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OPERATIONAL RISK MANAGEMENT ANALYSIS BASED ON THE THEORY OF TAWAKAL

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Abstract

This study aims to analyze operational risk management based on the theory of tawakal (trustworthiness). The risk management analysis based on the theory of tawakal covers operational risks, including human resource risk, technology risk, process risk, and environmental risk. This study used a qualitative approach and was conducted with a coffee cart business owner in Pekanbaru. Data collection was conducted through direct observation and interviews. The results of the study indicate that the operational risk analysis of the coffee cart business faces various operational risks originating from human, technological, process, and environmental aspects. The highest risks that need to be addressed immediately are operational aspects related to machines, raw materials and customer obstacles in finding sales locations. Based on *the Likelihood Impact Matrix,* the risks in the coffee cart business can be grouped into high risks (*High Risk*). Risks included in the high category are damage to the electric bicycle (C1), running out of raw materials (C2), damage to the espresso machine (C3), damage to the grinder machine (C4) and customers having difficulty finding the cart location (D2). Next are medium risks (*Medium Risk*). Risks included in the medium risk category are laptop disruptions that cause balance sheet data to be lost (B1) and remaining ice crystals to melt (D1) and changing cart operators (A1). However, based on the assessment of the foundation aspect, the coffee cart business owner is at low risk (*low*). This condition indicates that the business owner has good faith and trust in God, where the business owner performs the five daily prayers, has honest behavior in business and the source of capital is not from usurious loans.

Keywords : *Risk Management, Impact Matrix, Operational, Tawakal Theory, Aqidah*

1. Introduction

In research literature in academia show that Lots research that has been done about topic management risk like Khan and Ahmed (2001) , Sundararajan and Errico (2002) , Elgari (2003) , Tariq (2004) , Akkizidis and Khandelwal (2008) , Greuning and

Iqbal (2008) , Siddiqui (2008) , Eid and Kamal (2012) , Febianto (2012) , and Al-Suwailem (2013) has focuses on risks in particular How manage it with ways to reduce the " impact" bad " in taking decision. Research about management risks in Islamic microfinance institutions ever done by Fianto et al. (2019), Kassim and Rahman (2018), Maali and Atmeh (2015), Rozzani et al. (2017) Sholihin et al. (2018), Wardiwiyono (2012). Study with use aspect perception to risk with postpositivist approach (Indrawati et al., 2012, Kamal, F., 2014, Suparmin, A., 2019, Nuraini, H., 2022, Hasanah, U., & Mahya, J., 2023). Meanwhile That study about management management risks in Islamic banks have Lots done like Abu Hussain and Al - Ajmi (2012), Khalid and Amjad (2012), Zainol and Kassim (2012), Alhammadi et al (2020), Chattha et al (2020), Mukhibad et al (2024), Elgharbawy (2020), Mutamimahet al (2022), Shah et al (2023), Mokni et al (2024), Oudat et al (2024).

All research that has been done No There is discuss in Islamic perspective such as aspect trust and endeavor in management risk. Although In academic research, the variable of tawakal has been used in their research but not on the topic of risk management, such as the survey conducted by Ghobary et al. (2005) shows that student Muslim use trust For face various situation difficult in a way economic, social, health, and disaster nature. Involving religious-spiritual concept in general specific bring up results diverse to construct trust *(surrender to God*) through a number of one of the proofs by Javanmard (2013) is that trust become part from religious beliefs that predict a 35% decrease condition psychological No Healthy as in stress academic (Negi et al, 2021; Pajarianto et al, 2020; Philip et al, 2019), tawakal in management stress (Perera et al, 2018), tawakal correlated negative with depression (Sakellari et al, 2017), tawakal can pressing level stress in students (Abu-Hilal et al, 2017; Yun et al, 2019) as well as trust impact on mental health (Garssen et al, 2021; Lucchetti et al, 2020).

Meanwhile, a risk-based mindset, embodied in the concept of risk management, has developed. Therefore, a more precise interpretation and understanding of how to understand the concept of tawakkul (trust) as risk management evolves. Several hadiths of the Prophet Muhammad *(peace be upon him),* found in various literature, provide clues and insights into how to synergize risk, the concept of tawakkal (trust), and ikhtiar (intentional endeavor). After conducting studies and research, it is clear that there is a connection between the concept of risk management and the concepts of ikhtiar and tawakkal, as reflected in the hadith about tying camels.

With approach management risk, concept sometimes effort and resignation difficult studied become more easy For understood. Effort is business For increase probability. Efforts do not absolute will get success. But effort No No important. Maximum effort can increase probability success, but role attitude trust or surrender self and dependency to Allah Ta'ala become reduce level interest in probability success. Attitude trust still important Because as high as whatever probability success something thing, no Can absolute certainty occurrence something success. Attitude trust expected allows lack of understanding partial between corner religious viewpoint and angle view deep modern academics use logic and observation empirical.

In operate activity coffee cart business in Pekanbaru face a number of risk operational, namely risk source Power human, risk technology, process risks and risks environment. At risk source Power humans, there are shortage amount employees who are employed For operate cart, risk technology in the form of computer problems companies that cause company data is lost.

A number of the above problem is something indication existence internal control in operational companies that have not good. Based on results pre-survey, p it also happened Because company Not yet identify and analyze risks that are not definitely can happen from internal environment and external. See from problem the coffee cart business in Pekanbaru need do identification and analysis possible risks happen from company For minimize possible losses happen hear make analysis management risk in the form of a risk register using theory tawakal put forward by Agustin et al (2025).

Our writing at the moment This contribute to the existing literature with various way. During To our knowledge, Not found yet study make analysis management risk in the form of a risk register using theory tawakal (Agustin et al, 2025). Research This First make make analysis management risk in the form of a risk register using theory trust. Research purposes is make analysis management risk operational based on theory tawakal. Research This expected will produce analysis management risk based on theory tawakal. Research This need done remember that management risk give description to the managers as potential loss in the future future, and give information For make the right decision so that can help bank management for increase Power competitive. However If risk the not managed with Good so company can experience failure business even in the end experience bankruptcy.

2. Literature review

2.1 Basic Research Framework

Management risk based on theory Tawakal (Agustin et al, 2025) can be identified in Figure 1. Management risk based on theory trust like building home, where foundation from management risk consists of from aqidah (based on the Koran and Al Hadith) and Tawakal. After foundation Already there and sturdy so can do endeavors consisting of from :

1. Identification risk, according to Surah Lukman verse 34, Al - Hasyr verse 18 and Surah Yusuf verse 46)
2. Measurement risk, according to Surah Yusuf verse 47.
3. Management strategy risk, according to Surah Yusuf verses 47- 48 and al-Maidah verse 2.
4. Evaluation management risk, according to Surah Al-Baqarah verse 286, ar -Rad verse 11 and An Najm verse 39).

If endeavor Already run on management risk, then attitude furthermore accept destiny risk (according to Surah Al-Hadid: 22, Ar-Ra'd : 39, Al- An'am : 59, Yunus: 61, Al-Baqarah: 216, Al Hajj: 70).

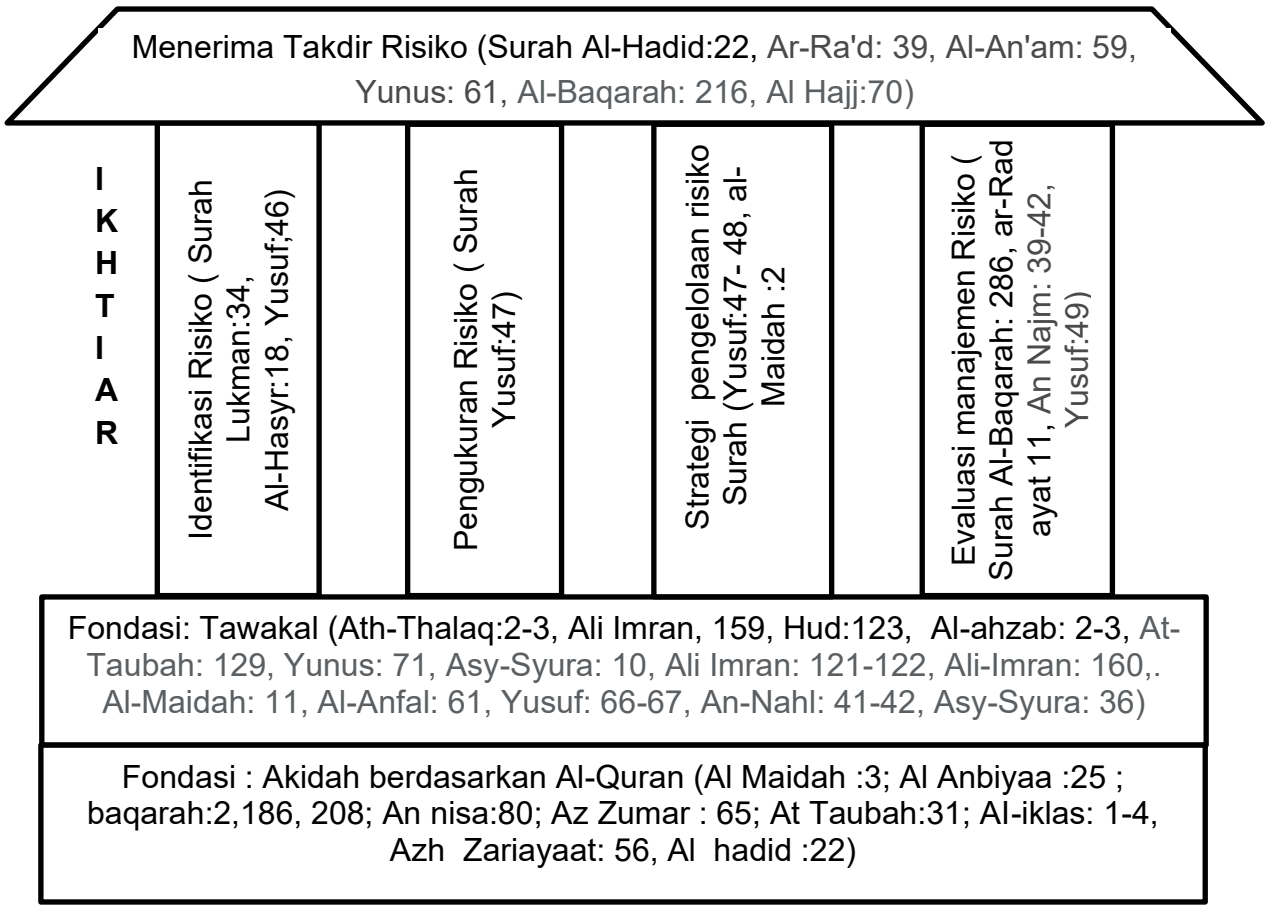


Figure 1. Management risk based on theory trust
Source: Agustin et al. (2025)

2.2. Foundation

2.2.1. Creed

Based on the Koran and Al- Hadith (Al Maidah: 3; Albaqarah : 2, 186, 208; Annisa: 80; AzZumar : 65; At Taubah : 31; Al- ikhlas : 1-4, AzhZariayaat : 56, Al hadid : 22). Based on the words of Allah Ta'ala above, the principles base faith in Islamic finance can summarized as following (Agustin, 2021,2021a):

1) Believe and hope only to Allah Ta'ala
2) All problems and events in management risk on the will of Allah Ta'ala.
3) Limit source reference in problem management risk only the Qur'an and Sunnah of the Prophet Muhammad *Shallallahu'alaihi Wasallam.*
4) Referring to the hadith authentic in problem management risk, second hadith the nature mutawatir and ahad.
5) Don't use thoughts driven by lust lust and desire worldly For interpret management risk in accordance with his wish.
6) Reject teachings and thoughts management besides based on the Al-Qur'an and Sunnah of the Prophet Muhammad *Shallallahu'alaihi Wasallam.*

Implementation faith This is as foundation in activity marketing in Islamic banks so can develop sharia marketing strategies based on sources from the Qur'an and Hadith. The basis faith This based on the results of research such as Abu Khalil (2001),

Fathi (2002), Al- Khudairi (2003), Mustafa (2005), Maher (2006), Al-Momani (2007), Al- Sheikh (2008), Abu Farah (2009), Indriya (2020), Tasri (2020), Ab Rahman et al (2020), Ahmad and Ahad (2020), Amanambu (2020), Choudhury (2020) and Hakim et.al (2020). Agustin (2021), Agustin et al, (2022), Agustin et al, (2023), Agustin et al, (2025, 2025a).

2.2.2 Trust

Trust is practice heart For push individual have a sense of optimism and courage face challenge. Remembering urgency trust has mentioned 84 times and in 22 letters in the Koran which indicate that trust own priority (Setiawan & Mufarihah, 2021). Sartika and Kurniawan (2015) have give description in measure variables trust and give three dimensions based on results studies thematic Quran as following.

a. Belief To Allah SWT, means that a servant believes all the incident that occurred in life as on base the power and will of Allah SWT. Based on results analysis factors, dimensions This own cargo amounting to 40.924% of the total score variants trust and produce the most grains item in scale trust (QS Al - Anfal: 62).
b. Worship has the meaning of running law written (syari'at) as proof obedience undergo Allah SWT's command is good in obligatory forms of worship or sunnah accompanied by with surrender myself. However all intentional actions as worship and reaching the pleasure of Allah SWT will has the value of worship such as study, work, search livelihood, running trust followed with charity pious others. Dimensions This own cargo by 5.823% and many depicted in routine activity worship individual (QS Adz-Dzariyat : 56).
c. No Worries, means that individual own feeling No burdened operate all order from Allah SWT. Individual No feel Afraid when there is possibility threat or failure in do business reach out something. Load dimensions This amounting to 3.833% of the total variance scale trust (QS Al-Imran: 174).

Ibn Qayyim al- Jauziyyah may Allah have mercy on him said : " This Ummah (Islam). has agreed that trust with try For do because (effort). Even trust No legitimate except with take or do factor reason in the form of make an effort. If not thus, then his trust broken and in vain. Really Allah Exalted has commanding the humans For take because with still trust to Allah Ta'ala. With thus, trying take because with body parts are obedience to Allah Exalted and trust with heart is proof faith to - Allah Ta'ala.

Ibn Mas'ud *May Allah be pleased with him* said, “ Indeed, the clearest verse show about trust is the word of Allah *Ta'ala in Surah* Ath- Thalaq verse 2 as following : *" Whoever pious to Allah, surely He will give for him road go out '"*

Hadith History of Ibn Sunni *Radhiyallahu ' anhu* said, " Allah is sufficient (for everything my needs), no there is a God who has the right worshipped with Correct besides Him, To Allah I Put your trust in Him. He is the Lord (who controls) the great *Throne ”*

Hadith narrated by At-Tirmizi that the Prophet *Shallallahu ' alaihi Peace be upon you* said *" Indeed, if you put your trust in Allah, to the true God trust in God, surely you will given fortune as fortune birds. They leave early in the morning in condition hungry, and come home in the evening in condition full "*

It is narrated from Jabir *Radhiyallahu ' anhu,* that the Prophet *Shallallahu ' alaihi Peace be upon you* said, *" O people Humans, be pious You to Allah, and follow good way in look for sustenance. Because in fact no a servant will dead until he truly has get all over his fortune although late coming. So be pious to Allah, and follow good way in look for fortune. Go for it go for a walk look for halal sustenance and leave the haram"* (HR. Ibnu Majah, sahih).

Verses of the Quran commandments For trust in affairs world life including in discussion management risk is as following :

1. Surah Hud verse 123

فَاعْبُدْهُ وَتَوَكَّلْ عَلَيْهِ

"So worship Him, and put your trust in Him to Him"

In paragraph this, Allah *Ta'ala* order to His Messenger and those who believe For worship and at the same time order they For put your trust in God.

2. Surah Al-Ahzab verses 2-3

وَكَفَى بِاللَّهِ وَكِيلاً prayer God bless him

"And follow what was revealed Lord to you. Indeed, Allah is All- Knowing What are you do it. And put your trust in God to Allah. And Allah is sufficient as The caretaker ".

After Allah *Ta'ala* order For worship and follow revelation from Allah *Ta'ala* send down, Allah *Ta'ala* also ordered to put your trust in God in world affairs. This is a order For prophet and all people after that until day apocalypse. Command For prophet also applies to all over his people, as long as No There is the argument that makes it special.

3. Surah Ath- Thalaq verses 2-3

وَمَن يَتَّقِ اللَّهَ يَجْعَل لَّهُ مَخْرَجاً وَيَرْزُقْهُ حَيْثُ لَا يَحْتَسِبُ وَمَن يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ ,God willing, God willing لِكُلِّ شَيْءٍ قَدْراً .God willing, God willing, God willing

" Whoever pious to Allah, surely He will give for him road out. And give him fortune from no direction unexpectedly. And stuff who puts his trust in God to Allah, surely Allah will fulfill his (needs). Indeed, Allah does it affairs that He (wills). Indeed, Allah has stage provision for each something ".

4. Surah Ali Imran verse 159

فَبِمَا رَحْمَةٍ مِّنَ اللهِ لِنتَ لَهُمْ وَلَوْ كُنتَ فَظّاً God bless you وَهُمْ وَشَاوِرْهُمْ فِي الأَمْرِ فَإِذَا ,God willing God willing, God willing, God willing God

"So because of that grace from Allah You valid weak gentle to they. If You behave hard Again be careful rough, of course they keep away self from around you. Because of that forgive me them, please forgive me for them, and consult with they in affairs that. Then if You has round up determination, then put your trust in God to Allah. Indeed, Allah loves those who put their trust in him to Him".

This verse give signal that deliberation is one of the step take because For achievement something. As for the real reason is his trust heart to Allah *Ta'ala* who became reason realization desired thing in something matter. Look at the person he seems to be great and in position superior, he Can One voice

together hundreds supporters and experts with him. However, it can So opinion they it turns out wrong. Therefore It has been should put your trust in God to Allah *Ta'ala* at the moment do deliberation and decision something matter.

2.2.3 EFFORTS

Efforts often equalized with business For get desired thing. Like Surah Al-Najm verses 39-42. Meaning : " That man only get what has been he tried, that indeed his business That in the future will shown (to him), then he will given reply for (his deeds) with the most perfect reply, that indeed to Your God the end (everything something),"

In The hadith also narrates that one of them companions of the Prophet Muhammad SAW leave his camel without tied to something, such as trees, poles and so on, then abandoned. He saw. asked : " Why No You tie it ?" He answered : "I have put your trust in God to Allah." Rasulullah SAW can agree method think that person, then said, " Tie it Formerly Then " Put your trust in Allah." In short trust without business more formerly is wrong and mistaken according to Islamic perspective. As for the meaning tawakkul commanded by that religion is deliver self to Allah after try and try as well as Work as should be.

In there is a lot of literature that endeavor in management risk can done through stage as following :

1. Risk Identification

   One of the most important function from management risk is the process of identification. Failure For recognize existence One or more potential events can result in significant problems. Important For can anticipate various position problem before happen will but until with moment This No There is method scientific or approach standard systematic in the identification process. Some approach in the identification process among them evaluation characteristics related operational company. Checklist on various risk potential can developed company based on the approach questionnaire. Another approach can be done with method utilise flowchart method, method report finance or analysis contract. The process of identifying can done with approach systematic to customers, suppliers, competitors and regulators.

2. Measurement risk

   After risk identified so step furthermore in management risk that is with evaluate it with method measure risk. Measurement process aim For measure size potential losses and possibilities happened. It is necessary information related with risk that is frequency events and levels the loss that will occur happened. Information collected For analyze in a way description of a phenomenon, doing evaluation and predict it. Next needed method For summarize data with prepare distribution frequency and can serve useful information related reason or the consequences from something phenomenon. One of the difficulties faced in measurement process Where something incident can cause cost direct and indirect direct.

3. Management strategy risk

Management strategy good risk involving cycle sustainable For identify, assess, respond to, and monitor risk. Have a management strategy effective risk can produce improvement in effectiveness operational, sustainability business, protection assets, satisfaction customers, achievements goals, and improvements profitability. Management strategy risk is something systematic approach For identify, analyze, evaluate, and control risks that can occur influence achievement objective organization or individual. Management risk aim For reduce impact negative from possible risks occur and maximize existing opportunities. There are several strategies that can selected, including :

a. Avoiding Risk (*Risk Avoidance).* This strategy done with avoid activities that can cause risk. For example, if risk something project No can managed with good, company Possible choose For No continue project the.
b. Risk Mitigation. This strategy aim For reduce possibility or impact risk. This can done with method strengthen procedure supervision, improving training employees, using more technology safe, or designing repeat a process.
c. Transferring Risk (*Risk Transfer*). This strategy involving transfer risk to party others, for example through insurance, outsourcing, or contract with party the third person in charge answer on risk certain.
d. Accepting Risk (Risk Acceptance). Sometimes, organizations or individual choose For accept risk said, especially If the impact relatively small or cost For manage it too high. However, the decision This must made with careful and based on careful analysis.
e. Maximize Opportunity (*Risk Exploitation*). Sometimes, organizations Can take profit from risks, for example with explore risky new market opportunities tall but own potential big profits.

4. Evaluation risk management

Evaluation Risk Management is a process for evaluate effectiveness and efficiency from management policies, procedures and strategies risks that have been implemented by the organization. The purpose of the evaluation This is For ensure that risk managed with good and the strategies implemented can reach desired goals, as well as adapt approach to risk in accordance with change condition or new information. Evaluation management risk can done with follow a number of step systematic evaluation management risk is not activities carried out very only, but is an ongoing process. Over time, the organization must Keep going review and update his approach to management risk in accordance with changes that occur good inside both inside and outside organization. The following is stages in the evaluation process the :

a. Collecting Data and Information

First process in evaluation is collect relevant data about :

- Identification risks that have been happened and which is still There is.
- Management actions risks that have been applied (e.g., mitigation, transfer, or reception risk).
- Impact and results obtained after action applied.

- Expected performance and results from management strategy risk.

b. Analyze Effectiveness Risk Management

After the data is collected, the next step is furthermore is analyze effectiveness from management risks that have been done, including :

- Evaluate success control risk : Is previous risks identified Already succeed controlled in accordance with plan ?
- Evaluation impact : What is the impact? management risk reduce impact negative to organization ?
- Comparison with expected results : What results from management risk in accordance with goals that have been set previously ?
- Compliance to procedure : What is procedure management risk followed with right and appropriate with specified standards ?

2.2.4. Accepting Destiny

In Islamic principles, success and failure are the will of Allah *Ta'ala.* As long as company management has made maximum efforts and endeavors in managing risks, they must then submit the results and decisions to Allah *Ta'ala.* However, the question is, to what extent is a manager categorized as a failure in managing risks related to the results of their business? If the results of risk management are not in accordance with expectations. It is certainly understandable that if management has implemented procedures properly and perfectly, failure can be understood and tolerated. However, in other fields where procedures are not established, guidance is needed on how someone is deemed to have made sufficient efforts.

An effort is deemed sufficient if it turns out that no other effort or endeavor can be undertaken with an acceptable probability of success and costs. The probability of success can always be increased with a specific effort. However, if the effort incurs costs greater than the benefits gained, it can be considered unfeasible. Therefore, the currently selected option can be considered the best option. Even if, after implementing the best option, failure occurs, it is considered an acceptable failure.

3. Research methods

Study This use approach qualitative research This focus on understanding deep about phenomena that occur in the real world, with method dig perspectives, experiences, and thoughts subjective individual or groups involved in context certain (Agustin, 2025). So that with approach This writer can get understanding deep about practice management risk based on theory tawakal. Research This implemented in the coffee cart business in Pekanbaru. Assessment management risk based on theory trust in risk operations that include risk source Power human, risk technology, process risks, and risks environment. Data collection was carried out with observation and interviews in a way direct.

Evaluation risk management company can measure and assess size or scale risks faced and can know impact from occurrence risk the to operational company. Measurement risk in study This refers to the ISO 31000 standard which has been modified and adapted with management risk based on theory trust in God. With measurement risk this, then company Can do priority risks (the most relevant) (Arta et

al., 2021). In evaluation risk, author use frequency taken from numbers 1-5, and can seen as following :

Table 1. Levels frequency endeavor

Level	*Efforts made*
1	Never
2	Seldom
3	Quite Often
4	Often
5	Very often

Table 2. Levels impact

Level	*Incident*
1	Very small
2	Small
3	Currently
4	Big
5	Very large

Based on results from evaluation frequency and impact on the assessment table risk, then For know severity low, medium, high author use *Likelihood Impact Matrix* with share frequency and impact become x- axis and y- axis.

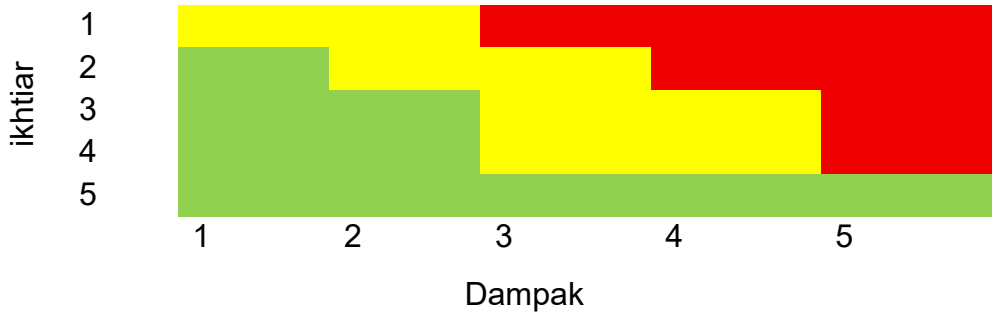


Figure 2. *Likelihood-impact matrix*

Information :

1. Green box means level risk low (*Low Risk*)
2. Yellow box means level risk medium (*Medium Risk*)
3. Red box means level risk high (*High Risk*)

4. Results and Discussion

A. Risk Assessment Aspects Foundation

Management risk based on theory trust will discuss two aspects main. First, the main aspect foundation, consisting of from faith and trust. Aspects This evaluate practice prayer, source of capital not originate from element usury and behavior

business in the form of honest. Second, the aspect endeavor with method make *risk register* consists of from identification risk, measurement risk management strategy risk and evaluation management risk. For measure risk management in aspects foundation as following :

Table 3. Assessment risk aspect foundation

Types of risk	*Code*	*Risk*	*Efforts/ attempts*	*Impact*	*Risk value*
Do pray	F1	Walking pray every time	5	5	Low
Behavior Honest	F2	Coffee for sale in accordance standard	5	5	Low
Sources of business capital	F3	Source of capital is not from loan usury	5	5	Low

Based on the table above show that evaluation aspect foundation owner coffee cart business at risk low (low). Condition show that owner business have good faith and trust, where the owner business do five daily prayers, have behavior Honest in business and capital sources are not from loan usury.

B. Risk Assessment of Business Aspects or Endeavors

For evaluation risk aspect based on business or endeavor, next make *risk register* consisting of from identification risk, measurement risk management strategy risk and evaluation management risk. In there is a lot of literature that aspect business or endeavor in management risk can done through stage as following :

1. Identification risk

Based on table identification risk following is evaluation risk based on efforts / endeavors and impacts that can be caused.

Table 4. Risk Assessment

Types of risk	*Code*	*Risk*	*Efforts/ endea vors*	*Impact*	*Risk value*
Human Resource Risk	A1	Frequent cart operators change	2	3	Medium
Technology Risk	B1	Occurrence laptop error causing balance data is lost	1	2	Medium
Process Risk	C1	Damage to Electric Bicycles	2	4	High
	C2	Out of stock material standard	2	5	High
	C3	Damage to the espresso machine	1	5	High
	C4	Damage to the grinder machine	1	5	High
Environmental Risks	D1	Remaining ice crystals melt	1	2	Medium
	D2	Customer constrained find location cart	1	4	High

From the assessment risk above, next do endeavor with method make *risk register* consisting of from identification risk, measurement risk management strategy risk and evaluation management risk.

2. Measurement risk

Based on results from evaluation frequency and impact on the assessment table risk, then For know severity low, medium, high author use *Likelihood Impact Matrix* with share efforts and impact become x- axis and y- axis.

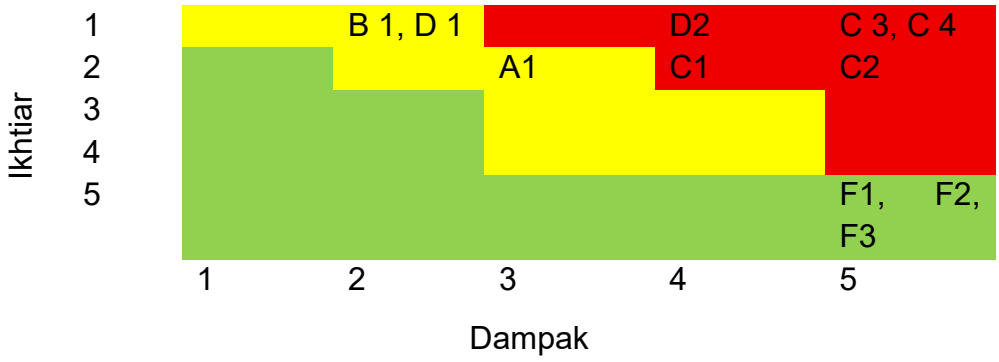


Figure 2. *Likelihood-impact matrix*

Information :

1. Green box means level risk low (*Low Risk*)

2. Yellow box means level risk medium (*Medium Risk*)
3. Red box means level risk high (*High Risk*)

Based on *Likelihood Impact Matrix,* then risk operational coffee cart business can grouped as following

1. Low Risk

   Risks included into the category risk low is Do prayer (F1), Behavior honest (F2) and source of business capital (F3).
2. Medium Risk

   Risks included into the category risk currently is occurrence laptop error causing balance data lost (B1) and remaining ice crystals melting (D1) and changing cart operators (A1).
3. High risk

   Risks included into the category tall is damage to the bicycle electricity (C1), running out material raw materials (C2), damage to the espresso machine (C3), damage to the grinder machine (C4) and customers constrained find location cart (D2).

3. Management strategy risk

Table 5. Management risk

Level	*Code*	*Risk*	*Management risk*
High	C1	Damage to the bicycle electricity	avoid overcharging and battery until stage condition low battery
	C2	Out of stock material standard	inventory data material standard so as not to happen out of stock material standard
	C3	Damage to the espresso machine	Create a preventive maintenance schedule
	C4	Damage to the grinder machine	Create a preventive maintenance schedule
	D2	Customer constrained find location cart	Set location cart No move and share on social media
Medium	A1	Frequent cart operators change	Done recruitment as soon as possible
	B1	Occurrence laptop error causing balance data is lost	Perform data backup
	D1	Remaining ice crystals melt	guard freezer condition always cold For crystal ice storage

4. Evaluation risk management

Table 6. Evaluation management risk

Level	*Code*	*Risk*	*Evaluation management risk*
High	C1	Damage to the bicycle electricity	Make notes For identify condition Electric bike from time to time
	C2	Out of stock material standard	Always control amount supply material standard so as not to happen out of stock material standard
	C3	Damage to the espresso machine	Make notes For identify condition espresso machine from time to time
	C4	Damage to the grinder machine	Make notes For identify condition grinder machine from time to time
	D2	Customer constrained find location cart	Ensure location cart No move and share on social media
Medium	A1	Frequent cart operators change	Make a schedule for the cart operators on duty
	B1	Occurrence laptop error causing balance data is lost	Provide data backup
	D1	Remaining ice crystals melt	Ensure freezer condition always cold For crystal ice storage

In the evaluation risk carry out appropriate strategies with the risks that will happened. Like evaluation risk of damage bicycle electricity in the form of policy make notes For identify condition bicycle electricity from time to time, evaluation out of stock material standard in the form of policy always control amount supply material standard so as not to happen out of stock material standard. With make evaluation management appropriate risk, risk can minimized so that achieved sustainability coffee cart business. However thus in corner sharia perspective for reach success in evaluation management risk can done with put your trust in God to Allah Ta'ala with method request help. Appropriate with Surah Al-Anfal verse 40 as following :

وَإِن تَوَلَّوْا ۚ فَٱعْلَمُوٓا۟ ۚ أَنَّ In the name of Allah مَوْلَىٰكُمْ ۚ نِعْمَ ٱلْمَوْلَىٰ وَنِعْمَ ٱلنَّصِيرُ

“ *And if they turn away, then know that Allah is your Protector. He is the best Protector and the best Helper.”*

Apart from that, it is also found in Surah An-Nisa verse 45 as: following :

In the name of Allah أَعْلَمُ بِأَعْدَآئِكُمْ ۚ وَكَفَىٰ In the name of Allah وَلِيًّا وَكَفَىٰ In the name of Allah نَصِيرًا

“ *And Allah is better know (from you) about your enemies. And Allah is enough to be Protector (for you). And Allah is enough to be Helper (for you).*”

Apart from that, it is also found in the letter Al-Baqarah verse 214 and Surah Al-Furqan verse 3. From the verses the show that only Allah Ta'ala is the best become protector and the best become helper. Allah Ta'ala's help always there is, although exam felt heavy, during somebody be patient.

After asking for help from Allah Ta'ala, the next step is to always strive until the success rate in overcoming risks is very high, perhaps reaching 0.9 or 0.99. However, this high success rate does not eliminate the attitude of accepting fate. It's important to understand that even with maximum effort, failure is still possible.

4. Conclusion and Suggestions

In a way overall, implementation management risk in coffee cart business This can help owner business For identify potential disturbances, assessing the level of risk, and compile step effective control. With Thus, the effort can operate more good, improve trust customers and enlarge opportunity sustainability business in term length. Analysis results risk operational show that coffee cart business face various risk operations originating from from aspect humans, technology, processes, and the environment. However, based on evaluation aspect foundation owner coffee cart business at risk low (*low*). Condition show that owner business have good faith and trust, where the owner business do five daily prayers, have behavior Honest in business and capital sources are not from loan usury. The highest risk necessary quick handled is aspect related operations with machines, materials standards and constraints customer in find location sales. Based on *Likelihood Impact Matrix,* then risks in the coffee cart business can grouped become risk high (*High Risk*). The risks included into the category tall is damage to the bicycle electricity (C1), out of power material raw materials (C2), damage to the espresso machine (C3), damage to the grinder machine (C4) and customers constrained find location cart (D2). Next risk Medium Risk. The *risks* included into the category risk currently is occurrence laptop error causing balance data lost (B1) and remaining ice crystals melting (D1) and frequent cart operators change (A1).

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