

Syariah Banking Training Program and Implementation of Risk Management Model at UII Syariah Bank in the Era of Society 5.0

Selfira Salsabila¹, Chivalrind Ghanevi Ayuntari², Rizqi Adhyka Kusumawati^{3*}
Univesitas Islam Indonesia

Corresponding Author: Rizqi Adhyka Kusumawati rizqi.adhyka@uui.ac.id

ARTICLE INFO

Keywords: Sharia Bank,
Banking Risk, Society 5.0

Received : 21, January

Revised : 23, February

Accepted: 25, March

©2025 Salsabila, Ayuntari, Kusumati

This is an open-access article
distributed under the terms of the
[Creative Commons Atribusi 4.0
Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The specific objective of this community service activity is to assess and analyze the application of the banking risk management model, especially in the development of digital products that aim to improve services to Bank Syariah UII customers. The community service activity method will use an intensive mentoring method for the managers of Bank Syariah UII as the main actors in this activity. The mentoring method consists of 4 core stages, namely 1) Observation, 2) Identification of Needs and Identification of Risks, and 3) Sharia Banking Training, and 4) Socialization of the Business Continuity Plan in order to implement risk mitigation. The development of IT and banking digitalization aims to increase work effectiveness and productivity through fast and efficient access to information, so that business decision making can be done quickly and accurately.

INTRODUCTION

PT. BPR Syariah Unisia Insan Indonesia, which was founded by YBW UII in 2015, BPRS UNISIA is domiciled at Jl. Cik Di Tiro No.1, Terban, Kec. Gondokusuman, Yogyakarta City, Special Region of Yogyakarta. Starting operations in 2015, BPRS UII has opened 2 cash offices, which are each located at Jl. Jend. Sudirman No.27, Bantul and at Jl, Wahidin Sudirohusodo No. 3 Mlati, Sleman. Bank Syariah UII serves the needs of Sharia Bank products in the form of savings, deposits, and financing products that use Sharia principles. Savings and deposit products use wadiah (deposit) and profit sharing (mudharabah) according to the allocation of their respective funds, such as savings for hajj, qurban, umrah, education, and tourism needs. In addition, there are also Sharia financing products. For transactional and operational needs of funds and liquidity, UII Islamic Bank uses Virtual Account technology in collaboration with General Banks and can use e-wallet for easy customer deposit. However, registration and withdrawal of customer funds are still offline through tellers at the UII Islamic Bank office.

In the Society 5.0 Era, technology is used to increase efficiency and productivity in all sectors, such as agriculture, industry, health, and education. Technology is also used to improve the quality of life of the community through better public services (Kamarudin, 2020). The Society 5.0 Era can be interpreted as a society that lives where all needs for products and services can be provided when needed, creating humane and sustainable conditions. By adopting the Society 5.0 concept, it is hoped that society can achieve a balance between technological development and social needs, thus creating a more advanced, sustainable, and inclusive society (Pramudya, 2019). Through the use of financial and banking technology in the Society 5.0 era, society can optimize the potential of technology and innovation to create a better environment for human life.

The definition of risk in The Oxford English Dictionary is 'A chance or possibility of danger, loss, injury, or other adverse consequences' while the definition of at risk from the same source is 'exposed to danger' (Stevenson, 2010). In this context, risk is always associated with negative consequences, but facing or taking risks can also have positive impacts. Another possibility is that risk can lead to uncertain consequences. Risk can be a problem for every company, this is because the company must be able to carry out risk management properly and correctly. If risk management is managed properly, the company can protect the value (Protecting Value) and add value (Creating Value) to the company (Parjo, 2017). Djojosedarso (2003) explains that risk management is the process of carrying out management activities to be able to overcome the emergence of risks faced by the company. So in this case it can be concluded that, the management functions carried out to overcome risk include the process of managing, measuring and assessing risk. Risk management is needed to reduce the negative impact of a risk, avoid the occurrence of risk, and accommodate some or all of the consequences of the risk or transfer the risk to another party. IT Risk Management is a combination of several processes consisting of identification, assessment, development of mitigation strategies, and communication that have

the potential to cause negative impacts and affect the losses of an organization (Westerman, 2007).

The target of this activity is that Bank Syariah UII can improve technology for customer service and can prepare business continuity guidelines (Business Continuity Plan) by implementing the risk management process. The process of risk management involves the systematic application of policy management, processes, and procedures to the process of determining the context, identifying, assessing, treating, observing, and communicating risks so that Bank Syariah UII can maintain the important functions of the organization when risks or problems occur.

Islam has hinted to its people to always anticipate risks that will occur in the future by planning as well as possible, as stated in the Qur'an, Surah Al-Hasyr verse 18: "O you who believe! Fear Allah and let every person look to what he has done for tomorrow (the hereafter), and fear Allah. Indeed, Allah is All-Aware of what you do". Based on this verse, there is a correlation that this community service activity is following the mandate of Allah stated in the Qur'an, namely the community service team assists the organization in this case Bank Syariah UII in the form of planning risk management processes and procedures to support the optimal performance of the Management and employees of Bank Syariah UII. This community service activity will also play a role as a step in implementing the UII Yogyakarta IKU, which consists of University Graduates Getting Decent Jobs, Students Getting Experience Outside Campus, Lecturers Doing Activities Outside Campus, Practitioners Teaching on Campus, and Lecturers' Work Results Used by the Community.

The following are details of the integration of community service activities with the university's IKU:

Table 1. Integration of Community Service Activities with IKU

No.	Indicators Description	Information
1.	University graduates get decent jobs.	Through this community service program, students will be involved and are expected to be able to provide outputs in the form of publications.
2.	Students gain experience outside of campus.	Involve students from within the technical implementation of community service.
3.	Lecturers carry out activities outside campus.	The community service team will make partners a place for collaboration between universities and DUDI.
4.	Lecturers' Work Results are Used by the Community.	The community service team will assist in the formation of the team and program for managing digital risk management at Bank Syariah UII.

The Community Service Program (PPM) is one form of contribution from educational institutions to community empowerment, especially in increasing understanding of the rapidly developing Islamic banking. One important element in Islamic banking is risk management, which is a major concern in the operations of Islamic banks. Along with the development of technology and social changes that occur in the Society 5.0 era, it is important for the community, especially customers and banking industry players, to understand the challenges and implementation of effective risk management models in Islamic banks. This training program aims to provide an understanding of the basic concepts of Islamic banking, the implementation of relevant risk management models, and how Bank Syariah UII adapts to technological advances and the needs of modern society.

Islamic Banking and Basic Concepts of Risk Management

Islamic banking is a banking system that operates based on Islamic Sharia principles that prohibit the practices of usury, gharar (uncertainty), and maysir (gambling). In their operations, Islamic banks must follow the principles of justice and balance by offering products that comply with Islamic law, such as murabahah, musyarakah, ijarah, and mudarabah. To run healthy operations, Islamic banks need to have a good risk management system. Risk management is the process of identifying, assessing, and controlling risks that may occur, as well as efforts to minimize negative impacts on bank operational activities. In the context of Islamic banking, the risks that must be managed include credit, market, operational, liquidity, and compliance risks with Sharia principles. According to Santoso, I. (2018), increasing the effectiveness of the socialization of Islamic banking is very important; for this reason, real efforts are needed. To achieve the desired goals, it is necessary to make improvements in the socialization of Islamic banking in the community. This can be seen from what factors are obstacles in increasing the effectiveness of the socialization of Islamic banking in the community, especially in the community. Risk management in Islamic banks must pay attention to Sharia provisions as well as rapid global economic developments. In addition, Islamic banks are required to carry out Corporate Social Responsibility, which should prioritize community services that cover at least 6 dimensions, namely community housing, energy, disaster prevention/mitigation, health, food, and logistics (Wahyuni-S, E., et al., 2020).

The Concept of Society 5.0 and Its Impact on the Banking Industry

The Society 5.0 era, introduced by Japan, is an era where advanced technologies such as artificial intelligence (AI), the Internet of Things (IoT), big data, and robotics are used to create a more inclusive and technology-based society. This technology changes not only the way people live but also the way they interact with various industrial sectors, including banking. In the banking industry, including Islamic banks, the application of this technology makes it possible to accelerate services, increase efficiency, and improve customer experience. On the other hand, new challenges arise related to the protection of personal data, information system security, and changes in business models that need to be adapted. According to Li et al. (2020), Society 5.0 requires digital

transformation in all aspects, including risk management, to maintain public trust in financial institutions. Nugroho A. et.al. (2023) argue that the application of digitalization in the banking industry, especially Islamic Banking, is expected to create speed, convenience, flexibility, and ease in non-cash transactions in the community. This community service activity aims to educate the public about the benefits and advantages of Sharia Digital Banking products and non-cash transactions and the public will get new and accurate information about the use of Digital Banking products and be careful in non-cash transactions to avoid various financial crimes and increase public perception and knowledge of the development of Sharia Financial Literacy.

Implementation of Risk Management Models in Islamic Banks

The implementation of risk management in Islamic banks must pay attention to existing Sharia principles, as well as risk aspects that develop along with the dynamics of the global economy. Several risk management models applied in Islamic banks include the Basel III model, which has been adapted for the Islamic sector, as well as risk-based risk management, which focuses more on identifying and mitigating possible risks. In this case, Bank Indonesia and the Financial Services Authority (OJK) have established guidelines and regulations that support the implementation of risk management in Islamic banks. For example, in dealing with market and liquidity risks, Islamic banks must consider the aspect of prudence and maintain a balance between Sharia aspects and market demands (Suhartini N. et. Al, 2023). According to Rachmawati and Nugroho (2020), effective risk management must be able to identify risks associated with market uncertainty and adapt to changes in the banking sector. Firdaus, A. (2023) stated that Islamic banks in Indonesia generally use the principle of prudence and risk management in managing their finances because Islamic banks have a characteristic that they must adhere to Sharia principles in all aspects of their operations, including financial management. Prudence is very important in Islamic banks to ensure the sustainability and stability of their operations, while the presence of a risk management committee, an independent audit committee, and a Sharia compliance audit have a positive and significant effect on the implementation of ERM (Adelina, Y. et. al., 2020).

Islamic Banking Training and Human Resource Capacity Building

Training on Islamic banking is not only important for banking practitioners but also for the general public who want to understand the ever-evolving Islamic banking system. This training provides knowledge about Islamic products, Islamic banking operational systems, and the importance of risk management in maintaining financial stability. In addition, with the presence of Society 5.0, Islamic banking training must also accommodate the use of technology in the banking system. The application of technology in this training, such as the use of simulation applications and data analysis, can accelerate participants' understanding of the material presented.

The results of research by Suryana and Setiawan (2021) show that technology-based training can improve the capabilities of human resources (HR) in the banking sector in facing the challenges of digitalization. The application of technology in risk management in Islamic banks has a significant impact, especially in increasing the effectiveness of risk identification and mitigation. Technologies such as big data and AI enable banks to process information faster and more accurately, so they can detect potential risks that arise more quickly. On the other hand, technology also enables banks to improve transaction security and protect customer data, which is very important in maintaining public trust in Islamic banks. Based on a study conducted by Firdaus et al. (2023), Islamic banks that adopt the latest technology are better able to manage risks and continue to operate well despite facing market uncertainty.

Bank Syariah UII, as a banking institution based on Sharia principles, has an important role in providing services that meet the needs of society in the Society 5.0 era. By continuing to develop digital technology, Bank Syariah UII has presented various application-based services that allow customers to access banking services more easily, quickly, and safely. In addition, this bank also implements technology-based risk management that allows for real-time risk monitoring and more informed decision-making. According to the results of a study by Syafii et al. (2022), Bank Syariah UII has succeeded in combining Sharia values with modern technology in managing risk, as well as increasing the bank's operational efficiency.

Training on Islamic banking plays a very important role in increasing public understanding of how Islamic banking operates and how they can use it for their financial needs. With this training program, the public not only gains knowledge about Islamic banking products but also a deeper understanding of risk management applied in Islamic banks. This will help increase public trust in the Islamic banking sector while supporting the sustainability of Islamic banking operations in the digital era.

IMPLEMENTATION AND METHODS

The service method that will be used in implementing the activity is an intensive mentoring method that includes the following activities:

1. Observation

The first stage in this service activity is Observation. This activity aims to observe various conditions and situations in the field. This is related to the collection of specific data related to the current condition of Bank Syariah UII

2. Interview

The second stage of the service activity is the Interview. In the interview activity, an initial confirmation will be carried out regarding the number of employees, existing organizational structure, types of savings and loan products offered, as well as opportunities, challenges, and shortcomings of the bank at this time. In addition, the interview also explores insights from employees, managers, and staff of Bank Syariah UII (security officers and cleaning staff).

3. Sharia Banking Training
The third stage of community service activities is to conduct Sharia Banking Training at Bank Syariah UII as an effort to improve employee capabilities so that they can face the digital banking era.
4. Socialization of Digital Risk Management Regulations at Bank Syariah UII
The fourth stage of community service activities is to conduct socialization of Digital Risk Management Regulations at Bank Syariah UII and determine several programs that can be priority programs so that they can be applied immediately.
5. Assistance in Initiating Business Continuity Plan (BCP) at BSUII
The fifth stage of community service activities is to formulate a Business Continuity Plan at BSUII together with the management team in the form of preparing written documents related to the process flow and risk management procedures when a disaster occurs that impacts the Bank's operational business processes. In addition, the formulation of the team also includes budget planning activities that will be managed by the assigned team and the organizational structure of the team (Business Continuity Management).

RESULTS AND DISCUSSION

Observation Phase

At this stage, the activity begins by visiting the head office of Bank Syariah UII and obtaining the following results:

1. Overall, the bank's daily activities are running normally without any significant obstacles.
2. In terms of the bank's structure, it is led by a President Director, namely Mr. Khabib Soleh, and a Director, namely Mr. Agung Hartanto.
3. Bank Syariah UII requires training in Sharia Banking product knowledge and selling skills for its employees.
4. There is no Business Continuity Plan document as a guideline for risk management at Bank Syariah UII.
5. There has been no use of the latest digital technology at Bank Syariah UII.
6. The total number of employees is approximately 25.

All the needs of Bank Syariah UII have been followed up with coordination with the banking sector so that the implementation of the program runs well.

Interview Phase

At the interview stage, information was obtained regarding the material needed by all employees of Bank Syariah UII including the Basics of Sharia Banking with Sub-materials 1) Basic Concepts of Sharia Banking and 2) Differences between Sharia Banks and Conventional Banks; then the second material is Product Contracts with Sub-materials 1) Fundraising Product Contracts and 2) Financing Product Contracts; the last is the third material, namely Marketing Strategy with Sub-materials 1) Selling Skills and 2) Sharia Banking Practices. The speakers for all discussion topics are former banking practitioners who are currently actively teaching as lecturers in the Applied Bachelor of Financial Analysis Study Program-Faculty of Business and

Economics UII, namely Mrs. Dr. Aidha Trisanty, SE., MM. And Mrs. Dr. Nur Ellyanawati Esty Rahayu, SE., MM. The background of both speakers is sharia banking practitioners so that they are very relevant to the topics discussed. Here is the training event banner.



Figure 1. Training Event Banner

Sharia Banking Training Stage

Sharia banking training was held on Saturday, November 23, 2024, at Bank Syariah UII at 08:00 - 14:30 WIB, divided into 3 sessions designed to provide a comprehensive understanding of Sharia banking operations, namely:

Table 1. Schedule of Sharia Banking Training

NO	MATERI	SUB MATERI	WAKTU
1	Dasar Perbankan Syariah	Konsep Dasar Perbankan Syariah	08.00 - 09.30
		Perbedaan Bank Syariah dan Bank Konvensional	08.00 - 09.30
		<i>Break</i>	09.30 - 10.00
2	Akad Produk	Akad Produk Penghimpunan Dana	10.00 - 11.30
		Akad Produk Pembiayaan	10.00 - 11.30
		<i>Break Ishoma</i>	11.30 - 13.00
3	Strategi Marketing	Selling Skill	13.00 - 14.30
		Praktek Perbankan Syariah	13.00 - 14.30

The first session, Basics of Islamic Banking, focuses on introducing the basic principles underlying the Islamic banking system, such as the prohibition of usury, gharar, and maysir, as well as the importance of the principles of fairness and transparency in transactions. Training participants are introduced to various Islamic banking products, such as savings, deposits, murabahah, mudarabah, musyarakah, and ijarah. This session aims to provide a fundamental understanding so that participants can understand why Islamic banking is different from conventional banking and how these principles are applied in the products and services offered by Islamic banks. In the second session, Product Contracts, participants are given a deeper understanding of the various types of contracts used in Islamic banking products. Contracts are basic agreements in Islamic banking transactions that must follow Islamic principles, such as sale and purchase contracts (murabahah), profit-sharing contracts (mudarabah and musyarakah), and rental contracts (ijarah). Here, participants are taught how each contract works, the mechanism of its application in Islamic banking products, and how the contract can avoid elements of usury and gharar. This session aims to deepen participants' understanding of product operationalization and to ensure that transactions carried out in Islamic banks remain within the corridor of Islamic law.

The third session, Marketing Strategy at Bank Syariah UII, focused on how to market sharia banking products effectively amidst tight competition with conventional and digital banking. In this session, participants were given insight into various marketing techniques that are in accordance with the characteristics of the sharia banking market, including a value-based approach and sharia principles that must be clearly communicated to the public. This training also covers the use of technology and digital media in marketing, as well as how to utilize data to understand customer needs and increase engagement. Through this session, participants are expected to be able to design marketing strategies that are not only effective but also ethical, reflecting sharia principles that uphold fairness and transparency in financial transactions. Here is the enthusiasm for Sharia banking training at BS UII:



Figure 2. Implementation of Basic Sharia Banking Training and Product Contracts

The Following is the Implementation of Marketing Strategy Training:



Figure 3. Implementation of Selling Skill Training and Islamic Banking Practice

Socialization and Mentoring Stage

The implementation of the socialization and mentoring program at Bank Syariah UII is divided into two main sessions aimed at improving understanding and risk management skills as well as the bank's operational resilience in facing digital risks. The first session is Digital Risk Management Socialization, where participants are invited to understand the importance of risk management in the increasingly developing digital world. In this session, participants are given an understanding of the various types of risks that arise due to technological developments, such as cyber risks, data privacy risks, and threats from cyber-attacks. This socialization also discusses the regulations and standards that need to be adhered to by Islamic banks in facing digital risks, with a focus on mitigation efforts that must be made to maintain operational sustainability and protect customer data.

In the second session, namely Business Continuity Plan (BCP) Initiation Mentoring, the main focus is to guide Bank Syariah UII to prepare and implement an effective business continuity plan. BCP is a plan designed to ensure that the bank can continue to operate even if there is a disruption, such as a natural disaster, cyber-attack, or economic crisis. In this session, participants are given direct assistance in the planning and creation stages of BCP, starting from identifying the main risks that can disrupt bank operations to preparing the right mitigation strategy. This assistance also includes ways to simulate and test BCP plans to ensure that all parties in the bank are ready to face emergencies.

The importance of both sessions is increasingly relevant amidst the rapid digitalization occurring in the banking sector, including Islamic banking. Socialization of digital risk management provides awareness that risks do not only come from external factors but also from rapid technological changes. Digital risks that are not managed properly can harm banks in terms of reputation, finance, and credibility, especially in the context of Islamic banking, which must comply with Islamic principles in its operations. Therefore, understanding and implementing good digital risk management principles will maintain the integrity and sustainability of Islamic banking in the future. The assistance in initiating BCP aims to ensure that Bank Syariah UII has clear steps to deal with any form of uncertainty that may occur. A well-designed BCP not only strengthens the bank's resilience to external risks but also builds customer trust, which is very important in the banking industry.



Figure 4. Digital Risk Management Socialization Process and BCP Preparation Assistance

This assistance is expected to equip banks with readiness in managing crises and restoring operations quickly, as well as minimizing the impact of any disruptions that occur. This program will also help Bank Syariah UII respond more effectively to increasingly stringent regulations related to risk management and business continuity in the digital era.

Post-Implementation Stage

a. Evaluation and Follow-up

The implementation of the Sharia Banking Training Program and the Application of the Risk Management Model at Bank Syariah UII in the Society 5.0 Era has shown significant results in improving the knowledge and skills of participants in carrying out Sharia banking operations following current developments. Evaluation of the training, consisting of sessions on Basic Sharia Banking, Product Contracts, Selling Skills, and Sharia Banking Practices, showed that participants experienced a good increase in understanding of the basic principles of Sharia banking and the implementation of Sharia products following Islamic law.

The selling skills and Islamic banking practice sessions also made a positive contribution to participants' ability to market and implement Islamic banking products with a more professional approach and by customer needs in the digital era. The evaluation results showed that participants felt more prepared and confident in facing the increasingly complex dynamics of the Islamic banking market. However, several aspects still need to be improved to ensure that this training program provides maximum impact. Evaluation of the implementation of the Product Contract session showed the need to sharpen the material regarding the differences and application of each contract in the context of Islamic banking products in more depth. In addition, although Selling Skills was well received, several participants felt the need for additional training on more effective digital marketing techniques, given the rapid development of technology. For this reason, the recommended follow-up is to integrate more

intensive digital marketing training into the curriculum, as well as update the material related to product contracts to include a more detailed discussion of the implementation of Islamic products in an increasingly digitally connected world.

The Digital Risk Management Socialization Session and Business Continuity Plan (BCP) Initiation Assistance also showed good results in providing an understanding of the importance of digital risk management and bank operational preparedness in facing emergencies. However, the evaluation showed that participants needed a deeper understanding regarding the implementation of policies and regulations governing digital risk management in more detail. In addition, although the BCP assistance had gone well, some participants felt that BCP simulations or trials needed to be conducted more frequently to ensure the readiness of all parties in the bank in facing a crisis. As a follow-up, it is recommended to hold further training sessions that focus more on BCP simulations and the latest regulatory updates regarding digital risk management.

More structured follow-ups must be carried out to ensure that the implementation of this training program has a positive impact in the long term. Continuous development of training programs, by introducing the latest innovations in the digital world and Islamic banking, is very important so that Bank Syariah UII remains adaptive to changing times. In addition, it is also important to conduct periodic monitoring and evaluation related to the implementation of digital risk management and BCP in the bank to ensure its readiness and effectiveness in maintaining the continuity of bank operations. By integrating technology and a deeper understanding of Sharia, Bank Syariah UII will be increasingly prepared to face challenges in the Society 5.0 era.

b. Preparation of Reports

The reporting stage of the implementation of the Sharia Banking Training Program and the Application of Risk Management Models at Bank Syariah UII in the Society 5.0 Era will be compiled as an output of the community service journal that covers all training and mentoring activities. This report will detail the various activities that have been carried out, such as training sessions on the Basics of Sharia Banking, Product Contracts, Selling Skills, and Sharia Banking Practices, as well as two other important sessions, namely the Socialization of Digital Risk Management and Mentoring for the Initiation of Business Continuity Plan (BCP). In addition to describing the methodology and implementation process, this report will also present the results of the program evaluation, analysis of the impact on participants, and recommendations for follow-up for further development to contribute to the development of knowledge and practice of sharia banking in the dynamic digital era. Reporting activities will begin with the preparation of a draft community service journal that will be published in academic media or scientific journals as evidence of the results of the activities, and with this report, it is hoped that similar activities can be carried out again in the future better and using the latest scientific developments.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results and discussions that have been presented previously, the following conclusions can be drawn:

1. The Sharia banking training program organized by Bank Syariah UII in the Society 5.0 era is expected to provide a positive contribution to the development of the Sharia banking sector and society. This program is expected to produce competent experts in the field of Sharia banking who can face the challenges of digitalization and global economic development by introducing technology in training and emphasizing the implementation of effective risk management. In addition, this training is also expected to increase financial literacy in the community, which in turn will strengthen the position of Sharia banks in the Indonesian economy. Collaboration between technology, risk management, and training is very important in facing the development of the times, especially in the Society 5.0 era.
2. The implementation of the Digital Risk Management Regulation Socialization program at Bank Syariah UII and Mentoring for the Initiation of the Business Continuity Plan (BCP) at Bank Syariah UII has had a positive impact in increasing the readiness and understanding of bank staff in managing digital risks and designing business continuity plans. The socialization of digital risk management regulations has succeeded in educating bank managers about the importance of understanding applicable regulations, especially in dealing with data security threats and rapid changes in digital technology. In addition, mentoring in the initiation of the BCP provides a strong foundation for Bank Syariah UII to ensure stable operational continuity, even in emergencies or crises. This program also shows the importance of collaboration between academics, practitioners, and regulators in creating a safer and more resilient Islamic banking system.

Some suggestions that can be made as follow-up are as follows:

1. Based on the implementation of this program, Bank Syariah UII is expected to continue to strengthen ongoing training related to digital risk management regulations and BCP implementation. The preparation of a more interactive and practical technology-based training program will help bank staff to more easily understand and implement risk management procedures and business continuity plans more effectively. In addition, Bank Syariah UII needs to expand the use of technology-based risk monitoring systems to mitigate rapidly developing threats in the digital world. Strengthening internal policies and procedures related to cybersecurity and implementing periodic BCP trials will increase preparedness to face potential operational disruptions.

2. After the implementation of the Digital Risk Management Regulation Socialization and Business Continuity Plan (BCP) Initiation Assistance program at Bank Syariah UII, it is recommended that Bank Syariah UII continue educational efforts to all internal elements of the bank through ongoing training. This training needs to refer to the latest regulatory developments governing digital risk management, as well as ensuring that all parties fully understand the risks that can arise in bank operations, especially those related to cyber threats. In addition, it is important to improve the understanding of the implementation of BCP that is adaptive to technological changes and emergencies that may occur. Increasing the capacity of human resources (HR) through more in-depth and periodic training is expected to build the bank's operational resilience to increasingly complex potential disruptions.

ACKNOWLEDGMENT

The authors would like to express their heartfelt gratitude to the Directorate of Research and Community Service of Universitas Islam Indonesia (UII) and the UII Waqaf Foundation (PYBW UII) for their generous financial support. Their commitment to fostering research and community service has played a crucial role in the success of this project, and we are deeply thankful for their continued trust and partnership. Without their funding, this initiative would not have been possible.

REFERENCES

- A. Stevenson. (2010). Oxford Dictionary of English. Oxford: Oxford University Press.
- Adelina, Y., Trilaksono, T., & Rohi-Mone, R. (2020). Do corporate and Sharia compliance governance affect enterprise risk management implementation?. *Jurnal Keuangan dan Perbankan*. <https://doi.org/10.26905/jkdp.v24i1.3768>.
- Firdaus, A. (2023). Implementation of Prudential Principles and Risk Management in Sharia Bank Financial Management (Case Study of Indonesian Sharia Bank). *Indonesian Journal of Multidisciplinary Sciences (IJoMS)*. <https://doi.org/10.59066/ijoms.v2i1.303>.
- Nugroho, A., Asfahani, A., Sugiarto, F., Hs, S., Setiono, A., & Sain, Z. (2023). Community Assistance in Utilizing Sharia-Based Digital Banking. *Amalee: Indonesian Journal of Community Research and Engagement*. <https://doi.org/10.37680/amalee.v4i2.2948>.
- R. Westerman, G., & Hunter. (2007) IT risk: turning business threats into competitive advantage. (pp. 2-7). Boston: Harvard Business School Press.
- S. Djojosoedarso. (2003). Prinsip-prinsip manajemen risiko dan asuransi. Jakarta: Salemba Empat.
- S.S. Kamarudin, M. M. Ali, A. A. Aziz, dan I.Z. Abidin, I. Z. (2020). "Industry 4.0 and Society 5.0: A review of the concept, technology and its impact". In *Journal of Physics: Conference Series*, Vol. 1529, No. 1, pp. 012074.

- Santoso, I. (2018). Sosialisasi dan Pelatihan Implementasi Akad-Akad dan Produk Perbankan Syariah. *Jurnal Pengabdian Pada Masyarakat*. <https://doi.org/10.30653/002.201832.66>.
- Suhartini, N., Atiah, I., & Najib, M. (2023). Literature Study Of Investment Risk Management Implementation In Sharia Banking. *Syiar Iqtishadi : Journal of Islamic Economics, Finance and Banking*. <https://doi.org/10.35448/jiec.v7i2.23253>.
- Wahyuni-S, E., Candra, R., & Asmawanti-S, D. (2020). Dimensions and Orientation of Sharia Banking Corporate Social Responsibility In the Society 5.0. , 5, 177-190. <https://doi.org/10.29240/alfalah.v5i2.1832>.
- Y. A. P. Pardjo. (2017). *Manajemen Risiko Perusahaan*. Growing.