Business Risk Management Analysis at Warung Mbah Lanang Banyuwangi Using Descriptive Contextual Approach With ISO 31000 Method

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Abstract

Warung Mbah Lanang Banyuwangi is a small and medium business engaged in the food and beverage sector which also implements a Point Of Sales system in its sales activities. However, in implementing the POS system, WMLB must also consider potential risks such as errors in data input, data breaches and theft of POS equipment. Therefore, these risks must be managed properly to reduce the negative impact. In this study, risk analysis was carried out using the ISO 31000 method which includes four stages in the form of identification, analysis, evaluation and treatment of identified risks. The results of the analysis show that the biggest risk is data input errors which result in inaccuracies in transaction data which are the result of a lack of understanding of employees in using the POS system, while the smallest risk is disruption to the system caused by security in the system that has been exploited due to unauthorized access to data and information. Recommendations that can be given to WMLB are to provide intensive training to employees regarding the use of the POS system and practice intensely in using the POS system, as well as routinely backing up data and monitoring inventory properly to avoid delays in sending raw material stocks. while the smallest risk is disruption to the system caused by security on the system that has been exploited due to unauthorized access to data and information. Recommendations that can be given to WMLB are to provide intensive training to employees regarding the use of the POS system and practice intensely in using the POS system, as well as routinely backing up data and monitoring inventory properly to avoid delays in sending raw material stocks, of the smallest risk is disruption to the system caused by security on the system that has been exploited due to unauthorized access to data and information. Recommendations that can be given to WMLB are to provide intensive training to employees regarding the use of the POS system and practice intensely in using the POS system, as well as routinely backing up data and monitoring inventory properly to avoid delays in sending raw material stocks.

Keywords:

ISO 31000, Point Of Sales, Risk, Warung Mbah Lanang Banyuwangi

Introduction

Warung Mbah Lanang Banyuwangi is a typical local food shop that was established in Batam in 2019, by utilizing technology and innovation to improve product and service quality, increase efficiency in business processes, use renewable energy, and pay attention to environmental aspects and sustainability in its operations (Angelin et al., 2022)-(Ayu & Haqiqi, 2021). Warung Mbah Lanang can also assist in efforts to build an inclusive and sustainable society by providing employment and educational opportunities to the surrounding community. The principle of risk analysis and management requires systematic and regular stages, where the initial stage is risk identification (Hisham, 2021). Risk identification is carried out to identify all risks that need to be managed, whether related to risks in the education sector, the food/food sector, or the hospitality sector (Cox & Mostafavi, 2020). ISO 31000 is a reference guide and standard requirements provided to organizations to build the basis and framework for a

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comprehensive risk management program. The basis consists of rules, objectives and commitments to build a complete risk management program, while the framework consists of planning, employee accountability, processes and activities used to manage risks in company performance (Awaloedin et al., 2022; Ramadhan et al., 2020).

Warung Mbah Lanang Banyuwangi (WMLB) is confronted with a range of challenges that necessitate the implementation of effective risk management measures. One evident problem is the inconsistency in financial performance. Data from Financial Records (July 2021 – December 2022) indicates fluctuating revenue and profit margins, implying potential financial instability. Additionally, Marketing Data (Jan 2022 – May 2022) suggests a lack of robust promotional strategies, resulting in subdued customer engagement and limited market reach. Operational Data (Jan 2022 – May 2022) highlights operational inefficiencies, such as stock management issues and delays in customer service. These problems underscore the urgency of developing research questions focused on enhancing financial stability, devising impactful marketing approaches, and streamlining operational processes. Addressing these challenges could bridge gaps in current research, contributing to a comprehensive understanding of effective risk management strategies for businesses like WMLB.

From the background explanation above, the authors realize that risk management needs to be carried out to minimize the impact that may occur and provide future warnings. One example of a business that can be found in Batam City which is famous for culinary tourism is the Mbah Lanang Banyuwangi food stall, coffee shop, and restaurant. However, many of them fail within a few months of starting a culinary business. The culinary business is one of the businesses that is growing rapidly, and in conditions of intense competition like this, business risks must be managed carefully to be able to compete with other competitors and reduce risks that must be done immediately.

Literature Review
1. Risk Management
Risk Management is a method that is carried out against risks by knowing, observing, understanding, identifying and evaluating the risks that arise in a project. The risk management process contains the identification, measurement, development, selection and arrangement of options to deal with these risks (Aisyah Ulfa, 2021). Good risk management is one that is proactive in dealing with possible future risks and not only reduces the likelihood of the risk occurring, but also the resulting impact. Risk is something related to uncertainty as a result of the company's goals, vision and mission to be achieved, so that the information needed about what will happen is unclear. Institutions or companies must deal with it because this can have a detrimental or even profitable impact (Lim et al., 2022). Uncertainties that bring benefits can be referred to as opportunities, while those that are detrimental are known as risks. Risk management is defined as a logical and systematic method of identifying, assessing, establishing attitudes, finding solutions, as well as monitoring and reporting on the risks that occur in each activity or proces (Gina Patriani Manuputty, 2022).

2. ISO31000
ISO 31000 is an international standard released by the International Organization for Standardization (ISO) to manage risk in various industrial sectors. This standard consists of three parts covering risk management principles, frameworks and processes. Risk management aims to improve performance, encourage innovation, and support the achievement of company goals. Risk management principles should be considered in establishing risk management frameworks and processes (Nalvin et al., 2022). Since it was first released by the international standards organization (ISO) with ISO 31000:2009 it has been very well received by various groups. Although ISO 31000:2009 is not intended for certification purposes and is only a reference for best practice guidance, this standard has been adopted as a national standard for risk management in various countries, including Indonesia (Vorst et al., 2018).

Business risk management is very important for a business, including Warung Mbah Lanang Banyuwangi. This is because the business can experience various risks that can threaten the sustainability and success of the business. Therefore, an analysis of business risk management at Warung Mbah Lanang

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Banyuwangi needs to be carried out in order to identify risks that may occur and develop strategies to manage these risks. As for previous research related to the study being researched by the author as follows:

First research belongs to Yuswandi "The Effect of Implementing Business Risk Management in Chickens Cece's Kitchen Geprek (Lim et al., 2022) on this research sttudi examine examines risk assessment, treatment, reporting, monitoring and registers. It can be concluded that Ayam Geprek Dapur Cece has implemented the principles of an effective risk management strategy with optimal coordination and synergy between superiors and employees in formulating risk management strategies according to ISO 31000 standards and criteria. This has had a positive impact on the business of Ayam Geprek Dapur Cece in increasing stability, resilience, and experience in dealing with problems in the business world, increasing competitiveness, as well as the image, reputation, and image of its business in the eyes of the public. Second research belongs to Awaloedin "Providing Extension on the Implementation of ISO 31000-Based Risk Management in the Service Industry Sector and MSMEs (Awaloedin et al., 2022)." In the explanation of this study, the division of the risk management flow is divided into 3 stages, namely identification, analysis and afterwards obtaining 4 parts, namely avoiding, reducing, holding and transferring. The profit-oriented business world often faces complex and varied risks. These risks include decreased production, decreased stock prices, factory accidents, workers' demands or demonstrations, stockpiling of goods, and lawsuits.

Third research belongs to Dewangga "Risk Management Analysis Using ISO 31000 on Smart Canteen SMA XYZ (Ramadhan et al., 2020)" in this research prove that risk identification in the XYZ SMA Smart Canteen application which discusses risk analysis by dividing SR (Very Low), R (Low), S (Medium), T (High), Ex (Extreme) and by dividing the scale values 1 to 5. In the discussion of risk evaluation, it is divided into five probabilities. Within the expenditure category, there are five levels which are measured based on the amount of the nominal expenditure in rupiah. The first level is very low, which is below Rp. 300,000. The second level is low, ranging from Rp. 300,000 to Rp. 600,000. The third level is medium, which ranges from Rp. 600,000 to Rp. 1,000,000. The fourth level is high, ranging from Rp. 1,000,000 to Rp. 1,500,000. Finally, the fifth level is extreme, which is above Rp. 1,500,000. Fourth research belong sto Sinulingga "Risk Management System of PT. Unilever Indonesia, Tbk (Sinulingga, 2019)." The aim of this research is to explain Unilever's business risk matrix in the current risk environment with a focus on risk management. Based on the research results, it was found that Unilever faces the highest risk in the form of intense competition, because competitors have more product variations which result in a decrease in demand for Unilever products.

Last research was international research from Cox "Meta-Network Assessment of Intangible Risks in Portfolio of Projects (Cox & Mostafavi, 2020)." This study describes intangible risks in the risk breakdown structure which contains levels 0-2 with calculations. The conclusion from the several matrices described is the focus on risk management in business projects. In this case, it is necessary to know who interacts with whom in the project, who is involved in specific tasks, and how risks and risk drivers affect one another. To manage risk effectively, a clear matrix of responsibilities and key procedures is required, as well as an organizational plan. In addition, it is also necessary to organize workshops with SMEs and the project team to understand the impact of risks and their triggers on the tasks and activities involved in the project. Previous literature research has been carried out using a quantitative approach, but in this study a descriptive contextual approach will be used using the ISO 31000 method. This approach was chosen because it allows researchers to understand the context of Warung Mbah Lanang Banyuwangi in more depth and detail. In this study, primary data collected through observation and interviews will be combined with secondary data obtained from theoretical sources and internet searching.

Research Methods

This study employs a descriptive qualitative approach to examine Warung Mbah Lanang Banyuwangi. The research methodology involves gathering primary and secondary data. Primary data encompasses interviews and document analysis related to Financial Data (July 2021 – December 2022), Marketing Data (Jan 2022 – May 2022), Operational Data (Jan 2022 – May 2022), and Business Profile Data for 2022 [3]. Interviews were conducted with the owner of Warung Mbah Lanang Banyuwangi. Meanwhile, secondary data is acquired from relevant theories in books, scientific papers, and internet sources (Lionel et al., 2023). The data collection process involves a combination of interviews, document analysis, and utilization of supplementary materials.
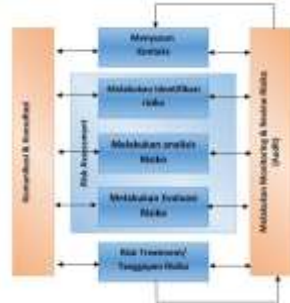

Figure 1. Risk Assessment Method

There are four stages in risk management, namely risk identification, risk evaluation, risk response, and risk monitoring. This stage involves identifying risks that may affect the Mbah Lanang Shop, through discussions and interviews involving leaders and staff. The role of the leader is needed in establishing transparent communication within the organization (Yuwono et al., 2023). Identification of risks obtained are data loss, system crashes, delivery delays, data input errors, and loss of internet connection. Monitoring this risk is important to ensure that the actions taken are effective and can be adjusted if conditions change or new risks arise (Sinulingga, 2019; Yulia et al., 2022).

Results and Discussion

Analyzed risk analysis and conclusions are generally carried out using a combination of manual methods and, in some cases, specialized software to support the risk management process. The following are the steps that might be taken in the process:

1. **Risk Register**

    Risk register is a document containing a list of risks that have been identified, analyzed, evaluated, and responded to. This document includes detailed information about each risk, such as a description of the risk, impact, probability of occurrence, treatment priority, action taken, and risk owner (Fadhiila Tamara et al., 2022). At Warung Mbah Lanang Banyuwangi that uses the POS system, the Risk Register can lose data, system disturbances, delays in delivery, data input errors, loss of internet connection (Comite et al., 2020).

Table 1. The Risks That Might Occur in Warung Mbah Lanang Banyuwangi

Risk Events	Opportunity/ Threat	Action Plan	Responsibility	Target
Lost Data	Threats	Regular data backups and strong data security policies. Emergency	IT Manager	Before Launch
System Crashes	Threats	Scheduled system maintenance and proactive monitoring.	HR Manager	Before Launch
Delays in delivery	Threats	Optimization of the delivery process and cooperation with suppliers	IT Manager	On going
Data Input Error	Threats	Employee training and double data verification policy	Operations Manager	On going

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Lost Internet Connection	Opportunities	Using UPS and a stable internet connection.	IT Manager	Before Launch

By using this Risk Register, Warung Mbah Lanang Banyuwangi can manage the risks that have been identified in an organized manner. This enables them to apply appropriate countermeasures, prepare emergency contingency solutions and implement effective recovery plans when these risks occur.

2. Risk Events and Triggers

Risk Event and Trigger refer to situations that can trigger or cause a risk to occur. A Risk Event is an event that has an impact on a project or business, while a Trigger is a condition or action that triggers a Risk Event to occur (Lim et al., 2022). At Warung Mbah Lanang Banyuwangi, an example of a Risk Event could be the loss of important data on the POS system, while a Risk Trigger could be a virus or malware attack on the system (Yuswardi et al., 2022). Risk events and triggers refer to events or conditions that can trigger risks in a project or activity. A risk event is an event or condition that can have a negative or positive impact on a project or activity, while a trigger is the reason or trigger for a risk event to occur.

Table 2. Identification of Risk Events and Risk Triggers

Risk Events	Probability	Triggers	Impact	Response
Lost data	25%	Error in data backup process	Loss of important data, financial loss, bad reputation	Perform regular data backups, using strong data security policies
System Crashes	10%	Security vulnerabilities in exploited systems	Disturbances in warung operations, unauthorized access to data and information	Implementation of strict security policies, regular system monitoring
Delays in delivery	30%	Disruption to transportation or logistics	Delay in delivery, unavailability of goods in stock	Collaboration with trusted suppliers, monitoring shipments regularly
Data Input Error	60%	Lack of employee training or understanding in using the POS system	Inaccuracies in transaction data, miscalculations, inaccurate inventory, customer dissatisfaction	Providing intensive training and supervision, increasing employee competence in using the POS system
Lost Internet Connection	40%	Interference with the internet service provider	Interference with transactions, difficulty accessing the internet	Ensure connectivity with internet service provider, look for other alternatives

An example of a POS system risk event at the mbah lanang banyuwangi stall in the form of data loss. System interruption. Delay in delivery. Data input error. Loss of internet connection. This is due to vulnerabilities in system security that are being exploited and interference from internet service providers. The treatment given is to ensure connectivity with the provider. internet service or also look for other alternatives.

3. Risk Breakdown Structure

Risk Breakdown Structure is a method to break down large risks into smaller parts to facilitate risk analysis and management (Destiana Safitri et al., 2023). Risk Breakdown Structure (RBS) is a tool for organizing and classifying risks that may occur in a project or business. RBS consists of a hierarchy of risks related to various aspects, including technical, external, organizational and managerial. Here is an example of RBS for Warung Mbah Lanang Banyuwangi:

A.   Technical Risks
     POS hardware damage risk;
     POS software failure risk;
     POS system security risks;
     POS integration risk with the financial system;
B.   External Risks

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Risk of competition with other stalls around the location;
Risk of changes in market trends and consumer demand;
Risk of natural disasters such as floods or earthquakes;
Risk of government policy that regulates food stalls;

C.   Organizational Risks
Risk of shortage of employees and difficulties in recruiting workers;
Inventory and stock management risk;
Risk of ineffective financial management and bookkeeping;
Food and beverage quality management risk;

D.   Managerial Risks
Risk of lack of management experience and expertise on the part of shop owners or managers;
Risk of not having a clear business plan;
Risk of lack of operational supervision and control;
Risk of error in decision making and business strategy;

RBS can assist Warung Mbah Lanang Banyuwangi in identifying risks and taking appropriate preventive measures. For example, taking into account the risk of damage to the POS hardware, the stall can carry out routine maintenance and regular data backups. In addition, by taking into account the risk of competition from other stalls, these stalls can develop a more aggressive marketing strategy and develop products that are more attractive to consumers. (Putra & Putra, 2020; Yusuf, 2020).

4.   Risk Analysis

Risk Analysis is a process for identifying, evaluating, and prioritizing risks. This process involves analyzing the impact of the risk and the probability of occurrence of the risk to determine the priority level of action to be taken. At Warung Mbah Lanang Banyuwangi, Risk Analysis is carried out to identify the risks associated with the POS system, assess the impact and likelihood of their occurrence, and determine appropriate control measures to reduce or eliminate risks.

Table 3. Risk Analysis Contained in Warung Mbah Lanang Bayuwangi

No	Risk	P	I	W	Risk Level
1	Lost data	3	4	12	Tall
2	System glitch	2	3	6	Low
3	Delays in delivery	4	2	8	Currently
4	Data input error	3	4	12	Tall
5	Lost internet connection	3	3	9	Currently

Based on this analysis, the risk of data loss and data input errors has the highest inherent risk score and is therefore considered high risk. System interruption and loss of internet connection carry a low to moderate inherent risk score and are therefore considered low to moderate risk. Delivery delays have a moderate inherent risk score. In risk analysis, P3 refers to the probability that the risk will occur, while I4 refers to the impact that will occur if the risk occurs. W12 is the multiplication result between P3 and I4, which is the inherent risk score of that risk. Probability (P) = 3 (occurring in a 1-2 month period) Impact (I) = 4 (missing data including customer data and sales transactions, causing financial loss and bad reputation) Innate Risk Score (W) = P3 x I4 = 12. To determine the level of risk, the inherent risk score can be compared with the company's risk criteria. For example, if the inherent risk score W12 is assessed as high risk by the enterprise risk criteria, mitigation measures should be taken to reduce the level of that risk.

5.   Risk Evaluation

Risk evaluation is a process of analyzing and evaluating risks that have been identified to determine their severity, the likelihood of their occurrence, and the impact that can be caused if these risks materialize. The risk evaluation that has been analyzed and evaluated includes:

Table 1. Evaluation of The Risks Contained in Warung Mbah Lanang Banyuwangi

No	Risk	Mark	Level	Status
1	Lost data	12	Tall	Treatment
2	System glitch	6	Low	Treatment
3	Delays in delivery	8	Currently	Treatment
4	Data input error	12	Tall	Treatment
5	Lost internet connection	9	Currently	Treatment

6. Risk Treatment

Risk treatment is an action taken to address the risk or reduce its impact. This action can be in the form of avoiding risks, transferring risks to other parties, reducing the possibility of risks occurring, or reducing the impact if risks occur (Zunaedi et al., 2022). At Warung Mbah Lanang Banyuwangi, examples of Risk Response actions are routine data backups to prevent loss of important data on the POS system, installing an antivirus program to prevent virus or malware attacks, and so on. Risk response is a series of actions that will be taken later in managing standardized risks that have been identified previously. The following is an explanation of the risk response related to the previous discussion.

Table 2. The Response Given to The Risks that have been Identified

Risk	Response
Lost data	Perform regular data backups to reduce the risk of data loss. Adopt strong data security policies, such as encryption and limited access to sensitive data. Use security devices such as firewalls and antiviruses. Train employees in good data security practices.
System glitches	Have a scheduled system maintenance and repair plan. Ensures prompt technical support when problems occur. Train employees in basic handling of technical issues. Have emergency procedures to deal with unforeseen system outages.
Delay in delivery	Optimizing delivery processes and increasing logistics efficiency. Building good cooperation with suppliers and logistics partners. Develop realistic delivery schedules and communicate clearly to customers. Inform customers in case of delays and provide adequate solutions.
Error in inputting data	Provide adequate training to employees in the use of the POS system and correct data entry practices. Adopt a double data verification policy to minimize the risk of data input errors. Implement the process of monitoring and checking the input data.
Lost internet connection	Use the UPS and ensure the connection remains stable and save data on offline data storage. Implement clear internet connection recovery policies and have backup solutions in the event of internet connection loss.

Risk Response is an action that is planned and taken to reduce or eliminate the impact of identified risks on a project or business. The following is an example of response actions that can be taken against the risks identified in the POS system at Warung Mbah Lanang Banyuwangi:

A. Internal Risks:

Risk: Disruption to the POS system due to hardware failure

Response: Perform regular data backups, perform maintenance and replace hardware regularly

B. External Risks:

Risk: Changes in government policies related to taxes that can affect the price of goods

Response: Following the applicable regulations and evaluating prices periodically to adjust to changes in policy

C. Organizational Risk:

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Risk: Employees who resign or get sick, leaving work unfinished

Response: Carry out clear documentation and reporting, and create a backup plan involving several employees as backups

D. Managerial Risk:

Risk: Lack of coordination between teams related to the POS system

Response: Conduct regular meetings and conduct regular training or outreach so that there is a common understanding between teams

Conclusions

Based on the analysis and discussion above, it can be concluded that the risks associated with the Warung Mbah Lanang Banyuwangi POS system have a significant impact on business continuity. Some of the identified risks include data loss, hardware damage and software failure. From the results of the analysis the biggest risk is data loss which can cause loss of important information and financial loss. Several precautions are recommended to reduce this risk, such as increasing data security by backing up data regularly and updating software and hardware regularly. In addition, to increase the importance of information security and risk management, it is important to train and manage employees. From a management point of view, It must be noted that it is important to carry out risk management in a systematic and consistent manner. Risk management helps companies minimize risks and avoid large financial losses. Therefore, recommendations are given to the management of Warung Mbah Lanang Banyuwangi to develop and implement a comprehensive and structured risk management. Finally, the recommendation for future researchers is to look at risks in business holistically and holistically. In addition, the impact of risks on business results and long-term sustainability can be studied. recommendations are given to the management of Warung Mbah Lanang Banyuwangi to develop and implement a comprehensive and structured risk management. Finally, the recommendation for future researchers is to look at risks in business holistically and holistically. In addition, the impact of risks on business results and long-term sustainability can be studied. recommendations are given to the management of Warung Mbah Lanang Banyuwangi to develop and implement a comprehensive and structured risk management. Finally, the recommendation for future researchers is to look at risks in business holistically and holistically. In addition, the impact of risks on business results and long-term sustainability can be studied.

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