


ROOT MAP OF RISK, PERCEPTION AND ACTION AT RETAIL TRADERS OF HONEY WATERMELON

Peta Akar Risiko, Persepsi dan Tindakannya Pada Pedagang Eceran Buah Semangka Madu di Kota Bengkulu

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ABSTRAK

The front side of the coin represents business potential, while the reverse side depicts the associated business hazards, indicating that risk is an important component of enterprise. The root cause of the risk, which can be used to decide what action to take, can be difficult to identify, when the hazard is not clearly characterized, as this may result in action simply covering the risk. Similar concerns exist in the honey watermelon business. This study involved 28 fruit traders (retailers) who were selected based on the census method. This research has three objectives. First, find out the root cause (risk) of the honey water melon trade to fruit traders in Bengkulu City by using the Ishikawa diagram analysis tool (risk causal map analysis). The research results obtained are prejudiced. Second, to find out the perceptions of fruit traders on the risks of the honey watermelon trade in Bengkulu City using the Likert-scale-analysis tool, the results are 75% categorized as neutral. Third, to find out the actions of the trader group on the risk of buying and selling honey melon. It is mostly carried out in Bengkulu City using a qualitative descriptive analysis tool, and the research results obtained by the traders choose to do research (examine) and carry out risk identification.

Keywords: *action, honey watermelon, perception, risk*

ABSTRAK

Sisi depan koin mewakili potensi bisnis, sedangkan sisi sebaliknya menggambarkan bahaya bisnis yang terkait, menunjukkan bahwa risiko merupakan komponen penting dari perusahaan. Akar penyebab risiko, yang dapat digunakan untuk memutuskan tindakan apa yang harus diambil, bisa sulit untuk diidentifikasi ketika bahaya tidak dicirikan dengan jelas, karena hal ini dapat mengakibatkan tindakan yang hanya menutupi risiko. Kekhawatiran serupa ada dalam bisnis semangka madu. Penelitian ini melibatkan 28 pedagang buah (pengecer) yang dipilih berdasarkan metode sensus. Penelitian ini memiliki tiga tujuan. Pertama, mengetahui akar penyebab (resiko) perdagangan semangka madu pada pedagang buah di Kota Bengkulu dengan menggunakan alat analisis diagram Ishikawa (analisis peta sebab akibat risiko). Hasil penelitian yang diperoleh berprasangka. Kedua, untuk mengetahui persepsi pedagang buah terhadap resiko perdagangan semangka madu di Kota Bengkulu dengan menggunakan alat analisis skala likert diperoleh hasil 75% dikategorikan netral. Ketiga, untuk mengetahui tindakan kelompok pedagang terhadap resiko jual beli semangka madu yang banyak dilakukan di Kota Bengkulu dengan menggunakan alat analisis deskriptif kualitatif, dan hasil penelitian yang diperoleh pedagang memilih untuk melakukan penelitian (*examine*) dan melakukan identifikasi risiko.

Keywords: aksi, semangka madu, persepsi, risiko

INTRODUCTION

Risk is present in all facets of a small scale business and becomes one of its traits. The front side of a coin depicts business potential, while the reverse side depicts the associated business hazards, indicating that risk is an essential component of the firm. The root of the risk, which may be used to decide the action to be done, can be difficult to identify when the danger is not clearly characterized, since doing so could result in the action just patching up the risk. Similar concerns exist in the honey watermelon business.

The watermelon (*Citrullus vulgaris*, *Schard*) is a fruit that develops from an annual herb that spreads through tendrils or, roots. The fruit has a firm, glossy, light green exterior with dark green stripes, dark red interior meat with seeds, and a savory, sweet, and water-rich flavor (Sunyoto & Tri, 2006). In addition, the honey watermelon's characteristics include a high water content, which has the advantage of satisfying thirst in a way that is difficult to find in other fruits or comparable to the satisfaction you experience from simply drinking mineral water (Sunyoto & Tri, 2006). Electrolytes, which have a water level of up to 92% in watermelon, are excellent for preventing dehydration. Additionally, the minerals included in fruit can boost the immune system, lessen exposure to free radicals, and act as a diuretic. However, those who run honey watermelon enterprises face the same hazards as those who run fruit retailers or other businesses.

With regard to business, three important things cannot be separated, namely: risks and their causes, perceptions of risks and actions taken in relation to these risks. This will be explained one by one. First, root map of risk, risks arise in business aspects and become part of their characteristics. Two sides of a coin like risk and effort. Vaguely identified risks make it difficult to identify the root cause of erroneous actions and only patch problems as a result. Business actors who understand risks clearly can decide on more efficient actions (Sajjad et al., 2020; Regina, 2020; Indriyani et al., 2022). In this study, five risk categories were used, namely: risks directly related to product, environmental risks, human risks, financial risks, and market risks (five risks).

About the condition of a trader's judgment when facing problems/risks. Assessment of conditions in the form of favorable conditions (liked/good), disliked (disliked/bad), and conditions that make traders accept conditions or feel satisfied with conditions (neutral), meaning that it will be known under what assessment conditions actually occur the most that often happen fruit traders in Bengkulu City, so that the business conditions that occur to traders will also be known, whether in a favorable, unfavorable or neutral environment, and this perception will always arise in doing business and there will be no risk. less that traders obtain previously perceived information and facts. The interpretation of sensory data and previously acquired information is what leads to the construction of perceptions, therefore perceptions are built on knowledge and facts that have already been felt. Perceived danger significantly affects trust, according to Widhiaswara & Harry (2020). Trust is significantly impacted by trust. Decisions on what to buy are significantly influenced by perceived risk.

Third, when the trader is exposed to risk. When a risk arises, the trader responds by taking steps to reduce, prevent, limit, make up for losses, remove repercussions, or give problem-solving with improvement plans top priority. The activities that traders perform can develop characteristics in how they manage risks, allowing them to be gathered based on certain criteria. Since fruit traders are recommended to have abilities in problem-solving, this information can help suggest which action groups are most frequently carried out by fruit traders in Bengkulu City to overcome problems/risks. If not, it is only repairing the issue (which is pending or transitory in nature).

The information mentioned above can also highlight the weaknesses and strengths of a trader's risk management strategy, allowing traders to make appropriate corrections based on reference or judgment based on that information if they encounter similar issues in the future. Traders take actions to mitigate, prevent, limit, redeem, remove, or eliminate penalties, or they give higher priority problem solving using mitigation strategies. Since fruit sellers are suggested to have problem-solving skills, this activity will inform the group of procedures that are most often followed as well as the knowledge needed to deal with similar problems and address their deficiencies. It is claimed by Ganßauge

et al. (2019) and Flage et al. (2020) that there is a systematic set of measures used to manage risk. The actions taken in this research are risk assumption, risk avoidance, risk limitation, risk planning, and risk identification which are all important and urgent to be used as concepts related to the purpose of this research. Using tools for control for fruit business in retail setting can use like computer vision to anticipate various risks.

RESEARCH METHODS

The study site was intentionally determined, namely in the city of Bengkulu. New data or information collection strategies to better understand how to find the root causes of risks, perceive risks, and find the right actions to use when risks occur are followed. Two ways: First, the use of samples and populations (census and big data) (Arikunto, 2013; Shearmur, 2015).

Research using a sample will produce imperfect information because it will introduce errors. While generalizations drawn from the census are considered perfect information Koski et al. (2020) Generalization from sample data will produce varying degrees of generalization between generalizations drawn from the sample and information derived from population data, even if the errors are within the tolerable range. For this study, the team chose a census study. A search using a pattern will produce imperfect information because it will generate errors. While generalizations drawn from the census are considered perfect information. Generalizing to sample data will produce a different degree of generalization between generalizations drawn from samples and information drawn from population data, even if the errors are within the range of Acceptable. For this study, the team chose a census study. The population size was known from the preliminary survey conducted by the researchers, totaling 28 traders on December 14, 2020. Thus the respondents were selected using the census method, in the census method all members of the population were sampled. Data collection techniques were carried out by means of observation (observation), interviews, structured questionnaires/questions, and documentation, (Sugiyono, 2015). In this study the type of data used is primary data.

We employed a structured survey design method to ensure the accuracy and reliability of the data collected. The survey was developed following two key steps: The first being a preliminary investigation. In the preliminary survey, it was found that population had a total of 42 fruit merchants selling honey watermelon i.e. on September 4, 2019. The second observation was that the number of honey watermelon merchants decreased to 28 traders as of December 14, 2020. Therefore, the sample (response) was selected according to the census method.

The data analysis method used is qualitative analysis using Ishikawa diagram, Ishakawa (2013), and (Wong et al., 2016) analysis tools, likert scale, and qualitative descriptive and perception using likert scale (Batterton & Hale, 2017). For more details, see Table 1.

Table 1. Data Analysis Method Used Research

Objectives Analysis	Analysis Tools
Mapping the root of the problem (risk) of honey watermelon merchandise to fruit traders.	Ishikawa diagrams
Categorizing the perception of fruit traders on the risk of honey watermelon trade goods	Likert Scale Categories: good, neutral, bad
Categorizing the group of traders' actions on the risk of honey watermelon merchandise that is most widely carried out	Qualitative Descriptive

RESULTS AND DISCUSSION

The study site is in Bengkulu City, the capital of Bengkulu Province, located on the west coast of Sumatra island, facing the Indonesian sea and geographically located between 3045 - 3059 South latitude and 102°14 ' - 102°22' east longitude. has an area of 539.3 square kilometers including a land area of 151.7 square kilometers and a sea area of 387.6 square kilometers. The location of Bengkulu town makes the area a coastal environment that is exposed to strong waves and can cause natural erosion or beach abrasion. Topographically, the surface shape of the Bengkulu city area is relatively flat, with most of the area lying on a slope of 015% or 14,224 ha (98.42%) and only a small part of 1.58% or 228 ha of Bengkulu City The area has a slope of 15 to 40%. The area is relatively flat, especially in the coastal areas with a slope of 0 to 10 meters above sea level, while in the eastern part there is an elevation of 25 to 50 meters above sea level (Dinas Komunikasi dan Informatika Kota Bengkulu, 2023).

The characteristics of honey watermelon traders (Primary Data of the Survey Team for this research, 2020) are explained by each other including age, education, experience and turnover (IDR). First, the largest proportion of honey watermelon fruit traders is aged 45-54 years. In terms of age, traders are still relatively productive in working and doing business. In the two areas of education, the highest proportion of education for fruit traders is at the junior high school/equivalent level because it has the highest proportion, namely 39%, meaning that the educational level of fruit traders who dominate is junior high school (1 undergraduate degree). Next, regarding honey watermelon trading experience, the largest proportion of fruit trader experience is 1 year - 4 years

because it has the highest proportion, namely 43%. Finally, an overview of the proportion of sales turnover of the largest fruit trader from each purchase (stock procurement) is IDR 250,000-1,200,000 because it has the highest proportion, namely 29%. The minimum turnover of fruit traders is IDR 6,000,000, and the smallest fruit traders turnover is IDR 250,000. While the time to calculate the turnover of traders who have the largest proportion is 20 days because it has the highest proportion, namely 71%. Based on the data above, it can be seen that fruit traders have a turnover of around IDR 250,000-1,200,000 with turnover calculations dominating 20 days after stock procurement.

Root Problems (Risk) of Honey Watermelon Merchandise in Retail Traders

The root of the problem (risk) known from the Ishikawa diagram analysis is prejudice. It is this root of the problem that is recommended to prioritize the Honey Watermelon Trade Goods Problem (Risk) to Retail Traders to resolve. Thus, identifying the root cause of a problem or risk is not only important, but often urgent. It enables effective solutions, resource allocation, risk reduction and long-term sustainability, and helps organizations make informed decisions, ultimately saving time and money.

Prejudice only controls a portion of the questions (not up to 100%), the opposite of the word "understand" which means mastering the questions up to 100%. So that people who don't understand are very likely to interpret something in the wrong way, prejudice. There are two kinds of prejudice: a bad prejudice becomes a good prejudice. Positive thoughts transform bad prejudices into good prejudices (su'uzan becomes husnuzan), (Harmen, H.H. 2020). Explain that prejudice is an assessment/basis for a person's decision based on unclear data/absence of known facts. It is considered harmful if the basis of the assessment is not clear/although there is no proof, but it determined the certainty/conclusion of the observed facts. The tendency of traders to the problems (risks) of honey-watermelon business in Bengkulu city causes the following problems.

1. *Not cleaning Honey Watermelon*

As much as 57.14% of traders stated that even though honey watermelons were received in a dirty condition (commodity presented to buyers in a dirty condition). 75% of traders who stated that they received honey watermelons were prejudiced that, traders could choose not to clean honey-watermelons received dirty from agent Dirty honey-watermelons re come into contact with garden soil or get dirty with dust. This is a risk for the buyer who is considering buying, not buying or looking elsewhere. This condition damages (risks) his business.

The purpose of qualitative risk analysis is to identify the risks that require detailed analysis and control and the necessary actions based on the

risk's impact and impact on the objectives. In qualitative risk analysis, there are two well-known and easy-to-apply simple methods for risk: First, Keep it Super Simple (KISS) - This method can be used for small or narrow scale projects where unnecessary complexity should be avoided and evaluation can be easily done by immature groups for risk assessment. This one-way technique involves assessing risk on a fundamental scale, such as very high/high/medium/low/very. Probability/Second Impact—This method can be used for larger, more complex problems with a multi-stakeholder group experienced in risk assessment. This two-way technique is used to evaluate probability and impact. Probability is the probability that a risk will occur. Impact is the consequence or outcome of a risk, often involving impact on schedule, cost, scope and quality. Rate likelihood and impact using a scale like 1 to 10 or 1 to 5, where the risk score equals likelihood multiplied by impact (Evrin et al. 2021)

The trader's prejudice was "people know that the place where the honey watermelon is grown on the land is naturally dirty, and so is it from the buyer's point of view". It is this prejudice that traders feel does not need to be cleaned up, and there is also prejudice from traders in the form of dirty fruit that occurs in their business and does not damage it, so it does not need to be cleaned up. Under these conditions, the merchandise that is presented (displayed) to the buyer is fruit that is dirty and covered in dust, and of course the condition of the merchandise is a determining factor for the buyer in making a purchase choice. Whether to buy or not (see elsewhere). Not to mention the cleanliness of merchandise that can affect durability, Has been core how well a product or material can withstand various stresses and environmental conditions over time. The filth of a trade that is not cleaned is also due to the prejudices that form the mind and cannot know the consequences that this condition will have on its business.

2. *Honey Watermelon Accepted Is Unripe*

It is not uncommon for honey watermelons to be received by traders, at least 78.57% of the watermelons are unripe. This can hamper cash flow, take up space, and miss selling opportunities 81.82% of these traders had the prejudice that honey watermelons were indeed received unripe because there had been the same understanding that had been obtained from the results of negotiations between traders and agents, and traders also saw the condition of the fruit around it that many were received unripe. So traders can understand that honey watermelons are received raw from agents. In addition, because the average person receives raw honey watermelons, there is an understanding that honey watermelons can actually be ripened. However, as a result, merchandise takes time to be ready for sale and requires space for incubation (takes up space). So during this time lag traders

have lost the opportunity to sell and the cash flow rate is temporarily blocked. It means that the regular flow of cash in and out of the organization is interrupted. Managing this situation can be difficult for a business, as cash flow is essential to the day-to-day operations of the business.

3. *Traders Do Not Check Merchandise*

Traders did not check the condition of the goods in the sale and purchase contract (accepted damaged and overcooked) as much as 57.14%. This is because the total traders who did not check the merchandise as much as 75% had the prejudice that it was very burdensome to do the sorting, especially one by one. This is because traders haven't tried/experienced it themselves so they don't fully know the facts that actually happened. As a result, the merchandise (honey watermelon) received was damaged (bruised/bruised).

Traders also do not do sorting during unloading (transfer of merchandise from trucks to merchant shops). Traders do not do this sorting because traders' actions are adjusted to their prejudices obtained based on previous information and sensed facts. This information, for example, contains information that the agent has sorted before it is sent, so that the trader has no reason to check again. Apart from that, the fact that the traders sensed the good appearance of the fruit and the relatively large quantity they ordered contributed to strengthening their decision, so that traders no longer do sorting when unloading is carried out by agents. As a result, some fruit traders received were too ripe so that the trade goods became perishable. However, there are also traders who suspect that honey watermelon varieties are harvested when they are ready for sale (ripe), and agents only need to deliver them. So traders don't have to bother sorting honey watermelons (fruit ripeness). As a result, the condition of the fruit (raw or not) will still be sold directly by traders when the shipment of goods has arrived from the agent.

4. *Do Not Ripen And Check Merchandise*

Traders do not carry out maintenance checks to separate bad (damaged/rotten) merchandise from good ones, clean off adhering dirt (dust/sand), improve air circulation in the display area, avoid high humidity, sun exposure for a long time in summer, and beautify the appearance of the fruit to be shiny (aesthetic value). The traders did not carry out maintenance and checking, as much as 92.86%. The reason is that there is prejudice in the form of troublesome, burdensome, and the like in checking the condition of the fruit in its care, as much as 76.97%. As a result, merchandise is not maintained and checked by traders, as a result, bad goods

are mixed with good goods and there is a chance that bad goods are picked up by buyers (can affect loyalty/complaint action decisions).

5. *Loss of Fruit Weight is Unknown*

Traders who did not know the fruit weight loss occurred as much as 57.14%. This is due to the temptation that traders have as much as 75% in the form of honey watermelons that do not experience shrinkage or where there are honey watermelons that experience shrinkage. This prejudice is formed because traders do not have the knowledge (about the condition/information of merchandise) so they are unable to reach these facts.

6. *When the Covid-19 Pandemic Was High (It Was Happening), Traders Kept Opening Shops*

The act of traders continuing to open shops was 64.29% based on their acquisition of 76.19%. Traders' prejudice, namely in the city of Bengkulu the spread has not occurred (at a severe level) so traders do not feel afraid. This is also due to the government's policy against the corona pandemic (covid-19) in breaking the chain of distribution into the city of Bengkulu by closing access to and from the area. And advice in the form of an appeal to traders to wear masks and maintain health protocols. In addition, the setback of traders to this risk condition is also in the form of increased demand for fruit due to the awareness that consumption of fruit will increase immunity.

7. *Never Had A Honey Watermelon Harvest Calendar*

The harvest calendar is not important for traders to know/learn as much as 75%. This is due to the convenience of traders, out of 75% as many as 76.92% stated that the hiding period is different, so that many in the market will be maintained/stocked, while the problem of scarcity (a small amount of price increases) is a different problem.

8. *Not Keeping Financial Books (Cash Flow And Profit And Loss Are Hard To Worry About)*

Traders as much as 96.43%. do not do financial bookkeeping (cash flow and profit and loss are difficult to worry about). Prejudice of traders states that financial bookkeeping is a hassle (out of 96.43% or as much as 100%). Their excuses are because there are lots of procedures, it takes a lot of time to do them, and the like. For example, traders feel bothered when doing financial calculations and records, especially if there are many buyers, many also do things such as serving, weighing, then counting and recording. This procedure is considered inconvenient for traders if it is added to the calculation and recording, it would be better to just do the service, and just

weigh the orders. Meanwhile, production costs can be made at a later date without specializing certain merchandise to complement prospects. This prejudice will be strengthened by the absence of previously received information due to lack of experience and knowledge (or both of these aspects are minimal and limited). So that the cash flow and profits and losses of the honey watermelon trade are difficult to reach.

9. *Use as Much Capital As Possible*

The use of capital on a large scale (as much as possible) without being based on in-depth business analysis beforehand, is due to the influence of prejudice, that is, the greater the capital, the greater the profit obtained. honey watermelon merchandise business. But the mistake of traders here is the lack of in-depth business analysis. As a result, there is an overstock condition while the buyer's demand is unable to keep up.

10. *Traders Choose Not To Carry Out Promotions In The Form Of Information Dissemination*

Traders prefer not to carry out promotions in the form of information dissemination due to estrangement. First, agreed traders "it's enough when buyers post merchandise on social media". Second, the decline in traders "promotion is still not important enough/right to do now". So that traders do not carry out promotions to declare their presence in the community. Of course the benefit of the promotion itself is to introduce yourself to the buyer so that they are interested in buying / helping the buyer make a buying decision.

There are also traders who do not attach/display the selling price due to the assumption that the trader has, namely that the selling price is affixed if a promotion is carried out, otherwise the selling price is not posted/displayed. This is based on the trader's decision, which is derived from the conclusion that it is inconvenient to stick to the selling price and if the selling price is displayed from cardboard or the like, the buyer will enter a saturated condition or no longer be interested (no longer attractive) in this shop. So that during the sales period, under certain conditions, traders carry out promotions (for example, the fasting month, holidays, summer, and Independence Day).

Based on the analysis of the Ishikawa diagram (Ishakawa, 2013), it is known that the root cause (risk) is prejudice (red line block in Figure 1.), See Figure 1. From Figure 1. can be seen 20 as cause of risks, the code number circled in red.

7.1	Trader's prejudice "dirt doesn't spoil" on the Ishikawa diagram:
1.7.1	Trader's prejudice "dirt doesn't spoil" (only covered in dust)

2.7.2	Traders' prejudice: "People know that the place where honey watermelons are planted in the land is naturally dirty, the same goes for it from the buyer's perspective"
3.7.3	Traders' prejudice "fruit is considered ripe"
4.7.4	The formation of honey watermelon is accepted raw
5.7.5	The prejudices of honey watermelon traders are essentially muted
6.7.6	The trader's actions are adjusted to the prejudice he has
7.7.7	The prejudice he had
8.7.8	The traders' prejudice "the honey watermelon has been sorted by the agent so there is no need to check it anymore"
7.7.9	Prejudice (troublesome, burdensome, etc.)
8.7.10	Damage in the form of defects based on the opinion of the buyer (prejudice) is a hole in the heart.
9.7.11	Prejudice that shapes perception, cannot yet know the consequences of this condition
10.7.12	Merchant prejudice "Watermelon honey does not shrink"
11.7.13	Trader's assumptions (prejudices) about risk conditions
12.7.14	The traders' prejudice "the spread in Bengkulu city has not happened (at a severe level)", so the traders don't feel afraid
13.7.15	The prejudices that traders have are unable to reach the facts (cause and effect) that will occur from these actions
14.7.16	Trader's Prejudice "Watermelon Varieties Are Harvested When Ready for Sale/Ripe (Condition of Fruit Maturity)
15.7.17	The trader's assumption is "if there is a lot of stock, there will be a lot of buyers, and vice versa".
16.7.18	Traders' prejudice "protection period can be different, so lots on the market will be kept/available".17. 7.19. Influenced by "the greater the capital the greater the profit".
18.7.20	The merchant's assumption "inclusion of a selling price if a promotion is carried out"
19.7.21	Traders' prejudice "promotion is still not important/right to do now"
20.7.22	Merchant prejudice "enough when buyers post merchandise on social media"

Some research results are in line with this research, including; there are no financial records, so cash flow conditions are difficult to determine, and capital is limited. Low persistence in maintenance (care) and low knowledge, (Sari & Pandi, 2018) and (Yahman et.al., 2020). During the Corona-19 Pandemic, fruit traders chose to continue their business in order to make ends meet, (Sinaga & Melfrianti, 2020) Paying little attention to parking lots and cleanliness of

facilities, (Kusmayadi, 2019). Traders do not know how to prevent contamination. Traders don't realize that food that has expired has a bad impact if it is mixed with cooked/good food. Many traders still do not cover food so that it is polluted by vehicle fumes and dust, (Rahmayani, 2018). Lack of information so that consumers (community) are still very unfamiliar with the existence of businesses/studies, (Istan & Ratih, 2020). When the actual facts (expectations) are below the level of expectations, it results in a high level of dissatisfaction, complaints are influenced by consumer avoidance. Complaints arise due to a reaction to the dissatisfaction of the insured, (Listyawati & Anik, 2020). The level of product and service defects felt by consumers causes an increase in the level of complaints, (Aisyiyah et al., 2019).

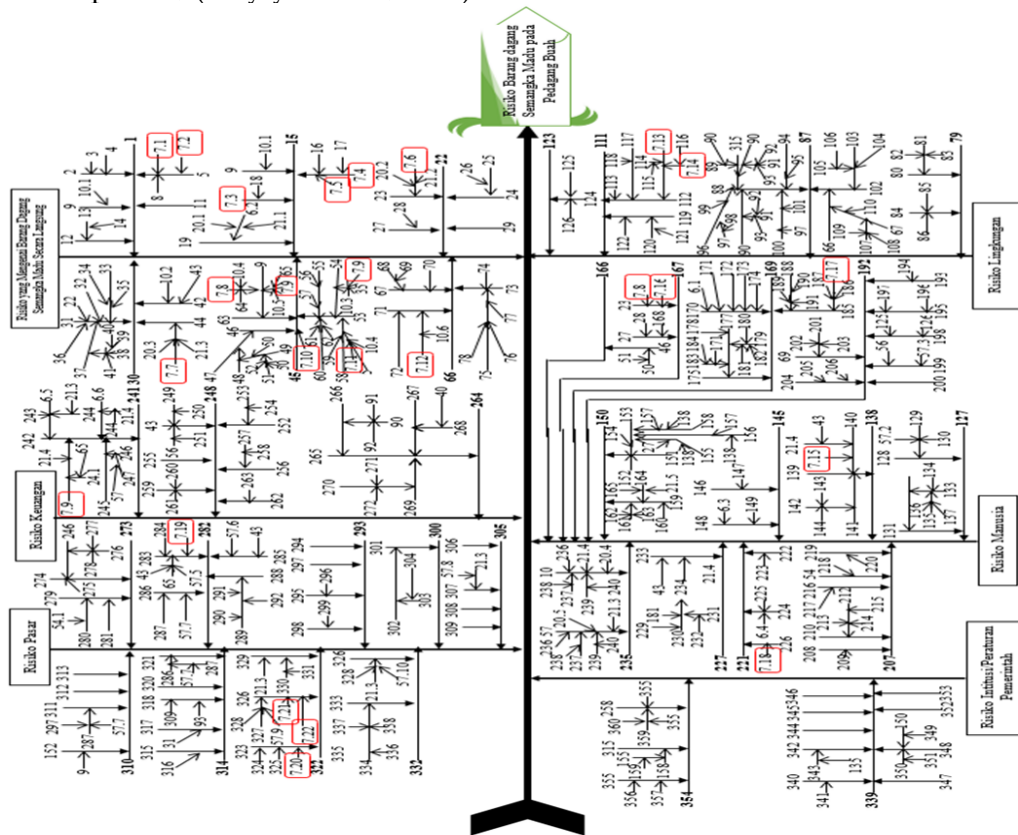


Figure 1. Ishikawa Diagram of Causes of Risk Watermelon Retailers

Then next, various pro research results are delays in the delivery of raw materials (Safi'i et al., 2020). Product quantity is not up to standard due to human error, (Sajjad et al., 2020). The layout has the problem of piles of goods that are still irregular and there is no balance between the piles of goods, and which provides free space for movement (Pitoy et al., 2020). The risk of accumulation

of goods that may cause additional costs, as well as shortages of supplies that can hamper the production process and distribution process (Siahaan & Ahmad, 2020). Climate change in the form of a shift in the beginning of the rainy season and the beginning of the dry season affects the determination of the planting season calendar to be backwards (Herlina & Amelia, 2020). So that the amount of inventory in the market is uncertain. The results of calendar research serve as a guide in determining agrarian work, such as planting, harvesting, and so on (Gustaman, 2020). Fruit that has perishable characteristics will have a greater risk if the capital spent is large (Juliana, et al., 2018). Too much inventory results in a greater risk of damage to goods and high storage (Regina, 2020). Weather has the effect of reducing the number and quality of fruit (Baroroh & Elys, 2021). High rainfall can cause fruit damage (rotten fruit) (Sulchan et al., 2019).

In addition, a series of studies that are pro include regarding Stimulus for each person to see objects that can be different (Suhartini et al., 2020). The risk of shrinking quantity due to the storage function (Bachtiar et al., 2020). Products experience physical damage such as fruit shrinkage, weight loss (Handryani et al., 2021). Weight loss is a process of decreasing fruit weight due to respiration, transpiration, and microbial activity (Ayu et al., 2020). Floods caused damage to physical infrastructure, goods infrastructure, and commodities (Mahardika et al., 2022). The existence of the covid-19 outbreak has encouraged people to start consuming fruits regularly (Prihtanti & Nur, 2020). Since the covid-19 case, many people have experienced a significant decrease in income, and a weakening of people's purchasing power (Mufida et al., 2020).

Furthermore, respondents prefer local fruit over imported fruit, (Sumarwan, 2017). The main problem that becomes an obstacle in running a business is capital (Zulfikar et al., 2018). The limited capital owned by farmers causes productivity to also decrease. Farmers can reduce the number of watermelon seeds depending on capital (Norhalis et al., 2020). Lack of information so that consumers (community) are still very unfamiliar with the existence of businesses/studies (Istan & Ratih, 2020). Thinking innovatively is not as easy as one might imagine (Wahyuningsih, 2020). Innovation requires motivation (Munthe & Dedi, 2021). The risk source for people's purchasing power is decreasing, and the risk sources are for many competitors (Yulianti et al., 2020). However, there are also several studies that contradict this research, namely; planning and carrying out routine maintenance, sorting every incoming raw material, planning raw material supplies (Ulfah, 2020). Constantly promoting their products. The faster it sells, the better, so that no product is wasted due to rot (Sajjad et al., 2020). The risk of category competitors is very high due to an increase in their number (Yahman et al., 2020). Occupational accidents in the form of cuts by cutting knives have a high risk of occurring. (Pramesti et al., 2019). The results of other studies that are different (contra) to research that contains priority risks that are suggested to be resolved

immediately so as not to interfere with business is a lack of knowledge (Sari & Pandi, 2018). An important priority risk for mitigation is competitors (Yahman et al., 2020).

Perception of Risk

Traders' perceptions of risk are listed in three categories, namely good, neutral, and bad, can be seen in Table 2. Either means the risk is in the conditions that the trader likes, or the consequences received are perceived by the trader as safe (profitable for business). Neutral means that the risk received is perceived by traders in moderate conditions (not too dangerous for the business and traders are not able to do much with a big impact). Bad means that the risk is in a condition that traders don't like, or the consequences received are perceived by traders as dangerous (endangering business). The risks contained in the Ishikawa diagram have been collected in the form of items to be perceived by 28 traders, of 20 risks/problematics, mostly neutral category, as much as 75%, which is can be seen in the Table 5, bellow:

Tabel 2. Traders' Perceptions of Risks/Problems

Category	Percentage (%)
Good	11
Neutral	75
Bad	14
Total	100

Source: Primary data processed in 2020

In the table above, it is known that the perception of traders in the city of Bengkulu on the overall risk of honey watermelon trade goods is neutral, because it has the highest proportion, namely 75%, meaning that the average risk of honey watermelon trade goods received is perceived by traders in moderate conditions (not too dangerous for business, and traders are not able to do a lot of big impact).

The results of this study are in accordance (pro) with research containing respondents who have a neutral perception of risk because they consider risk to be an event that does not really interfere with watermelon business habits. Respondents also did not feel hampered by the risk of watermelon (Norhalis et al., 2020). Perception of risk is neutral (Sulchan et al., 2019).

The results of this study indicate that there are differences (disadvantages) with the study that included all respondents' perceptions of business risk as well. Respondents consider this risk good because the risk can be faced, avoided and its impact on the business can be minimized. Sometimes the number of traders is considered as a competitor. There is a misconception about business risk, there

is an assumption that (traders) can have a negative/bad effect (Nisa, 2020). consequences of competition, the existence of modern markets (Mini Markets). Grocery merchants often conclude that modern markets can have a negative effect that can automatically reduce their income, reducing the number of customers in the grocery store. However, in fact, convenience stores do not affect the revenue of grocery stores at all because people still prefer to shop at grocery stores because they are closer to home and the prices are cheaper than the grocery stores. convenience goods. Likewise, the presence of other fruit suppliers should not be viewed negatively but instead, they should prevail in healthy competition.

Trader's Action (Mitigation) Against Risk

The actions of 28 traders towards risk include 5 (five) forms of action, can be seen at Table3. From the table , it is known that the number of action groups that are mostly carried out by traders is risk research and acknowledgment and has the highest of 50%, meaning that fruit traders in Bengkulu city against the average risk of honey watermelon merchandise is to take an action to examine a control/weakness in an effort/mitigation (risk) to improve the weakness itself and reduce the risk of loss.

Table 3. Number of Trader Mitigation Actions On Risk Grouping

No.	Action Grouping	Percentage (%)
1	Risk planning	7
2	Risk avoidance	11
3	Risk Assumption	18
4	Risk Elimination	14
5	Research and acknowledgment	50
	Total	100

Source: Primary data processed in 2020

The results of this study are consistent with several articles that provide quantitative estimates of the relationship between knowledge/awareness/perception and performance (Cori et al., 2022) for example by covering it with a protective cover or net to prevent it from getting too dirty. Perform risk transference (Sajjad, 2020). Risk strategy is transferred to other parties, (Supriyo, 2017). Research and acknowledgment, yaitu Upaya mitigasi untuk mengurangi risiko kerugian dengan menyadari kelemahan atau cacat dan meneliti sebuah kontrol untuk memperbaiki kerentanan, (Dewi, 2017). Retailers should be equipped with calculating machines, monitors or computer screens so that traders and buyers can see the buying and selling transaction process. Fitriasari

(2020) refers to a business model that can be applied to SMEs as the Business Model Framework. The three critical elements of business resilience are product excellence, human behavior, and process reliability. Business resilience underpinned by digital transformation. Digital transformation exists as new digital skills emerge and digital tools are applied. The right digitization strategy is needed to achieve business goals and develop products or services for SMEs to be more competitive.

CONCLUSIONS AND RECOMMENDATION

The main steps in a qualitative risk assessment include identifying potential risks, collecting perceptual information and classifying risks including assessing impact and likelihood, as well as generating scenarios for action on risks. This approach ensures that risks are understood, managed and handled in a manner that is consistent with the goals of the trader as a micro enterprise, which is at least surviving and/or profitable as the classic goals of the business. This research finds answers to the root causes of the risks of honey watermelon traders, how these traders perceive risk and what action scenarios the majority of traders use. Overall findings in this study the root cause of risk is fraud, most perceptions of risk are neutral scenarios for most research and risk recognition. Thus, This research can be concluded are: (1) The root of the risk map, the problem (risk) of honey watermelon trade against fruit traders in Bengkulu City is mostly prejudiced., (2) The traders' perception of the risk of honey watermelon retailers in Bengkulu City is mostly neutral, and (3) The actions of risk traders in Bengkulu City are mostly research and risk recognition.

Recommendation

Based on the results of research and discussions about the honey watermelon trade in the city of Bengkulu or other areas that are both going to do the honey watermelon business, it is suggested that: (1) better think carefully about yourself and the work to be done. finished, practice good finishing again, and multiply fellowship (expand relationships) with pious people / people who provide motivation and inspiration. (2) Should make targets and programs, compare the initial perception after increasing knowledge with the actual facts that happened, and avoid being silent. (3) Regular traders (istiqomah) should do their best (business), and add information (knowledge) to business strategy.

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