

The implementation of the AKHLAK Core Value serves as a foundation for establishing a strong risk culture, where every employee is not only focused on achieving operational targets but also actively contributes to identifying, managing, and mitigating potential risks. Furthermore, to ensure effective operational risk management, PT. Bank Syariah Indonesia has clear and structured operational risk management policies and procedures. These policies serve as guidelines for all employees in carrying out their duties and to maintain operational consistency and integrity in accordance with sharia principles.

The operational risk management policies and procedures implemented at PT. Bank Syariah Indonesia are not static, but are regularly evaluated and updated. Evaluations are conducted at least annually by the head office, taking into account the bank's internal and external needs, as well as regulatory developments and the dynamics of the Islamic banking industry. This ongoing evaluation process ensures that the policies and procedures implemented remain relevant to current conditions, enabling the bank to more quickly respond to and address potential risks. Thus, Islamic banks not only protect themselves from operational risks caused by human factors but also improve the quality of service to customers based on solid Islamic principles.

b. Operational Risk Management Strategy for Strengthening HR Competencies

Improving employee competency in Islamic economics and operational risk management is key to mitigating risks arising from human factors. Islamic banks must invest in employee training and development to ensure they have a thorough understanding of Islamic principles and applicable operational procedures (Indonesia 2015a).

An operational risk management strategy focused on strengthening human resource competencies is crucial for maintaining the operational quality of Islamic banks and minimizing risks stemming from the human factor. One of the first steps Islamic banks must take is to ensure that every employee understands the basic principles of Islamic economics, such as the prohibition of usury (*riba*), *gharar* (*gharar*), and *maysir* (*gambling*). This competency encompasses not only theoretical understanding but also its application in daily life and bank operations (Juleha et al. 2024). Competency improvement in this area can be achieved through regular and systematic training programs designed to enhance understanding and practical skills related to Islamic economics and Islamic banking operations.

Furthermore, Islamic banks must prioritize competency development in operational risk management. Employees trained in risk identification, assessment, and mitigation will be

better able to manage potential threats that could harm the bank. Training focused on operational risk management will provide an understanding of the various types of risks that can arise in banking activities, including operational, market, liquidity, and reputational risks. A thorough understanding of these risks will help employees be better prepared to face situations requiring sound decisions and reduce the likelihood of errors that could increase the risk burden.

Islamic banks also need to create mechanisms to ensure that employee competencies continue to develop in line with industry developments and applicable regulations. This can be achieved by conducting training sessions involving experts in Islamic banking and risk management, as well as introducing the latest technologies and systems that can assist in risk mitigation. These competency development programs are not limited to internal training but can also include participation in seminars, conferences, or continuing education in Islamic economics, which will broaden employees' horizons and abilities to address existing challenges (Sapudin, Najib, and Djohar 2017).

In addition to training and education, Islamic banks must also foster a culture of learning among employees. This can be achieved by encouraging employees to continuously improve their knowledge, share experiences, and learn from past mistakes. This approach will help employees feel more accountable for their actions in daily operations and encourage them to be proactive in identifying and mitigating risks. Creating this culture will also strengthen employees' commitment to Sharia principles and the code of ethics applicable to Islamic banks.

Improving HR competency must also be accompanied by regular monitoring and evaluation of employee performance. This is crucial for identifying areas requiring further improvement or reinforcement. Evaluations can take the form of exams, performance appraisals, or reviews of employee processes for managing operational risks. With structured evaluations, Islamic banks can assess employees' understanding and skills in risk management and provide feedback or follow-up actions needed to improve the quality of their work.

An operational risk management strategy focused on strengthening human resource competencies is a crucial step in creating a more stable and secure work environment in Islamic banks. As institutions operating under Sharia principles, Islamic banks face unique challenges related to a thorough understanding of Islamic law and the need to ensure that every transaction and operational decision complies with Sharia provisions. Therefore, strengthening human resource competencies in Islamic economics and operational risk management is key to mitigating risks that can arise from human factors.

Improving competency in Islamic economics is a crucial first step. Every Islamic bank employee, from management to operational staff, needs to have a solid understanding of the basic principles of Islamic economics. A thorough understanding of the prohibitions on *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) will help them perform their jobs in a manner that complies with Sharia law. Training specifically designed to understand these principles and their application to banking products and services will minimize errors that could arise from ignorance or misunderstanding.

Continuous training and development programs are crucial for developing competent human resources. In addition to internal training conducted by banks, Islamic banks should also facilitate employee participation in continuing education and seminars in Islamic economics and risk management. Participation in these scientific forums can broaden employees' horizons regarding the latest developments in the Islamic banking industry and current trends in risk management. By regularly updating their knowledge, employees will be better prepared to face emerging challenges and implement more effective solutions.

In addition to technical training, Islamic banks also need to foster a culture of learning and collaboration among employees. Creating a work environment that supports continuous

learning will increase employees' sense of responsibility in identifying and managing risks. By facilitating discussions among employees, sharing experiences, and providing constructive feedback, Islamic banks can create a stronger risk culture and reduce operational errors. Employees who are accustomed to sharing knowledge and collaborating will be more aware of potential risks and able to proactively prevent them.

Continuous performance evaluation is also part of an operational risk management strategy based on strengthening human resource competencies. This evaluation aims to assess the extent of employees' understanding and skills in carrying out their duties, particularly in terms of risk management and compliance with Sharia principles. With periodic evaluations, Islamic banks can identify areas requiring further improvement or strengthening, and provide additional training or updated procedures as needed. This ensures that employees consistently perform to high standards and adapt to changes in their operational environment.

With an operational risk management strategy focused on strengthening human resource competencies, Islamic banks can create a more resilient system against various potential risks. Competent employees not only reduce the likelihood of errors but also increase overall operational efficiency and effectiveness. As a result, Islamic banks can operate more safely and securely while maintaining compliance with the Sharia principles that underpin their operations.

5. Conclusion

Effective operational risk management in Islamic banks relies heavily on the competence and quality of existing human resources (HR). Human factors, such as ignorance, negligence, or lack of training, are among the primary causes of operational risk, which can harm banks both financially and reputationally. Therefore, strengthening HR competency in Islamic economics and operational risk management is crucial in mitigating potential risks.

Islamic banks need to continuously invest in employee competency development through intensive training programs relevant to Sharia principles and risk management. Furthermore, creating a harmonious work culture that supports learning is crucial for raising risk awareness among employees. Regular performance evaluations and rewards for employees who successfully detect and manage operational risks will further strengthen the existing risk management system. Strengthening HR competency in this regard is crucial for creating a stable operational environment and minimizing risks caused by human factors. Well-trained employees can improve service quality, efficiency, and compliance with Sharia principles, while maintaining the bank's image among customers.

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