

RISK MANAGEMENT INNOVATION IN ISLAMIC BANKING: INTEGRATION OF ISLAMIC VALUES AND BUSINESS EFFICIENCY

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Abstract: This study explores the integration of Islamic values into risk management innovation in Islamic banking and its impact on business efficiency. Risk management in Islamic banking requires a distinct approach compared to conventional systems due to its adherence to sharia principles, such as the prohibition of *riba*, *gharar*, and *maysir*. By leveraging sharia-compliant contracts and advanced technology like blockchain and artificial intelligence, Islamic banks aim to enhance transparency and mitigate risks effectively. The study highlights the importance of *maqashid sharia* (the objectives of Islamic law) in shaping risk management strategies that ensure both financial stability and societal benefit. Additionally, the research emphasizes the role of product diversification and stakeholder engagement in reducing risks while maintaining business efficiency. Employing a qualitative descriptive approach, the study analyzes various patterns and methods of integrating sharia principles into innovative risk management practices. The findings underline the potential of Islamic banking to balance ethical adherence with operational excellence.

Keywords: Islamic banking, risk management, sharia principles, *maqashid sharia*, business efficiency

Introduction

Islamic banking is one of the pillars of the Islamic financial system, operating based on sharia principles. These principles include prohibitions against *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), while emphasizing the concepts of justice, cooperation, and social responsibility. With these foundations, Islamic banking aims to create a financial system that not only generates material benefits but also supports the overall welfare of society. The existence of Islamic banking plays a strategic role in providing alternative solutions for Muslims who wish to engage in economic activities without violating religious values.

In addressing the challenges and complexities of the increasingly dynamic global economy, Islamic banking cannot overlook the importance of risk management. Risk is an unavoidable aspect of any financial activity, whether in the context of individuals, institutions, or the economic system as a whole. In Islamic banking, these risks become more complex as they must ensure compliance with sharia principles while maintaining operational stability. Therefore, innovation in risk management is a crucial step to sustain public trust, enhance business efficiency, and ensure the long-term operational sustainability of Islamic banking.

Risk management in Islamic banking has a unique approach compared to conventional banking. This system is based on the application of sharia contracts such as mudharabah (profitsharing partnership), musyarakah (joint venture investment), murabahah (cost-plus sale), and ijarah (leasing). Each contract has its own characteristics and potential risks that must be wellmanaged to comply with sharia provisions and banking prudence principles. Moreover, Islamic banking faces additional challenges such as sharia compliance risk, which is absent in conventional banking.

The utilization of technology also plays a significant role in supporting innovation in risk management for Islamic banking. In the digital era, technology enables risk management to become more efficient, accurate, and transparent. Technologies such as big data, artificial intelligence (AI), and blockchain can help Islamic banks detect risks early, optimize audit processes, and enhance transaction transparency. By integrating technology, Islamic banking can not only minimize potential losses but also strengthen public trust in the Islamic financial system.

The risk management approach in Islamic banking must also align with maqashid sharia, the ultimate objectives of Islamic law. Maqashid sharia includes the protection of religion, life, intellect, lineage, and wealth. In the context of banking, this means that every risk management strategy should consider its impact on social justice, economic sustainability, and societal wellbeing. This approach ensures adherence to Islamic principles while providing added value for stakeholders, including customers, investors, and the broader community.

This study aims to identify ways to integrate Islamic values into innovation in risk management for Islamic banking and its impact on business efficiency. By focusing on sharia principles and maqashid sharia, this research will also explore how the implementation of technology and strategies based on Islamic values can support more effective risk management. Consequently, the findings are expected to make significant contributions to the development of Islamic banking, both academically and practically.

Through a holistic approach, Islamic banking is expected to face the challenges of globalization, regulatory changes, and technological advancements without abandoning the Islamic values that form its foundation. Sharia-based innovations in risk management are not only relevant for business sustainability but also reflect the commitment of Islamic banking to create a financial system that is just, inclusive, and oriented towards the welfare of humanity.

Literature Review

The Concept of Risk Management in Islamic Banking

Risk management in Islamic banking is a systematic process involving the identification, analysis, and mitigation of risks in accordance with Islamic Sharia principles. These principles emphasize the prohibition of riba (interest), gharar (uncertainty), and maysir (speculation). In practice, Islamic banks face various types of risks, including financing risks, market risks, operational risks, and Sharia compliance risks. Financing risks, for instance, often arise in contracts such as murabahah (cost-plus sale), ijarah (leasing), and mudharabah (profit-sharing partnership). Each contract has unique characteristics that influence the level of risk and its management approach.

The risk mitigation process in Islamic banking involves mechanisms such as selective customer screening, project feasibility assessments, and continuous monitoring.

Additionally, risk management includes evaluating potential losses due to market fluctuations, economic uncertainties, or non-compliance with Sharia principles. Adapting international standards like Basel III, tailored to align with Sharia principles, is one approach to enhancing financial stability and customer trust. Through this approach, Islamic banking not only minimizes risks but also ensures that every financial activity adheres to Islamic values.

Technological Innovation in Sharia Risk Management

Technology plays a critical role in improving the effectiveness of risk management in Islamic banking. With advancements in technology such as big data, artificial intelligence (AI), and blockchain, Islamic banks can analyze risk patterns more comprehensively and take proactive mitigation measures. For instance, big data enables the collection and analysis of large datasets to detect trends and future threats. Meanwhile, AI can be used to develop more accurate risk prediction models, helping banks make strategic decisions swiftly.

Blockchain, a technology that offers high transparency and security, has potential applications in ensuring the validity and Sharia compliance of transactions. For example, in transactions based on murabahah or ijarah contracts, blockchain can record all contract details and payments, reducing fraud and uncertainty. Additionally, this technology helps Islamic banks enhance operational efficiency by reducing reliance on manual processes, which are prone to human error.

However, the implementation of technology in Sharia risk management must be approached cautiously to ensure compliance with Islamic principles. It is essential for Islamic banks to collaborate with technology experts and Sharia scholars in developing solutions that are not only innovative but also aligned with Sharia values. This approach enables Islamic banking to strengthen its competitive position in the global market while maintaining customer trust.

Maqashid Sharia as a Foundation for Risk Management

Maqashid Sharia, which encompasses the primary objectives of Islamic law protection of religion, life, intellect, lineage, and wealth is a vital foundation in risk management for Islamic banking. A maqashid-based approach ensures that every business decision aims not only to achieve financial gains but also to consider blessings and societal welfare. In the context of risk management, maqashid Sharia serves as a guide to develop strategies that are fair, transparent, and focused on long-term benefits.

For example, in financing risk management, maqashid Sharia encourages banks to prioritize funding for sectors that positively impact society, such as education, healthcare, and infrastructure development. This approach not only reduces the potential for default risks but also strengthens the contribution of Islamic banking to societal well-being. Additionally, maqashid Sharia emphasizes the importance of transparency in every transaction, thereby reducing the potential for conflicts and uncertainties.

In practice, maqashid Sharia can be integrated with modern technology to create more effective risk management systems. For instance, the use of blockchain technology can help realize the principles of transparency and fairness in every transaction. By doing so, maqashid Sharia becomes not only a normative value but also a practical foundation that supports the sustainability of Islamic banking in addressing global challenges. Integrating these values ultimately strengthens public trust in the Islamic financial system as a more ethical and just alternative.

Method

This study employs a qualitative approach with a descriptive method to explore the integration of Islamic values and innovation in risk management within Islamic banking. The qualitative approach was chosen as it allows the researcher to gain an in-depth understanding of the Sharia principles applied in the context of risk management. This research focuses not only on theoretical aspects but also considers practical applications relevant to the operations of Islamic banking.

The data used in this study were obtained from various sources, including literature reviews, analysis of official documents, and reviews of previous studies related to the topic. The literature review involved examining books, journal articles, and reports on Islamic banking, risk management, and technological innovation. Additionally, official documents such as government regulations, annual reports of Islamic banks, and operational guidelines were analyzed to provide a comprehensive understanding of risk management practices.

Data analysis was conducted systematically by identifying patterns, relationships, and key concepts supporting the research topic. This approach enabled the researcher to uncover how Islamic values are integrated into innovative risk management and how these strategies contribute to enhancing efficiency and ensuring blessings in Islamic banking operations. Consequently, the results of this study are expected to make a significant contribution, both academically and practically, to the development of more innovative and Sharia-compliant risk management practices.

Results and Discussion

Integration of Sharia Principles in Risk Management

Islamic banking has unique characteristics that distinguish it from conventional banking, particularly in terms of integrating Sharia principles into various aspects of its operations, including risk management. One of the key approaches to this integration is the implementation of Sharia contracts designed to ensure that all transactions are free from elements of usury (riba), uncertainty (gharar), and gambling (maysir). Contracts such as mudharabah (profit-sharing partnership) and musyarakah (joint venture) are examples of mechanisms frequently used to manage risk in Islamic banking.

In a mudharabah contract, the bank acts as the capital provider (rabbul maal), while the customer or entrepreneur manages the business as the fund manager (mudharib). This system minimizes uncertainty because profit sharing is agreed upon in advance, based on a specified ratio. Losses are also shared fairly according to each party's contribution. On the other hand, a musyarakah contract allows two or more parties to pool their capital in a business venture, with profits shared according to mutual agreement, and losses distributed according to each party's capital share. This approach not only creates a fairer relationship between the bank and its customers but also encourages higher accountability.

The integration of Sharia principles in risk management is also realized through Shariacompliant oversight mechanisms. The Sharia Supervisory Board (DPS) plays a crucial role in ensuring that all banking activities comply with Sharia law. The DPS monitors transaction processes, reviews contracts, and provides guidance on the implementation of Sharia principles in risk management. For example, in murabaha financing (sale with a profit margin), the DPS ensures that the goods sold are halal and that the transaction process is free from elements of riba and gharar.

Sharia risk management also involves a preventive approach to reduce the potential risks arising from non-compliance with Sharia law. Islamic banks typically develop strict internal policies related to Sharia compliance, including employee training and the development of technological systems that support Sharia implementation. Technologies such as big data and artificial intelligence (AI) can help identify potential risks that may not be visible through traditional methods. For instance, customer data analysis can be used to evaluate credit risk more comprehensively and ensure that financing provided is not only viable from a business perspective but also aligned with Sharia values.

Sharia-based risk management also emphasizes the importance of transparency and fairness in every transaction. This transparency is realized by providing clear information to customers regarding their rights and obligations, including the risks that may arise from a contract. This is in line with the Sharia principle that emphasizes the importance of "clear contracts" to avoid uncertainty (*gharar*). For example, in an *ijarah* (leasing) contract, the bank provides detailed explanations about the rental costs, contract duration, and terms for returning the leased goods.

The Sharia risk management approach also focuses on efforts to achieve *maqashid al-sharia* (the objectives of Sharia), which include the protection of religion, life, intellect, offspring, and wealth. In the context of risk management, *maqashid al-sharia* serves as a guideline for Islamic banks to make decisions that are not only profit-oriented but also consider the welfare and blessings for the community. For instance, Islamic banks tend to avoid financing projects that have the potential to damage the environment or negatively impact community welfare.

The integration of Sharia principles also includes the management of liquidity and assets in accordance with Sharia. For example, Islamic banks manage liquidity risk by avoiding the use of interest-based instruments such as conventional deposits or bonds. Instead, they use Shariacompliant instruments such as *sukuk* (Islamic bonds) or deposit products based on *wadiah* (safekeeping) and *mudharabah*. These instruments not only comply with Sharia principles but also provide safe and fair alternatives for customers.

The integration of Sharia principles in risk management not only creates a more ethical and transparent banking system but also strengthens public trust in Islamic banks. By combining Islamic values, Sharia oversight mechanisms, and modern technology, Islamic banking is able to face global challenges while maintaining its identity as a financial system based on fairness and blessings. This approach demonstrates that Sharia principles are not only relevant in a spiritual context but also have significant practical applications in managing risk and creating a sustainable financial system.

The Application of Technology in Sharia Risk Management

The development of modern technology has had a significant impact on various sectors, including Islamic banking. In the context of risk management, technology plays a crucial role by providing innovative solutions that not only improve efficiency but also ensure compliance with Sharia principles. One of the technologies adopted by Islamic banking is blockchain, which is known for its ability to create transparency and security in financial transactions.

Blockchain allows transactions to be recorded in a decentralized manner, ensuring that the data recorded cannot be altered or manipulated. This is highly relevant to Sharia principles, which emphasize transparency and fairness in every transaction. For example, in a *murabahah* contract (a sale with a profit margin), blockchain can be used to record each

stage of the transaction, from the purchase of goods to customer payments. This allows all parties involved to monitor the transaction process in real-time, reducing the potential for misunderstandings or fraud.

Big data technology also plays an important role in Sharia risk management. Big data enables Islamic banks to analyze customer data in-depth and identify risk patterns that might not be visible through traditional methods. For example, historical customer data analysis can be used to identify the likelihood of loan defaults or other financing risks. With this information, banks can take preventive measures to mitigate risks, such as adjusting financing terms or providing financial education to customers.

Artificial Intelligence (AI) technology is also increasingly applied in Islamic banking risk management. AI can be used to automate decision-making processes related to risk analysis. For example, AI algorithms can process large volumes of data quickly to assess financing feasibility or detect suspicious transactions. In the context of Sharia, AI can be programmed to comply with Islamic principles, ensuring that every decision made aligns with Sharia values.

Machine learning technology, a branch of AI, allows systems to continually learn and improve the accuracy of risk analysis based on new data. For instance, machine learning systems can predict market trends or identify sectors that may face high-risk exposure. With this information, Islamic banks can develop more proactive strategies to manage their asset and liquidity portfolios.

Biometric technology also significantly contributes to improving transaction security in Islamic banking. By using technologies such as facial recognition or fingerprint scanning, Islamic banks can ensure that only authorized individuals can access accounts or carry out transactions. This not only reduces the risk of fraud but also provides customers with a sense of security.

The Internet of Things (IoT) technology is beginning to be introduced in Sharia risk management. IoT allows interconnected devices to automatically send data, which can be used to monitor assets in real-time. For example, in *ijarah*-based financing (leasing), IoT can be used to monitor the condition of leased assets, such as vehicles or equipment, so that banks can ensure these assets remain in good condition and minimize the risk of damage.

However, the application of these technologies also presents its own set of challenges. One of the main challenges is ensuring that the technology used does not contradict Sharia principles. Therefore, Islamic banks need to collaborate with the Sharia Supervisory Board (SSB) to evaluate any technology that will be adopted. Additionally, developing Sharia-compliant technology requires significant investment, both financially and in terms of human resources.

Islamic banks can leverage partnerships with tech companies that specialize in developing Sharia-based solutions. These collaborations not only help reduce technology development costs but also allow banks to access the latest technologies that can enhance their operational efficiency.

The application of modern technology in Sharia risk management provides great opportunities for Islamic banking to enhance their competitiveness in the global market. By utilizing technologies such as blockchain, big data, AI, and IoT, Islamic banks can manage risks more effectively, increase transparency, and ensure compliance with Sharia principles. This approach not only supports financial stability but also strengthens public trust in Islamic banking as an ethical and sustainable financial system.

Business Efficiency Through Sharia Product Diversification

Product diversification is a key strategy used by Islamic banks to improve business efficiency while mitigating risks that may arise from portfolio concentration. Through product diversification, Islamic banks are able to serve a variety of market segments with diverse needs, without compromising the Sharia principles that guide their operations. This approach not only strengthens the competitive edge of Islamic banks in the financial market but also contributes to the long-term sustainability of their business.

One form of product diversification often implemented is asset-based financing, such as murabahah. In a murabahah contract, the bank purchases the asset needed by the customer and resells it to the customer with an agreed-upon profit margin. This approach provides a transparent and fair financing solution, as the customer clearly understands the cost of the goods and the profit earned by the bank. Additionally, murabahah reduces uncertainty (gharar) and speculation (maysir), which are prohibited in Sharia, making this product a staple in the Islamic banking portfolio.

Another product that is part of diversification is ijarah, or Islamic leasing. In an ijarah contract, the bank leases specific assets to the customer with payments made periodically. For instance, ijarah is often used for vehicle, property, or business equipment financing. This product not only provides flexibility for customers in meeting their productive asset needs but also ensures that the transaction adheres to Sharia requirements. Through ijarah, Islamic banks can create a stable source of income and reduce the risk of concentration on one type of financing.

Sharia product diversification also includes profit-sharing financing, such as mudharabah and musyarakah. In a mudharabah contract, the bank acts as the capital provider (shahibul mal), while the customer plays the role of the business manager (mudharib). The profits from the business are shared according to the agreed ratio, while the losses are borne by the bank, unless they are due to the customer's negligence. Meanwhile, in musyarakah, both the bank and the customer contribute capital to run a joint venture, with profit and loss shared based on the proportion of capital provided.

Profit-sharing financing adds value by encouraging active involvement of the bank in monitoring and supporting the success of the customer's business. On the other hand, this approach carries higher risks compared to asset-based financing, as the success of the business heavily depends on the capability and integrity of the customer. Therefore, Islamic banks need to conduct thorough risk analysis before approving profit-sharing financing.

Sharia product diversification not only helps mitigate risks but also supports operational efficiency within the bank. By offering a variety of products designed to meet the specific needs of customers, Islamic banks can expand their customer base and increase their market share. Moreover, product diversification allows banks to leverage different sources of income, reducing dependence on one type of financing or market segment.

The success of product diversification in Islamic banking depends heavily on the bank's ability to maintain compliance with Sharia principles. Therefore, every product offered must undergo evaluation and approval by the Sharia Supervisory Board (SSB). The SSB is tasked with ensuring that the product not only adheres to Sharia guidelines but also provides tangible benefits to the customers and society at large.

Product diversification should also be accompanied by effective marketing strategies and customer education. Many customers may not fully understand Sharia products, so a proactive approach is needed to enhance financial literacy in Islamic finance among the

public. In this way, Islamic banks can build trust and customer loyalty, which will ultimately positively impact their business efficiency.

Modern technology also plays a crucial role in supporting Sharia product diversification. By leveraging technologies such as big data, artificial intelligence, and digital platforms, Islamic banks can analyze customer needs more accurately and develop more relevant products. Additionally, technology enables banks to streamline operational processes and enhance the customer experience, making customers more inclined to use Sharia products.

Product diversification is a strategic step that can help Islamic banking improve business efficiency and reduce risks. By offering a variety of Sharia-compliant products such as murabahah, ijarah, mudharabah, and musyarakah, Islamic banks can serve the needs of customers more comprehensively and create sustainable financial stability. To support the success of this diversification, Islamic banks need to adopt modern technology, increase Sharia financial literacy, and ensure compliance with Sharia guidelines in every product offered.

Risk Management Aligned with Maqashid Shariah

Risk management in Islamic banking is a vital element aimed at protecting customers' assets, ensuring business sustainability, and staying aligned with maqashid shariah. Maqashid shariah refers to the main objectives of the implementation of Islamic law, which includes the protection of religion, life, intellect, lineage, and wealth. In the context of Islamic banking, these principles serve as guidelines to ensure that all business activities are not only profit-oriented but also bring blessings and benefits to the wider community.

One strategic step implemented in Islamic banking risk management is financial literacy in shariah. Shariah financial literacy aims to improve public understanding of products and services that comply with shariah principles. With good literacy, customers can make sound financial decisions, reducing potential risks such as defaults or using products that do not meet their needs. For instance, education on shariah contracts such as murabaha (sale and purchase), mudharabah (profit-sharing), and ijarah (leasing) helps customers understand their rights and obligations in each transaction.

Islamic banks implement shariah-based audits as part of their risk management. These audits are conducted to ensure that all bank transactions and operations comply with shariah principles. The Shariah Supervisory Board (SSB) plays an important role in this process by routinely evaluating the bank's products, services, and activities. Shariah audits not only cover legal compliance but also assess the social impact of business decisions, ensuring that every action taken provides maximum benefit to the community.

Islamic banks also integrate modern technology. Technologies such as big data and artificial intelligence (AI) enable banks to analyze risk patterns more accurately. For example, big data can be used to monitor customer behavior and detect potential financial risks early. Meanwhile, AI can assist in credit assessment processes, allowing banks to make smarter, datadriven decisions. This technology also ensures that the bank's operations are more efficient without neglecting shariah values.

Risk management aligned with maqashid shariah also includes product diversification strategies. By offering a variety of products such as asset-based financing, shariah leasing, and profit-sharing-based financing, Islamic banks can minimize portfolio concentration risks. This diversification is designed to meet the diverse needs of customers while

maintaining compliance with shariah principles. Furthermore, product diversification helps banks create stable revenue streams, which in turn support their business sustainability.

Risk management in Islamic banking also considers environmental and social sustainability aspects, in accordance with maqashid shariah. Islamic banks encourage financing that supports eco-friendly activities and projects that have a positive social impact. For example, a bank may provide financing for small and medium-sized enterprises (SMEs) focused on environmentally friendly products or infrastructure projects that benefit the wider community. This step not only reduces business risks but also contributes to the well-being of the community.

To strengthen the implementation of risk management aligned with maqashid shariah, collaboration between Islamic banks, governments, and society is necessary. The government can support through regulations that promote sustainable shariah finance practices, while society needs to be more active in using shariah banking products and services. On the other hand, Islamic banks must continue to innovate and maintain transparency to build public trust.

Aligning risk management with maqashid shariah also involves a deep understanding of customer needs. Islamic banks need to adopt a customer-centric approach, where business decisions are made with customers' interests and needs in mind. This way, banks can establish mutually beneficial relationships with customers while reducing operational risks that may arise from customer dissatisfaction.

Risk management aligned with maqashid shariah is a strategic step that not only protects customers' assets but also ensures the sustainability of Islamic banking businesses. By integrating financial literacy, shariah-based audits, modern technology, product diversification, and sustainability approaches, Islamic banks can create a risk management system that is not only effective but also brings blessings and tangible benefits to society. Through this approach, Islamic banking can continue to grow as a key pillar in the global ethical and sustainable financial system.

Conclusion

Innovation in risk management in Islamic banking is a combination of shariah principles grounded in Islamic values and the application of modern technology. This approach ensures that the bank's operations remain in compliance with Islamic law, such as the prohibitions on *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling), while also promoting efficiency in business. Technologies such as big data, artificial intelligence (AI), and blockchain play a significant role in proactively identifying and managing risks, thereby enhancing the competitiveness of Islamic banking in the digital era.

A maqashid shariah-based strategy forms the foundation for every business decision, ensuring that sustainability, community welfare, and justice remain priorities. By integrating Islamic values, technological innovation, and sustainability strategies, Islamic banking is not only able to manage risks effectively but also strengthen public trust. This positions Islamic banking as an important part of the ethical and sustainable global financial system..

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