

The View of Islamic Economic on Risk Management Strategies for Wet Fish Traders

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Abstract:

This research aims to identify the risk management strategies implemented by wet fish traders in Sungai Cemara Village, Sadu District and analyze the Islamic economic view of the risk management strategies implemented by wet fish traders. This research approach is a descriptive qualitative research approach. Participants in this research were fishermen and buyers of wet fish in the village. In obtaining data in the field, observation, interviews and documentation are used. The research results obtained are: first, the risk management strategy implemented by wet fish traders, namely always maintaining the quality of the goods to be sold so that customers do not feel disappointed, lowering the selling price and transferring it to other traders and increasing the number of stones. ice or store in the refrigerator. Second, the Islamic economic view of the risk management strategy implemented by wet fish traders does not contain transactions that are prohibited in Islam, for example swearing falsely when selling their merchandise. Apart from that, there are no elements of false promotion or oaths made by fish sellers to be convincing.

Keywords:

Islamic Economics, Strategy, Risk Management.



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INTRODUCTION

The increasingly rapid development of business in the world requires every individual to be ready to face all the changes that occur and without realizing it, all these changes occur quickly. Technological developments, which continue to increase following the times, have a big influence on business people because they can easily produce goods or services by following consumer tastes. In this era of globalization and free trade, with the support of technological knowledge and easily available information, the flow of goods and services in and out of national borders is becoming wider. This makes it easier for people to meet their needs for goods and services. Purchasing decisions are based on assessments formed regarding the marketing value made by consumers which are based on purchasing experiences (E. M. Sangadji and Sopiah, 2014).

The development of Islamic economics, both in discourse and in practice, continues to experience changes. Economic practices are growing more complex and diverse. It is at this stage that it is very necessary for economic practices to remain in accordance with Islamic law. New and updated legal regulations are needed in order to overcome economic problems. Law will lose its

existence and function if it is unable to overcome problems that occur in society. Likewise with Islamic economic law, if it remains silent about economic transactions discussed in classical muamalah fiqh, it will lose its existence and be eroded by the current of changing times (Wazin Baihaqi, 2016).

Islam is a religion that pays attention to the happiness of life in this world and the hereafter (Abidin, 2022). For this reason, Islam, apart from ordering its followers to carry out their religious obligations in the form of prayer, fasting, etc., Islam also orders its people to try to find sustenance as an effort to fulfill their living needs in the world. Allah says in Q.S. Al-Qhasas (28): 77 which means; "And seek (rewards) in the land of the afterlife which Allah has bestowed upon you, but do not forget your share in this world and do good (to others) as Allah has done good to you, and do not cause damage on earth. Indeed, Allah does not like people who do damage" (Ministry of Religion of the Republic of Indonesia, 2013).

The verse above explains that every Muslim who works and strives not only cares about worldly affairs, but must also pay attention to the affairs of the afterlife. Both must operate and be considered in a balanced manner, including in terms of commerce or trade (business). In the Islamic view, business is a means of worshiping Allah SWT and is fardhu kifayah. Therefore, business and trade cannot be separated from the role of Islamic sharia (Buchari Alma, 1994).

Humans in their lives always face possibilities, both positive and negative. Humans who face negative possibilities for various reasons can be said to be facing a risk. Whether this risk will definitely become a reality or not is something that is uncertain (Nilfatri & Abidin, 2024). Thus, risk is the possibility of unexpected deviations that can give rise to doubt. This is what is found in trading businesses where this business at the beginning and as it progresses already shows the possible risks that will be faced. For this reason, initial efforts are needed to anticipate various risks that may occur in running a business. In every trading business there will definitely be risks, therefore it is necessary to create or launch a strategy to manage risk. This strategy is first tasked with identifying the risks faced, after that measuring or determining the magnitude of the risk and then finding a way to face or handle the risk (Herman Darmawi, 2005).

Risk is an inseparable part of life, because all activities contain risks, there is even an opinion that says there is no life without risk, just as there is no life without death. Risk is the possibility of an unexpected or unwanted loss, so uncertainty or the possibility of something happening which, if it occurs, results in loss. Therefore, anticipating and anticipating risks so as not to cause greater losses is permitted. Having a strategy for managing this risk can protect the effectiveness or smooth running of the business. Apart from that, the strategy for managing risk must be in accordance with Islamic law and must not deviate from Islamic law because Islamic businesses must meet the requirements determined by Islam. A Muslim is allowed to prepare what he will do for tomorrow by knowing, studying and analyzing the risks that will occur by implementing risk management. Furthermore, he was told to put his trust in Allah for what happens after carrying out these various efforts. Because humans can only foresee and predict, then God determines the occurrence of everything. In an authentic Bukhari hadith which means: Abdulullah Bin Yusuf told us, Malik told us from Ibn Shihab from Abdullah bin Amir that Umar once traveled to Syria, when he arrived at a place, he was told

that the country of Syria was infected with an infectious disease, then Abdurrahman bin 'Auf told him that Rasulullah SAW said: "If you hear the news that a plague is breaking out in a country, then do not enter that country. And if you are in that land, do not leave there to another country. How grateful Umar ra. heard the words of Rasulullah SAW. In accordance with his opinion to cancel the trip and be able to avoid danger. It is said that it was Abu Ubaidah who disagreed with Umar ra. died due to the dangerous tha'un disease (Muhammad Ibn Ismail al Bukhari, 1990).

From this story, there are lessons to be learned. One of them is that a person must manage risks as much as possible and not do anything rash. Without realizing it, Caliph Umar bin Khattab had implemented risk management to avoid danger in an area. Islam views the importance of endeavor and tawakkal in every activity. When you hear that danger is coming, you must try to avoid it. After trying as hard as possible, then leave the results to Allah SWT. For this reason, management emerged as a system that regulates everything in the workplace. The management system measures the level of a person's abilities, assigns tasks that are in accordance with his abilities, provides a level of freedom that does not exceed the limits of other people's freedom, and completes tasks within his abilities, provides a level of freedom that does not exceed the limits of other people's freedom, and completes tasks perfectly.

Risk management is not only applied to companies or financial institutions, but in other areas of business there are also risks that are often encountered. For example, in fish trading practices which are often encountered by several traders. In the practice of trading fish, especially wet fish, there is often a risk that trading fish that have not sold in the past few days will result in the fish being damaged, rotten, unable to be sold or consumed and wasted.

In Sungai Cemara village, which is located in Sadu sub-district, East Tanjung Jabung Regency, apart from being known for its plantation products, it is also known for its products from the marine sector. From the plantation sector, these include coconut, areca nut and oil palm. Meanwhile, many people from the marine sector work as fishermen. Sea products in the form of fish are sold in the form of wet fish and also processed into dried fish.

Regarding fishery products that have been processed into dried fish, there are not many obstacles or risks faced because they can last a long time. In contrast to wet fish, there are a number of risks or problems faced because this type of fish cannot last long so fishermen have to be really careful in managing it because it can result in losses for the fishermen concerned. The causes of the problems faced include the fact that the Sungai Cemara village area is located at the end of East Tanjung Jabung district with difficult access, especially from land routes. To quickly get to this area, you have to go by sea using a speed boat and this is not possible all the time because speed boats are not operational all the time, especially during the big wave season. With conditions like this, there are limited buyers who can get to Sungai Cemara village.

The limited stock of ice cubes for preserving wet fish is due to the absence of large-scale ice cube factories. The supply of pure ice cubes is only from family refrigerators so it is very limited and sometimes unable to meet the large catch of fishermen in certain seasons and there is no official Fish Auction Place (TPI) available. With the conditions above, fishermen have to face a lot of risks. The

risks faced by this trading business are damaged/rotten fish, excess goods, lack of buyers and price competition as well as some traders committing fraud by mixing good quality fish with poor quality ones. Based on this, it is very interesting to study in more depth.

METHOD

The research approach that will be used is a descriptive qualitative research approach. Lexy J. Moleong in her book Andi Prastowo states that: Qualitative research is research that intends to understand the phenomena experienced by research subjects (for example: behavior, motivational perceptions, actions and so on) holistically and by means of descriptions in the form of words, words and language, in a special natural context and by utilizing various natural methods (Andi Prastowo, 2016).

The descriptive qualitative approach aims to enable researchers to know and describe, describe a situation clearly and extract as much data as possible regarding what is happening at the research location, namely in Sungai Cemara village, especially wet fish traders. The approach in this research also uses an Islamic economic approach which includes a discussion of the Islamic economic view of the risk management strategies implemented by wet fish traders in Sungai Cemara Village, Sadu District.

RESULTS AND DISCUSSION

Results

Result in this study is *first*, Risk Management Strategy Implemented by Wet Fish Traders in Sungai Cemara Village, Sadu District. *Second* Islamic Economic View of the Risk Management Strategy Implemented by Wet Fish Traders in Sungai Cemara Village, Sadu District. In every trading business you will definitely experience risks, risks are an inseparable part of life, because all activities definitely contain risks, there is even an opinion that says there is no life without risk, just as there is no life without death. Risk is the possibility of an unexpected or unwanted loss, so uncertainty or the possibility of something happening which, if it occurs, results in loss. Before the researcher explains the risk management strategies used by wet fish traders in Sungai Cemara Village, the researcher will first explain the risks faced by wet fish traders in Sungai Cemara Village.

Discussion

The risk faced by wet fish traders in Sungai Cemara Village is that the wet fish is damaged/rotten. Damaged or rotten wet fish can be because the wet fish has not been processed for a long time or no one has bought it. This is based on the results of the researcher's interview with one of the informants named Mr. H. Rusli, one of the fishermen in Cemara Village as follows: "I have been a fisherman for approximately 10 years and the risk that I often encounter during my time as a wet fish trader is that the fish is damaged/rotten. This is caused by several things, such as no one buying it so it is stored for a long time while the ice cubes are lacking or run out" (Rusli, 2023).

Based on the results of the interview above, the weather also really determines the quality of

wet fish and it also depends on the buyer who buys quickly. This means that the fish is not stored for too long because it is quickly purchased by buyers. The above opinion is also strengthened by the results of the researcher's interview with the following mother of Indok Ufek: "In selling wet fish, one of the causes of fish being damaged/rotten is that people don't buy it, so it can rot and can no longer be sold because the buyers no longer want to buy it" (Indo Ufek, 2023).

The wet fish business in Sungai Cemara Village is carried out traditionally by relying on ice cubes in the preservation process. If the ice cubes run out, for example if the lights go out, the fish won't be able to survive for long. Wet fish traders in Sungai Cemara Village face a lack of buyers due to consumer tastes and changes in demand for wet fish products. Different consumer tastes for wet fish products are a risk that producers cannot control. Changes in demand for wet fish products occur at certain times, for example during holidays or holidays, demand will increase because more consumers will buy wet fish products. This is based on the results of the researcher's interview with Ana's mother as follows: "The risk I encountered while running a wet fish business was the lack of buyers. The sale of wet fish is very quiet. Customers who used to order various types of wet fish every week, no longer buy wet fish. The reasons for customers are generally the same, people's buying interest is decreasing. Even though now the prices of fish and broiler meat are rising, the demand for wet fish should increase. However, usually on holidays there is a lot of demand so on those days I sell more wet fish because it is for Eid purposes (Ana, 2023).

In line with the informant above, one of the wet fish traders in Sungai Cemara Village named Mr. Arisman also experiences the risk of a lack of buyers. However, he is grateful that his fish sales are not only around the Sungai Cemara Village area but have also reached Sungai Benuh and Labuhan Pering Villages. This is based on the results of the researcher's interviews with the following informants: "The risk of lack of buyers is one of the problems that cannot be denied in running a trading business. But I am very grateful because I have customers from Sungai Benuh and Labuhan Pering Villages. Every week I will send my fish to these customers so that I can earn around 3 million rupiah every week" (Arisman, 2023).

Based on the results of the interview above, it can be concluded that the risk of lack of buyers is a risk that wet fish traders in Sungai Cemara Village cannot avoid, so expanding marketing is very important so that the business can continue to run well. Price competition itself is competition between traders which aims to attract consumers by offering a product at a lower price than competitors. In price competition, it is necessary to determine prices to determine the price of a product. Price competition among wet fish traders in Sungagi Cemara Village is caused by several things, namely the availability of raw materials which is usually lacking because fishermen do not go to sea or do not look for fish due to bad weather so fishermen find it difficult to get fish and capital is not the same. This is also in line with the results of the researcher's interview with one of the following informants: "Price competition among wet fish traders in Sungagi Cemara Village is usually due to unavailability of raw materials and unequal capital. I myself have also had to take wet fish raw materials several times from other villages, for example Air Hitam Laut Village, because usually due to bad weather the fishermen here cannot get fish. "Because of this, the price of wet fish will be slightly more expensive than the previous price" (Rusli, 2023).

Price is the only element in the marketing mix that generates revenue. Price is also the easiest to adjust marketing mix element. Apart from that, price also communicates the value of the product to the market. Basically, when setting prices, traders must consider several things such as setting prices to realize profits, sales volume (demand for various products and their characteristics), competition from other traders, public views of a product, and position in the market. Pricing is generally the most basic thing among marketing programs. First, all products and services have a price, even if the product or service is free. In implementing a marketing strategy, traders must decide about prices. On the other hand, other programs (for example product development or sales promotion) are not always necessary in implementing a marketing strategy. Second, price decisions can and often should be made more frequently than other decisions. This means that decisions about prices can be implemented immediately. Third, from a budgeting perspective, price is important because decisions about price have an impact on profits. After knowing the risks faced by wet fish traders in Sungai Cemara Village, the researcher will then explain the risk management strategies carried out by wet fish traders in Sungai Cemara Village as per the results of the research that has been carried out.

Islam as a religion whose teachings were revealed by Allah SWT to mankind through the Prophet Muhammad SAW functions as a guide for life in order to achieve a prosperous life physically and spiritually, in the world of the afterlife, physically and spiritually. Islam regulates all aspects of life, including trade. Trading is one aspect of Islamic economic instruments. In detail, the goal of Islamic economics is first, to seek pleasure in the afterlife that Allah will approve of with everything that God has given to humans. Second, fighting for the needs of human life or in other words seeking sustenance. Third, do good to society (Zainal Arifin Ahmad, 1997).

In every trading business there will definitely be risks. Therefore, there needs to be a strategy to manage it all. Islam teaches its followers to be honest and not cheat, one of which is in setting strategies to manage risks in the wet fish trading business. In running a business, a Muslim is faced with uncertainty about what will happen. A person may plan a business but cannot be sure whether the business will be successful or lose money. As explained in the Al-Qur'an Surah Luqman verse 34: which means: "Indeed, Allah alone, with Him is the knowledge of the Day of Judgment and He is the One who sends down rain, and knows what is in the womb, and no one can know with certainty what he will do tomorrow and no one can know where on earth he will die. Indeed, Allah is All-Knowing, All-Knowing."

The meaning of the verse above is that humans cannot know for sure what they will try for tomorrow or what they will obtain, however they are obliged to try. One of the risks faced in the wet fish trading business in Sungai Cemara Village is damaged/rotten and excess goods. To overcome this, wet fish traders in Sungai Cemara Village are forced to sell it at low prices to customers and they usually sell damaged wet fish to farmers. This is based on the results of the researcher's interview with the following informant: "If my wet fish is damaged/rotten to avoid losses or at least I can get my capital back. The fish is damaged but if it can still be consumed then I sell it at a cheap price if there are customers who want it. But if the wet fish is rotten, I will sell it to the breeders as livestock food" (Rusli, 2023).

Based on the results of the interview above, it can be concluded that the wet fish trader is honest in offering his merchandise to customers. However, sometimes there are still dishonest sellers who mix good fish with damaged ones to trick customers. This is based on the researcher's interview with the following informant: "I once bought wet fish from one of the traders. I bought a lot because I was going to send it to my family in Sungai Jambat who was going to hold a celebration. I didn't really pay attention to all the fish because there were so many that I didn't know if any of the fish were damaged. "I found out when the family I sent the fish to told me that a lot of the fish was rotten" (Andi Rosdiana, 2023).

Based on the description above, if there is wet fish that is damaged/rotten then in sharia economics the strategy used is that traders must say honestly that the goods they sell are of good quality without any mixture with bad quality goods, traders must also be honest. in measuring, measuring and weighing. In Islamic economics, the strategy used is that traders must say honestly that the goods they sell are of good quality without any mixture of bad quality goods, traders must also be honest in measuring, measuring and weighing. Dishonest traders receive reproach from Allah and His Messenger. Abu Hurairah narrated a hadith about the market inspection carried out by the Prophet as follows: which means: "One day the Messenger of Allah walked in the market and found a pile of food (dates) then he put his hand into the pile of dates and he found that there was something wet. He asked to the merchant, why is this? The merchant answered: it was raining, O Messenger of Allah. He said why don't you put the wet thing on top so that people can see it? Whoever cheats, then he is not from my group." (Darussalam, 2019).

Islam prohibits deception and cheating in all human activities, including business activities and buying and selling. Giving incorrect explanations and information, mixing good things with bad ones, showing examples of good things and hiding bad ones. This fraud results in losses for the buyer. So, Islam strongly condemns fraud in any form in business. Furthermore, the shortcomings and defects of the goods to be sold must be explained. If you hide it, then that is injustice. In fact, if honesty in transactions is upheld and implemented, it will create trust between buyers and sellers, which ultimately creates harmony in society.

Dishonesty in transactions is currently difficult to find. Many of us come across traders who only say that the goods they sell are perfect, the best, which makes buyers tempted, but do not say or explain the defects in the goods. or promotions (offers) currently taking place in print or electronic media (TV and radio) only mention the advantages of the product, but never mention the shortcomings of the product.

Cheating in buying and selling means doing injustice to other people in matters of their property and consuming their property in a false way. Even if it is only a small amount, wealth obtained by lying, hiding defects, or reducing the scale is haram property. We should distance ourselves from such treasures. A buyer will feel disappointed if the goods they purchased are not what they expected, because they were cheated or cheated. If the buyer is disappointed, they will not buy again and will not buy other products at that place and recommend to their friends, family, neighbors about the badness of the company and not to buy its products. As a result, customers will be abandoned and sales will decrease.

The second risk faced in the wet fish trading business is the lack of buyers. Therefore, the strategy recommended in Islam is to promote the merchandise honestly because Allah forbids all forms of fraud, both in buying and selling and in other trade. A Muslim is required to be honest in all his affairs, because sincerity in religion is of higher value than all worldly endeavors. Rasulullah SAW stated bargaining in promoting their merchandise, if they were honest and explained (the characteristics of their merchandise), then they would be given blessings in their trade, but if they lied and hid (the characteristics of their merchandise), then the blessings of their merchandise would be removed. Rasulullah said: "The seller and the buyer may commit khiyar, if both are honest and explain the defects in the goods, Allah will undoubtedly give them blessings, but if both lie to each other and hide the defects in the goods, Allah will undoubtedly revoke the blessings and the trade transaction" (Darussalam, 2019).

In this way, he emphasized that a trader who sells his merchandise must first explain the characteristics of his merchandise and that it is not halal for someone who finds out about the defects of his merchandise and then resells it.

CONCLUSION

Based on research on Islamic economic views on risk management strategies for wet fish traders in Sungai Cemara Village, Sadu District, the author draws the following conclusions:

1. The risk management strategy implemented by wet fish traders in Sungai Cemara Village, Sadu Fish District, is to always maintain the quality of the goods to be sold so that customers do not feel disappointed, reduce the selling price and transfer it to other traders and increase the number of ice cubes or store them in the refrigerator.
2. The Islamic economic view of the risk management strategy implemented by wet fish traders in Sungai Cemara Village, Sadu District does not contain transactions that are prohibited in Islam, for example swearing falsely when selling their merchandise. Apart from that, there are no elements of false promotion or oaths made by fish sellers to be convincing.

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