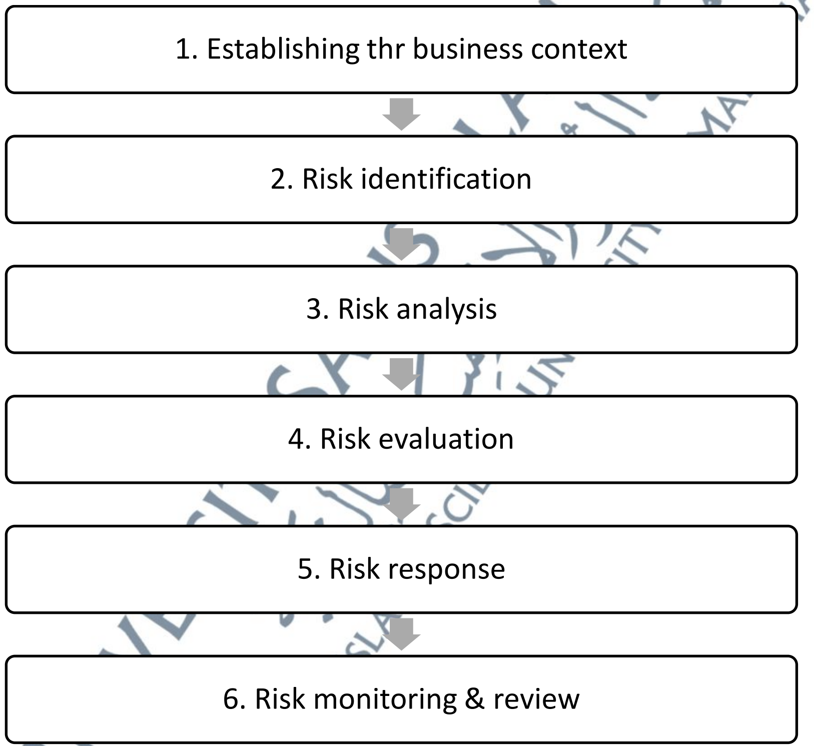
APPENDIX A

RISK MANAGEMENT PROCESS FOR RESPONDETS’ EVALUATIONS

RISK MANAGEMENT PROCESS FOR MICRO ENTERPRISE



Risk management steps	Evaluation criteria	Evaluation question	Answer	Evaluation/Comments
Establish the business context	Respondent understands the background and objective of the business.	• Can you explain on your business background? • Do you understand the background of your business? • Why do you do business?		
	Respondent knows who the stakeholders of the business are.	Who else is related to your business, like other agents, or suppliers? Is there any and what are their roles?		
	Respondent understands the process of making the business products.	Do you have any business products? What are the processes that are needed to get a product reach to customers?		
	Respondent knows the risk tolerance and available resources.	Do you know your business capacity and resources? Is it enough to withstand risks? For example, do you have enough fund to refund your customers if there is product damage?		

Risk identification	Respondent can identify the problems and issues faced by the business.	Can you identify one problem or issue faced by the business?		
	Respondent can identify how the problems and issues impact the business.	How does that problem impact your business?		
	Respondent can translate the problems and issues to risks.	Can you translate the problem to risk? For example, if you have an issue with handphones, that is part of operational risk because it will impact your engagement with customers.		
	Respondent can translate the impacts of the problems and issues to risk impacts.	Can you translate the problem's impact to risk impact?		
Risk analysis	Respondent can score the risk likelihood and risk impact according to the given Likert scale of 1 to 5.	Can you score the likelihood and impact of the risk using the provided the guide of Likert scale from 1 to 5?		
	Respondent can calculate the risk score by multiplying the scores for risk likelihood and risk impact.	Can you calculate the risk score by multiplying the likelihood score with the risk impact?		

Risk evaluation	Respondent can map the scored risks into risk matrix.	Can you map the risk in the risk matrix provided in the guides, according to the risk scores?		
Risk response	Respondent can decide risk mitigation plans and actions within the business' capacity.	Can you decide on risk mitigation plans and actions with the capacity and resources that you have?		
	For the risks that have no mitigation plans yet, the respondent can plan risk response with the guidance of the risk response quadrant according to the risk scores.	Is there any risk that have no mitigation plan yet? Is the risk response quadrant in the guides helpful in deciding mitigations?		
Monitoring and review	Respondent can monitor any changes in risk levels or risk scores.	Will you be able to monitor any changes of the risk scores?		
	Respondent can identify whether the risk mitigation actions reduce the likelihood of the risks, or impact of the risks, or both likelihood and impact of the risks.	Can you identify whether the risk mitigation actions reduce the risk likelihood, or impact, or both likelihood and impact of the risk?		
	Respondent can find alternatives if the risk mitigation actions does not reduce, or even increase the	Will you be able to find alternatives if the risk mitigation actions does not		

	likelihood of the risks or impact of the risks, or both.	change the risk scores, or even increase the risk scores?		
	Respondent can set a schedule to periodically review the risk treatments placed on each risk.	Will you be able to set a schedule to review the risk treatments, whether the risk treatments are in place or not?		
	Respondent can continue the risk management process cycle to ensure no new risks are left out, and existing risks are well attended.	Can you continue the risk management cycle to ensure no new risks are left out and all risk are attended?		

APPENDIX B

INTERVIEW TRANSCRIPT WITH RESPONDENTS

Interview transcript with Respondent 1

Date: 5 July 2021 to 6 July 2021

Medium: Telegram messaging application

Interviewer (I) [05.07.21 09:30]: Assalamualaikum cik. Saya Hakimah dari USIM merupakan pelajar sarjana dalam bidang Pengurusan Risiko. Saya sedang melakukan kajian tentang proses pengurusan risiko untuk perusahaan mikro, seperti perusahaan cik. Adakah cik berminat untuk menjadi responden kajian saya?

Respondent 1 (R1) [05.07.21 10:02]: Ya saya berminat

I [05.07.21 10:07]: Terima kasih atas kesudian cik untuk menyertai kajian saya. Sebelum tu, boleh saya tahu nama cik dan apa produk yang cik jual?

R1 [05.07.21 10:36]: (Respondent stated her name), Bougas Beauty. Skincare

I [05.07.21 10:39]: Jadi cik adalah agent utk Bougas Beauty kan? Saya perlu brief tentang study saya dekat cik. Nak tau cik lebih selesa kalau saya call, atau saya hantar voice note, atau saya tulis penerangan?

R1 [05.07.21 13:52]: Yer sy. Tulis.

I [05.07.21 13:53]: Baik 😊 cik prefer bahasa inggeris atau melayu ya?

R1 [05.07.21 13:54]: Melayu

I [05.07.21 13:54]: Okay cik 😊 Kajian saya adalah untuk membina satu proses pengurusan risiko untuk perniagaan mikro. Perusahaan mikro adalah apa-apa perniagaan yang mempunyai kurang dari 5 pekerja, dan menghasilkan keuntungan sebanyak RM300,000 dan kurang. Proses pengurusan risiko yang saya cadangkan bertujuan membantu peniaga untuk mengeluarkan atau mengenal pasti risiko dan menguruskan risiko tersebut tanpa bantuan sesiapa. Apa yang cik perlu lakukan adalah memberi penilaian dan komen samada langkah-langkah yang dicadangkan dan soalan-soalan yang ditanya adalah mudah difahami ataupun tidak. Jika cik mempunyai soalan, cik boleh terus tanya saya bila-bila masa. Maksudnya, kalau cik rasa ada langkah-langkah yang susah, cik boleh terus tanya saya. Proses pengurusan risiko ni ada 6 langkah. Langkah-langkah tu adalah mewujudkan konteks perniagaan, kenal pasti risiko, analisa risiko, penilaian risiko, tindak balas risiko, dan pemantauan dan pemantauan risiko dan kajian semula. Kalau cik ada apa-apa soalan, cik boleh terus mencelah.

Langkah pertama adalah mewujudkan konteks perniagaan. Maksudnya, cik kena tahu latar belakang perniagaan cik, tujuan perniagaan, kenapa cik berniaga, siapa pemegangtaruh dalam perniagaan iaitu orang-orang yang terlibat dengan perniagaan cik, dan juga apa yang cik jual. Cik juga perlu kenal pasti tahap toleransi risiko dan kapasiti perniagaan yang cik ada. Maksudnya, cik kena tahu berapa yang cik ada, dan kalau ada risiko berlaku, perniagaan cik boleh tak tangani risiko tu.

Langkah kedua ialah kenal pasti risiko. Cik boleh mulakan dengan kenal pasti apa-apa masalah yang ada dalam perniagaan. Lepastu, kenal pasti macamana masalah tu beri kesan kepada perniagaan cik. Seterusnya, cik kena terjemah masalah kepada risiko. Kesan masalah tu diterjemah kepada kesan risiko. Contohnya, perniagaan ada masalah sebab telefon tiba-tiba rosak. Kesan dia, cik tak boleh nak hubungi pelanggan.

Langkah ketiga ialah analisa risiko. Analisa risiko ni mudah. Cik kena bagi markah dekat risiko yang cik dah kenal pasti. Cik boleh guna panduan yang ada. Kalau kita guna contoh tadi, katakan kebarangkalian telefon rosak agak kecil, cik boleh bagi skor 2. Kesannya cik tak boleh hubungi pelanggan, dan agak besar. Jadi skor untuk kesan ialah 4. Lepastu, cik perlu kira skor risiko. Formula dia mudah, cik kena darabkan skor kebarangkalian dengan skor kesan. Macam tadi kita ada kebarangkalian 3 dan kesan dia 4, jadi skor dia 2x4=8.

Langkah keempat ialah penilaian risiko. Dah sampai tahap ni, cik kena petakan risiko. Pemetaan risiko mudah je. Cik boleh ikut nombor di kepala matriks risiko, ikut skor kebarangkalian atau impak. Lepastu, cik kenal pasti kedudukan risiko tu dalam matriks risiko. Cik boleh guna kod untuk mewakili risiko yang cik dah kenal pasti awal tadi supaya senang nak petakan dia. Contohnya, risiko telefon rosak boleh diganti dengan R1. Cik boleh tengok gambar rajah matriks risiko, cari skor kebarangkalian 2 dan skor kesan 4, pastu cik letak R1 dekat kotak yang bersilang.

Langkah kelima ialah tindak balas risiko. Kat sini, cik dah kenal pasti risiko dan skor dia. Sekarang, cik kena kenal pasti macamana nak mitigate atau kurangkan risiko. Cik boleh rujuk jadual kuadran risiko yang saya ada masukkan untuk kenal pasti apa yang boleh dilakukan ke atas risiko. Contohnya, risiko telefon rosak skor dia 8. untuk skor 8, cik boleh ambil tindakan untuk kurangkan kebarangkalian telefon rosak untuk berlaku. Mungkin boleh cuba penyelenggaraan berkala untuk telefon untuk kurangkan kebarangkalian dia rosak. Tapi, kalau cik ada cara lain yang lebih baik dan bersesuaian, cik boleh terus guna. Jadual kuadran risiko tu hanya sebagai panduan kalau cik rasa taktau nak buat apa untuk kurangkan risiko.

Langkah terakhir adalah pemantauan risiko dan kajian semula. Kita guna contoh tadi, cik dah selenggara telefon secara berkala, jadi sekarang cik kena kenal pasti kebarangkalian telefon rosak samada makin bertambah atau berkurang. Cik kena pantau tahap risiko atau skor risiko tu. Katakan kalau tindakan cik ambil ni tak jalan, telefon masih lagi rosak, jadi cik kena cari jalan lain sebagai alternatif. Contohnya, mungkin cik perlu telefon baru. tapi cik kena fikir juga, takpe ke kalau tukar baru? Berbaloi ke?

Kacau duit keluar masuk tak? Akhir sekali, cik kena juga buat langkah ni secara berkala. Mungkin setahun sekali atau dua kali, ikut kemampuan dan keutamaan cik.

Langkah-langkah ni semua akan jadi satu cycle atau kitaran. Maksudnya, lepas cik dah buat langkah terakhir, nanti lepas satu-satu masa, cik kena ulang balik langkah pertama. Bila nak buat tu terpulang pada cik. Dalam proses pengurusan risiko yang saya akan bagi ni, ada beberapa soalan yang cik perlu jawab.

I [05.07.21 14:36]: (Interviewer send Word document to be filled by respondent)

R1 [05.07.21 19:05]: Pastu kena jawab yg ni je ke kimah?

I: [05.07.21 19:06]: Aah betul. Dalam tu kan ada ruang kosong utk jawapan & penilaian kan, isi part yg tu. Kalau ada apa2 nak tanya, tanya je tau hihi

R1 [05.07.21 21:23]: Penilaian tu cmne? Isi jwpan..pastu penilaian tu?

I [05.07.21 21:48]: Penilaian tu, saya nak tau cik rasa langkah2 tu senang ke susah? Atau ada benda yang perlu tambah atau kurangkan

R1 [05.07.21 21:49]: Tudiaa bnyakk aih nak kena taip..

I [05.07.21 21:49]: Cik rasa soalan2 penilaian tu boleh jawan ke tak?

R1 [05.07.21 21:49]: 😂😂

I [05.07.21 21:49]: Huhuhu 😅

R1 [05.07.21 21:49]: Igtkan tanda2 jaa. Mencabar betul nak menjawab tuu. Kena fikir

I [05.07.21 21:50]: Memang tujuan dia nak mintak pendapat cik senang ke tak benda ni. Kami nak tau cik boleh tak kenalpasti & uruskan risiko dalam perniagaan cik. Sbb cik uruskan semua sorang kan. Kalau tanda2 takut tak dapat tangkap masalah yg ada dalam cadangan pengurusan risiko tu hehe. Sbb tu kami mintak cik tuliskan kalau ada apa2 yang tak kena 😁

R1 [06.07.21 00:39]: (Respondent return the Word document. The response is attached in Appendix C)

I [06.07.21 00:40]: Terima kasih cik sudi jawab soalan2 tu

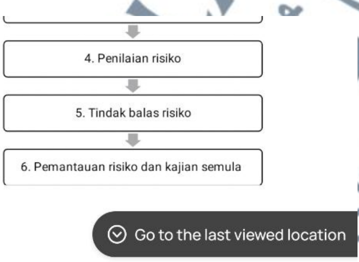
R1 [06.07.21 00:40]: Xtau betul ke x awak

I [06.07.21 00:41]: Takpe cik takde betul atau salah 😃 Ada mana-mana bahagian yang cik tak faham ke?

R1 [06.07.21 00:41]: Xde

I [06.07.21 00:41]: (After checking the document sent by respondent) cik, ni yang asal yg saya bagi 😅

R1 [06.07.21 00:42]: Ehh..kan ada saya tulis tuu. Ni ada



ria penilaian	Soalan penilaian	Jawapan	F
nden hami latar ng gaan dan if/tujuan gaan.	• Bolehkan anda menerangkan latar belakang perniagaan anda? • Adakah anda faham tentang latar belakang perniagaan anda? • Kenapa anda melakukan perniagaan?	Saya menjana pendapatan lebih sebagai mini agen produk local penjagaan kulit wajah iaitu Bougas Beauty yang mempunyai 6 jenis item, pencuci, skrub, toner, serum, pelembap dan sunscreen. Ya. Saya bertindak untuk memberi manfaat dan berkongsi ilmu tentang penjagaan kulit wajah dengai baik supaya kita semua dapat mengecapi impian untuk mendapatkan kulit wajah yang sihat. Saya menjalankan perniagaan ini untuk menambahkan lagi pendapatan seharian.	
nden tahu	Siapakan yang berkaitan	Ketua dalam perniagaan ini	

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

I [06.07.21 00:42]: jap ya cik saya check dulu

R1 [06.07.21 00:44]: (Respondent returned the Word document. The response is attached in Appendix C). Tak faham cara nak pemetaan tuu..kan darab..risiko dgn kesan yer..alaa xigt sudah..dpt laa 12. Pastu xtau nk peta mcm mne ikut rujukan tuu

I [06.07.21 00:45]: haa dah dapat tengok. ohh faham2. dia kena refer pada matriks yang saya sertakan kat bahagian panduan tu. contoh risiko cik kebarangkalian 3, impak 4 kan?

R1 [06.07.21 00:46]: Betul

I [06.07.21 00:46]: jadi kita tengok macam baca graf. kena cari kebarangkalian 3 duduk mana & impak 4 duduk mana. pastu kita tanda kat mana dia jumpa/intersect. situlah kedudukan risiko cik

I [06.07.21 00:48]: contoh risiko cik tu kedudukan dia kat yang saya highlight tu

Kebarangkalian	Hampir pasti berlaku (5)	Sederhana (5)	Tinggi (10)	Tinggi (15)	Ekstrim (20)	Ekstrim (25)
	Kemungkinan berlaku (4)	Sederhana (4)	Sederhana (8)	Tinggi (12)	Tinggi (16)	Ekstrim (20)
	Sederhana (3)	Rendah (3)	Sederhana (6)	Tinggi (9)	Tinggi (12)	Tinggi (15)
	Kemungkinan kecil berlaku (2)	Rendah (2)	Sederhana (4)	Sederhana (6)	Sederhana (8)	Tinggi (10)
	Jarang berlaku (1)	Rendah (1)	Rendah (2)	Rendah (3)	Sederhana (4)	Sederhana (5)
		Tidak signifikan (1)	Kecil (2)	Signifikan (3)	Besar (4)	Memusnahkan (5)
				Kesan		

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

I [06.07.21 00:48]: secara keseluruhan, cik rasa langkah-langkah ni semua senang dan praktikal tak?

R1 [06.07.21 00:48]: Ooooooo. Langkah2 ape? Nk mengenal pasti risiko ke?

I [06.07.21 00:49]: semua 6 langkah pengurusan risiko semua sekali secara keseluruhan

R1 [06.07.21 00:50]: Fahamm..

I [06.07.21 00:50]: ni ya, dan langkah-langkah lain jugak. cik rasa cik boleh tak gunakan yang saya bagi tu jadi panduan utk cik kenalpasti & uruskan risiko perniagaan cik?

R1 [06.07.21 00:51]: In shaa Allah boleh. Sbb senang nk faham. N nk buat

I [06.07.21 00:51]: alhamdulillahhh. terima kasih banyak atas feedback dari cik

R1 [06.07.21 00:52]: Sama2

I [06.07.21 00:52]: sebelum saya tangguh, boleh tak nak tahu umur & tahap pelajaran cik, kalau cik tak keberatan?

R1 [06.07.21 00:52]: 26..master

I [06.07.21 00:52]: tapi saya tak disclose nama cik, jangan risau ^^ wahh alhamdulillah, maklum. ada apa-apa lagi cik nak tanya atau komen tentang langkah2 pengurusan risiko tadi?

R1 [06.07.21 00:53] Xde dah.. In shaa Allah

I [06.07.21 00:54]: alhamdulillah, terima kasih banyak atas kerjasama dari pihak cik. panjang umur kita boleh jumpa insyaAllah

R1 [06.07.21 00:54]: 😊

I [06.07.21 00:54]: stay safe 😊 Assalamualaikum :D

R1 [06.07.21 00:54]: Waalaikumussalam

Interview transcript with Participant 2

Date: 5 July 2021 to 1 August 2021

Medium: Telegram messaging application

Interviewer (I) [05.07.21 13:39]: Assalamualaikum cik. Saya Hakimah dari USIM merupakan pelajar sarjana dalam bidang Pengurusan Risiko. Saya sedang melakukan kajian tentang proses pengurusan risiko untuk perusahaan mikro, seperti perusahaan cik. Adakah cik berminat untuk menjadi responden kajian saya?

Respondent 2 (R2) [05.07.21 13:50]: Ya

I [05.07.21 13:50]: Terima kasih atas kesudian cik untuk menyertai kajian saya. Sebelum tu, boleh saya tahu nama cik dan apa produk yang cik jual?

R2 [05.07.21 13:52]: (Respondent states her name). Saya amik commision buat arts

I [05.07.21 13:53]: Wahhh menarik. Dah lama ke cik buat commission? Cik jual hasil arts di mana?

R2 [05.07.21 13:54]: I started my business since end of december 2020 and sold them mostly online via shopee & Instagram

I [05.07.21 13:55]: Memang based di platform e-commerce ya. Menarik, lagi-lagi musim pandemik orang tak boleh nak keluar rumah kan. Baik, saya perlu brief tentang study saya dekat cik. Nak tau cik lebih selesa kalau saya call, atau saya hantar voice note, atau saya tulis penerangan?

R2 [05.07.21 13:56]: Ya, betul sekali. Tulis saja, saya lebih suka membaca 😂

I [05.07.21 13:57]: Baikkk. Cik prefer bahasa melayu atau inggeris ya?

R2 [05.07.21 13:58]: English. Bahasa also can. Mana2 yang senang bagi you lah

I [05.07.21 14:15]: Okay cik ☺️ My study is about building a risk management process for micro business. Micro business is any business that have less than 5 employees and have annual profit of RM300,000 and less. The risk management process that I proposed is expected to help you to come out with risks and you can manage the risks on your own. What I need you to do with the risk management process, is to evaluate and comment whether the steps or questions are easy to understand. If you have any questions, you can directly ask me anytime. Meaning if you find the steps are difficult or complicated, you can ask me. If you think the steps are hard to understand, you can let me know. There are 6 steps in the risk management process. The steps are establishing the business context, risk identification, risk analysis, risk evaluation, risk response, and monitoring and review. I will briefly explain each step and you can interrupt me any time if you have any question.

I [05.07.21 14:16]: Interviewer send Word document to be filled by respondent

I [05.07.21 14:16]: The first step is establishing the business context. You need to know your business background, business objectives as in why you do business, business stakeholders, those people who are related to your business, and business products that you are selling. At this stage, you must also identify your risk tolerance and available capacity. Meaning, you need to know how much you have and can your business withstand if risk event occurs.

The second step is risk identification. You can start with identifying business problems and issues. After that, identify how those problems and issues impact your business. The next step is to translate the business problems and issues to risks. The impacts of the business problems and issues will be the risk impacts. For example, the business issue is your handphone suddenly broke down. The impact is you cannot contact your customer.

The third step is risk analysis. Risk analysis is simple. You need to score the risk that you have identified. You need to estimate how likely the risk will happen, and how much the risk will impact you. You can use the guide included. Using the previous example, let say the likelihood of your phone to break down is unlikely to happen, therefore the likelihood score is 2. The impact is you cannot contact your customer which is a major impact. Therefore, the impact score is 4. Then you need to calculate the risk score. The formula is simple, where you need to multiply the likelihood score by the impact score. Following the example, your risk score will be 2 times 4, that is 8. The fourth step is risk evaluation. At this stage, you need to map your risk. Risk mapping is simple. You need to follow the number headers of likelihood and impact in the risk matrix and identify the location of the identified risk. At this stage, you may use codes to represent your risk so that you can map them easily. For example, the risk of your phone to break down can be represented by R1. You can refer to risk map diagram and find the likelihood score of 2 and the impact score of 4, and place R1 in the respective boxes.

The fifth step is risk response. At this stage, you already identified you risk and the risk score. Next is you have to identify the risk mitigation action. You can refer to risk quadrant table provided to identify what can be done to mitigate the risk. For example, you already have the risk of your phone broken down and the risk score is 8. For risks with score of 8, you can take actions to reduce the likelihood of risks. Maybe you can try doing regular maintenance of your phone to reduce the likelihood of your phone break down. However, if you have any other methods that suits you better, you can always use them. The risk quadrant table is as a guidance if you feel lost of what to do to mitigate the risks.

The last step is monitoring and review. From the previous example, now you have done regular maintenance on your phone, you need to identify whether the likelihood of your phone broken down increase or decrease. You need to monitor the risk level. Let say if the mitigation action does not, you have done regular maintenance on your phone, but your phone still breaks down, you might need to think of alternatives. For example, maybe you need to change to new phone. However, you need to consider whether it is okay to change to new phone. Is it worth? Will it affect your cashflow? Apart from that, you have to do this step periodically, maybe once or twice a year, according to your preferability.

The steps will be a cycle. Meaning, after you are done with monitoring and review, you will have to do risk identification again after a certain period. This period will be set by you. There are questions included with the risk management process.

Kalau cik ada tak faham kat mana, tanya je saya anytime 😊

R2 [05.07.21 14:19]: So i kene tulis dekat words u bagi tu kan?

I [05.07.21 14:20]: Ya betul. Cik isi dalam petak kosong dalam words tu

R2 [05.07.21 14:20]: Alright, it might take a while 😁😁😁 I need to open my laptop dulu lah.

I [05.07.21 14:21]: Hihi no worries cik. Take your time 😊

I [06.07.21 11:31]: Assalamualaikum cik. So far okay ke buat evaluation tu? Ada apa2 masalah atau apa2 yang boleh saya bantu?

R2 [06.07.21 15:52]: Wsalam, not yet dear. I got quite busy. I will send to you once i dah siap isi ya. So sorry.

I [06.07.21 20:09]: Huhu okay cik :)

I [11.07.21 19:28]: Assalamualaikum cik. Kalau ada bahagian mana2 yg cik tak faham, cik boleh terus tanya ya 😄

R2 [12.07.21 14:32]: Salam hakimah.. macam mana nak isi ni ya? Ada 2 box. Sy isi di bhgian answer je kan? I have difficulty to fill in the “Respondent must know the risk tolerance and available resources.” Can you explain a bit

R2 [12.07.21 15:19]: (Respondent sent an incomplete evaluation). Okay dah filled in setakat yg sy tahu. Semoga membantu

I [12.07.21 15:25]: Wsalam Yep dia ada 5column.

1. Risk management steps
2. Evaluation criteria
3. Evaluation question (soalan2 yg cik kena jawab)
4. Answer (isi jawapan kt sini)
5. Evaluation/comment (yg ni cik evaluate step tu. Contohnya, senang faham ke tak, membantu tak utk identify & manage risk, etc)

Risk tolerance ni maksudnya cik kena tahu sebanyak mana risiko yg cik boleh tanggung. Cik boleh bagi value dalam bentuk monetory. Contohnya mcm cik buat arts kan, kalau ada berus rosak, cik hanya boleh beli berus pada harga rm30 sebatang. Ni limit yg cik boleh bagi utk ganti berus yg dah rosak. Available resources pun sama jugak. Cik kena kenal pasti berapa duit, atau pekerja, atau art supply etc yg cik ada, in case kalau ada risiko berlaku.

I [12.07.21 15:38]: (In reply to respondent’s evaluation) Okay cik terima kasihh. Nti saya tengok ya 😄 Cik, yang cik jawab tu betul dah. ada satu lagi column yg saya nak mintak cik isi huhu. column hujung kanan yg tanya evaluation/comments. utk column tu, cik perlu evaluate atau nilai steps yang cik dah lakukan utk manage risks tu. cik boleh comment either step tu senang ke, susah ke, ada yang perlu tambah baik, atau perlu buang step sebab cik rasa step tu complicated.

I [22.07.21 14:04]: Assalamualaikum cik. Kalau ada masalah utk isi bahagian evaluation, cik boleh bagitau saya ya. Kalau cik siapkan evaluation sebelum hari ahad boleh? Saya kena masukkan data cik sekali dalam analysis 😅

R2 [22.07.21 14:06]: Waalaikumussalam. Boleh2, sorry sangat. Jap eh, layan live uel jap 🤣

I [22.07.21 14:06]: kekekeke baik cik

R2 [22.07.21 14:07]: Btw evaluation tu based on apa? Ada rank 1-5 mcm tu ke? Ke mcm mana nak tulis tu?

I [22.07.21 14:09]: cik boleh bagi dalam bentuk penulisan, sebab kalau bagi numbers boleh jadi saya salah interpret nanti. contoh, kalau step/soalan2 utk step risk identification senang dan mudah nak buat, cik boleh tulis "senang faham, mudah untuk mengenalpasti risiko". kalau cik rasa susah, cik boleh tulis "kurang faham, tak dapat kenalpasti risiko". kalau steps lain ada masalah, cik boleh tulis je apa yg cik rasa susah nak buat tu. kalau panjang pun takpe

R2 [22.07.21 14:10]: Ooo macam tu, orite nti sy buat ya

I [22.07.21 14:11]: okay, terima kasih cik :D

R2 [22.07.21 20:27]: (Respondent return the Word document. The response is attached in Appendix C). Awak,, sorry ya lambat. Chcek if i fill correctly? Additional comment, the colum might be easily understood if you prepare other small business way of mitigation/ identify risk Any guidance or templates from other small business. So terbuka sikit minda sy nak identifies problem and solution for the problem. Hehe

I [22.07.21 21:12]: Alhamdulillahh tqsm cik. Maksud cik bagi contoh ke? Mcm state apa business lain buat utk setiap step?

R2 [22.07.21 21:18]: Haah betul. Macam in general gitu. Eh ada eh ? 😂 But you've done great good in explaining things too 👍

I [22.07.21 22:45]: Takde cik, saya tak bg contoh huhu. Sbb ni tak pernah apply kat mana2 lagi. Kita nak tengok mana best method utk semua ;) Alhamdulillahh. Secara keseluruhan, cik rasa steps tu membantu tak utk cik manage risks dalam business? Are the steps practical & easy to use?

R2 [01.08.21 06:14]: Yess

I [01.08.21 12:31]: Alhamdulillah. Terima kasih banyak atas kerjasama cik untuk menjawab soalan2 saya 😄 Panjang umur boleh kita jumpa insyaAllah Stay safe :D

Interview transcript with Participant 3

Date: 7 July 2021 to 16 July 2021

Medium: Telegram messaging application

Interviewer (I) [07.07.21 22:57]: Assalamualaikum encik. Saya Hakimah dari USIM merupakan pelajar sarjana dalam bidang Pengurusan Risiko. Saya sedang melakukan kajian tentang proses pengurusan risiko untuk perusahaan mikro, seperti perusahaan encik. Adakah cik berminat untuk menjadi responden kajian saya?

R3 [08.07.21 07:09]: Waalaikumsalam. Ya saya

I [08.07.21 11:04]: Terima kasih atas kesudian encik untuk menyertai kajian saya. Sebelum tu, boleh saya tahu nama encik dan business encik?

R3 [08.07.21 22:50]: Sama2 , nama sy (respondent stated his name). Buat masa ni sy menterak burung puyuh kecil2lan

I [08.07.21 22:51]: ohh. encik akmal ternak burung puyuh secara full time ya? atau sebagai side income?

R3 [08.07.21 22:51]: Buat masa ni sy buat sebagai full time

I [08.07.21 22:52]: ohh alhadmulillahh. Saya perlu brief tentang study saya dekat cik. Nak tau cik lebih selesa kalau saya call, atau saya hantar voice note, atau saya tulis penerangan?

R3 [08.07.21 22:55]: Boleh hantar penerangan saja pd sy

I [08.07.21 22:56]: Maklum encik. Encik prefer bahasa inggeris atau melayu ya?

R3 [08.07.21 22:57]: Mana2 pun boleh

I [08.07.21 23:03]: Okay encik :) Kajian saya adalah untuk membina satu proses pengurusan risiko untuk perniagaan mikro. Perusahaan mikro adalah apa-apa perniagaan yang mempunyai kurang dari 5 pekerja, dan menghasilkan keuntungan sebanyak RM300,000 dan kurang. Proses pengurusan risiko yang saya cadangkan bertujuan membantu peniaga untuk mengeluarkan atau mengenal pasti risiko dan menguruskan risiko tersebut tanpa bantuan sesiapa. Apa yang cik perlu lakukan adalah memberi penilaian dan komen samada langkah-langkah yang dicadangkan dan soalan-soalan yang ditanya adalah mudah difahami ataupun tidak. Jika cik mempunyai soalan, cik boleh terus tanya saya bila-bila masa. Maksudnya, kalau cik rasa ada langkah-langkah yang susah, cik boleh terus tanya saya. Proses pengurusan risiko ni ada 6 langkah. Langkah-langkah tu adalah mewujudkan konteks perniagaan, kenal pasti risiko, analisa risiko, penilaian risiko, tindak balas risiko, dan pemantauan dan pemantauan risiko dan kajian semula. Kalau cik ada apa-apa soalan, cik boleh terus mencelah.

Langkah pertama adalah mewujudkan konteks perniagaan. Maksudnya, cik kena tahu latar belakang perniagaan cik, tujuan perniagaan, kenapa cik berniaga, siapa pemegangtaruh dalam perniagaan iaitu orang-orang yang terlibat dengan perniagaan cik, dan juga apa yang cik jual. Cik juga perlu kenal pasti tahap toleransi risiko dan kapasiti perniagaan yang cik ada. Maksudnya, cik kena tahu berapa yang cik ada, dan kalau ada risiko berlaku, perniagaan cik boleh tak tangani risiko tu.

Langkah kedua ialah kenal pasti risiko. Cik boleh mulakan dengan kenal pasti apa-apa masalah yang ada dalam perniagaan. Lepastu, kenal pasti macamana masalah tu beri kesan kepada perniagaan cik. Seterusnya, cik kena terjemah masalah kepada risiko. Kesan masalah tu diterjemah kepada kesan risiko. Contohnya, perniagaan ada masalah sebab telefon tiba-tiba rosak. Kesan dia, cik tak boleh nak hubungi pelanggan.

Langkah ketiga ialah analisa risiko. Analisa risiko ni mudah. Cik kena bagi markah dekat risiko yang cik dah kenal pasti. Cik boleh guna panduan yang ada. Kalau kita guna contoh tadi, katakan kebarangkalian telefon rosak agak kecil, cik boleh bagi skor

2. Kesannya cik tak boleh hubungi pelanggan, dan agak besar. Jadi skor untuk kesan ialah 4. Lepastu, cik perlu kira skor risiko. Formula dia mudah, cik kena darabkan skor kebarangkalian dengan skor kesan. Macam tadi kita ada kebarangkalian 3 dan kesan dia 4, jadi skor dia 2x4=8.

Langkah keempat ialah penilaian risiko. Dah sampai tahap ni, cik kena petakan risiko. Pemetaan risiko mudah je. Cik boleh ikut nombor di kepala matriks risiko, ikut skor kebarangkalian atau impak. Lepastu, cik kenal pasti kedudukan risiko tu dalam matriks risiko. Cik boleh guna kod untuk mewakili risiko yang cik dah kenal pasti awal tadi supaya senang nak petakan dia. Contohnya, risiko telefon rosak boleh diganti dengan R1. Cik boleh tengok gambar rajah matriks risiko, cari skor kebarangkalian 2 dan skor kesan 4, pastu cik letak R1 dekat kotak yang bersilang.

Langkah kelima ialah tindak balas risiko. Kat sini, cik dah kenal pasti risiko dan skor dia. Sekarang, cik kena kenal pasti macamana nak mitigate atau kurangkan risiko. Cik boleh rujuk jadual kuadran risiko yang saya ada masukkan untuk kenal pasti apa yang boleh dilakukan ke atas risiko. Contohnya, risiko telefon rosak skor dia 8. untuk skor 8, cik boleh ambil tindakan untuk kurangkan kebarangkalian telefon rosak untuk berlaku. Mungkin boleh cuba penyelenggaraan berkala untuk telefon untuk kurangkan kebarangkalian dia rosak. Tapi, kalau cik ada cara lain yang lebih baik dan bersesuaian, cik boleh terus guna. Jadual kuadran risiko tu hanya sebagai panduan kalau cik rasa taktau nak buat apa untuk kurangkan risiko.

Langkah terakhir adalah pemantauan risiko dan kajian semula. Kita guna contoh tadi, cik dah selenggara telefon secara berkala, jadi sekarang cik kena kenal pasti kebarangkalian telefon rosak samada makin bertambah atau berkurang. Cik kena pantau tahap risiko atau skor risiko tu. Katakan kalau tindakan cik ambil ni tak jalan, telefon masih lagi rosak, jadi cik kena cari jalan lain sebagai alternatif. Contohnya, mungkin cik perlu telefon baru. tapi cik kena fikir juga, takpe ke kalau tukar baru? Berbaloi ke? Kacau duit keluar masuk tak? Akhir sekali, cik kena juga buat langkah ni secara berkala. Mungkin setahun sekali atau dua kali, ikut kemampuan dan keutamaan cik. Langkah-langkah ni semua akan jadi satu cycle atau kitaran. Maksudnya, lepas cik dah buat langkah terakhir, nanti lepas satu-satu masa, cik kena ulang balik langkah pertama. Bila nak buat tu terpulang pada cik. Dalam proses pengurusan risiko yang saya akan bagi ni, ada beberapa soalan yang cik perlu jawab.

I [08.07.21 23:03]: (Interviewer send Word document to be filled by respondent)

I [08.07.21 23:04]: Jadi saya nak mintak encik isi kan borang penilaian ni. kalau encik ada apa2 soalan semasa nak isi borang ni, encik boleh terus tanya saya ya

R3 [09.07.21 11:37]: Baik sy akn isi ya. Bagi masa sikit

I [09.07.21 11:56]: Baik 😁

I [11.07.21 19:28]: Assalamualaikum encik. Kalau ada apa2 nak tanya masa isi, boleh terus tanya ya 😄 Dalam word yg saya bagi tu ada 5column.

1. Risk management steps
2. Evaluation criteria
3. Evaluation question (soalan2 yg cik kena jawab)
4. Answer (isi jawapan kt sini)
5. Evaluation/comment (yg ni cik evaluate step tu. Contohnya, senang faham ke tak, membantu tak utk identify & manage risk, etc)

R3 [13.07.21 00:23]: sy kena isi ke setiap penilaian/komen utk setiap kotak?

I [13.07.21 00:23]: Ya betul. Kena isi utk setiap kotak/step

R3 [13.07.21 00:23]: oo baik. (Respondent returned the Word document. The response is attached in Appendix C). baik sudah. kalau ada yang sy salah buat boleh bgtau ya

I [13.07.21 21:44]: alhamdulillah, terima kasih encik sbb sudi jawab soalan2 dan beri penilaian utk langkah2 pengurusan risiko. sebelum ke soalan terakhir, boleh saya tau umur encik, tahap pelajaran & berapa ramai staff yang bekerja di bawah encik sekarang?

R3 [13.07.21 23:22]: Sy tahun ni 25 tahun, lepasan diploma pengurusan ladang. Buat masa skrg ni staf sy baru seorang.

I [14.07.21 12:40]: Ohh alhamdulillahh. Jadi encik uruskan business berdua lah dgn staff kan? Secara keseluruhan, encik rasa langkah2 pengurusan risiko tu mudah & praktikal tak? Atau encik rasa encik akan perlu bantuan dr pakar utk bantu encik gunakan langkah2 tersebut utk pengurusan risiko perniagaan encik?

R3 [16.07.21 12:29]: Maaf yaa busy sikit sehari dua ni. Ya saya urus dengan staff. Overall sy rasa pengurusan risiko tu praktikal sebab senang nak nampak apa yang kita mungkin telepas pandang. Buat masa ni sy belum lg memerlukan bantuan pakar, tp mungkin pd masa akn dtg bila datang masalah yg memerlukan pakar, sy akan rujuk.

I [16.07.21 12:31]: Huhu takpe encik no problem 👍 Alhamdulillahh. Encik bela puyuh fulltime kan? Atau ada kerja lain?

R3 [16.07.21 20:31]: Sy bela fulltime

I [16.07.21 21:04]: 👍 Sebelum tangguh, encik ada apa2 nak komen tentang langkah2 pengurusan risiko yg cik beri penilaian tu? Apa2 yg boleh ditambah baik atau apa2 yg perlu dibuang?

R3 [16.07.21 21:09]: Takde rasanya. Bagus2

I [16.07.21 21:09]: Alhamdulillahh. Terima kasih banyak kerana sudi jawab soalan2 dr syaa

R3 [16.07.21 21:09]: Memudahkan pengusaha kecil nilai balik bisnes utk improvement. Sama2 cik

I [16.07.21 21:10]: 👍 Panjang umur boleh jumpa insyaAllahh. Stay safe :D Assalamualaikum

R3 [16.07.21 21:10]: Insya Allahh bila pkp abes. Waalaikumsalam

Interview transcript with Participant 4

Date: 11 July 2021 to 16 July 2021

Medium: WhatsApp messaging application

Interviewer (I) [11/07/2021, 19:21]: Salam R4. Nak tanya, R4 masih jual shaklee kan? Kita tanya bukan nak beli tau 😅😅 kita nak cari responden huhu

Respondent 4 (R4) [11/07/2021, 19:35]: wslm kimss. aah still jual kims, tak buat marketing je dah😂 hahahahahha boleh sgttt. share je

I [11/07/2021, 19:47]: Alhamdulillahhhh thank you R4 🥺🥺 Baik, kita perlu brief pasal study kita dekat R4. R4 prefer call ke, atau voice note atau written explanation?

R4 [11/07/2021, 21:37]: written explanation shld be okay kims. sebab R4 balik lewat takut tak sempat nak call. anything fr u kims, chaiyok💪🏼🤍

I [11/07/2021, 22:24]: Okiee. Nak dalam bm ke english?

R4 [11/07/2021, 22:30]: mana2 pon okay kims, yg ni up to u

I [11/07/2021, 23:05]: Hihi okiee. My study is about building a risk management process for micro business. Micro business is any business that have less than 5 employees and have annual profit of RM300,000 and less. The risk management process that I proposed is expected to help you to come out with risks and you can manage the risks on your own. What I need you to do with the risk management process, is to evaluate and comment whether the steps or questions are easy to understand. If you have any questions, you can directly ask me anytime. Meaning if you find the steps are difficult or complicated, you can ask me. If you think the steps are hard to understand, you can let me know. There are 6 steps in the risk management process. The steps are establishing the business context, risk identification, risk analysis, risk evaluation, risk response, and monitoring and review. I will briefly explain each step and you can interrupt me any time if you have any question.

I [11/07/2021, 23:09]: (Interviewer send English version of Word document to be filled by respondent)

I [11/07/2021, 23:09]: The first step is establishing the business context. You need to know your business background, business objectives as in why you do business, business stakeholders, those people who are related to your business, and business products that you are selling. At this stage, you must also identify your risk tolerance and available capacity. Meaning, you need to know how much you have and can your business withstand if risk event occurs.

The second step is risk identification. You can start with identifying business problems and issues. After that, identify how those problems and issues impact your business. The next step is to translate the business problems and issues to risks. The impacts of the business problems and issues will be the risk impacts. For example, the business issue is your handphone suddenly broke down. The impact is you cannot contact your customer.

The third step is risk analysis. Risk analysis is simple. You need to score the risk that you have identified. You need to estimate how likely the risk will happen, and how much the risk will impact you. You can use the guide included. Using the previous example, let say the likelihood of your phone to break down is unlikely to happen, therefore the likelihood score is 2. The impact is you cannot contact your customer which is a major impact. Therefore, the impact score is 4. Then you need to calculate the risk score. The formula is simple, where you need to multiply the likelihood score by the impact score. Following the example, your risk score will be 2 times 4, that is 8.

The fourth step is risk evaluation. At this stage, you need to map your risk. Risk mapping is simple. You need to follow the number headers of likelihood and impact in the risk matrix and identify the location of the identified risk. At this stage, you may use codes to represent your risk so that you can map them easily. For example, the risk of your phone to break down can be represented by R1. You can refer to risk map diagram and find the likelihood score of 2 and the impact score of 4, and place R1 in the respective boxes.

The fifth step is risk response. At this stage, you already identified you risk and the risk score. Next is you have to identify the risk mitigation action. You can refer to risk quadrant table provided to identify what can be done to mitigate the risk. For example, you already have the risk of your phone broken down and the risk score is 8. For risks with score of 8, you can take actions to reduce the likelihood of risks. Maybe you can try doing regular maintenance of your phone to reduce the likelihood of your phone break down. However, if you have any other methods that suits you better, you can always use them. The risk quadrant table is as a guidance if you feel lost of what to do to mitigate the risks.

The last step is monitoring and review. From the previous example, now you have done regular maintenance on your phone, you need to identify whether the likelihood of your phone broken down increase or decrease. You need to monitor the risk level. Let say if the mitigation action does not, you have done regular maintenance on your phone, but your phone still breaks down, you might need to think of alternatives. For example, maybe you need to change to new phone. However, you need to consider whether it is okay to change to new phone. Is it worth? Will it affect your cashflow? Apart from that, you have to do this step periodically, maybe once or twice a year, according to your preferability.

The steps will be a cycle. Meaning, after you are done with monitoring and review, you will have to do risk identification again after a certain period. This period will be set by you. There are questions included with the risk management process. Kalau ada mana2 part yg tak faham, tanya je tau anytime hihi

I [11/07/2021, 23:20]: (Interviewer send Malay version of Word document to be filled by respondent) Yg ni Malay version kalau R4 selesa utk jawab bm

R4 [11/07/2021, 23:30]: thanks kimss! ok anything will let u know ya. bila due kims?

I [11/07/2021, 23:30]: Okiee!

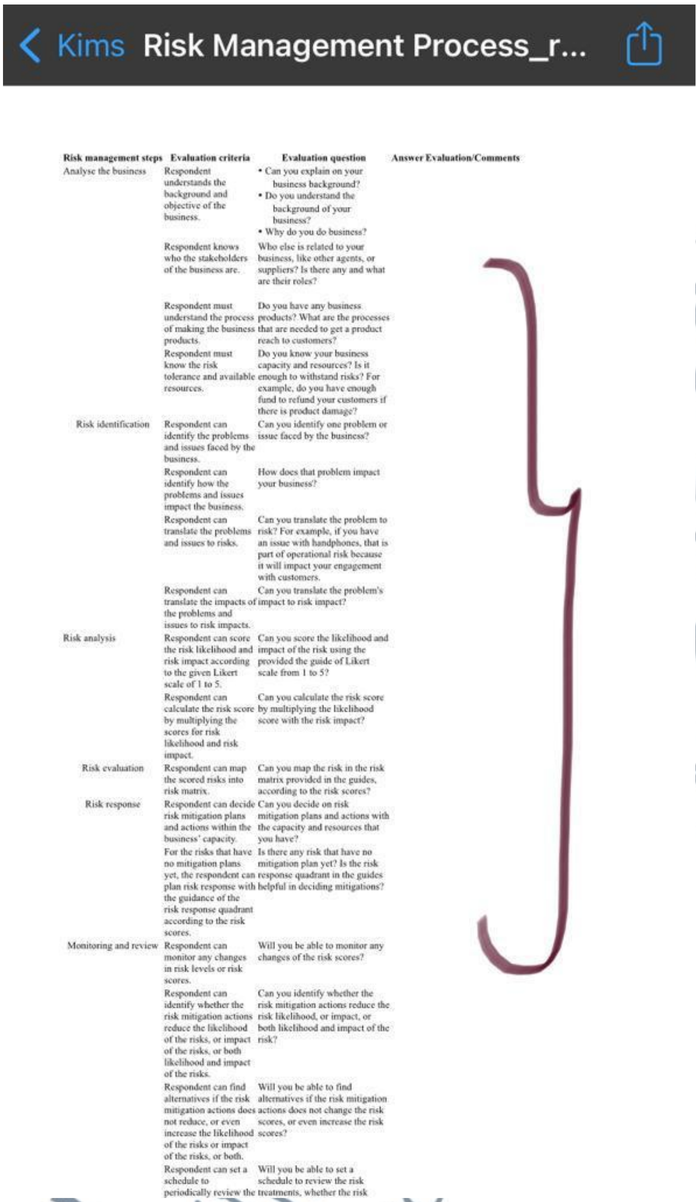
R4 [11/07/2021, 23:30]: estimated date utk siap ke?

I [11/07/2021, 23:30]: By this week boleh?

R4 [11/07/2021, 23:30]: siap R4 jawab ni maksudnya

I [11/07/2021, 23:31]: Faham2 hee. Thusrday/friday ke?

R4 [11/07/2021, 23:32]: yg ni mmg wajib bagi comments kims kan? okay boleh fri shld be okay, kalau R4 boleh siapkan awal R4 share answer terus (R4 sent a picture as attached in Figure 5.3)



Risk management steps	Evaluation criteria	Evaluation question	Answer Evaluation/Comments
Analyse the business	Respondent understands the background and objective of the business.	• Can you explain on your business background? • Do you understand the background of your business? • Why do you do business?	
	Respondent knows who the stakeholders of the business are.	Who else is related to your business, like other agents, or suppliers? Is there any and what are their roles?	
	Respondent must understand the process of making the business products.	Do you have any business products? What are the processes that are needed to get a product reach to customers?	
	Respondent must know the risk tolerance and available resources.	Do you know your business capacity and resources? Is it enough to withstand risks? For example, do you have enough fund to refund your customers if there is product damage?	
Risk identification	Respondent can identify the problems and issues faced by the business.	Can you identify one problem or issue faced by the business?	
	Respondent can identify how the problems and issues impact the business.	How does that problem impact your business?	
	Respondent can translate the problems and issues to risks.	Can you translate the problem to risk? For example, if you have an issue with handphones, that is part of operational risk because it will impact your engagement with customers.	
	Respondent can translate the impacts of the problems and issues to risk impacts.	Can you translate the problem's impact to risk impact?	
Risk analysis	Respondent can score the risk likelihood and risk impact according to the given Likert scale of 1 to 5.	Can you score the likelihood and impact of the risk using the provided the guide of Likert scale from 1 to 5?	
	Respondent can calculate the risk score by multiplying the scores for risk likelihood and risk impact.	Can you calculate the risk score by multiplying the likelihood score with the risk impact?	
Risk evaluation	Respondent can map the scored risks into risk matrix.	Can you map the risk in the risk matrix provided in the guides, according to the risk scores?	
Risk response	Respondent can decide risk mitigation plans and actions within the business' capacity.	Can you decide on risk mitigation plans and actions with the capacity and resources that you have?	
	For the risks that have no mitigation plans yet, the respondent can plan risk response with the guidance of the risk response quadrant according to the risk scores.	Is there any risk that have no mitigation plan yet? Is the risk response quadrant in the guides helpful in deciding mitigations?	
Monitoring and review	Respondent can monitor any changes in risk levels or risk scores.	Will you be able to monitor any changes of the risk scores?	
	Respondent can identify whether the risk mitigation actions reduce the likelihood of the risks, or impact of the risks, or both likelihood and impact of the risks.	Can you identify whether the risk mitigation actions reduce the risk likelihood, or impact, or both likelihood and impact of the risk?	
	Respondent can find alternatives if the risk mitigation actions does not reduce, or even increase the likelihood of the risks or impact of the risks, or both.	Will you be able to find alternatives if the risk mitigation actions does not change the risk scores, or even increase the risk scores?	
	Respondent can set a schedule to periodically review the	Will you be able to set a schedule to review the risk treatments, whether the risk	

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

I [11/07/2021, 23:34]: Yayy okayyy. Tqsm R4 🥰 Yep dia ada 5column.

1. Risk management steps

2. Evaluation criteria

3. Evaluation question (yg ni R4 kena jawab)

4. Answer (isi jawapan kt sini)

5. Evaluation/comment (yg ni R4 evaluate step tu. Contohnya, senang faham ke tak, membantu tak utk identify & manage risk, etc)

R4 [11/07/2021, 23:35]: okay kims thanks! doakan R4 kims hehehe

I [11/07/2021, 23:39]: Hihi semoga dipermudah semua urusan 😘

I [16/07/2021, 12:08]: Salam R4. Ada apa2 problem tak nak isi tu? Mana2 part yg R4 tak faham ke?

R4 [16/07/2021, 12:15]: wasalam kims. R4 dah go through question hari tu tapi R4 baru nak jawab ptg ni after work, apa2 R4 roger balik kims tau

I [16/07/2021, 12:21]: Okiee no problem

R4 [16/07/2021, 12:27]: thanks kims. kimsss give me time a bit yaaa 🙁 sorry late. kims apa beza answer dgn comments?

I [17/07/2021, 08:30]: Okiee np. Answer tu R4 jwb soalan yg question. Comments/evaluation, R4 bg comment kt step tu. Cth mcm risk evaluation. R4 comment la step tu senang ke susah nak buat, ada problem ke masa nak jawab. R4 bg evaluation

R4 [17/07/2021, 08:35]: oooh okok, kira yg evaluation tu R4 comment pasal framework of question being asked ni. alritee kims

I [17/07/2021, 08:36]: Yesss betul2

R4 [17/07/2021, 22:45]: kims boleh ke kalau eveluation tu, the same comments?

I [17/07/2021, 22:46]: Boleh je tak kisah. Yg penting bg comment 😆

R4 [17/07/2021, 22:47]: lepastu kan kims R4 strt having trouble nak jawab risk evaluation, risk response & monitoring and review..

R4 [17/07/2021, 22:47]: should I call u ke.. noted hehe

Interviewer called Respondent 4 right after to explain verbally on the theoretical risk management steps. The respondent interrupts straight away to ask on steps that she did not understand and how to evaluate the theoretical risk management steps.

R4 [18/07/2021, 08:40]: (Respondent returned the Word document. The response is attached in Appendix C). kims here u go ya, apa2 tak jelas roger2

I [18/07/2021, 11:03]: Alhamdulillahh tqsm R4. Sebelum nak tanya soalan last, boleh tak nak tahu R4 punya current education level? And dah berapa lama R4 jual shaklee?

R4 [18/07/2021, 11:07]: degree kims. master tak hbis lagi. Hehe. 8 months. my pleasure kims, thanks fr the opportunity best jugak jwb

I [18/07/2021, 11:08]: Ooo kira skrg tgh buat masters kan? 😚😚

R4 [18/07/2021, 11:08]: aah betul

I [18/07/2021, 11:08]: Sebelum tangguh, zeeb ada apa2 nak komen tentang langkah2 pengurusan risiko yg cik beri penilaian tu, secara keseluruhan? Apa2 yg boleh ditambah baik atau apa2 yg perlu dibuang?

R4 [18/07/2021, 11:11]: R4 okay dgn overall process tu, rasa dah concise & complete

I [18/07/2021, 11:12]: Membantu tak kalau R4 nak buat risk assessment utk R4 punya shaklee?

R4 [18/07/2021, 11:18]: kalau utk shaklee R4, yg monitoring and review tu maybe tak relate sgt ke R4 sebab R4 punya business static je takde penambahan supplier / downline. jadi dia static utk 6 months ++. boleh nak monitor tapi once a year

I [18/07/2021, 12:05]: Ohhh faham2. Thank you so much R4 sudi jawab soalan2 hihi. InsyaAllah ada rezeki kita jumpa 🤭

R4 [18/07/2021, 12:09]: Ameen. my pleasure kims doakan R4 ya😍 kims btw yg steps kims pkai tu mmg dari theory eh?

I [18/07/2021, 12:15]: InsyaAllah. R4 pun doakan kita 🙈 Aah drpd theory, kita kumpulkan semua and compare dgn ISO

R4 [18/07/2021, 13:01]: oh ok ok thanks kims

APPENDIX C

EVALUATION OF RISK MANAGEMENT PROCESS BY RESPONDENTS

Evaluation of risk management process by Respondent 1

Langkah pengurusan risiko	Kriteria penilaian	Soalan penilaian	Jawapan	Penialaian/Komen
Mewujudkan konteks perniagaan	Responden memahami latar belakang perniagaan dan objektif/tujuan perniagaan.	Bolehkan anda menerangkan latar belakang perniagaan anda? Adakah anda faham tentang latar belakang perniagaan anda? Kenapa anda melakukan perniagaan?	Saya menjana pendapatan lebih sebagai mini agen produk local penjagaan kulit wajah iaitu Bougas Beauty yang mempunyai 6 jenis item, pencuci, skrub, toner, serum, pelembap dan sunscreen. Ya. Saya bertindak untuk memberi manfaat dan berkongsi ilmu tentang penjagaan kulit wajah dengai baik supaya kita semua dapat mengecapi impian untuk mendapatkan kulit wajah yang sihat. Saya menjalankan perniagaan ini untuk menambahkan lagi pendapatan seharian.	Bagus
	Responden tahu siapa pihak berkepentingan dalam perniagaan.	Siapakan yang berkaitan dengan perniagaan anda (stakeholders),	Ketua dalam perniagaan ini atau dipanggil sebagai pengasas ialah	Bagus

		contohnya agen lain, atau pembekal? Apakah peranan mereka dalam perniagaan anda?	Puan Erni dan Encik Faisal. Setiap antara kami mempunyai kumpulan masing-masing yang diketuai oleh seorang ketua. Ianya mempunyai tahap-tahap yang tertentu untuk para agen meningkatkan lagi mutu dan diri.	
	Responden mesti memahami prosess pembuatan produk perniagaan.	Adakah perniagaan anda mempunya sebarang produk? Apakah proses yang perlu dilakukan sebelum produk sampai ke tangan pelanggan?	Ya ada, kami semua perlu mengeluarkan sejumlah modal tertentu untuk pembelian stok. Jadi para pelanggan boleh membeli produk ini dari kami sendiri.	Bagus
	Responden mesti tahu tahap toleransi risiko dan sumber sedia ada.	Adakah anda tahu kemampuan dan sumber perniagaan (staff, aset dsb)? Adakah ia cukup untuk menangani risiko? Contohnya, jika anda perlu membayar balik pelanggan kerana kerosakan produk, adakah anda mempunyai dana yang cukup?	Ya. Saya mampu membayar balik sebarang ganti rugi daripada pelanggan.	Bagus
Kenal pasti risiko	Responden boleh mengenalpasti masalah dan isu yang dihadapi oleh perniagaan.	Bolehkan anda mengenalpasti satu masalah atau isu yang dihadapi oleh perniagaan?	Tidak cukup masa. Saya memerlukan masa yang lebih bagi melakukan online marketing atau iklan-iklan menarik untuk menarik perhatian pembeli	Baik
	Reponden boleh mengenalpasti bagaimana masalah dan isu memberi kesan kepada perniagaan.	Bagaimanakah masalah tersebut memberi kesan kepada perniagaan anda?	Perniagaan saya tidak mudah dikenali ramai	Baik
	Responden boleh menterjemah masalah dan isu kepada risiko.	Bolehkah anda menterjemah masalah tersebut kepada risiko? Contohnya, masalah berkaitan	Barang perniagaan saya tidak diketahui ramai dan orang ramai	Baik

		dengan telefon adalah risiko operasi kerana ia memberi kesan kepada penglibatan pelanggan.	juga tidak mengetahui saya berniaga secara dalam talian.	
	Responden boleh menterjemah kesan masalah dan isu kepada kesan risiko.	Bolehkah anda menterjemah kesan masalah tersebut kepada kesan risiko?	Barang yang dijual kurang mendapat sambitan daripada pelanggan dari negeri negeri luar Terengganu.	Baik
Analisa risiko	Responden boleh memberi markah kepada kebarangkalian risiko dan kesan risiko berdasarkan skala Liker 1 hingga 5.	Bolehkah anda memberi markah kepada kebarangkalian risiko dan juga kesan risiko berdasarkan skala Likert 1 hingga 5?	3 & 4	Bagus
	Responden boleh mengira skor risiko dengan mendarabkan skor kebarangkalian risiko kepada skor kesan risiko.	Bolehkah anda mengira skor risiko dengan mendarabkan merkah kebarangkalian risiko kepada markah kesan risiko?	12	Baik
Penilaian risiko	Responden boleh melakukan pemetaan risiko yang telah diskorkan ke dalam matriks risiko.	Bolehkah anda memetakan risiko ke dalam matriks risiko seperti di bahagian panduan, berdasarkan skor risiko?		Baik
Tindak balas risiko	Responden boleh membuat keputusan untuk pelan dan tindakan mitigasi risiko dalam kemampuan perniagaan.	Bolehkan anda membuat keputusan pelan dan tindakan mitigasi dengan kemampuan dan sumber perniagaan anda?	Ya	Baik
	Untuk risiko yang tiada pelan mitigasi, responden boleh merancang tindak balas risiko berpandukan kuadran tindak balas risiko dan skor risiko.	Adakah ada risiko yang masih belum mempunyai pelan mitigasi? Adakah kuadran tindak balas risiko dalam bahagian panduan membantu anda untuk menentukan mitigasi?	Ya	Baik
Pemantauan risiko dan kajian semula	Responden boleh memantau sebarang perubahan dalam paras atau skor risiko.	Adakah anda mampu untuk memantau sebarang perubahan pada skor risiko?	Ya	Bagus

	Responden boleh mengenal pasti samada tindakan mitigasi risiko mengurangkan kebarangkalian risiko berlaku, atau impak risiko, atau kedua-dua kebarangkalian dan impak risiko.	Bolehkah anda mengenalpasti samada tindakan mitigasi risiko megurangkan kebarngkalian risiko, atau kesan risikom atau kedua-dua kebarangkalian dan kesan risiko?	Ya	Bagus
	Responden boleh mencari alternatif sekiranya tindakan mitigasi risiko tidak mengurangkan, malah meningkatkan kebarangkalian risiko, impak risiko, atau kedua-duanya.	Adakah anda mampu untuk mencari tindakan mitigasi risiko alternatif sekitanya tindakan mitigasi tidak mengubah markah risiko, malah meningkatkan markah risiko?	Ya	Baik
	Responden boleh menyediakan jadual untuk pemantauan berkala ke atas mitigasi risiko yang ditetapkan ke atas setiap risiko.	Adakah anda boleh menyediakan jadual untuk pemantauan berkala untuk memastikan mitigasi risiko mengikut tertib?	Ya	Baik
	Responden boleh meneruskan kitaran proses pengurusan risiko untuk memastikan tiada risiko baru yang tercicir dan risiko sedia ditangani dengan baik.	Bolehkah anda meneruskan kitaran pengurusan risiko untuk memastikan tiada risiko baru tercicir, dan supaya semua risiko ditangani dengan baik?	Boleh	Bagus

Evaluation of risk management process by Respondent 2

Risk management steps	Evaluation criteria	Evaluation question	Answer	Evaluation/Comments
Establish the business context	Respondent understands the background and objective of the business.	Can you explain on your business background? Do you understand the background of your business? Why do you do business?	This is an online based business, focuses on art and calligraphy. I took a commission on art especially floral patterns. It is customized in accordance to customer's request but i also posted a few of my paintings in my ig feed for their reference. I started my business as a hobby first, then when people started to show interest in my painting, then I decided to sell them.	Easy to understand, very clear.
	Respondent knows who the stakeholders of the business are.	Who else is related to your business, like other agents, or suppliers? Is there any and what are their roles?	This is considered as a sole proprietorship business as I myself handle all things from scratch. From taking orders, painting, packing, shipping and even marketing, i do it all by myself	Maybe can exclude this one since it's only managed n By one person.
	Respondent must understand the process of making the business products.	Do you have any business products? What are the processes that are needed to get a product reach to customers?	I sell painting which the main medium used is watercolour. So after customer submit order via dm or whatsapp, I will starts painting them. It usually took me around 5-7 days to finished the paintings. Then packed them for shipping.	I can easily anwer this one. Since not much product available in my store. And the process also easy and same for all product. (Painting process).

	Respondent must know the risk tolerance and available resources.	Do you know your business capacity and resources? Is it enough to withstand risks? For example, do you have enough fund to refund your customers if there is product damage?	Total loss. Refund money to customer by 70% to 90%. Other than that, customer might request amendments after confirmed order.	This step quite confusing for me.
Risk identification	Respondent can identify the problems and issues faced by the business.	Can you identify one problem or issue faced by the business?	Probably painting damaged during shipping because of wet condition or rain or parcel torned	Cool, easy to be filled. Since it happened before
	Respondent can identify how the problems and issues impact the business.	How does that problem impact your business?	The painting will be damaged if it is exposed to water since it's made using watercolour which is not water resistant. Refund will be given probably 70 tp 90% exclude the postage fee	Easy to understand
	Respondent can translate the problems and issues to risks.	Can you translate the problem to risk? For example, if you have an issue with handphones, that is part of operational risk because it will impact your engagement with customers.	If the problem happened I might need to refund costumers money or repainted the painting and send them back to the customer. I will have loss financially	Easy to understand
	Respondent can translate the impacts of the problems and issues to risk impacts.	Can you translate the problem's impact to risk impact?		I hv confusion upon filling this part. Maybe you can write, please refer to figure bla bla.
Risk analysis	Respondent can score the risk likelihood and risk impact according to the given Likert scale of 1 to 5.	Can you score the likelihood and impact of the risk using the provided the guide of Likert scale from 1 to 5?	3	Easy to detect and read the matrix/ scorebox

	Respondent can calculate the risk score by multiplying the scores for risk likelihood and risk impact.	Can you calculate the risk score by multiplying the likelihood score with the risk impact?	9	Easy to detect and read the matrix or score box
Risk evaluation	Respondent can map the scored risks into risk matrix.	Can you map the risk in the risk matrix provided in the guides, according to the risk scores?	high (9)	Easily done
Risk response	Respondent can decide risk mitigation plans and actions within the business' capacity.	Can you decide on risk mitigation plans and actions with the capacity and resources that you have?	The packaging needed to be extra. Foe example putting more bubble wrap and cover the painting with plastic first before ship them to customer	Would be nice if I can discuss with partner / someone else since it!s quite hard to know how to mitigate certain problem
	For the risks that have no mitigation plans yet, the respondent can plan risk response with the guidance of the risk response quadrant according to the risk scores.	Is there any risk that have no mitigation plan yet? Is the risk response quadrant in the guides helpful in deciding mitigations?	Yes. Order received is not fixed so I cannot do proper plan for future in order because of inconsistent financial	Guidance from others needed
Monitoring and review	Respondent can monitor any changes in risk levels or risk scores.	Will you be able to monitor any changes of the risk scores?	Yes	Easily cam be done
	Respondent can identify whether the risk mitigation actions reduce the likelihood of the risks, or impact of the risks, or both likelihood and impact of the risks.	Can you identify whether the risk mitigation actions reduce the risk likelihood, or impact, or both likelihood and impact of the risk?	Yes, reduced the impact	No problem to apply this step
	Respondent can find alternatives if the risk mitigation actions does not reduce, or even increase the	Will you be able to find alternatives if the risk mitigation actions does not	Not sure	Guidance needed

	likelihood of the risks or impact of the risks, or both.	change the risk scores, or even increase the risk scores?		
	Respondent can set a schedule to periodically review the risk treatments placed on each risk.	Will you be able to set a schedule to review the risk treatments, whether the risk treatments are in place or not?	Yes	Can be follow in future
	Respondent can continue the risk management process cycle to ensure no new risks are left out, and existing risks are well attended.	Can you continue the risk management cycle to ensure no new risks are left out and all risk are attended?	Yes	I would be glad if I have my own mitigation step on certain risk.

Evaluation of risk management process by Respondent 3

Langkah pengurusan risiko	Kriteria penilaian	Soalan penilaian	Jawapan	Penialaian/Komen
Mewujudkan konteks perniagaan	Responden memahami latar belakang perniagaan dan objektif/tujuan perniagaan.	• Bolehkan anda menerangkan latar belakang perniagaan anda? • Adakah anda faham tentang latar belakang perniagaan anda? • Kenapa anda melakukan perniagaan?	• Puyuh Muo Enterprise bermula pada 4 Mac 2020, hasil daripada idea saya dan ayah saya, Abd Shukor, utk mencari sebuah bisnes yang boleh pergi dalam jangka masa yang panjang. • Saya melakukan perniagaan ini kerana saya nampak peluang yang besar dalam sektor penternakan burung puyuh di malaysia.	paham
	Responden tahu siapa pihak berkepentingan dalam perniagaan.	Siapakan yang berkaitan dengan perniagaan anda (stakeholders), contohnya agen lain, atau pembekal? Apakah peranan mereka dalam perniagaan anda?	Untuk masa sekarang, stakeholder yang terbesar ialah ayah saya, kerana modal permulaan bisnes ini daripada beliau. Peranan beliau dlm bisnes ini ialah untuk membimbing dan membantu sy dlm mengembangkan lagi bisnes.	jelas

	Responden memahami prosess pembuatan produk perniagaan.	Adakah perniagaan anda mempunya sebarang produk? Apakah proses yang perlu dilakukan sebelum produk sampai ke tangan pelanggan?	Ya, buat masa sekarang dua produk utama bisnes ini ialah telur puyuh dan daging puyuh. Proses utk telur puyuh lebih mudah, kutip dan dipakejkan dlm pakaging yang sesuai. Tetapi daging prosesnya agak panjang, bermula dengan sembelihan hingga pakaging dalam plastik vakum	Alhamdulillah
	Responden tahu tahap toleransi risiko dan sumber sedia ada.	Adakah anda tahu kemampuan dan sumber perniagaan (staff, aset dsb)? Adakah ia cukup untuk menangani risiko? Contohnya, jika anda perlu membayar balik pelanggan kerana kerosakan produk, adakah anda mempunyai dana yang cukup?	Ya, buat masa sekarang kerana bisnes baru setahun jagung, saya lebih mementingkan kualiti produk, untuk mndptkan kepercayaan pelanggan. Untuk isu produk yang rosak, kami boleh menampung kos penggantian produk andai ada pelanggan kami yang mengadu tentang kerosakan.	
Kenal pasti risiko	Responden boleh mengenalpasti masalah dan isu yang dihadapi oleh perniagaan.	Bolehkan anda mengenalpasti satu masalah atau isu yang dihadapi oleh perniagaan?	1 daripada isu yang selalu dihadapi ialah serangan binatang pemangsa.	Boleh kenalpasti
	Reponden boleh mengenalpasti bagaimana masalah dan	Bagaimanakah masalah tersebut memberi kesan kepada perniagaan anda?	Kehadiran pemangsa kpd burung akan menyebabkan burung stress, lalu menurunkan peratus bertelur puyuh harian	jelas

	isu memberi kesan kepada perniagaan.			
	Responden boleh menterjemah masalah dan isu kepada risiko.	Bolehkah anda menterjemah masalah tersebut kepada risiko? Contohnya, masalah berkaitan dengan telefon adalah risiko operasi kerana ia memberi kesan kepada penglibatan pelanggan.	Apabila peratus bertelur turun, jualan akan terbantut dan kos untuk pembelian ubat untuk mengembalikan keadaan puyuh kepada tenang akan bertambah. Stress pada burung juga memakan masa untuk ditangani. Puyuh sensitif pada kehadiran sesuatu yang lain drpd biasa. Kehadiran tetamu juga boleh membuatkan puyuh stress dan kurang bertelur.	bagus
	Responden boleh menterjemah kesan masalah dan isu kepada kesan risiko.	Bolehkah anda menterjemah kesan masalah tersebut kepada kesan risiko?	Risikonya ialah telur tidak dapat memenuhi demand dari pelanggan atas sebab penurunan hasil telur harian.namun, makanan tetap perlu diberikan spt biasa, jadi hasil jualan kemungkinan besar akan tidak dpt menampung kos harian.	
Analisa risiko	Responden boleh memberi markah kepada kebarangkalian risiko dan kesan risiko berdasarkan skala Liker 1 hingga 5.	Bolehkah anda memberi markah kepada kebarangkalian risiko dan juga kesan risiko berdasarkan skala Likert 1 hingga 5?	Kebarangkalian risiko 2 Kesan risiko 4	Jelas dan paham

	Responden boleh mengira skor risiko dengan mendarabkan skor kebarangkalian risiko kepada skor kesan risiko.	Bolehkah anda mengira skor risiko dengan mendarabkan merkah kebarangkalian risiko kepada markah kesan risiko?	8	Mudah difahami
Penilaian risiko	Responden boleh melakukan pemetaan risiko yang telah diskorkan ke dalam matriks risiko.	Bolehkah anda memetakan risiko ke dalam matriks risiko seperti di bahagian panduan, berdasarkan skor risiko?	8 (sederhana)	Mudah difahami
Tindak balas risiko	Responden boleh membuat keputusan untuk pelan dan tindakan mitigasi risiko dalam kemampuan perniagaan.	Bolehkan anda membuat keputusan pelan dan tindakan mitigasi dengan kemampuan dan sumber perniagaan anda?	Untuk menangani stress puyuh, sy menyediakan persekitaran yg kondusif pd puyuh, spt kipas (pengudaraan) dan tempat yang jauh dari manusia (memastikan pelanggan tidak menyerbu masuk ke kawasan penelur), menggunakan racun untuk biawak, tikus dsb.	faham
	Untuk risiko yang tiada pelan mitigasi, responden boleh merancang tindak balas risiko berpandukan kuadran tindak balas risiko dan skor risiko.	Adakah ada risiko yang masih belum mempunyai pelan mitigasi? Adakah kuadran tindak balas risiko dalam bahagian panduan membantu anda untuk menentukan mitigasi?	Buat masa ini risiko2 yang dihadapi masih dalam kawalan. Mungkin yang belum dpt dikawal ialah serangan biawak, yang sering berlaku apabila ketidak hadiran orang di kawasan reban. Ini akibat telur2 biawak yang baru menetas (anak	Bagus utk keep in check

			biawak) ayng mudah menyelinap masuk ke reban.	
Pemantauan risiko dan kajian semula	Responden boleh memantau sebarang perubahan dalam paras atau skor risiko.	Adakah anda mampu untuk memantau sebarang perubahan pada skor risiko?	Insya Allah. Risiko2 sentiasa dipantau atas sebab puyuh sangat sensitif pada persekitaran. Untuk memastikan hasil yang dituai memenuhi spek dan target , kami sentiasa menjaga hal2 sebegini.	Double confirm itu indah Namun soalan untuk pemantauan ini lebih pada pengulangan dan jawapan ya/tidak tanpa meminta penjelasan.
	Responden boleh mengenal pasti samada tindakan mitigasi risiko mengurangkan kebarangkalian risiko berlaku, atau impak risiko, atau kedua-dua kebarangkalian dan impak risiko.	Bolehkah anda mengenalpasti samada tindakan mitigasi risiko megurangkan kebarngkalian risiko, atau kesan risikom atau kedua-dua kebarangkalian dan kesan risiko?	Kedua-duanya.	
	Responden boleh mencari alternatif sekiranya tindakan mitigasi risiko tidak mengurangkan, malah meningkatkan kebarangkalian risiko, impak risiko, atau kedua-duanya.	Adakah anda mampu untuk mencari tindakan mitigasi risiko alternatif sekitanya tindakan mitigasi tidak mengubah markah risiko, malah meningkatkan markah risiko?	Insya Allah mampu	
	Responden boleh menyediakan jadual	Adakah anda boleh menyediakan jadual untuk pemantauan berkala	Boleh.	

	untuk pemantauan berkala ke atas mitigasi risiko yang ditetapkan ke atas setiap risiko.	untuk memastikan mitigasi risiko mengikut tertib?		
	Responden boleh meneruskan kitaran proses pengurusan risiko untuk memastikan tiada risiko baru yang tercicir dan risiko sedia ditangani dengan baik.	Bolehkah anda meneruskan kitaran pengurusan risiko untuk memastikan tiada risiko baru tercicir, dan supaya semua risiko ditangani dengan baik?	Boleh.	

Evaluation of risk management process by Respondent 4

Risk management steps	Evaluation criteria	Evaluation question	Answer	Evaluation/Comments
Establish the business context	Respondent understands the background and objective of the business.	• Can you explain on your business background? • Do you understand the background of your business? • Why do you do business?	• An MLM business that specialises in the health and wellness industry. • I mostly know on the surface about Shaklee business. • Additional income purpose.	• Easy to understand, direct question.
	Respondent knows who the stakeholders of the business are.	Who else is related to your business, like other agents, or suppliers? Is there any and what are their roles?	• I have no other agents associated with me currently.	• Straightforward question and easy to comprehend.
	Respondent understands the process of making the business products.	Do you have any business products? What are the processes that are needed to get a product reach to customers?	• Yes, I do have a business product mostly related to health and wellness product. • The process to reach customer will be from manufacturer to customer.	• The risk procedure described above is simple enough to integrate into the product business process.
	Respondent knows the risk tolerance and available resources.	Do you know your business capacity and resources? Is it enough to withstand risks? For	• No, the product provides by the supplier / manufacturer (Shaklee	• Straightforward question and easy to comprehend.

		example, do you have enough fund to refund your customers if there is product damage?	HQ) is limited and the damages of the product will be refunded by Shaklee through their Refund and Return Policy.	
Risk identification	Respondent can identify the problems and issues faced by the business.	Can you identify one problem or issue faced by the business?	• Slow postage from the supplier / manufacturer (Shaklee HQ) which will affect the quality of product delivery towards the customer.	• Straightforward question and easy to comprehend.
	Respondent can identify how the problems and issues impact the business.	How does that problem impact your business?	• Causes low quality range in terms of shipping product towards my customer in which decreasing the overall sales experience towards my customer as most customer prefers timely shipping of product.	• The above-mentioned risk procedure is straightforward to determine how company challenges and problems affect.
	Respondent can translate the problems and issues to risks.	Can you translate the problem to risk? For example, if you have an issue with handphones, that is part of operational risk because it will impact your engagement with customers.	• The problem stated above contributes towards operational risk as it may cause a low quality of customer	• The following risk method identifies how issues may be transformed into risks.

			experience towards potential customer.	
	Respondent can translate the impacts of the problems and issues to risk impacts.	Can you translate the problem's impact to risk impact?	• The risk impact would be low referral from the existing customer based on unsatisfactory performance of customer service.	• The risk process is realistically sequenced to transfer problem impact to risk impact.
Risk analysis	Respondent can score the risk likelihood and risk impact according to the given Likert scale of 1 to 5.	Can you score the likelihood and impact of the risk using the provided the guide of Likert scale from 1 to 5?	• Scoring is 4 which is likely to happen.	• Straightforward question and easy to comprehend.
	Respondent can calculate the risk score by multiplying the scores for risk likelihood and risk impact.	Can you calculate the risk score by multiplying the likelihood score with the risk impact?	• 4 x 2 = 8	• Straightforward question and easy to comprehend.
Risk evaluation	Respondent can map the scored risks into risk matrix.	Can you map the risk in the risk matrix provided in the guides, according to the risk scores?	• The risk has been mapped, font coded in red.	• Straightforward question and easy to comprehend.
Risk response	Respondent can decide risk mitigation plans and actions within the business' capacity.	Can you decide on risk mitigation plans and actions with the capacity and resources that you have?	• One of the risk mitigation plan would be buying in bulk Shaklee products then option for a self-delivery itself to	• Straightforward question and easy to comprehend.

			maintain timely postage delivery.	
	For the risks that have no mitigation plans yet, the respondent can plan risk response with the guidance of the risk response quadrant according to the risk scores.	Is there any risk that have no mitigation plan yet? Is the risk response quadrant in the guides helpful in deciding mitigations?	• No	• Yes, the risk response quadrant in the guidelines is useful.
Monitoring and review	**Respondent can monitor any changes in risk levels or risk scores.**	Will you be able to monitor any changes of the risk scores?	• Yes.	• Straightforward question and easy to comprehend.
	Respondent can identify whether the risk mitigation actions reduce the likelihood of the risks, or impact of the risks, or both likelihood and impact of the risks.	Can you identify whether the risk mitigation actions reduce the risk likelihood, or impact, or both likelihood and impact of the risk?	• Yes, the risk mitigation plan to reduce the risk likelihood and impact of the risk.	• Straightforward question and easy to comprehend.
	Respondent can find alternatives if the risk mitigation actions does not reduce, or even	Will you be able to find alternatives if the risk mitigation actions does not change the risk scores, or even increase the risk scores?	• No other alternatives.	• Straightforward question and easy to comprehend.

	increase the likelihood of the risks or impact of the risks, or both.			
	Respondent can set a schedule to periodically review the risk treatments placed on each risk.	Will you be able to set a schedule to review the risk treatments, whether the risk treatments are in place or not?	• Yes, the schedule would be once a year to review risk treatment schedule.	• Straightforward question and easy to comprehend.
	Respondent can continue the risk management process cycle to ensure no new risks are left out, and existing risks are well attended.	Can you continue the risk management cycle to ensure no new risks are left out and all risk are attended?	• Yes.	• Straightforward question and easy to comprehend.