

The Role of Internal Audit in Mitigating Operational Risks in Sharia Banks

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ABSTRACT

The role of internal audit in Islamic banks is very important to mitigate operational risks, which must be managed specifically to comply with sharia principles. Operational risks in Islamic banks include challenges such as human error, system failures, and external risks, which can have a serious impact on the stability and reputation of the bank. This study aims to analyze the role of internal audit in supporting operational risk management in Islamic banks, as well as identify strategic measures to improve its effectiveness. The methodology used involves thematic analysis of relevant literature studies, which highlight that while internal audit plays an important role in maintaining compliance and improving corporate governance, there are barriers to the implementation of proactive risk management. This study finds that the integration of internal audit with Good Corporate Governance (GCG) principles and the use of technologies such as blockchain are important steps to strengthen supervision and increase transparency in mitigating operational risks. The results of this study are expected to be a reference to strengthen the stability and competitiveness of Islamic banks in facing operational risk challenges in the banking industry.

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INTRODUCTION

The phenomenon in the internal audit mechanism in Islamic banks shows that there are great challenges in managing unique operational risks, because in addition to having to meet general banking standards, Islamic banks are also required to comply with Islamic principles. Operational risks in Islamic banks include various problems such as human error, system failures, and other external risks that can threaten the stability and sustainability of bank operations. Failure to address these operational risks can not only be financially detrimental but can also reduce customer and stakeholder confidence. According to (Anggraini, 2024a) and (Putri and Filianti, 2021) These risks need to be managed through strict monitoring efforts, continuous training of human resources, and the application of technology to minimize mistakes that have the potential to cause losses. However, this study found that the role of internal audit in Islamic banks has not been fully optimized to support more proactive and comprehensive risk management. Existing internal audits tend to focus on compliance with sharia regulations without strong integration in risk management strategic planning.

The urgency of this research is driven by the increasing complexity in Islamic banking operations and the need for effective risk management. This trend is increasingly important in the midst of fierce competition in the Islamic banking industry and demands from the public and regulators for Islamic banks not only to prioritize sharia compliance, but also to have a robust system to manage operational risks. Although previous research has highlighted the importance of internal audit in creating Good Corporate Governance (GCG) and managing sharia compliance, there are still significant gaps in the implementation of operational risk management strategies. Various studies show that internal audit can function more than just as a supervisor, but also as a value driver that encourages innovation and performance improvement in operational risk management. (Anggraini, 2024a) and (Nasution, 2021) revealed that many Islamic banks in Indonesia still face difficulties in increasing the role of internal audit to proactively address these risks. Thus, this study is urgently needed to assess in depth how internal audit can strengthen operational risk mitigation mechanisms in Islamic banks, especially by utilizing more adaptive GCG principles.

The formulation of this research problem is how internal audit can be optimized to mitigate operational risks in Islamic banks in Indonesia more effectively, so as not only to maintain sharia compliance but also to increase competitiveness and operational stability. This study aims to analyze the role and mechanism of internal audit in supporting operational risk management, as well as identify strategic steps that can be taken by Islamic banks to improve the effectiveness of internal audit as an integral part of the risk management strategy. This research is also expected to provide new insights on how to strengthen the role of internal audit in Islamic banks, both in maintaining operational integrity and in ensuring compliance with complex sharia principles. Thus, the results of this research are expected to contribute to creating a more resilient and adaptive internal audit mechanism, supporting the sustainability of Islamic banks in the midst of increasingly dynamic operational risk challenges.

THEORETICAL FOUNDATIONS AND HYPOTHESIS DEVELOPMENT

1. Internal Audit in Sharia Banks

Internal audits have an important role in maintaining operational sustainability and ensuring that all processes in Islamic banks run in accordance with sharia principles. According to (Nasution, 2021) The main role of internal audit in Islamic banks is to maintain compliance with Sharia provisions as well as provide protection against risks that can affect the bank's reputation. The Sharia Supervisory Board (DPS) works closely with internal auditors to oversee sharia compliance and provide relevant advice to management to ensure that banking activities comply with sharia provisions. Previous research has highlighted the importance of the role of internal audit in creating greater transparency and accountability in the operations of Islamic banks, which in turn contributes to increasing the trust of shareholders and customers in Islamic financial institutions (Nasution, 2021).

2. Operational Risks in Sharia Banks

Operational risk is a significant challenge faced by Islamic banks because the operations of Islamic banks must be in accordance with sharia principles, in addition to the general risks that are also faced by conventional banks. (Anggraini, 2024a) mentioned that operational risks in Islamic banks often involve human factors, system failures, and external events that have the potential to cause losses. In addition, these risks are exacerbated by the need to remain compliant with sharia principles, which distinguishes Islamic banks from conventional banks. The mitigation strategies implemented include stricter internal controls, regular training for human resources, and investment in information technology to reduce the likelihood of operational errors. In this context, internal audit plays an important role in identifying existing weaknesses, as well as ensuring effective internal control in minimizing operational risks faced by Islamic banks (Anggraini, 2024a).

3. Internal Audit and Good Corporate Governance (GCG)

Previous research shows that internal audit has a close role with the application of Good Corporate Governance (GCG) principles, such as transparency, accountability, and independence, which are the foundation in maintaining the quality of corporate governance in Islamic banks. According to (Ekadjaja and Ekadjaja, 2020), The implementation of good GCG in Islamic banks not only increases public trust but is also able to strengthen the existing internal control system. Good Corporate Governance in Islamic banks provides a clear framework for internal audits to ensure that all policies and procedures have been implemented appropriately, as well as proactively identify and manage operational risks. Internal audit, in the context of GCG, not only acts as a supervisor, but also as a trusted advisor that assists management in planning and implementing risk management strategies (Ekadjaja and Ekadjaja, 2020).

4. Challenges of Internal Audit Implementation in Operational Risk Mitigation

Research conducted by (Putri and Filianti, 2021) revealed that there are several challenges in the implementation of internal audit in Islamic banks, especially in dealing with operational risks. One of the main challenges is the low understanding of sharia principles by employees, which results in a potential risk of violations that can reduce customer trust. In addition, internal audits in Islamic banks are often not fully involved in the risk strategy planning stage and only act as the final supervisor. Research (Sari and Khudri, 2024) It also shows that the role of internal audit in Islamic banks is generally limited to supervision and has not been able to function as a proactive value driver in risk management. Therefore, this study highlights the need to increase the capacity and role of internal audit to support overall operational risk management.

5. Operational Risk Management with a Technology Approach

In the digital era, operational risks in Islamic banks are increasing due to cyber threats and other technological crimes. Research by (Sari et al. 2024) emphasizing the importance of internal audits in managing risks related to data security and information technology, especially with the increasing incidence of cyberattacks on Islamic banks. One solution is to leverage technology such as blockchain, which can provide greater transparency and security in financial transactions. This technology, according to (Sari et al. 2024) It can also help Islamic banks in minimizing operational risks caused by technological disruptions and data errors. With the integration of technology, internal audits are expected to be more proactive in identifying and overcoming risks arising from the use of digital technology, so as to maintain customer trust in the Islamic financial system (Sari et al. 2024).

6. Contribution of Internal Audit in Improving the Health and Competitiveness of Islamic Banks

Other research by (Lubis and Siregar, 2023) highlighting that internal audits contribute significantly to improving the financial health and competitiveness of Islamic banks. Effective internal audits can reduce the Non-Performing Financing (NPF) figure, which is a key indicator in assessing the health of Islamic banks. In a case study conducted at Bank Syariah Indonesia, the decline in NPF shows the role of internal audit not only as a control tool, but also as a mechanism to improve the overall performance of banks. This shows that the integration of internal audit with comprehensive risk management can provide a competitive advantage for Islamic banks, which ultimately has a positive impact on the stability and growth of Islamic finance (Lubis and Siregar, 2023).

Overall, this literature review shows that the role of internal audit in Islamic banks is an important component in maintaining sharia compliance and managing operational risks. However, various studies also reveal the challenges and need to increase the role of internal audit to be more proactive and effective in supporting operational risk management strategies, especially through the application of adaptive GCG technology and principles.

RESEARCH METHOD

This study uses qualitative analysis for the role of internal audit in mitigating operational risks in Islamic banks. This research includes a research design, namely a systematic literature review conducted with a focus on research published in the last four years (2020-2024). Data collection was collected from academic databases Scopus and Google Scholar. The data analysis uses thematic analysis, which provides insight into current themes and issues about the role of internal audit in mitigating operational risks in Islamic banks.

RESULT AND DISCUSSION

Based on a search on the POP application using the Scopus and Google Scholar databases, articles were found to be included in the search category as many as 50 papers in accordance with the keywords "internal audit" and "operational risk" and "Islamic banks". Furthermore, the search results of the article are validated, namely checking the title, abstract, and keywords to review whether the article is valid in accordance with the research objectives in the final stage to find the 14 most relevant papers. The reference is compiled based on the theme of the theme that has been determined related to internal audit in mitigating operational risks in Islamic banks, I categorize it as follows:

Internal Audit Mechanism in Sharia Banks (2 papers): Discussing how the mechanisms of internal audit in Islamic banks		
Author	Title	Publication
(Nasution, 2021)	Analisis Mekanisme Audit Pembiayaan Pada Bank Syariah	HUMAN FALAH: Jurnal Ekonomi Dan Bisnis Islam
(Sari and Khudri, 2024)	Evaluasi peran audit internal dalam manajemen risiko reputasi	Jurnal Ilmiah Manajemen Ekonomi dan Akuntansi
Operational Risk Management in Islamic Banks (3 Papers): Discusses operational risk management in Islamic banks to minimize potential losses due to internal system failures, human errors, and external events, with higher complexity because they must comply with sharia principles.		
(Putri and Filianti, 2021)	Analisis Tingkat Pengungkapan Risiko Operasional Bank Umum Syariah Periode 2015-2019	Jurnal Ekonomi Syariah Teori dan Terapan
(Kartika, Aprilia, and Siregar 2024)	Efektivitas Audit Internal dalam Manajemen Risiko dan Tata Kelola Perusahaan pada Sektor Keuangan	Ilmu Ekonomi Manajemen
(Anggraini, 2024a)	Operational Risk Analysis in Islamic Banking: a Case Study in Indonesia	Jurnal Ekbis
Internal Audit and Good Corporate Governance (2 papers): Discusses the roles and responsibilities of internal audit, as well as the principles of Good Corporate Governance (GCG) which include transparency, accountability, responsibility, independence, and fairness, which are the foundation for building a culture of good governance.		
(Ekadjaja and Ekadjaja, 2020)	Tata Kelola Perusahaan, Risiko Keuangan, dan Kinerja Perbankan di Indonesia	Jurnal Ekonomi
(Amelia, Magdarina, and Kustiwi 2024)	Pengaruh Audit Internal dan Implementasi Good Corporate Governance Terhadap Penerapan Manajemen Risiko pada Perusahaan Perbankan Tahun 2022	Jurnal Ekonomi Manajemen dan Bisnis

Implementation and Challenges of Risk Management in Sharia Banks (2 papers): Discusses an introduction to the role of risk management in maintaining financial stability and sharia compliance, as well as various types of risks faced, such as credit risk, liquidity, market, operational, and sharia compliance risk		
(Nawawi, Kamaliah, and ... 2022)	Analisis Risiko Operasional PT. Bank Muamalat Kcp Binjai Pada Masa Pandemi Covid 19	Jurnal Somasi (Sosial Humaniora Komunikasi)
(Sari et al. 2024)	Tantangan Dan Solusi Dalam Pengawasan Risiko Di Perbankan Syariah Pada Era Cyber: Tinjauan Literatur Bank Syariah Indonesia	Lan Tabur : Jurnal Ekonomi Syariah
Case Study and Practical Implementation of Audit and Risk in Sharia Banks (paper 2): Discusses an introduction to the importance of internal audit and risk management in maintaining sharia compliance and financial stability of Islamic banks.		
(Lubis and Siregar, 2023)	Audit Internal Syariah dan Faktor Efektivitas Pada Bank Syariah	JEMSI : Jurnal Ekonomi Manajemen dan Akuntansi
(Saputra, 2023)	Mitigasi Risiko Kepatuhan Bank Syariah Terhadap Prinsip Syariah	Al- Iqtishad : Jurnal Perbankan Syariah
Evaluation of the Health of Islamic Banks and Their Influence on Risk Management (3 papers): Discusses the importance of assessing the health of Islamic banks through methods such as CAMELS (Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Sensitivity to Market Risk) to assess capital strength, asset quality, management effectiveness, profitability, liquidity, and sensitivity to market risk.		
(Hazwin, Nurnasrina, and ... 2024)	Studi Literatur: Penilaian Kesehatan Bank Syariah	Money : Journal of Financial and Islamic Banking
(Putri and Rahmazaniati, 2022)	Metode RGEC: Penilaian Tingkat Kesehatan Bank Sebelum dan Sesudah Merger Menjadi Bank Syariah Indonesia	Akbis : Media Riset Akuntansi dan Bisnis
(Azizah, 2024)	Analisis Tingkat Kesehatan Bank Umum Syariah di Indonesia dalam Upaya Meningkatkan Market Share	Jurnal Media Teknologi

Internal Audit Mechanism in Islamic Banks

In the internal audit mechanism in Islamic banks, the role of internal audit is very important to ensure compliance with sharia principles and in supporting risk management. According to (Nasution 2021), Financing audits at Islamic banks are supervised by the Sharia Supervisory Board (DPS), which ensures that banking activities run in accordance with sharia rules. DPS routinely supervises operational activities and provides recommendations to management, which is then reported in the form of an annual report along with the results of external auditors. This report is not only evidence for religious stakeholders, but also serves as a guarantee that the bank complies with all applicable sharia laws. On the other hand, (Sari and Khudri 2024) mentioned that the role of internal audit at PT Bank X, as part of the reputation risk management strategy, focuses on fulfilling the Governance, Risk, and Compliance (GRC) indicators. Despite having achieved the role of partner and trusted advisor in GRC, the internal audit function in the bank has not fully fulfilled its role as a proactive value driver, and is still limited to the final oversight function without full involvement in risk strategy planning. Based on these two views, it can be seen that the internal audit mechanism in Islamic banks not only ensures sharia compliance, but must also be optimized to support the overall risk management strategy, especially in reputation risk management.

Operational Risk Management in Islamic Banks

Operational risk management in Islamic banks in Indonesia faces a variety of complex challenges, including human error, system failures, and non-compliance with sharia regulations and principles. According to (Anggraini, 2024a) These risks require special attention, given their significant impact on the bank's operations and reputation. Research shows that the risk of human error and information technology failure is the main threat faced by Islamic banks. To manage these risks, institutions have implemented strategies such as increased internal oversight, training for human resources, and investment in information technology, thereby reducing the likelihood of adverse errors.

In addition, internal audit plays an important role in risk management in the financial sector, including Islamic banking. (Kartika, Aprilia, and Siregar 2024) emphasizing that internal audits not only serve to ensure compliance with regulations, but also contribute to the effectiveness of internal control and good corporate governance. By being a strategic partner in decision-making, internal audit assists Islamic banks in identifying weaknesses in the risk management process, strengthening the control system, and increasing accountability and transparency. In this context, internal audit is expected to be more involved in the risk management process and develop a strategy that is more adaptive to the changes that occur. Finally, the disclosure of operational risks is also a major concern in the risk management of Islamic banks. Research by (Putri and Filianti, 2021) showed that several factors, including company size, profitability, efficiency, and the role of the Sharia Supervisory Board (DPS), had a significant effect on operational risk disclosure. The results of the study show that the frequency of DPS meetings and company size have a positive effect on the transparency of risk disclosure, while efficiency has a negative effect. These findings indicate that effective operational risk management and transparent disclosure are key to increasing customer and stakeholder trust, as well as ensuring sustainable growth in Islamic banking in Indonesia.

Internal Audit and Good Corporate Governance

Internal audit and the implementation of Good Corporate Governance (GCG) have a crucial role in risk management and improving bank performance. (Amelia, Magdarina, and Kustiwi 2024) highlighting the importance of internal audit in supporting the implementation of risk management in banking companies. Although research shows that internal audit, committee capacity, and institutional ownership have a negative and insignificant influence on the implementation of Enterprise Risk Management (ERM), it emphasizes the need for a more in-depth evaluation of how the internal audit function contributes to risk management. Good GCG provides a clear framework for ensuring accountability and transparency, which in turn can improve the effectiveness of internal audits. Therefore, banks need to strengthen the role of internal audit in proactively identifying and managing risks, as well as increase collaboration with committees to achieve better GCG goals.

On the other hand, research by (Ekadjaja and Ekadjaja, 2020) shows that the relationship between GCG and banking performance is very relevant, where good governance can have a positive impact on financial performance. The results showed that the variables GCG, Net Interest Margin (NIM), and Loan Deposit Ratio (LDR) were positively related to banking performance, while Non-Performing Loans (NPL) and Expense to Operating Income (ETOI) showed a negative relationship. These findings underscore the importance of banks to reduce non-performing loans and high operating costs to improve performance. By integrating effective internal audits within the GCG framework, banks can ensure that risk management is well done and that all policies are implemented in accordance with GCG principles, thus contributing to better performance in the banking industry.

Implementation and Challenges of Risk Management in Islamic Banks

The implementation of risk management in Islamic banks faces various challenges, especially in increasingly complex contexts such as the cyber era. Research by (Sari and Khudri 2024) revealed that the cyberattack that occurred on Bank Syariah Indonesia (BSI) in May 2023 highlighted vulnerabilities in the banking system, where the alleged ransomware attack caused major operational disruptions and concerns among customers. BSI's quick response through social media shows their commitment to maintaining the security of customer funds and data. However, challenges in risk

surveillance in the digital era remain, especially in terms of the use of social media that has the potential to threaten data security, although it also provides opportunities to increase digital knowledge. The study proposes blockchain technology as a solution to strengthen the security of financial transactions, emphasizing the need for a proactive approach in dealing with cyber threats as well as adaptive regulatory policies.

Meanwhile, the research (Nawawi, Kamaliah, and ... 2022) focusing on the operational risks faced by PT Bank Muamalat KCP Binjai during the COVID-19 pandemic. The findings show that service closures and interaction restrictions have an impact on branch operational performance and profit. Operational risks can be categorized into internal factors, such as human resource limitations, and external factors, such as declining service demand. Mitigation efforts include tighter controls, risk identification and evaluation, and education to customers to improve their understanding of possible risks. This study demonstrates the importance of a comprehensive approach to managing operational risk, including tighter oversight and increased involvement of all stakeholders to ensure the operational sustainability and good performance of Islamic banks in the future.

Case Study and Practical Implementation of Audit and Risk in Sharia Banks

Case studies related to the implementation of audit and risk management in Islamic banks reveal the importance of compliance with sharia principles in every banking activity. Research by (Saputra, 2023) highlighting the challenges faced by Islamic banks, including practices that violate sharia principles, which can damage customer and public trust. Strict supervision through the Sharia Supervisory Board as well as internal and external audits are important steps to ensure that transactions and activities carried out are in line with sharia principles. However, the results of the study also show that employees' understanding of sharia principles is still low, which can lead to the risk of violations. This shows that although Islamic banks operate under sharia principles, challenges in implementation remain, and require more attention in employee training and education.

On the other hand, research (Lubis and Siregar, 2023) evaluating the role of internal audit in the effectiveness of risk management at Bank Syariah Indonesia KC Medan Aksara. The results showed that effective internal audits contributed to a significant year-on-year decline in Non-Performing Financing (NPF), reflecting an improvement in risk management. The decrease in NPF from 5.12% to 4.22% in 2020 shows that internal audit not only serves as a control, but also as a tool to improve the bank's performance. This study emphasizes the importance of integration between internal audit and risk management in ensuring that Islamic banks can operate effectively and in accordance with sharia principles, as well as reducing risks that may arise due to violations.

Evaluation of the Health of Sharia Banks and Their Influence on Risk Management

Evaluation of the health of Islamic banks is a crucial aspect in risk management, where the RGEC (Risk Profile, Good Corporate Governance, Earning, Capital) method is the dominant approach to assess the health of banks. Research by (Azizah, 2024) shows that Sharia Commercial Banks (BUS) in Indonesia, based on risk factor analysis, have an average Non-Performing Financing (NPF) ratio of 2.74%, which puts them in the healthy category. These findings show that banks have managed credit risk well, which is one of the important elements in maintaining financial stability. The assessment of Good Corporate Governance (GCG) that received a good score reflects the bank's awareness of the importance of transparency and accountability in its operations. In addition, the Earning and Capital indicators showed very healthy results, which showed solid performance and a strong capital position to support the growth and development of the bank's business.

Furthermore, in the context of the health assessment of Islamic banks, (Hazwin, Nurnasrina, and ... 2024) underlining the importance of compliance with regulations set by the authorities. Systematic health assessments based on legal foundations such as Law No. 21 of 2008 and POJK No. 8 of 2014 ensure that Islamic banks not only function as financial intermediary institutions, but also as entities that are responsible to society and the economy. The RGEC method, as a development of CAMELS, not only assesses the health of banks from a financial point of view but also takes into account a wider range of risk factors, including legal, operational and reputational aspects. This provides a comprehensive view of the bank's health and its impact on risk management. Finally, research by (Putri and Rahmazaniati, 2022) emphasizing the relevance of the RGEC method in

measuring the health level of banks before and after the merger. The results of the study show that Bank Syariah Mandiri managed to maintain a very healthy category, while Bank Syariah Indonesia also showed good performance after the merger process. This shows that good integration in risk management and internal audit can strengthen the financial health of Islamic banks, which in turn has a positive impact on the bank's ability to deal with risks that may arise. Thus, the evaluation of the health of Islamic banks is not only for compliance, but also to increase competitiveness and maximize market share in the Islamic banking sector.

CONCLUSION

This study finds that effective internal audit mechanisms, comprehensive operational risk management, and the application of Good Corporate Governance (GCG) principles play a crucial role in improving the health and competitiveness of Islamic banks. The results of the analysis show that Islamic banks in Indonesia still face challenges in the implementation of internal audits and risk management, especially related to the understanding of sharia principles among auditors and employees. Although this study provides valuable insights, there are limitations in the scope and generalization of the findings, which require further research with a broader and more comprehensive approach. Suggestions for further research include a deeper exploration of the impact of information technology in auditing and risk management as well as the influence of external factors, such as government regulations, on practices in Islamic banks. The implications of this study show that improvements in audit and risk management mechanisms can increase customer confidence and stability of the Islamic banking system, which is an important factor for sustainable economic growth. Therefore, a better understanding and implementation of this mechanism is essential to ensure the sustainability and success of Islamic banks in Indonesia.

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