

**RISK MANAGEMENT PROCESS FOR MICRO BUSINESS
OWNERS: A STUDY ON SALES AGENTS AND PRODUCERS**

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AUTHOR DECLARATION

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged.

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ABSTRAK

Tesis ini membangunkan proses pengurusan risiko yang praktikal dan mudah digunakan untuk perniagaan mikro. Tesis ini menggunakan pendekatan kajian kumpulan berfokus. Subjek penyiasatan adalah pemilik perniagaan mikro. Objektif tesis ini adalah untuk meneroka dan menganalisis proses pengurusan risiko yang dibangunkan untuk perniagaan, mencadangkan proses pengurusan risiko bagi perniagaan mikro menggunakan Garis Panduan Pengurusan Risiko ISO 31000: 2018 sebagai asas, dan untuk menilai kebolehgunaan praktikal proses pengurusan risiko untuk perniagaan mikro. Pengumpulan data dilakukan dalam dua peringkat. Pada peringkat pertama, analisis mendalam terhadap kesusasteraan dilakukan untuk mencapai objektif penyelidikan yang pertama. Hasil analisis digunakan untuk mencapai objektif penyelidikan kedua iaitu untuk mencadangkan proses pengurusan risiko untuk perusahaan mikro. Pada peringkat kedua, temu bual yang mendalam dengan responden dilakukan untuk mendapatkan maklum balas mengenai kebolehgunaan praktikal proses pengurusan risiko. Tesis ini menggunakan penilaian penggunaan berfokus (UFE) untuk menilai kebolehgunaan praktikal proses pengurusan risiko yang dibangunkan untuk perniagaan mikro. Tesis ini mendapati terdapat pelbagai jenis proses pengurusan risiko yang dibangunkan oleh kajian-kajian sebelumnya yang semuanya berkumpul kepada proses pengurusan risiko yang dibangunkan oleh ISO 31000: 2018. Proses pengurusan risiko yang dibangunkan untuk perniagaan mikro mempunyai enam langkah iaitu mewujudkan konteks perniagaan, mengenal pasti risiko, analisis risiko, penilaian risiko, rawatan risiko, dan pemantauan dan kajian semula. Dari maklum balas penilaian, tesis ini menghasilkan proses pengurusan risiko yang praktikal dan mudah digunakan oleh pemilik perniagaan mikro.

Kata kunci: pengurusan risiko, perniagaan mikro, perusahaan mikro, ISO 31000: 2018, PKS, perusahaan kecil dan sederhana, kumpulan berfokus, penilaian penggunaan berfokus (UFE).

ABSTRACT

Risk management has become a necessity and requires a systematic consideration in decision-making processes of business. However, SMEs have limited resources to apply a formal risk management. Therefore, the thesis develops a practical and easy to use risk management process for micro businesses. The objectives of the thesis are to explore and analyse the risk management processes developed for businesses, to propose a risk management process for micro businesses using ISO 31000: 2018 Risk Management Guidelines as basis, and to evaluate the practical usability of the risk management process. The thesis uses a focused-group study approach. The subject of investigation is micro business owners. Data collection is done in two stages. At the first stage, an in-depth analysis of the literatures is done to achieve the first research objective. The outcome of the analysis is used to achieve research objective two, that is propose a risk management process for micro businesses. At the second stage, in-depth interviews with respondents are done to get feedbacks on the evaluation of the practical usability of the risk management process. The thesis uses utilisation-focused evaluation (UFE) to evaluate the practical usability of the risk management process developed for micro business. The thesis finds there are various types of risk management process developed by previous studies which all converge to the risk management process developed by ISO 31000: 2018. The risk management process developed for micro business has six steps that are establishing the business context, risk identification, risk analysis, risk evaluation, risk treatment, and monitoring and review. From the feedbacks of evaluation, the thesis produced a risk management process that is practical and easy to be used by micro business owners.

Keyword: risk management, micro business, micro enterprises, ISO 31000: 2018, SME, small and medium enterprises, focused group, utilisation focused evaluation (UFE).

الملخص

أطروحة تطور عملية وسهلة الاستخدام لإدارة المخاطر للشركات الصغيرة. تستخدم الأطروحة نهج دراسة جماعية مركزة. موضوع التحقيق هو أصحاب الأعمال الصغيرة. وتتمثل أهداف هذه الأطروحة في استكشاف وتحليل عمليات إدارة المخاطر التي تم تطويرها للشركات، وتطوير عملية إدارة المخاطر للشركات الصغيرة باستخدام المبادئ التوجيهية لإدارة المخاطر ISO 31000: 2018 كأساس، وتقييم الاستخدام العملي لعملية إدارة المخاطر. ويتم جمع البيانات على مرحلتين. في المرحلة الأولى، يتم إجراء تحليل متعمق للأدب لتحقيق الهدف البحثي الأول. وتستخدم نتائج التحليل لتحقيق الهدف الثاني من البحوث، أي تطوير عملية إدارة المخاطر للشركات الصغيرة. وفي المرحلة الثانية، تجري مقابلات متعمقة مع المجيبين للحصول على تعليقات بشأن تقييم قابلية عملية إدارة المخاطر للاستعمال. تستخدم الأطروحة التقييم الذي يركز على الاستخدام (UFE) لتقييم الاستخدام العملي لعملية إدارة المخاطر التي تم تطويرها للأعمال التجارية الصغيرة. وجدت الأطروحة أن هناك أنواعاً مختلفة من عملية إدارة المخاطر التي طورتها الدراسات السابقة والتي تتلاقى جميعها مع عملية إدارة المخاطر التي طورها ISO 31000: 2018. عملية إدارة المخاطر التي وضعت للأعمال التجارية الصغيرة ست خطوات التي هي تحديد سياق الأعمال، وتحديد المخاطر، وتحليل المخاطر، وتقييم المخاطر، ومعالجة المخاطر، والرصد والمراجعة. من ردود الفعل التقييم، أنتجت أطروحة عملية إدارة المخاطر التي هي عملية وسهلة الاستخدام من قبل أصحاب الأعمال الصغيرة.

الكلمة الرئيسية: إدارة المخاطر، الأعمال التجارية الصغيرة، الشركات الصغيرة، ISO 31000: 2018، الشركات الصغيرة والمتوسطة، المجموعة المركزة، التقييم المركز على الاستخدام (UFE).

TABLE OF CONTENTS

Content	Page
AUTHOR DECLARATION	i
ACKNOWLEDGEMENTS	ii
ABSTRAK	iii
ABSTRACT	iv
الملخص	v
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF APPENDICES	xi
CHAPTER 1	12
1.1 Background of Study	12
1.2 Importance and Challenges of SMEs	14
1.3 Sole Proprietorship	15
1.4 Problem Statement	16
1.5 Research Aim and Objectives	19
1.6 Research Questions	20
1.7 Significance of the Study	20
1.8 Scope and Limitation of the Study	20
CHAPTER 2	22
2.1 Introduction	22
2.2 Definition of Risk	22
2.3 Risk Management	22
2.3.1 Risk Management Benefits	24
2.4 ISO 31000: 2018 – Risk Management Guidelines	25
2.5 Risk Management Processes by Previous Studies	33
2.6 Summary	90
CHAPTER 3	92
3.1 Introduction	92
3.2 Research Design	92
3.3 Data Collection	93
3.4 Respondent Selection	96
3.5 Data Analysis	98
3.6 Utilisation-Focused Evaluation	100
3.7 Evaluating the Practical Usability of Risk Management Process Developed for SMEs	102
CHAPTER 4	105

4.1	Introduction	105
4.2	Risk Management Processes Developed by Previous Studies for Businesses	105
4.3	Risk Management Process for Micro Business Using ISO 31000: 2018 Risk Management Guidelines as Basis	112
4.4	The Practical Usability of the Risk Management Process	119
4.5	Proposed Risk Management Process for Micro Business	125
4.6	Risk Management Process for Micro Business After the Practical Usability Evaluation	128
4.7	Discussions on the Risk Management Processes Developed for Businesses	129
4.8	Discussion on the Risk Management Process Developed for Micro Business Using ISO 31000: 2018 as Basis	130
4.9	Discussion on the Practical Usability of the Risk Management Process Developed for Micro Business	131
4.10	Summary	132
CHAPTER 5		133
5.1	Introduction	133
5.2	Conclusion	133
5.3	Contribution	133
5.4	Limitations	137
5.5	Recommendations	137
REFERENCES		139

LIST OF TABLES

Table	Page
Table 1.1: Definition of SMEs based on sectors, size, sales turnover, and number of employees.	13
Table 4.1: Comparisons risk management processes by previous studies.	110
Table 4.2: The comparison of risk management steps found in risk management processes developed by previous studies against ISO 31000: 2018.	112
Table 4.3: Risk Assessment Scale for Likelihood and Impact	116
Table 4.4: Risk responses by Baranoff et. al. (2009)	118
Table 4.5: Risk likelihood-impact, risk score, risk response, and risk mitigation actions	118
Table 4.6: Summary of comments and evaluations from respondents on the proposed risk management process for micro business.	123
Table 4.7: Summary of the risk management process developed for micro business by this thesis.	129
Table 5.1: Comparisons risk management processes by previous studies.	135

LIST OF FIGURES

Figures	Page
Figure 2.1: Risk management process developed by ISO 31000: 2018.	26
Figure 2.2: Risk management process developed by Baranoff et al. (2009).	34
Figure 2.3: Risk map example by Baranoff et al. (2009)	37
Figure 2.4: The traditional risk management matrix (for one risk)	40
Figure 2.5: An example of current risk handling in a firm by Baranoff et al. (2009).	41
Figure 2.6: Risk management process for agricultural sector.	42
Figure 2.7: Risk management Risk Based Thinking Process developed by Ramly & Osman (2018).	47
Figure 2.8: Operational risk management framework for SMEs developed by Naude & Chiweshe (2017).	52
Figure 2.9: Modular, optional and sequential (MOS) framework corresponding to the core synthesized ERM process developed by Bensaada & Taghezout (2019).	55
Figure 2.10: Risk analysis according to risk representation templates from Module 7.	61
Figure 2.11: Risk management process developed for construction projects by Srinivas (2019).	67
Figure 2.12: Incorporation of ERM-IF into SM-RMM.	75
Figure 2.13: Risk management process developed by Panigrahi (2012).	77
Figure 2.14: Risk management process for SMEs developed by Verbano & Venturini (2013).	78
Figure 2.15: Risk management process for SMEs developed by Ekwere (2016).	79
Figure 2.16: Risk management process by Falkner & Hiebl (2015).	86
Figure 3.1: Data collection process	93
Figure 4.1: The common steps of risk management process from previous studies.	109
Figure 4.2: The risk management process for micro business.	114

Figure 4.3: Risk Matrix modified by Hamir (2018) 117

Figure 5.1: Respondent sent a screenshot of the word document opened on her device. 155

Figure 5.2: Interviewer sent a risk matrix with highlighted risk score representing respondent's risk score. 156

Figure 5.3: Picture sent by R4 to ask about how to answer the evaluation. 175

LIST OF APPENDICES

Appendices	Page
Appendix A: Risk Management Process for Respondents' Evaluations	146
Appendix B: Interview Transcript with Respondents	151
Appendix C: Evaluation of the Risk Management Process by Respondents	179

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