



Qualitative Paradigm of Risk Management

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Abstract. Researches on risk management in the context of entrepreneurship have limitations in examining behavioral aspects as a research paradigm. The use of a qualitative research paradigm has relevance in understanding the human perspective on the role of risk management in creating entrepreneurial value and applying ethical values in entrepreneurial actions. The research method used in this study is empirical and theoretical studies in the area of entrepreneurship and risk management. Future research on the relevance of experience based on the act of subjectivity reveals and provides insight into the discussion of risk management, especially from the behavioral side of entrepreneurs. Future research is expected to reveal the relevance of risk management in entrepreneurial activities as well as the limitations of the focus of risk management research that is centered on financial institutions. An understanding of the concept of human behavior in a review from psychology and sociology through a qualitative paradigm provides an overview of improving entrepreneurial outcomes through the implementation of risk management which is motivated by entrepreneurial efficiency. The entrepreneurial risk management research framework is formed to reveal the social construction of business philosophy and risk that is colored by cultures and individual values, along with future research directions focused on the qualitative paradigm of risk management.

Keywords: Risk Management · Behavioral Risk · Qualitative Paradigm

1 Introduction

Risk management has the function to encourage and support the development and management of business risk. Exploration of the effectiveness of the role of risk management mainly focuses on studies centered on large companies [1–3]. The risk management function has limitations in the scope of research in small and medium enterprises in the context of entrepreneurship, especially studies using a qualitative approach. Research in finance has four paradigm positions, one of which is the qualitative research paradigm [4, 5].

The paradigm of qualitative research describes the basis of social reality as a flexible definition derived from human interaction that aims to understand and describe

social events [6]. The direction of developing financial research in the context of risk management from an entrepreneurial point of view using a qualitative approach begins with the reality of small and medium-scale entrepreneurs. The reality of the application of risk management in the context of entrepreneurship comes from the subjectivity of entrepreneurs holistically and problematically from the existence of social interactions.

The qualitative research approach in risk management studies allows gaining understanding instead of focusing solely on explanation and prediction [7] and aims to interpret and understand social life which emphasizes meaning and understanding [8]. Theoretically, financial decisions including risk management are based on rational considerations [9], nonetheless, psychological factors also own a significant role in financial decisions [10–12].

Qualitative research on risk management in the context of entrepreneurship has an ontological assumption that every entrepreneur is related to risk behavior and risk management. Qualitative research in risk management begins with the reality of phenomena that can be clearly understood through the narrative of research subjects who experience processes in risk management. Qualitative research on risk management in the context of entrepreneurship reveals and understands the knowledge, understanding, and experience of entrepreneurs in risk management which contains the full meaning of a social reality to be explored [13]. The epistemological assumption that can be formed in qualitative research on risk management in the context of entrepreneurship is to understand and interpret interpretively what is experienced by entrepreneurs through narratives expressed by entrepreneurs in natural places and times.

Research on management performance tends to focus on measuring the performance of economic value [14, 15]. The qualitative research approach has an urgency to explore and reveal the subjective meaning of a real and living phenomenon through the interpretation of the social and ethical values of financial performance owned by the research subject. Current studies have limitations in exploring the integration of culture and risk management as well as exploring the effectiveness of organizational culture in the application of risk management [16, 17]. Similar to [18] that organic culture contributes to the implementation of risk management. The development of research that can be done to address this gap is through the qualitative application with in-depth interviews and or close observation, which may be more able to capture the role of cognitive aspects at the individual level in risk management through behavioral subjectivity and the significance of the embodiment of organizational culture in the application of risk management.

The development of research using a qualitative approach has implications for the description of the role of social, ethical and culture in the development of social and economic structures in relation to the application of risk management. Qualitative research is conducted to explore how organizational culture drives decisions in the financial sector by exploring through an interpretive paradigm to capture the role of the cognitive dimension of culture and its values in the effectiveness of risk management implementation. The organizational culture context in the social sciences can be used to explain the irrational behavior of psychological factors in decisions in the financial sector, one of which is risk management.

Qualitative research in risk management in particular that explores the role of organizational culture in the components of risk management [19] provides new research

directions in the field of behavioral finance. This is also revealed by studies [10–12] which used the integration of psychological and socio-economic theories in describing individual behavior in the financial sector. Qualitative research in risk management in the context of entrepreneurship aims to reveal the noumena of entrepreneurs based on risk perceptions, risk behavior, motivations and actions in the risk management process holistically in the form of interpretation of the meaning of words and language in natural settings.

2 Research Types and Developments

Based on [20, 21], the types of qualitative research in the context of the study of meaning are distinguished in the types of research, namely construction, phenomenology, ethnography, hermeneutic, historical, ethnomethodology, and symbolic interaction. The type of qualitative construction research can be directed at understanding the different meanings of each entrepreneur to reveal the meaning constructed for each entrepreneur which is manifested in the form of actions in risk management. The research output is the construction of the application of risk management on successful entrepreneurs. The direction of phenomenological research for entrepreneurial risk management is aimed at understanding the meaning of events or symptoms in entrepreneurial interactions in the application of risk management in entrepreneurial activities. The emphasis is on the historical experience of entrepreneurs in interpreting the application of risk management. The assumption formed in the entrepreneurial management phenomenology research is that the interaction of entrepreneurs in the risk management process produces a way of interpreting the meaning of the entrepreneurial experience that shapes the reality of the actions embodied in risk management. The phenomenological design in risk management research has emphasized the process of forming new meanings for the subjective understanding of entrepreneurs in the application of risk management.

Historical qualitative research on entrepreneurial risk management emphasizes the timing of events such as the impact of the transition of entrepreneurial leadership succession on the application of risk management in the entrepreneurial process. Ethnographic research on entrepreneurial risk management was conducted to examine the behavior of groups of entrepreneurs in the application of risk management such as in the context of ethnic studies in entrepreneurial risk management. The position of the ethnographic approach in qualitative research is in the research group that seeks to understand the meaning of human behavior. The research gap that explores the role of culture in the effectiveness of risk management [16, 17, 19] especially in the context of entrepreneurship can be directed at the perspective and mindset of an ethnographic approach to the behavior or actions of entrepreneurs related to historical and social and cultural backgrounds. [22] revealed that ethnic resources act according to that ethnic meaning. This reveals that the history of entrepreneurship lies behind the meaning of risk management.

Ethnomethodological research is directed at understanding the meaning of risk management in the form of perceptions and behaviors that arise in the lives of a group of entrepreneurs. The aim of the research is to uncover the meaning of the different experiences in risk management of various entrepreneurs. The ethnomethodology approach provides a structuralistic perspective that explores the subjective meaning of the group

or ethnic phenomena behind the behavioral manifestation of a number of entrepreneurs within the group or ethnicity. The assumption that can be built through ethnomethodological research in the context of entrepreneurial risk management is that a group of entrepreneurs construct and interpret actions of risk management in the corridor of ethnic interaction. Hermeneutic research is directed to examine the impact of a certain condition that causes entrepreneurs to interpret actions in perception and behavior in the application of risk management. Qualitative research on symbolic interaction is conducted to examine symbols such as the symbols of leaders and their understanding of symbols in the application of risk management in entrepreneurial activities and groups and communities. The direction of data collection is aimed at entrepreneurs related to the culture that applies to these entrepreneurs.

A qualitative approach through case studies can also be carried out in the context of entrepreneurship through case study exploration of individuals, events, organizations over a period of time [23, 24]. Research by [1] examines Islamic spiritual-based risk management in the form of case studies at Islamic boarding schools that construct risk management frameworks on the conventional and Islamic spectrum. Research on the role of organizational culture in risk management in the context of entrepreneurship through a qualitative approach can enrich the development of stakeholder theory in assessing the role of the organizational culture environment to maximize stakeholder interests holistically.

One of the issues in stakeholder theory is the importance of meeting stakeholder needs even at the expense of profit [25]. Qualitative research in risk management in the context of entrepreneurship can provide perspectives in stakeholder theory on the notion of meeting the challenges of stakeholder interests and the relevance of fulfilling the interests of financial and social performance. Critics of stakeholder theory argue that there is no *prima facie* priority in stakeholders [26]. The challenge in stakeholder theory is the identification of stakeholder interests and categorizing the level of stakeholder interests [2, 28].

Research development in entrepreneurial risk management using a qualitative approach can reveal and thoroughly explore the fulfillment of the reconciliation of responsibilities to stakeholders with entrepreneurial outcomes in conventional measurements. The development of risk management research in the context of entrepreneurship can create a typology of risk management in creating value for the interests of stakeholders. The construction of a risk management typology through a qualitative approach is useful in revealing the alignment of stakeholder interests in their contribution to the creation of entrepreneurial values. The research output that can be expected in qualitative research is the development of financial management science by establishing a risk management framework based on cultural values in its constellation with the context of the behavior and risk perception of entrepreneurs in the socio-economic sphere.

A qualitative approach to risk management in the context of entrepreneurship can reveal how entrepreneurs simultaneously manage interests and actualize the demands of the interests of entrepreneurs and various stakeholders by practicing entrepreneurial risk management. The implications of a qualitative approach to risk management in the context of entrepreneurship reveal horizons in understanding the maximization of stakeholder interests through the application of risk management. The construction of

entrepreneurial risk management with a qualitative approach is needed to construct the dynamics of managerial entrepreneurial orientation with entrepreneurial behavior for the fulfillment of stakeholders' interests. A qualitative approach is needed to uncover and understand entrepreneurial actions such as risk management arising from cognitive behavior and action motivation based on the culture, religious values and personal background of entrepreneurs in meeting the needs of stakeholders.

A qualitative approach may reveal how the entrepreneurial risk management function is realized and manifested to meet the personal aspects of entrepreneurs related to the challenges of fulfilling cultural values such as religious and ethnic obedience. The categorization of stakeholder interests often creates conflicts in terms of fulfilling justice [29]. Therefore, a qualitative approach to risk management in the context of entrepreneurship may reveal the basic attributes in the identification and categorization of the level of interest of stakeholders from entrepreneurs which are mostly colored by personal motives arising from cognitive cultural values.

The development of risk management research in the context of entrepreneurship provides perspectives in the assessment of entrepreneurial outcomes based on the perspectives of different stakeholders. This is in line with [26] regarding the role of stakeholder theory in performance appraisal from different stakeholder perspectives. The limitations of risk management research in a cultural context on the effectiveness of risk management provide an expansion of the area of qualitative research in terms of subjectivity and contextuality on cultural motivation at the level of social studies and micro groups.

The development of qualitative research on entrepreneurial risk management broadens the perspective of the sociology of entrepreneurship showing that social, cultural and religious contexts are closely related within the spectrum of conventional finance. Entrepreneurs will balance economic, social and religious objectives in the formation and operation of businesses. This theory also shows that cultural elements can shape economic behavior, including risk management in entrepreneurial activities. Entrepreneurship arises and is influenced by social factors, one of which is spiritual and institutional as well as business motives that are heterogeneous and endogenous and specific to the environment and culture, where one of the differences lies in the level of integration between entrepreneurial profit motives and religious beliefs [30, 31].

The facticity of cultural construction is a form of the social construction process that is explained through social construction theory or contemporary sociological theory [32]. Entrepreneurship is an example of behavior that arises through the social construction of a social process in the form of actions and interactions, that create subjective reality or reality where the phenomenon itself does not depend on human will [33–39]. One form of entrepreneurship that is formed from a social construction is social entrepreneurship [40].

One element in culture is religion where religious beliefs may shape economic behavior through the cognitive dimensions of religion described by the sociological theory of entrepreneurship [41]. The facticity of religious construction is believed to be able to influence the behavior of an entrepreneur, even in the context of a free market and the assumption that consumers are *homo economicus*, who think and make rational economic decisions [42]. Research on entrepreneurial risk management in the scope of

behavioral finance often uses a functional (quantitative) paradigm. The research design has limitations in understanding and interpreting the research subject in depth.

The qualitative approach in risk management research in the context of entrepreneurship is not used for generalization purposes but is more emphasized on interpreting data that is in accordance with actual facts. In this case, the development of qualitative research can be used to capture the relevance of the phenomenon that the culture and cognitive values of entrepreneurs configure economic behavior and business practices, that drive and encourage thoughts or ideas in the application of entrepreneurial risk management. The direction of theoretical logic in qualitative research in the context of entrepreneurial risk management is inductive in nature whose development direction stems from the reality of entrepreneurs in the practice of entrepreneurial risk management which is attached to the subjective and holistic reality that describes a social construction.

Using the inductive mode of inquiry, a comprehensive and accurate description of the phenomenon of implementing entrepreneurial risk management emerges from the entrepreneur's perspective. A Modified Analytical Induction Approach [43] can be applied which specifically uses research questions that identify cases of the phenomenon of applying risk management in entrepreneurship and iteratively uses the explanation of the phenomenon until a comprehensive explanation is obtained. The concept of entrepreneurial culture philosophy becomes the foothold in determining the risk management framework in the risk philosophy. The concept of cultural values can also develop and be used as the basis for coloring entrepreneurial culture through the meanings contained in the concept of values. Cultural values that arise from religion and ethnicity can also underlie the application of entrepreneurial activities and risk management practices.

Cultural values become framing and substantial in entrepreneurial operations, where performance achievement is carried out based on cultural values with entrepreneurial intrinsic motivation inherent in the economic context of risk management. The output of qualitative research may reveal the direction of the risk management strategy adopted by entrepreneurs with the consideration of costs, revenues and benefits. Risk management practices provide a foundation for the conduct of entrepreneurial activities. Qualitative research on entrepreneurial risk management is also expected to be able to provide a perspective on the importance of risk, which is identical to the goal of achieving entrepreneurship which is affected and colored by the motives and personal values of entrepreneurs.

This is in line with research findings [44], culture, individual values and subjectivity bias shape the perception and acceptance of risk. The use of a qualitative approach can reveal the role of risk management in creating entrepreneurial value which does not only focus on material achievement but on fulfilling the values of mental, social, ethnic and spiritual characteristics. One of the cultural contexts is religion and values, which have a strategic role in shaping behavior and perceptions in risk management. Research development can be directed at developing risk management based on religious values through understanding entrepreneurs' perceptions of risk management.

Research development may also be directed at efforts to allocate company value to stakeholders from the implementation of risk management. The expected output of this research is the form of management performance expected from the application of risk management based on religious values and its reflexivity economically, mentally,

socially, and spiritually. Future research may also focus on the essence of religious values in risk management processes that result in entrepreneurial outcomes centered on material well-being and spiritual piety. The results of the study are expected to reveal the form of a religious values-based risk management framework that is integrated with a conventional risk management framework. The use of a qualitative approach to risk management studies in the context of entrepreneurship is also expected to reveal the spectrum of entrepreneurial attitudes towards risk in depth.

3 Research Mindset

Future research developments may use a framework derived from social reality, namely entrepreneurs who are flexible and subjective in social interactions to uncover and describe the application of risk management in entrepreneurial activities. The framework of the development of this research starts from the reality of entrepreneurs as economic catalysts. This reality is holistically and problematically related to the direction of the goal of achieving entrepreneurial outcomes. The development of an entrepreneurial risk management research framework is also based on theoretical and empirical studies in the field of entrepreneurship and risk management. The establishment of the entrepreneurial risk research framework in this study is the result of an empirical and theoretical qualitative review of studies in the area of entrepreneurship and risk management.

The social construction is relegated to business philosophy and risk that is colored by individual culture and values. The entrepreneurial philosophy and cultural intrinsic value provide direction to entrepreneurs in view of stakeholder interests through the implementation of entrepreneurial risk management for the sustainability and success of entrepreneurs. An overview of the framework for developing risk management research in the context of entrepreneurship can be seen in Fig. 1.

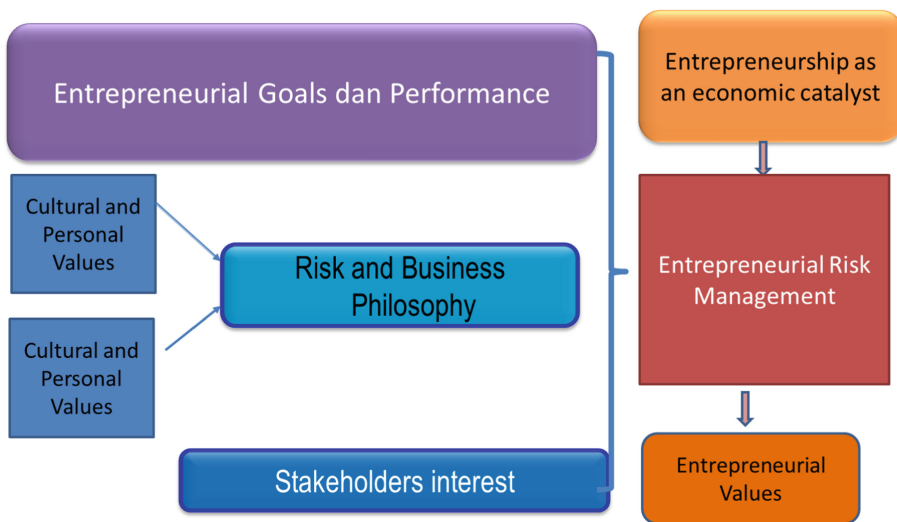


Fig. 1. Entrepreneurial Risk Management Research Framework

Some research questions that can be formed for the development of risk management research in the context of entrepreneurship include:

1. How do entrepreneurs perceive risk in their entrepreneurial activities?
2. How does the role of the cultural and personal values of entrepreneurs underlie the philosophy of risk and entrepreneurship, especially in determining the context of the risk management process?
3. How are entrepreneurial goals and values internalized in the philosophy of risk and entrepreneurship?
4. How do cultural and personal values underlie the practice of implementing entrepreneurial risk management?
5. How do cultural and personal values underlie the emphasis of entrepreneurial risk management strategies?
6. How do entrepreneurs perceive the value of entrepreneurship emerging from entrepreneurial risk management practices?
7. How is the entrepreneurial risk management framework formed from the philosophy of risk, entrepreneurship values and the cultural values inherent in entrepreneurs?
8. How is the allocation of entrepreneurial value and the level of stakeholder interest in the implementation of entrepreneurial risk management?

4 Conclusion

Research with a qualitative approach is aimed at revealing the relevance of risk management practices in entrepreneurial activities. There is a limited focus on risk management research within the spectrum of individual entrepreneurs. This qualitative research reveals the knowledge, understanding, experience and interaction of entrepreneurs on the reality of risk management practices in entrepreneurship. This study formed an entrepreneurial risk management research framework with a central point to uncover the practice and establishment of a risk management framework in the entrepreneurial context. The development of this qualitative research reveals the understanding and description of the improvement of entrepreneurial outcomes and the creation of entrepreneurial values through the application of risk management motivated by entrepreneurial efficiency in risk management practice strategies. This qualitative research is expected to provide the development of stakeholder theory in the placement and distribution of entrepreneurial values from the impact of risk management practices in entrepreneurial activities.

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