



## Risk Management From The Perspective Of Islamic Economics (Case Study Of Swalayan Al-Fatih, Sumenep Regency)

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**Abstract.** This article discusses risk management from the perspective of Islamic economics, with a case study on Swalayan Al-Fatih in Sumenep Regency. The research was conducted to address several issues, including: 1) What are the internal and external risks faced by Swalayan Al-Fatih in its daily operations? 2) What risk mitigation strategies can be implemented by Swalayan Al-Fatih from the perspective of Islamic economics?. In this thesis, the researcher employs a qualitative research method. Qualitative research is a procedure that produces descriptive data in the form of written or spoken words from people and observed behaviors. To collect data, the researcher uses interview and observation techniques. Data analysis is carried out through data reduction, data presentation, and data verification. Based on this orientation, the research findings indicate that the risks faced by Swalayan Al-Fatih include internal risks such as conflicts among employees, lack of skills, and low employee loyalty. External risks, such as intense competition, unsold products, as well as environmental and natural factors, were also identified. In conclusion, the risk management strategy according to Islamic economics is based on the Qur'an and Hadith, as taught by Prophet Muhammad SAW. The strategy implemented by Swalayan Al-Fatih meets several criteria of Islamic economics.

**Keywords:** Risk Management, Islamic Economics, Swalayan Al-Fatih

**Abstrak.** Artikel ini membahas tentang Manajemen resiko dalam perspektif ekonomi syariah dengan studi kasus pada swalayan al-fatih di Kabupaten Sumenep. Penelitian ini dibuat untuk menjawab beberapa permasalahan diantaranya: 1. Apa saja resiko internal dan eksternal yang dihadapi oleh toko swalayan Al-Fatih dalam operasional sehari-hari? 2. Strategi mitigasi resiko seperti apa yang dapat digunakan oleh toko swalayan Al-Fatih dalam perspektif ekonomi syariah? Dalam skripsi ini peneliti menggunakan metode penelitian Kualitatif. Penelitian kualitatif adalah prosedur penelitian yang menghasilkan data *deskriptif* berupa kata-kata tertulis atau lisan dari orang-orang dan perilaku yang dapat diamati. Untuk itu peneliti menggunakan teknik pengumpulan data yaitu wawancara dan observasi. Sedangkan analisis datanya menggunakan reduksi data, penyajian data, dan verifikasi data. Berdasarkan orientasi tersebut, hasil penelitian menunjukkan bahwa risiko-risiko yang dihadapi oleh swalayan Al-Fatih adalah risiko internal, seperti konflik antar karyawan, kurangnya keterampilan, dan loyalitas yang rendah. Risiko eksternal, seperti persaingan ketat dan barang tidak laku, serta faktor alam dan lingkungan. Kesimpulannya adalah Strategi dalam manajemen risiko menurut ekonomi syariah mengacu pada al-Qur'an dan hadist, sesuai dengan yang diajari oleh Rasulullah SAW. Strategi yang dilakukan swalayan Al-Fatih ini sudah memenuhi beberapa kriteria ekonomi syariah.

**Kata kunci:** Manajemen Resiko, Ekonomi Syariah, Swalayan Al-Fatih

### 1. INTRODUCTION

The rapid development of business worldwide demands that individuals be ready to face any changes that occur, often without realizing how quickly these changes take place. The continuous advancement of technology, which evolves in line with the times, has a significant impact on business players, as they can easily produce goods or services that cater to consumer preferences. In this era of globalization and free trade, supported by easily accessible knowledge, technology, and information, the flow of goods and services crossing national borders has expanded. This facilitates society in meeting its needs for products and

services.(Desriana, 2020). Purchasing decisions are based on assessments formed by consumers regarding the value of marketing, which is influenced by their previous buying experiences.

The development of the economy, especially in Indonesia, also plays a crucial role in this context. This is evident from the growing number of companies involved in trade, both small-scale and large-scale, whether they operate with a specific system or not. In business operations, Islam views these activities as valuable for individuals in fulfilling their life needs, particularly in transactions of buying and selling. Any buying and selling activities conducted in business must adhere to the principles and conditions outlined in Islamic teachings.

Islam is a religion that emphasizes both the well-being of life in this world and the hereafter. Therefore, in addition to commanding its followers to perform religious duties such as prayer, fasting, and other acts of worship, Islam also encourages its followers to seek sustenance as a way to fulfill their worldly needs. As stated in the Quran, Surah Al-Qasas (28:77), which means: “And seek, through that which Allah has given you, the home of the Hereafter; but do not forget your share of the world. And do good as Allah has done good to you. And do not desire corruption in the land. Indeed, Allah does not like corrupters.”(Adri, 2023)

The verse above explains that every Muslim who works and strives should not only prioritize worldly matters but must also consider their duties towards the Hereafter. Both aspects must be balanced and given due attention.

In Islam, business is viewed as a means of worshiping Allah SWT and is considered a *fardh kifayah* (communal obligation). Therefore, business and trade are inseparable from the role of Islamic law (shariah).(Hidayat, 2019).

In life, humans are often faced with uncertainty about what will happen. A person may plan a business venture, but they cannot be sure whether it will be profitable or result in a loss. Generally, people want to avoid unfavorable events, hoping only for good outcomes or more profitable ventures. However, by avoiding certain things, they must also face specific consequences, and this is what is meant by risk.

Swalayan Al-Fatih is a micro, small, and medium enterprise (MSME) operating in the retail industry. In today's modern era, retail businesses like Swalayan Al-Fatih face various challenges and risks that could affect their operational sustainability. As one of the retail business players in Legung Timur, Batang-Batang Subdistrict, Sumenep Regency, Swalayan Al-Fatih is not immune to the potential risks that may arise. These risks could stem from internal factors such as unsold products, stock management errors, losses due to theft, or

product damage. External factors such as changes in government policies, economic fluctuations, and market competition also contribute to the risks faced.

This article aims to provide a comprehensive analysis of the risks faced by Swalayan Al-Fatih. Through systematic risk identification, as well as effective risk evaluation and control, this paper will present risk mitigation strategies that can be implemented to minimize negative impacts and maximize available opportunities.

Thus, this article is expected to provide benefits not only for Swalayan Al-Fatih in managing its business risks but also for other retail business owners and readers interested in risk analysis studies.

## **2. THEORETICAL STUDIES**

### **The Concept of Risk**

Risk can be defined as the possibility of an event or incident occurring that may result in negative or undesirable impacts on individuals, organizations, or systems. Simply put, risk is the uncertainty faced by individuals or groups in the decision-making process. Risk is often measured by the probability and impact of an event occurring. (Agil dkk., 2023).

According to Knight (1921), risk is categorized into two main types: measurable risk and uncertainty. Measurable risk refers to events whose probabilities can be calculated or estimated based on available data, while uncertainty pertains to events that cannot be accurately predicted due to a lack of data or knowledge.

There are various approaches to understanding and managing risk. One of the commonly used theories in risk studies is Probability Theory. In this theory, risk is calculated based on the likelihood of an event occurring (probability) and its impact (loss or gain). In the context of economics and management, this is known as the Risk Management approach, which involves the identification, analysis, and control of risks. (Agustina dkk., 2023)

### **Definition of Islamic Risk Management**

Islamic Risk Management is an approach to identifying, analyzing, and managing risks based on the principles of Islamic Shariah. (Ismail & Azmi, 2022) This concept focuses on risk management in economic, social, and business activities while adhering to norms aligned with Islamic law, prioritizing justice, balance, and sustainability. Islamic risk management aims not only to minimize losses but also to ensure that every action taken remains within a legitimate Shariah framework and aligns with Islamic moral principles.

Islamic risk management is grounded in Shariah principles, which include justice, transparency, social responsibility, and cooperation among the parties involved. Its primary objective is to manage risks in a lawful and ethical manner, avoiding excessive speculation and uncertainty while promoting sustainability and shared well-being. By applying Islamic risk management, it is expected to achieve a balance between the interests of individuals, organizations, and society in every economic decision made (Konsep Manajemen Resiko dalam Al-Quran | Reslaj : Religion Education Social Laa Roiba Journal, t.t.).

### **Objectives of Islamic Risk Management**

Islamic risk management aims to manage risks in a manner consistent with Shariah principles, which emphasize balance, justice, and sustainability. The primary goal of Islamic risk management is to protect individuals, organizations, and society from adverse impacts of risks while ensuring that all actions taken comply with Islamic law.

Overall, the objectives of Islamic risk management are to establish an economic and financial system that is fair, transparent, sustainable, and Shariah-compliant. By employing careful risk management rooted in justice and social responsibility, Islamic risk management seeks to minimize losses, maximize benefits, and create a balance between the interests of individuals, society, and organizations when addressing various risks. (HUBUNGAN KEUNTUNGAN DENGAN RESIKO DALAM PERSPEKTIF FIQIH APLIKASINYA PADA INSTITUSI KEUANGAN ISLAM | Jurnal Tabarru': Islamic Banking and Finance, t.t.)

### **The Process of Islamic Risk Management**

The process of Islamic risk management involves a series of steps designed to identify, analyze, and manage risks in alignment with Shariah principles. (Ismail & Azmi, 2022)

## **3. METHOD**

This study employs a qualitative method to provide a detailed description of how Al-Fatih Supermarket implements risk mitigation strategies from an Islamic perspective. The data used are primary data obtained directly from observations and interviews with the management of Al-Fatih Supermarket. (Rusyd, 2021)

Data analysis in this study was conducted through a series of processes, including data reduction, data analysis, and conclusion drawing. Data reduction was carried out by selecting relevant data based on the research objectives. The reduced data were then analyzed in-depth,

referring to the relevant theoretical framework. The final stage of data analysis involved drawing conclusions supported by empirical findings.(M.Si & M.M, 2021)

#### 4. RESULTS AND DISCUSSION

##### Internal and External Risks of Al-Fatih Supermarket

Risk Identification is the effort to identify or determine the risks that may arise in the activities carried out by a company or individual. Risk identification is a systematic effort to determine threats to a company's plans. According to Government Regulation No. 60 of 2008, risk identification is the process of determining what, where, when, why, and how something can happen, potentially negatively impacting the achievement of objectives(Agil dkk., 2023).

The data obtained in this study are from interviews with the owner of Al-Fatih Supermarket regarding the risk factors present in the small and medium enterprise (SME) Al-Fatih Supermarket, which are shown in the table below:

Factor	Risk ID	Risiko
Environment and Natural Factors	A.01	1. Power outage
	A.02	2. Fire
Human Resources (HR)	S.01	1. Employee conflicts
	S.02	2. Employees lacking skills
	S.03	3. Employee loyalty
Operations	O.01	1. Competitors
	O.02	2. Unsold goods

SWOT analysis can be used to evaluate Al-Fatih Supermarket SMEs in Sumenep. This method involves direct observation and interviews. From this analysis, we can identify the Strengths, Weaknesses, Opportunities, and Threats (SWOT) of Al-Fatih Supermarket. The SWOT analysis is divided into two main parts: internal factors (strengths and weaknesses) and external factors (opportunities and threats)(Akbar, 2022).

First, the internal factors include the strengths and weaknesses of Al-Fatih Supermarket in Sumenep. The strengths include slightly lower prices compared to other competitors, the development of new products and services, and innovation to enhance the customer experience. On the other hand, the weaknesses of Al-Fatih Supermarket include the lack of product variety. This can lead to customer dissatisfaction and may prompt them to choose stores that offer a wider range of products. Additionally, Al-Fatih is highly dependent on certain products, such as food and beverage items, which contribute significantly to their revenue. If the demand for these products decreases, it can negatively impact the business.(Hasanah & Mahya, 2023)

Second, the external factors include the opportunities and threats facing Al-Fatih Supermarket in Sumenep. Opportunities include the growing minimarket market in Indonesia, driven by increased household incomes and changes in shopping behaviors. Al-Fatih can

capitalize on this opportunity to expand their minimarket network and offer more products and services. However, there are also threats, such as intense competition from strong competitors like Alfamart, Indomaret, Basmallah, and other similar supermarkets. This fierce competition can threaten Al-Fatih's market share and profits. Furthermore, Al-Fatih is heavily dependent on the supply of raw materials for food and beverage products. Fluctuations in raw material prices can affect production costs and reduce their profits.(Ilyas, 2019)

### **Risk Management from the Perspective of Islamic Economics on the Strategies Used by Al-Fatih Supermarket to Face Risks**

Risk management is a process of identifying, assessing, and controlling risks that may affect the achievement of an organization's objectives. In the context of Islamic economics, risk management not only emphasizes material aspects but also reflects ethical principles based on Shariah law. One entity that faces various operational risks is a supermarket, which is vulnerable to disruptions from natural and environmental factors such as power outages and fires(Ismail & Azmi, 2022).

Al-Fatih Supermarket, operating in an area prone to natural and environmental risks, needs to implement risk management strategies that align with the principles of Islamic economics. This article aims to discuss how risk management is applied at Al-Fatih Supermarket in addressing risks caused by natural and environmental factors, with a focus on power outages and fires, as well as the mitigation efforts undertaken.(Oktavia, 2023)

Islamic economics emphasizes ethical principles that avoid harm (dharar), ensure justice in every transaction (al-'adl), and prevent exploiting situations that harm others (gharar).(Rohmaniyah & Cecep, 2023) Therefore, in risk management, it is crucial not only to identify and reduce risks but also to ensure that mitigation efforts are in line with Shariah principles, such as maintaining transparency, justice, and avoiding unethical speculative practices.

The first risk is the one caused by natural and environmental factors. Al-Fatih Supermarket, like other supermarkets, heavily relies on a stable electricity supply to run its operations. Unexpected power outages or even fires can cause significant disruptions to operations, financial losses, and a loss of customer trust. Some types of risks that Al-Fatih Supermarket may face include:

1. **Power Outages:** Power outages can occur due to natural factors such as bad weather or technical issues from the electricity provider. These outages disrupt cashier operations, lighting, cooling systems, and other equipment that rely heavily on electricity.

2. Fires: The risk of fire may arise from negligence in the electrical system, flammable materials, or damage to the electrical installation. Fires can destroy merchandise and disrupt supermarket operations.

To address risks arising from natural and environmental factors, Al-Fatih Supermarket needs to develop and implement effective mitigation strategies that align with the principles of Islamic economics. Some strategies that can be adopted include: 1. Provision of Emergency Generators. 2. Maintenance and Repair of Electrical Networks. 3. Procurement of Backup Power Sources.

Based on the discussion above, it can be concluded that the risk management strategies implemented by Al-Fatih Supermarket to address risks caused by natural and environmental factors, such as power outages and fires, are crucial for the continuity of supermarket operations. Mitigation efforts, such as providing emergency generators, regularly maintaining electrical networks, and procuring backup power sources, can help maintain operational stability.

From the perspective of Islamic economics, these mitigation measures must also be based on principles of justice, transparency, avoiding harm, and social responsibility. Therefore, the risk management strategies implemented by Al-Fatih Supermarket are not only effective in addressing operational risks but also align with the values of Islamic economics, which prioritize collective well-being. (Basyirah dkk., 2022)

The implementation of good risk management will enhance customer trust, strengthen the supermarket's image in the community, and contribute positively to the long-term sustainability of the business. (*Konsep Manajemen Resiko dalam Al-Quran | Reslaj : Religion Education Social Laa Roiba Journal*, t.t.)

The second risk is the one caused by Human Resources. As an organization in the retail sector, Al-Fatih Supermarket highly depends on employee performance and good relationships between employees. Some HR-related risks that may affect supermarket operations include:

1. Employee Conflicts: Conflicts between employees can arise due to differences in opinions, unfair task distribution, or personal issues. These conflicts can damage working relationships and reduce productivity.
2. Lack of Skills: Inadequate skills, whether in product knowledge, customer service, or technology use, can affect employee performance and impact the quality of service at the supermarket.

3. **Low Employee Loyalty:** A lack of loyalty and motivation among employees can lead to high turnover rates, potentially increasing recruitment and training costs, as well as disrupting operational stability.

In addressing these risks, Al-Fatih Supermarket needs to develop mitigation strategies that are not only effective but also based on the principles of Islamic economics. Some steps that can be taken include: 1. Clear Policies Regarding Behavior and Performance. 2. Training and Skill Development. 3. Fair Compensation and Employee Welfare Policies. 4. Transparency in Performance Management and Rewards

Based on the discussion above, it can be concluded that risks caused by human resources factors at Al-Fatih Supermarket, such as employee conflicts, lack of skills, and low loyalty, can be minimized by implementing clear and fair policies. Mitigation efforts, such as policies related to behavior, performance, compensation, and employee welfare, can create a harmonious work environment, enhance skills, and strengthen employee loyalty. (Khairuddin, 2024)

From the perspective of Islamic economics, the policies adopted must be based on principles of justice, transparency, and the avoidance of harm, so that the risks faced by the company can be managed in an ethical manner that aligns with Islamic law. Therefore, the risk management strategies applied can help improve productivity, employee welfare, and the long-term operational sustainability of Al-Fatih Supermarket. (M.H, t.t.)

The third risk is operational risk, such as competition and unsold goods. Al-Fatih Supermarket, like many other retail businesses, faces operational risks that can affect the smooth running and success of its operations. (Basyirah dkk., 2022) These operational risks are primarily caused by increasing competition and a decline in demand for the goods sold (unsold goods). In facing these challenges, effective risk management is crucial to maintaining competitiveness and ensuring the continuity of the supermarket. From an Islamic economics perspective, risk mitigation strategies must be implemented while adhering to the principles of justice and well-being. (*TEORI MANAJEMEN RESIKO BANK SYARIAH | Jurnal Tabarru': Islamic Banking and Finance*, t.t.)

Al-Fatih Supermarket often has to compete with both local and large competitors offering similar products. Intense competition can reduce market share and pressure the supermarket's profit margins. Unsold goods or excess stock can tie up capital and storage space that could be used for products more in demand by consumers. Unsold goods can also lead to financial losses, especially for products with expiration dates or those that degrade in quality over time. (Rohmaniyah & Cecep, 2023)



To manage this operational risk, Al-Fatih Supermarket needs to implement risk mitigation strategies in line with Islamic economic principles, which prioritize justice, transparency, and mutual benefit. Some steps that can be taken include: 1. Developing Product Variations. 2. Offering Related Products (Cross-Selling). 3. Regular Product Evaluation and Adjustment.(Widyaningsih, 2022)

Based on the discussion above, it can be concluded that operational risks caused by competition and unsold goods can be minimized with effective mitigation strategies. Developing product variations and offering related products are effective ways to reduce dependence on a single type of product, increase sales volume, and expand the customer base.(Sapwan & Jalil, 2024)

These strategies align with the principles of Islamic economics, which emphasize justice, collective benefit, and the avoidance of harm. By implementing risk management based on these principles, Al-Fatih Supermarket can become more competitive in the market, reduce the risk of financial losses, and improve the long-term sustainability of the business.(Sanjayawati & Muar, 2024)

## **5. CONCLUSIONS AND SUGGESTIONS**

Al-Fatih Supermarket faces various risks that can affect the continuity of its operations, both from internal and external factors. Internal risks, such as conflicts among employees, lack of skills, and low loyalty, can be minimized with clear policies, training, and fair compensation practices. External risks, such as intense competition and unsold goods, can be addressed by developing product variations, offering related products, and regularly evaluating the products. Additionally, environmental risks, such as power outages and fires, can be managed by providing emergency generators and maintaining the electrical network.

All of these mitigation measures align with the principles of Islamic economics, which prioritize justice, transparency, and the avoidance of harm, supporting the long-term sustainability and success of Al-Fatih Supermarket.

## **ACKNOWLEDGMENTS**

The author would like to express sincere gratitude to the owner and employees of Al-Fatih Supermarket for kindly allowing their establishment to be the research site and for their valuable assistance in helping the researcher complete this study.

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