

Management Risk Strategic in Global Uncertainty in Sharia Banking

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ABSTRACT

Management risk strategic Islamic banking plays role important in face possible global threat impact on stability finance and business banking . Global uncertainty is becoming no challenge avoided face complex and dynamic risks . Risk strategic arise from weakness in inaccuracy in formulation , management is lacking adequate , and nonconformity between plan vision Islamic banking mission . This research uses approach qualitative descriptive collection through bibliography . The results of this research contained two internal and external factors . Internal factors are caused Because source Power less human adequate , the technology is still difficult applied to society general , and role weak leadership . External factors happen Because competition businesses that don't in accordance with Islamic principles , replacement regulations every the year influence performance Syariah banking .

Keywords: Management Risk Strategic , Global Uncertainty , Sharia Banking

ABSTRAK

Manajemen risiko strategis perbankan syariah memainkan peran penting dalam menghadapi ancaman global yang dapat berdampak pada stabilitas keuangan dan bisnis perbankan. Ketidakpastian global menjadi tantangan yang tak terhindarkan menghadapi risiko yang kompleks dan dinamis. Risiko strategis timbul dari kelemahan pada ketidaktepatan dalam perumusannya, manajemen yang kurang memadai, dan ketidaksesuaian antara rencana visi misi bank syariah. Penelitian ini menggunakan pendekatan kualitatif deskriptif yang pengumpulannya melalui kepustakaan. Hasil penelitian ini terdapat dua faktor internal dan eksternal. Faktor internal disebabkan karena sumber daya manusia yang kurang memadai, teknologi yang masih sulit diterapkan pada masyarakat umum, dan peran kepemimpinan yang lemah. Faktor eksternal terjadi karena persaingan bisnis yang tidak sesuai dengan prinsip Islam, pergantian regulasi setiap tahunnya mempengaruhi kinerja perbankan syariah.

Kata Kunci: Manajemen Risiko Strategis, Ketidakpastian Global, Bank Syariah

Introduction

Global uncertainty creates Lots change from all aspect , one of which is management risk

strategic . Something organization need adopt management strategies aligned and effective risks to ensure sustainability , stability and development management . Evolution

management risk has cause shift from approach reactive traditional become more strategic proactive and adaptive . This is caused by interconnectedness global economy , innovation technology is fast , and increasing awareness will challenge environmental and social , which has blurring the boundaries of risk and magnifying potency impact. Therefore that , organization need build endurance that can be survive and recover from disturbance .¹

Management risk is something making contributing decisions to achieved objective company with application good at level individual and deep activities field functional .² So , Management risk is element important , the implementation of which is very necessary pay attention , especially to banks as one institution finance (*bank*).³

Application management risk can increase *shareholder value* , providing description to bank managers regarding possibility future bank losses , increasing retrieval methods and processes systematic decisions are based on availability information , which is used as base more measurements accurate about bank performance , as well create infrastructure management solid risk in frame increase Power bank competitiveness. For banking can increase *share value* , give description to bank managers regarding possibility future bank losses , increasing retrieval methods and processes systematic decisions based on availability information , used as base more measurements accurate about bank performance , used to assess risks inherent in the instrument or activity relative banking business complex as well as create infrastructure management solid risk in frame increase Power bank competition .⁴

Evolution technology strategic and intensity management transformation can help

organization develop systematic control, maintain operation in crisis , and enable employees to develop ability they when face challenges. Failure management risk strategic can give rise to withdrawal massive party funds third , give rise to problem liquidity , bank closures by authorities , and even Can experience bankruptcy . Therefore that's the goal main management risk strategic is to be sure that management process risk can minimize possibility impact negative from inaccuracy taking decision strategy and failure in anticipate change environment business .⁵

Literature Review

Risk Strategic

Risk strategic is a risk caused by the existence of implementation and implementation of bank strategies that are not Exactly , take decision businesses that don't appropriate or the bank doesn't comply / not carry out change applicable laws and other provisions . Management risk obedience done through application system internal control consistent . Indication in the risks of this strategy can be seen from failure in achieve established business targets set , both financial targets nor non-financial.

Through PBI Number 13/23/PBI/2011, defines risk strategic as separate risks from risk other . In the PBI , what is meant with risk strategic is a risk consequence inaccuracy in taking and/ or implementation something decision strategic as well as failure in anticipate change environment business .

Risk strategic generally arise , among other things , because banks set inadequate strategies in line with bank vision and mission , Doing analysis environment strategic ones are not comprehensive , available nonconformity plan strategic (strategic plan) between levels strategic .⁶

¹ Alfiana , et al . 2023. Management Risk in Uncertainty : Strategy and Practice Best . *Journal West Science Business and Management* . Vol.2, No. 03, pp. 260-271

²Henz and Berg. 2010. *Risk Management, Procedures, Methods, And Experiences* , Journal RT & A, Vol. 1, No. 2. Pg. 79-95

³ Khoirul Umam . 2013. *Management Syariah banking* . Bandung: Pustaka Setia. Matter. 134

⁴Yulianti, Rahmani. 2009. *Management Risk Syariah banking* . in La Riba Journal Vol. 3, No. 2. Pg. 151-165

⁵Bambang Rianto Rustam. 2013. *Management Risk Sharia Banking in Indonesia* . Jakarta: Salemba Four . Pg.223

⁶ Fikri Al-Haq Fachryana . 2020. *Management Risk Sharia Bank Strategic* . Journal Management , Economics, Finance and Accounting . Vol.1, No. 2, p . 62

Management Risk Strategic

Management strategic risk is a way to minimize strategy risk consequences inaccuracy taking strategic decisions . Management strategic risk is a method set size in map various possible problems will happen impact negative from inaccuracy taking strategic decisions and failure in anticipate change environment business .⁷

Management strategic risk constitutes method anticipate risks which , among other things, are caused by the existence of determination and implementation of bank strategies that are not Exactly , take no decision appropriate or the bank doesn't comply / not carry out change applicable laws and other provisions .⁸

Can concluded that management strategic risk is a organizing management to minimize the risks that will happen in the future come on our decision take At the moment.

Global Uncertainty

Quoted from Kompas.id definition Global uncertainty is referring to the situation Where environment future economy difficult predictable , and present level risk or high uncertainty

Evolution Progress Global Technology

Progress technology is something that is not can We avoid in this life , because progress technology will walk in accordance with progress knowledge knowledge . Every innovation created give rise to impact positive and negative for life man .⁹The era of increasing globalization develop ushering in a new era tools and technology management risk . Through modern data analysis , Artificial Intelligence (AI) or intelligence artificial , sophisticated

machine to identify potency risk with high accuracy .

Method

Research methods used in This research is satisfactory with method analysis descriptive that is with search for data via books , articles , print media or electronic media in accordance with theme Then arranged into concrete data . Deep goals this research is providing deep understanding related management strategic in global uncertainty in Islamic banking .

Results and Discussion

Causal and Mitigating Factors Risk Strategic Syariah banking

1.1. Lack of strategic management Efficient & Effective

Insufficient strategy formulation appropriate very crucial impact to happen risk strategic . This is possible happen when the strategy is adopted No in line with the bank's vision and mission , or analysis environment strategic implementation it turns out No too comprehensive , or there is nonconformity between plan strategic on one part with part other in a bank. Defining factor risks :¹⁰

1) Strategy no in line with bank vision / mission
Alternative mitigation risks :

- a) Carry out monitoring implementation vision and mission in a way periodically to make sure that business strategy and actual achievements are aligned with existing vision and mission
- b) Internalize existing vision and mission in form various communication media, such as joint events , posters , videos , and so on .

1.2. Competition Business

1) There are new Islamic banks entering into the industry

Alternative mitigation risks :

- a) Entry of new Islamic banks in industry Can looked at as something grace that these banks will more " enlivening " stretching finance existing Islam . However , this phenomenon is also necessary responded from glasses business . never ever though consider underestimate the players new arrival . Banks are necessary form

⁷Bambang Rianto Rustam. 2013. *Management Risk Sharia Banking in Indonesia* . (Jakarta: Salemba Four , 2013), p. 223.

⁸ Adiwarman A Karim, *Islamic Bank Analysis Fiqh and Finance* , (Jakarta: PT Raja Grafindo Persada , 2014), p. 277.

⁹ Muhammad Ngafifi . 2014. *Progress Technology and Human Lifestyle in Perspective Social Culture* . Journal of Development and Education: Foundations and Applications . Vol.2, No. 1, P. 34

¹⁰ Ibid..Pg.62

something *task force* specifically research ins and outs about player recently , then recommend How step best to get compete in a way Healthy with player recently .

2) Emergence product new
Alternative mitigation risks :

- a) Whatever the product new thing that has emerged , Islamic banks must hold on stick to principles obedience to values Islam . If product new offers offered by other Islamic banks are considered No in accordance with bank vision / mission , more good for not get involved in the product new the .
- b) Necessity form One team possible communication explain superiority products that the bank currently has .

1.3. Encouragement Innovation

Change environment booming business especially those caused by existence progress such technology fast forcing banks to adjust self with existing environment . One of change big in business processes banking Possible Can attributed to its presence platform cash Mandiri (ATM). In fact , the number of ATMs (including other accessibility factors such as bank location and amount branch) is a key factor for consumers when choose a bank.

Alternative Mitigation Risks :

- a) Develop Alone facilities necessary technology
- b) Cooperate with party IT consultant to develop facility the
- c) Cooperate with other banks to get operate facility based technology in a way together . Example : shared ATM .

1.4. Change Regulations

Various change regulations set by the government influence change behavior holder interests of banks, customers , investors, employees . The original customer remain loyal though served with a long time and not friendly , now Already No Want to Again treated like That . Holder Stocks are like that , always

demand return increasing results competitive and appropriate with their targets looming .¹¹

Leadership Roles in Sharia Banking Leadership play role important in form culture and management strategy risk organization . Effective leaders prioritize awareness will risk , encourage open communication , and make management risk as an integral part of the retrieval process decision . Commitment they to management risk flow to all over organization , creating culture alertness and ability adapt.

5. Organizing Management Risk Strategic

- 1) All business units and supporting units responsible answer help directors compile planning strategic and implement strategies effectively
- 2) Business units and supporting units responsible answer ensure that :

- Practice management risk for risk strategy and control in business units has consistent with framework management risk for risk strategic in a way whole
- Business units and supporting units has own policies , procedures andsource power to support effectiveness framework management riskfor risk strategic
- Directors lead necessary change programs in framework for implementing existing strategies set
- Unit Work planning strategic responsible answer help directors in manage risky strategic and facilitating management change in order to development company in a way sustainable
- Additionally , units Work management risk (SKMR) is also responsible responsible for the management process risk for risk strategic especially in related aspects things the following : Coordinate with all business units in the planning process strategic , Monitoring and

¹¹ Fikri Al-Haq Fachryana . 2020. *Management Risk Sharia Bank Strategic* . Journal Management , Economics, Finance and Accounting . Vol.1, No. 2, p . 63

evaluating development implementation the strategic plan .

Conclusion

Management strategic risk is a organizing management to minimize the risks that will happen in the future come on our decision take At the moment. In the era of globalization currently giving rise to various global uncertainty in sharia banking . One of them demands innovation , competition business , change regulations sometimes No fair give rise to various significant impact . Therefore that's very important exists management deep strategy risk navigate uncertainty throughout spectrum Syariah banking .

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