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ANALYSIS OF HUMAN RESOURCE RISK MANAGEMENT IN THE TARAGUNG RESTAURANT BUSINESS BASED ON THE TAWAKAL THEORY

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Abstract

This study aims to analyze Human Resources (HR) risk management at Taragung Restaurant in Pekanbaru using the Tawakal Theory approach. Given the important role of HR in the sustainability of MSMEs, an organized system is needed to minimize potential future losses. The research method used is qualitative with data collection techniques through observation and direct interviews with the owner and employees. Risk analysis is conducted by integrating the ISO 31000 standard into a framework consisting of the foundation aspect (belief and tawakal) and the endeavor aspect (risk identification, measurement, strategy, and evaluation). The results show that the risk assessment of the foundation aspect is in the low category, which reflects the application of good religious values in business operations. Through the risk register, five major risk events (S1-S5) were found related to discipline, organization, control, procurement, and HR development, all of which are at a low level. Proposed mitigation efforts include strengthening the attendance system, standardizing recruitment procedures, routine training, and developing a more formal organizational structure. The novelty of this research lies in the use of a risk register based on Tawakal Theory to synergize modern managerial logic with Islamic spiritual values.

Keywords : *Risk Management, Human Resources, MSMEs, Tawakal Theory, Risk Register*

1. Introduction

In the research literature in academia shows that many studies have been conducted on the topic of risk management such as 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) have focused on risk in particular how to manage it in a way that reduces the "adverse impact" in decision making. 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 such as 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).

None of the existing research has addressed the Islamic perspective, such as the aspects of tawakal (trust) and ikhtiar (intentional effort) in risk management. Although academic research has used tawakal (trust) in their research, it has not addressed the topic of risk management. A survey by Ghobary et al. (2005) showed that Muslim students use tawakal to cope with various difficult situations, including economic, social, health, and natural disasters. Involving the religious-spiritual concept specifically produces various results on the construct of tawakal (surrender to God) through several proofs, one of which is by Javanmard (2013) that tawakal is part of religious beliefs that predicts a decrease in unhealthy psychological conditions such as academic stress (Negi et al, 2021; Pajarianto et al, 2020; Philip et al, 2019), tawakal in stress management (Perera et al, 2018), tawakal is negatively correlated with depression (Sakellari et al, 2017), tawakal can reduce stress levels in students (Abu-Hilal et al, 2017; Yun et al, 2019) and tawakal has an impact on mental health (Garssen et al, 2021; Lucchetti et al, 2020).

Meanwhile, already develop pattern think based the risks contained in draft management risk. So that required A deeper interpretation and understanding appropriate about How understand draft trust along with development management risk said. In a number of hadith of the Prophet Muhammad *sallallaahu alaihi Wasallam* who can seen in various literature, providing A signals and understanding How synergize between risk, concept trust, and endeavor. After done studies and research so will can understood that it turns out there is connection between draft management risk with draft efforts and trust that are expressed in hadith about tie camel.

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.

Based on sector industry, risk will minimized Because existence previous uncertainty there is and can be result in a number of losses that must be addressed by the company. The same thing also applies for MSMEs. One of the MSMEs in Pekanbaru is Taragung Restaurant, a efforts that make Human Resources (HR) as determinant main success his business. Restaurant Taragung Possible own risk towards high human resources, so that management risk need improved.

Analysis management successful risk will produce more systems organized and more Lots incident improvement. For determine risks that can occur influence every aspect business, required accurate information. In matter management risk, human resources owned business is component most important For success and sustainability. For ensure stability Taragung Restaurant business, management risk implemented in a way sustainable with interesting and interactive way based on the Tawakal Theory. This study refers to the ISO 31000 standard which has been modified and adapted with management risk based on theory tawakal. the goal For minimize possible losses happen with make analysis management risk in the form of a risk register using theory tawakal proposed by Agustin et al (2025).

Our writing at the moment This contribute to the existing literature with various way. During to our knowledge, not yet found study make analysis management risk business in the form of a risk register using theory tawakal (Agustin et al, 2025). Research This First make make analysis management HR risk in the form of a risk register using theory tawakal. Research objectives is make analysis management HR 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 management business For increase Power competitive. However If the HR risk not managed with Good so company can experience failure business even in the end experience bankruptcy.

2. Literature review

2.1 Theoretical Framework

Management risk based on theory Tawakal (Agustin et al, 2025) can 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).

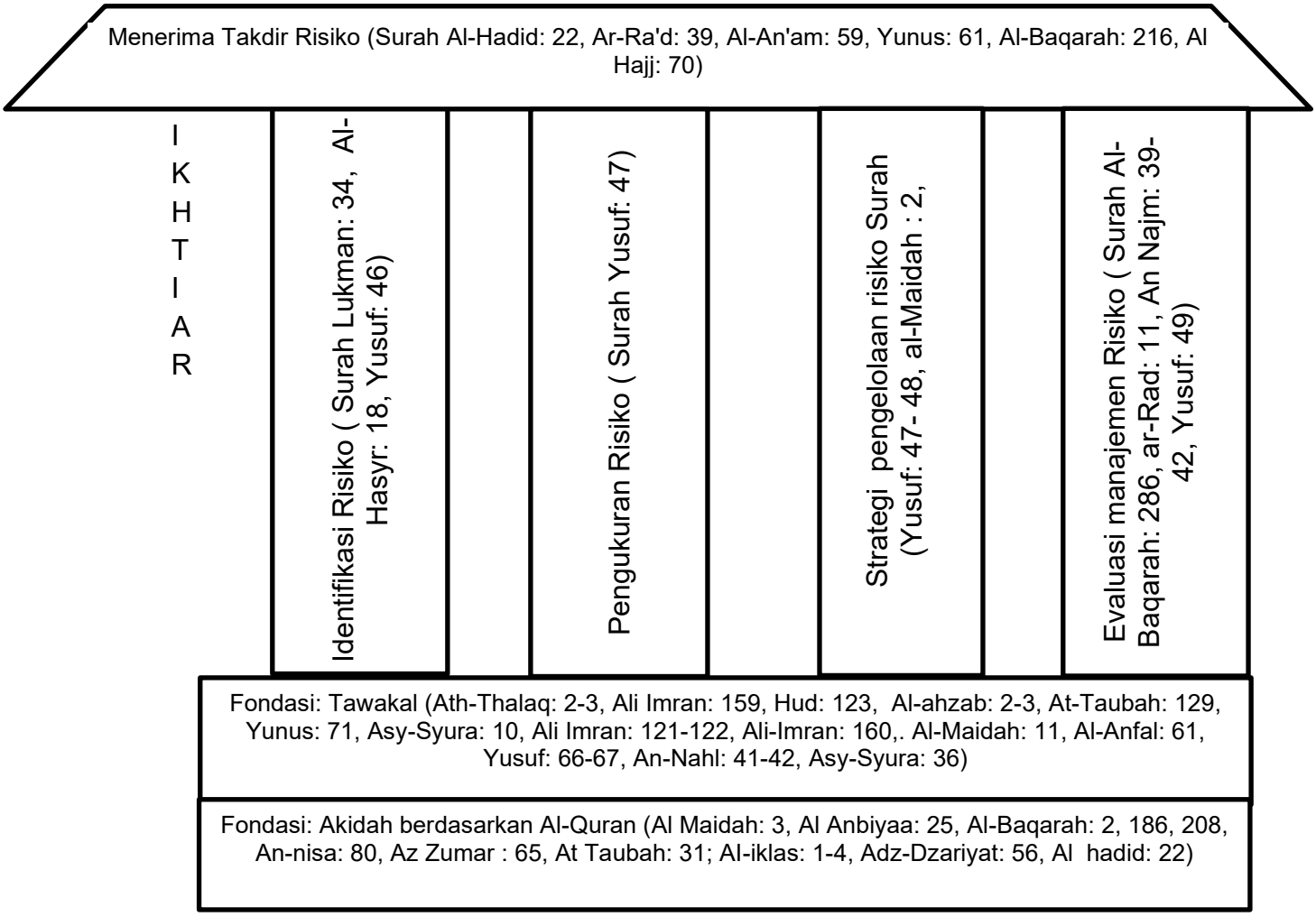


Figure 1. Management risk based on theory trust
Source: Agustin et al. (2025)

2.2 Foundation

2.2.1 Creed

Based on the Quran and Hadith (Al-Maidah: 3; Al-Baqarah: 2, 186, 208; An-Nisa: 80; Az-Zumar: 65; At-Taubah: 31; Al-Ikhlas: 1-4, Adz-Dzariyat: 56, Al-Hadid: 22). Based on the words of Allah Ta'ala above, the basic principles of faith in Islamic finance can be summarized as follows (Agustin, 2021, 2021a):

1) Believe and hope only in Allah Ta'ala
2) All problems and events in risk management are the will of Allah Ta'ala.
3) Limiting reference sources in risk management issues to only the Qur'an and the Sunnah of the Prophet Muhammad Shallallahu'alaihi Wasallam.
4) Referring to the authentic hadith on the issue of risk management, both hadiths are mutawatir and ahad.
5) Don't use your mind driven by lust and worldly desires to interpret risk management according to your wishes.
6) Reject management teachings and thoughts other than those based on the Al-Qur'an and Sunnah of the Prophet Muhammad *Shallallahu'alaihi Wasallam.*

The application of this creed is a foundation in marketing activities in Islamic banks so that they can develop sharia marketing strategies sourced from the Qur'an and Hadith. This creed is based on the results of studies 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

Tawakal (trust) is a practice of the heart that encourages individuals to develop optimism and courage in facing challenges. The urgency of tawakal is mentioned 84 times in 22 chapters of the Quran, indicating its distinct virtue (Setiawan & Mufarihah, 2021). Sartika and Kurniawan (2015) provided an overview of how to measure tawakal and identified three dimensions based on the results of a thematic study of the Quran, as follows:

A. Belief in Allah SWT means that a servant believes that everything that happens in life is based on the power and will of Allah SWT. Based on the results of factor analysis, this dimension has a loading of 40.924% of the total tawakal variant score and produces the most items on the tawakal scale (QS Al-Anfal: 62).
B. Worship means carrying out written laws (shari'ah) as proof of obedience to Allah SWT's commands, either in the form of obligatory worship or sunnah accompanied by surrender. However, all actions that are intended as worship and to achieve the blessing of Allah SWT will be worth worship, such as studying, working, earning a living, carrying out a mandate followed by other pious deeds. This dimension has a content of 5.823% and is widely reflected in the routine of individual worship activities (QS Adz-Dzariyat: 56).
C. "Not Worried" means that an individual feels unburdened in carrying out all of Allah SWT's commands. They do not feel afraid when faced with the possibility of threats or failure in their efforts to achieve something. This

dimension accounts for 3.833% of the total variance on the tawakkal scale (Quran Al-Imran: 174).

Ibn Qayyim al-Jauziyyah (may Allah have mercy on him) said: "This Ummah (Islam) has agreed that tawakkul is done by trying to make a cause (effort). In fact, tawakkul is not valid unless it is done by taking or doing the causal factor in the form of making an endeavor. If this is not the case, then the tawakkul is damaged and in vain. Indeed, Allah *Ta'ala* has commanded humans to take the cause by remaining in trust in Allah *Ta'ala.* Thus, trying to take the cause with one's limbs is obedience to Allah. Allâh *Ta'ala* and trusting with the heart is proof of faith in Allâh *Ta'ala.*

Ibn Mas'ud *Radhiyallahu 'anhu* said, "Indeed the verse that most clearly shows the matter of tawakkul is the word of Allah *Ta'ala* in the letter Ath- Thalaq verse 2 is as follows: " *Whoever fears Allah, surely He will provide him with a way out'"*

Hadith narrated by Ibn Sunni *Radhiyallahu 'anhu* said, "It is Allah who is sufficient (for all my needs), there is no Allah who has the right to be worshiped properly except Him. In Allah I put my trust. He is the Rabb (who controls) the great *Throne "*

Hadith narrated by At-Tirmizi that the Prophet *sallallaahu 'alaihi wasallam said "Indeed, if you put your trust in Allah truly and truly, you will be given sustenance like the sustenance of the birds. They leave early in the morning hungry, and return in the afternoon full."*

It was narrated from Jabir *Radhiyallahu 'anhu, that the Prophet sallallaahu 'alaihi wasallam said, "O mankind, fear Allah, and take the good path in seeking sustenance. For truly no servant will die until he has actually received all his sustenance, even though it is late. So fear Allah, and take the good path in seeking sustenance. Take the path of seeking halal sustenance and leave the haram"* (HR. Ibnu Majah, sahih).

Verses from the Koran commanding trust in matters of worldly life, including the discussion of risk management, are as follows:

1) Surah Hud verse 123

فَاعْبُدْهُ وَتَوَكَّلْ عَلَيْهِ

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

In this verse, Allah Ta'ala commands His apostles and believers to worship and at the same time orders them to put their trust in God.

2) Surah Al-Ahzab verses 2-3

prayer God bless him وَكَفَى بِاللَّهِ وَكِيلا

"And follow what God has revealed to you. Indeed, Allah is All-Knowing of what you do. And put your trust in Allah. And Allah is sufficient as a Sustainer."

After Allah *Ta'ala* ordered us to worship and follow the revelations that Allah *Ta'ala* sent down, Allah *Ta'ala* also ordered us to put our trust in world affairs. This is a command for the prophet and all people after him until the Day of Judgment. The commands given to the prophet also apply to all of his people, as long as there are no specific arguments.

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, God willing, God willing, God willing. لِكُلِّ شَيْءٍ قَدْراً

"Whoever fears Allah, surely He will provide him with a way out. And give him sustenance from a direction he does not expect. And whoever puts his trust in Allah, Allah will surely fulfill his (needs). Verily, Allah carry out the affairs that (will) He. Indeed, Allah has made provisions for everything."

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 it is because of Allah's grace that you act gently towards them. If you were harsh and harsh-hearted, they would certainly distance themselves from those around you. Therefore forgive them, ask forgiveness for them, and consult with them in this matter. Then when you have made up your mind, then put your trust in Allah. Indeed, Allah loves those who put their trust in Him."

This verse suggests that deliberation is one of the steps taken to achieve something. The real reason is trust in Allah, the Almighty, which is the reason for the realization of what is desired in a matter. Consider a person who appears to be great and in a superior position; he can be united with hundreds of supporters and experts. However, their opinions may turn out to be wrong. Therefore, it is appropriate to trust in Allah, the Almighty, when deliberating and deciding a matter.

2.2.3 Efforts

Effort is often equated with trying to get what you want. Like surah Al-Najm verses 39-42. Meaning: "That man only gets what he has worked for, that indeed his efforts will later be shown (to him), then he will be rewarded for (his deeds) with the most perfect reward, that indeed to your Lord is the end (of everything),"

In the Hadith it is also narrated that one of the companions of Rasulullah SAW left his camel without tying it to something, such as a tree, pole, etc., and then abandoned it. He peace be upon him asked: "Why don't you tie it?" He answered: "I have put my trust in Allah." Rasulullah SAW. unable to agree with that person's way of thinking, he said, "Bind it first and then put your trust in it." In short, tawakkul without prior effort is wrong and erroneous according to

Islamic views. The purpose of tawakal as ordered by religion is to surrender oneself to Allah after making efforts and efforts and working properly.

In much literature, efforts in risk management can be carried out through the following stages:

1) Risk Identification

One of the most important functions of risk management is the identification process. Failure to recognize the existence of one or more potential events can result in significant problems. Anticipating potential problems before they occur is crucial, but to date, there is no scientific method or standardized systematic approach to the identification process. Several approaches to the identification process include evaluating characteristics related to the company's operations. Companies can develop checklists of various potential risks based on questionnaires. Other approaches include using flowcharts, financial reporting, or contract analysis. The identification process can be conducted systematically with customers, suppliers, competitors, and regulators.

2) Risk measurement

Once a risk has been identified, the next step in risk management is to evaluate it by measuring it. The measurement process aims to quantify the magnitude of potential losses and their likelihood of occurrence. Information related to the risk, including the frequency of occurrence and the extent of potential losses, is required. Information is collected to analyze a phenomenon descriptively, conduct evaluations, and predict its occurrence. Furthermore, a method is needed to summarize the data by preparing a frequency distribution, which can provide useful information regarding the causes and consequences of a phenomenon. One of the challenges encountered in the measurement process is that an event can incur both direct and indirect costs.

3) Risk management strategy

A sound risk management strategy involves a continuous cycle of identifying, assessing, responding to, and monitoring risks. Having an effective risk management strategy can result in improvements in operational effectiveness, business continuity, asset protection, customer satisfaction, goal achievement, and increased profitability. A risk management strategy is a systematic approach to identifying, analyzing, evaluating, and controlling risks that can impact the achievement of organizational or individual goals. Risk management aims to mitigate the negative impact of potential risks and maximize existing opportunities. Several strategies can be chosen, including:

a. Risk Avoidance *:* This strategy involves avoiding activities that could pose risks. For example, if a project's risks cannot be managed effectively, a company may choose not to proceed with the project.
b. *Risk* Mitigation : This strategy aims to reduce the likelihood or impact of a risk. This can be done by strengthening oversight procedures, improving employee training, using safer technology, or redesigning a process.

c. *Risk* Transfer : This strategy involves transferring risk to another party, for example through insurance, outsourcing, or a contract with a third party responsible for a particular risk.
d. Risk Acceptance *:* Sometimes, organizations or individuals choose to accept the risk, especially if the impact is relatively small or the cost of managing it is too high. However, this decision must be made carefully and based on careful analysis.
e. Maximize Opportunities (*Risk Exploitation*). Sometimes, organizations can take advantage of risks, for example by exploring new market opportunities that are high risk but have high potential for profit.

4) Risk management evaluation

Risk Management Evaluation is the process of assessing the effectiveness and efficiency of an organization's risk management policies, procedures, and strategies. The purpose of this evaluation is to ensure that risks are being managed effectively and that the strategies being implemented are achieving their intended objectives, as well as to adapt the approach to risk in accordance with changing conditions or new information. Risk management evaluation can be conducted by following several systematic steps. Risk management evaluation is not a one-time activity, but rather an ongoing process. Over time, an organization must continually review and update its approach to risk management in accordance with changes occurring both internally and externally. The following are the stages in the evaluation process:

a. Collecting Data and Information
   The first process in evaluation is to collect relevant data regarding:
- Identify risks that have occurred and those that still exist.
- Risk management actions that have been implemented (e.g., mitigation, transfer, or acceptance of risk).
- The impact and results obtained after the action is implemented.
- Expected performance and outcomes of the risk management strategy.

b. Analyzing the Effectiveness of Risk Management
   Once the data is collected, the next step is to analyze the effectiveness of the risk management that has been carried out, including:
- Assessing the success of risk control: Have the previously identified risks been successfully controlled according to plan?
- Impact evaluation: Does risk management reduce the negative impact on the organization?
- Comparison with expected results: Are the results of risk management in line with the previously established objectives?
- Compliance with procedures: Are risk management procedures followed correctly and in accordance with established standards?

2.2.4 Accepting Fate

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 carried out 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 carried out at home Eat Taragung. Assessment management risk based on theory trust in business risk including risk resource human resources (HR). 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 adapted ISO 31000 standard 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 :

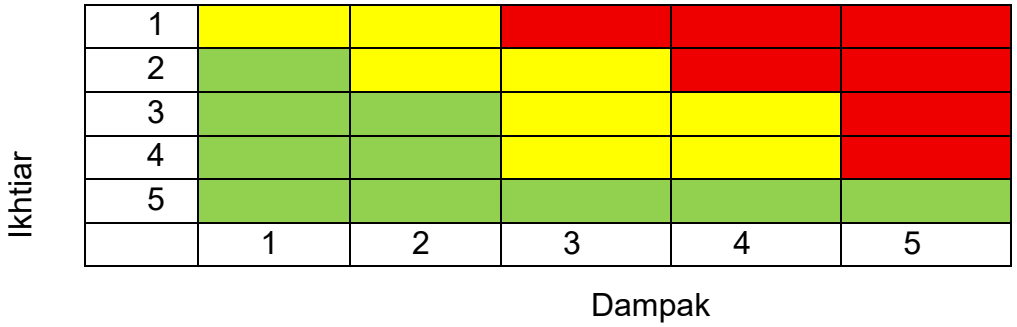
Table 1. Levels frequency endeavor

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 table evaluation risk, then For know level severity low, medium, high author using the Likelihood Impact Matrix with share frequency and impact become x- axis and y- axis.



Information :

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

4 Results and Discussion

4.1 Risk Assessment Aspects Foundation

Risk management based on the theory of tawakal (trustworthiness) will address two main aspects. First, the foundation aspect, consisting of faith (aqidah) and tawakal (trustworthiness). This aspect assesses the practice of prayer, the source of capital not derived from usury, and honest business conduct. Second, the endeavor aspect, through the creation of a risk register, comprises risk identification, risk measurement, risk management strategies, and risk management evaluation. To measure risk management in the foundation aspect, the following steps are taken:

Table 3. Assessment risk aspect foundation

Types of Risk	Code	Risk	Efforts/ Trying	Impact	Risk Value
Do pray	F1	Do pray every time	5	5	Low

Behavior Honest	F2	Menus for sale in accordance standard	5	5	Low
Sources of business capital	F3	Sources of business capital originate from own capital free from usury	5	5	Low

Based on the table on show that evaluation aspect foundation owner business House Eat Taragung at risk low for aspect do prayer, behavior honest and source of business capital. Conditions This show that owner business have good faith and trust, where owner business do pray five times a day and have behavior honest and source of business capital originate from own capital.

Evaluation Risk Assessment. At the risk assessment stage there is several processes that must be done that is identify, analyze, and evaluate risk.

4.2 Business Risk Identification

This process implemented in a way identify source HR risks at Taragung Restaurant well under control and no. Identification process implemented use method interview as well as *checklist* is part from procedure documentation and guarantee quality organization. (Husein & Imbar, 2015). Meanwhile For interview carried out by the Owner of Taragung Restaurant and the Employees of Taragung Restaurant. Based on results identification that has been implemented. Under is results findings found at the Taragung Restaurant

Table 4. Findings risk At home Eat Taragung

No	Description	Yes	No	Findings
Non-Compliance and Absenteeism Employees (Discipline)				
1.	Employee often come No slap time and often roll call without permission		√	Arrived on time time and not there is case absence without permission, so that service to customer walk smooth. Condition This support improvement efficiency operational and maintenance satisfaction customer.
2.	Workload overwork on employees.	√		Workload employee Still medium / high during peak hours, namely depends order.
3.	Decline quality service.		√	Not occur decline quality service, so that satisfaction customer still awake.
4.	There is fatigue employee.	√		Employees who experience fatigue or Sick still can overcome Because work can diverted to employee others, so that operational still walk fluent.
Unclear Organizational Structure (Organizing)				

1.	Structure organization.	√		Structure organization at Taragung Restaurant clear, so that make it easier distribution duties and responsibilities responsible and operational walk effective.
2.	Direction task.	√		Direction optimal task because There is distribution not quite enough written and systematic answers.
3.	Reorganization HR.	√		Already Once do HR reorganization so that distribution roles and burdens Work updated in accordance need business
4.	Own HRD in Business		√	Taragung Restaurant Not yet own HRD department that handles recruitment, training, and supervision performance employee professionally.

System Human Resource Management (Control)				
1.	Apply routine briefing activities for give directions.	√		Briefing was conducted regularly, so that employee Work with directions or coordination with clear.
2.	Employee given right express criticism and suggestions.	√		Employees at Taragung Restaurant convey criticism and suggestions because There is receptacle internal communication.
3.	Inability For manage conflict or problem employee in a way effective.		√	Conflict between employee handled with Good Because There is communication and existence party special mediator in a way family.
Welfare Disturbed Employees (Procurement)				
1.	Condition work that is not conducive.		√	Environment not enough comfortable because of the work area clean and there is arrangement timetable balanced work
2.	Monitoring work.	√		Supervision to performance employee walk Good so that implementation task can controlled with Good.
3.	Coordination burden work that is not balanced.		√	Distribution burden Work shared in a way together so that work can completed more effective and creative Work The same good team,

4.	Health and wellness programs employee.	√		There is an occupational health program that supports welfare employees and maintain condition Work remain optimal.
Lack of Skills (Development)				
1.	Development skills on each employee.	√		Employee get training special For increase skills Work in accordance his field
2.	Training to each team.	√		There is training for each team, so that skills and knowledge employee develop in a way evenly.

After obtained findings There are 5 findings regarding HR risks at the Taragung Restaurant possibility risks in each field, start from field procurement, organizing, discipline, control, and development. The next process that is identify incident risk said, starting from root the cause until consequence if risk the forgotten. Here is results identification risks at Taragung Restaurant.

Table 5. Identification risk tbsp House Eat Taragung

Risk Code	Field	Identification		
		Risk Events	Root Cause	Risk if Forgotten
S1	Discipline	Employee comply with the attendance and running system job description in accordance provision	There are rules clear work, consistent supervision, as well awareness employee in operate not quite enough answer	Can happen decline performance, delay jobs, and the decline quality service
S2	Organizing	Structure organization clear and division task between employee directed	The existence of structure defined organization with good, division firm tasks, as well as effective coordination	Ambiguity not quite enough answer can cause conflict work, spill overlap tasks, and lower efficiency business.
S3	Control	Coordination between employees and superiors walk effective, especially	There are regular briefings and structured two - way communication	Misunderstanding in implementation task can lower quality services and triggers tension between employee

		during peak hours		
S4	Procurement	Recruitment process Not yet standardized and not through clear selection	The owner directly recruits	Recruited HR in accordance need
S5	Development	training program for employee For increase skills Work	Importance attention to training, as well as the existence of an internal development program	Employee experience improvement ability, improve quality work and power competition business

4.3 Risk Analyst

Stages next namely analysis impact and possibilities risk. Based on stage This analysis process is carried out risk with do determination mark from probability and possibility as big as whether the resulting impact from risks that have been identified at the stage previously. As for the assessment possibilities and impacts risk Can observed in

Table 6. Analysis Risk Probability and Impact

Risk Code	Risk	Efforts	Impact	Efforts	Impact Score	Total Score
S1	Absence without reason can bother operational, lowering productivity, and create culture work that is not discipline	Seldom	The Impact is Small	2	2	4
S2	Ambiguity not quite enough answer can cause conflict work, spill overlap tasks, and lower efficiency business.	Never	The Impact is Small	1	2	2

S3	Misunderstanding in implementation task can lower quality services and triggers tension between employee	Seldom	The Impact is Small	2	2	4
S4	Recruited HR not enough in accordance needs, resulting in low performance and high turnover	Seldom	The impact Small	2	2	4
S5	Employee No experience improvement ability, lowering quality work and power competition business	Seldom	The Impact is Small	2	2	4

Source : Data Processed, 2026

4.4 Risk Evaluation and Management

Evaluation risk help For determine treatment risk. Evaluation risk is a process in compare results analysis risk with criteria risk For furthermore determined whether risk or as big as whether risk the Can tolerated or accepted (IEC, 2019). The purpose of evaluation risk This namely in order to do evaluation level priority risk, whether medium, low, or high. Evaluation risk Can shaped matrix. risk matrix is tools used in understand effectiveness that can used organization in do increased clarity and awareness so that taking decision risk can made. The following is results matrix evaluation Taragung Restaurant risk.

4.5 Risk Evaluation Matrix

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

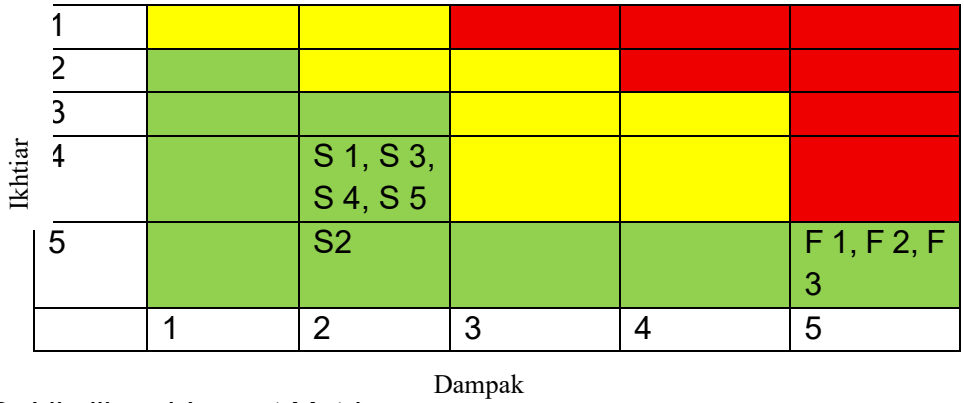


Figure 2. *Likelihood-Impact Matrix*

Information :

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

After done analysis risk and placement on the matrix risk, shows that all over risk is in the category low. The risk covering absence without reasons that can be bother operational and lower productivity (code S1), ambiguity not quite enough potential answers cause conflict work and lower efficiency business (code S2), misunderstanding in implementation tasks that can be lower quality service as well as trigger tension between employee (code S3), recruited HR not enough in accordance with need so that impact on performance and potential turnover (code S4), as well as employees who do not experience improvement abilities that can lower quality work and power competition business (code S5).

4.6 Risk Treatment

final step after evaluation risk start from identify, analyze, and evaluate risk is determine treatment of risk. Stage This is stage where the possibility risk will given proposals that can be minimize will occurrence risk the can happened. As for the behavior risks that can occur proposed by the author that is :

Table 7. Proposal Action risk

Code Risk	Incident Risk	Root Reason	Level Risk	Treatment Risk
S1	Employee comply system presence and running job description in accordance	Supervision discipline Work firm as well as existence sanctions on	Low	Apply system monitored attendance directly by the owner, and give sanctions firm for employees who do

	provision.	violation presence.		not discipline.
S4	Recruitment process Not yet standardized and not through clear selection.	Direct owner recruiting	Low	Create a procedure recruitment written, and documenting results evaluation candidate employee.
S5	training program for employee For increase skills Work.	There is training and attention to human resource development.	Low	Organize internal training at least twice a year and appoint senior employees as mentors for increase ability team.
S2	Structure organization clear and division task directed.	The existence of structure defined organization with good, division firm tasks, as well as effective coordination	Low	Creating a structure more organizations complete, and make contract Work for all over employee.
S3	Coordination between employees and superiors walk effective.	There are regular briefings and structured two - way communicati on.	Low	Conduct briefings every day before work hours, open regular discussion forums, and pointing coordinator team For expedite communication Work.

Source : Data Processed, 2026

Based on results table evaluation and matrix handling risk, can known that there is a number of risk main thing that is needed get attention although is at a low level, just to be sure stability operational company. The risk covers discipline employee in comply system presence as well as implementation appropriate job description with provisions. In addition, the recruitment process has not been standardized and training programs employees who are not yet optimal also become points crucial in development Human Resources (HR).

Root cause from problem the originate from supervision discipline unfinished work firm, lack of sanctions on violation presence, as well as owner involvement in direct in recruitment without clear selection. On the other hand, the structure organizations that have not defined with good and bad two- way coordination between superiors and employees participate trigger ineffectiveness Work.

Handling efforts that can be done is increase system discipline through implementation monitored attendance directly by the leader as well as giving sanctions firm for violators. In addition, the company need make procedure recruitment written standardized, organized internal training at least twice a year, as well as appoint a senior mentor to increase ability team. Lastly, the creation structure more organizations complete and carry out daily briefings and regular discussion forums are very necessary for coordination between employees and superiors can walk more effective and professional.

5. Conclusion and Suggestions

Based on results analysis management risks at Taragung Restaurant with approach theory trust, can concluded that management risk source Power human resources (HR) in business This in a way overall is in the category low (Low Risk). In terms of foundation, owner business has apply principle strong faith and trust through implementation of prayer, behavior honest business, as well as free use of own capital from element usury. Conditions solid foundation This become runway important in face uncertainty business in accordance with framework management risk Islamic.

From the side endeavor, through the process of identification and measurement HR risk, five incidents were found risk main (S1-S5) which includes discipline employees, clarity structure organization, effectiveness coordination, standards recruitment, and training programs. Although all over risk This classified as low, evaluation show the need action more mitigation structured For guard stability operational. Proposal formulated treatment covers implementation system monitored attendance directly by the leader, making procedure recruitment written, implementation regular internal training at least twice a year, as well as compilation contract work and structure more organizations complete.

Updated study This lies in integration ISO 31000 standard with theory trust in form of risk register, which provides perspective new that management risk No only depend on logic modern managerial, but also synergy between endeavor maximum and submission self to Allah *Ta'ala's* destiny. Limitations study This is its coverage is only focusing on one MSME unit in the sector House eat and only research aspect HR risks. Therefore that, research furthermore recommended For expand object research in the sector different industries as well as identify type other risks such as risk finance or operational in a way more wide with still put forward aspect trust as a basis for evaluation.

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