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Does the Enterprise Risk Management Approach Optimize Operational Risk Control? A Case Study of LPG Distribution at UD Sumber Barokah

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Abstract

Operational risks represent an inevitable challenge for small and medium-sized enterprises (SMEs) involved in energy distribution, yet systematic risk management applications within local distribution networks remain underrepresented. Therefore, this study examines operational risk identification, risk levels, and control systems using the Enterprise Risk Management (ERM) approach at UD Sumber Barokah in Dagangan Village, Madiun, Indonesia. A descriptive qualitative research design was adopted, while purposive sampling was utilized to select key informants, including the business owner, warehouse staff, delivery drivers, and active consumers. Primary and secondary data were gathered through direct observations, semi-structured interviews, and documentation, and analyzed using the Miles and Huberman interactive model, with validity secured via source and method triangulation. The results identified 13 distinct operational risk events classified into Human Risk, Internal Process Risk, External Risk, and Compliance and Environmental Risk. Evaluation based on the eight COSO ERM components indicated that the enterprise's current risk control mechanisms remain reactive and traditional, with critical vulnerabilities stemming from a complete lack of written Standard Operating Procedures (SOPs) and manual record-keeping. The study concludes that a structured ERM framework is vital to address these vulnerabilities and prevent operational disruptions. The study recommends a dual-path mitigation framework: preventive strategies (establishing written safety and operational SOPs, digitizing inventory systems, and enforcing ID-card-based logbooks for subsidized 3 kg LPG compliance) and corrective actions (enforcing real-time cylinder inspections, optimizing CCTV coverage, establishing proactive WhatsApp communication channels, and executing strict staff sanctions) to systematically improve long-term operational resilience.

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INTRODUCTION

Every business entity inevitably encounters operational risks that can lead to severe material losses, human errors, and reputational damage if left unmanaged. Designing structured risk control mechanisms is therefore vital to safeguard organizational assets and ensure business continuity. In this context, Enterprise Risk Management (ERM) serves as a comprehensive, systematic framework for identifying, assessing, and managing risks that directly impact corporate sustainability (Apriliyani and Onasis, 2023). Unlike traditional, siloed approaches, ERM enables companies to manage both current and anticipated risks, allowing managers to establish proactive mitigation systems to minimize prospective damages (Kristiana et al., 2022). Through the application of ERM, organizations can systematically identify, categorize, and prioritize risks into distinct levels of low, medium, and high severity (Daya et al., 2019).

Empirical research on the operational implementation of ERM has consistently documented its effectiveness. For instance, Meutia and Bakhtiar (2019) demonstrated that utilizing an ERM approach helps small and medium enterprises systematically identify operational threats and classify them into actionable risk levels. Similarly, Addara (2020) highlighted that evaluating operational activities helps establish a critical inventory of risk events, including human resource failures, logistics delays, monitoring lapses, and environmental hazards. According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO), a comprehensive and integrated ERM framework creates long-term organizational value by enhancing operational stability and enabling highly informed, risk-aware strategic decision-making (Hardiyanti and Oktaviani, 2025).

UD Sumber Barokah is a beverage distributor and subsidized 3 kg Liquefied Petroleum Gas (LPG) retail outlet that has operated in Dagangan, Madiun, since 1986. The enterprise manages logistics for 50 partner stores across a vast geographical layout with travel times ranging from fifteen minutes to over two hours. This wide operational span frequently triggers significant distribution bottlenecks, such as delivery delays, supply stockouts, and physical product damage during transit. Furthermore, the specialized distribution of subsidized 3 kg LPG carries unique operational hazards, including employee negligence leading to lost gas cylinders, manual administrative inaccuracies, fire safety vulnerabilities, undetected cylinder leaks, and the highly critical challenge of regulatory non-compliance in target-subsidy distribution.

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Managing these multifaceted hazards requires a transition from traditional, reactive practices to a structured ERM model. ERM functions as an active control process that mitigates business threats through continuous event identification, risk assessment, risk response, and monitoring, thereby protecting firm credibility and reducing financial losses (Septi, 2022). Despite the strategic importance of ERM in energy distribution, studies simultaneously addressing operational risk dimensions and compliance hazards in local Indonesian LPG networks remain limited. Therefore, this study examines how the ERM approach can optimize operational risk controls at UD Sumber Barokah in Dagangan Village, Madiun, Indonesia. The study seeks to address the question: How can an Enterprise Risk Management approach systematically optimize operational risk identification, risk assessment, and mitigation controls in local LPG distribution networks?

The findings of this study will provide crucial theoretical insights into applying formal risk management models within small-scale distribution frameworks. Practically, this research delivers a highly actionable, structured mitigation blueprint for LPG retailers, helping owners, local distribution stakeholders, and regulatory coordinators develop optimal safety and compliance standards. Ultimately, integrating this systematic approach ensures long-term operational resilience, reduces financial vulnerabilities, and guarantees the secure and compliant distribution of subsidized national energy assets.

THEORETICAL REVIEW

Management

Management is conceptually defined by Robbins and Coulter (2007) as the collaborative process of coordinating and executing work activities through other individuals to ensure organizational tasks are completed efficiently and effectively. This aligns with the perspectives of Hasibuan (2017), who characterize management as both a scientific discipline and an art form that systematically directs human capital, technology, and material resources to fulfill predetermined corporate objectives. In organizational settings, this administrative process ensures that operational units can structure strategic workflows, minimize waste, and maintain institutional direction amidst challenging commercial environments.

Operational Risk

Risk is theoretically conceptualized by Muharam et al. (2025) and Kristiana et al. (2022) as an unavoidable future uncertainty that generates undesirable deviations, material damages, and negative outcomes for organizational objectives. According to Darmawi

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(2022), systematic risk management begins with active identification to trace prospective loss exposures across physical, financial, and personnel domains. In commercial operations, COSO Enterprise Risk Management defines operational risk as potential losses resulting from inadequate or failed internal processes, people, systems, or external events. In the context of micro-distribution networks, this operational risk is strictly classified into four distinct dimensions: human risk, which isolates individual behavioral failures, negligence, and competence gaps; internal process risk, which focuses on structural system fragility, layout inefficiencies, and procedural standard deficits; external risk, representing supply chain disruptions and third-party anomalies outside management control; and compliance and environmental risk, which is restricted to regulatory deviations and negative socio-environmental externalities.

Operational Risk

Control Operational risk control refers to the strategic mechanisms designed to mitigate financial and functional losses triggered by internal process anomalies, human errors, system failures, or external events (Husdiana, 2025). According to Andani (2025) and Islam (2026), implementing an active risk management control framework is essential to coordinate administrative policies, align daily operations with organizational standards, and secure long-term corporate sustainability. Consequently, transforming these control mechanisms from reactive protocols into proactive, data-driven systems helps businesses prioritize resources and address high-impact disruptions efficiently.

Enterprise Risk Management

Enterprise Risk Management (ERM) is defined as a systematic, integrated approach designed to identify, assess, manage, and monitor diverse business risks to safeguard firm credibility and ensure long-term objective realization (Septi, 2022; Apriliyani and Onasis, 2023). Based on the COSO ERM framework, the system is operationalized through eight interconnected components comprising the internal environment, objective setting, event identification, risk assessment, risk response, control activities, information and communication, and continuous monitoring. According to Addara (2020) and Maysaroh (2024), a robust ERM framework enhances organizational decision-making transparency, optimizes resource allocation, and fosters a resilient risk-aware culture that enables enterprises to adapt quickly to highly dynamic market environments.

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METHOD

Research Design

The study adopted a qualitative descriptive research design to systematically observe, analyze, and explain the current operational risk controls at the enterprise level. This design focuses on producing a rich, contextualized understanding of organizational vulnerabilities by interpreting verbal accounts, on-site behaviors, and physical artifacts without utilizing mathematical modeling.

Setting and Study Population

The research was situated at UD Sumber Barokah, a local commercial beverage distributor and subsidized 3 kg LPG retail outlet located on Jalan Argo Wilis, Dagangan Village, Madiun Regency, Indonesia. The target study population encompasses the entire micro-distribution network of the enterprise, which serves 50 regular retail clients across a varied geographic landscape.

Sampling Technique Procedure

A non-probability purposive sampling technique was implemented to select five key informants who possessed direct operational experience and deep familiarity with the distribution ecosystem. The sampling criteria selected the business owner to provide managerial insights, one warehouse storage employee, one delivery truck driver, and two active consumers representing household and micro-enterprise demographics to secure a holistic range of perspectives.

Instruments

The primary qualitative research instrument was the researcher, guided by a semi-structured interview protocol and a detailed physical observation checklist. The analytical framework was operationalized through the core components of Enterprise Risk Management (ERM), which includes event identification, risk assessment (evaluating severity and likelihood parameters), risk response management, and mitigation monitoring, alongside a structured classification of four operational risk dimensions: human, internal processes, external, and compliance-environmental factors.

Data Collection

Data were gathered through three integrated qualitative methods: semi-structured face-to-face interviews lasting approximately 30 minutes, direct non-participant observation of safety equipment, loading procedures, and subsidy compliance, and

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document reviews of company profiles and Pertamina regulations. Data validity was secured using source triangulation (comparing insights from managers, operators, and consumers) and method triangulation (cross-checking interview transcripts against observational notes and documentation) analyzed via the Miles and Huberman interactive model.

Data Analysis

Data Analysis The Miles and Huberman interactive model was used to analyze the qualitative data collected. Both descriptive profiles and operational hazard codes were documented. Data validity was verified using source and method triangulation.

RESULTS

Table 1: Key Informants' Demographic and Profile Information

Variable	Categories	Frequency	%
Stakeholder Group	Internal (Management & Staff)	3	60.0
	External (Consumers)	2	40.0
Operational Role	Business Owner	1	20.0
	Warehouse Storage Employee	1	20.0
	Delivery Truck Driver	1	20.0
	Micro-Enterprise Consumer	1	20.0
	Household Consumer	1	20.0
Total		**5**	**100.0**

Table 1 presents demographic variables of the study participants. Descriptive statistics revealed the majority (60.0%) of the participants represented internal operational stakeholders, with the business owner (20.0%) providing managerial insights, alongside one warehouse storage employee (20.0%) and one delivery truck driver (20.0%) representing direct logistics handlers. In terms of external perspectives, 40.0% of the participants represented active consumers, split equally between household and micro-enterprise demographics. Finally, when evaluating operational risk exposures, 100.0% of the internal participants provided critical insights regarding on-site process inefficiencies, while

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external consumers highlighted issues related to distribution delays and target-subsidy compliance.

Evaluating the ERM Framework

Operational risk control at UD Sumber Barokah was systematically evaluated using the Enterprise Risk Management (ERM) approach. The evaluation assessed risk identification, risk levels, and mitigation strategies, and the results are presented in Tables 2a-c.

Table 2a: Identification and Classification of Operational Risks

Code	Risk Dimension	Risk Event Description
R1	**Human Risk**	Loss of gas cylinders due to lack of employee supervision during loading and unloading.
R2	**Human Risk**	Recording discrepancies due to failure to update stock data after transactions.
R3	**Human Risk**	Billing negligence due to unrecorded cylinder lending to consumers.
R4	**Internal Process Risk**	Manual and unstandardized inventory and return recording systems.
R5	**Internal Process Risk**	Absence of written Standard Operating Procedures (SOPs) and fire extinguisher training.
R6	**Internal Process Risk**	Inadequate operational infrastructure (damaged warehouse floors and unsecured pickup trucks).
R7	**Internal Process Risk**	Prolonged loading and unloading times disrupting distribution efficiency.
R8	**External Risk**	Insufficient gas quota allocation from the central agency (Pertamina) compared to high market demand.
R9	**External Risk**	Discovery of physical defects (dents, dirt, leaking seals) on cylinders from suppliers.
R10	**External Risk**	High customer complaints due to delivery delays and purchase restrictions.

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R11	**Compliance & Environmental Risk**	Misdirected subsidized gas distribution to upper-middle-class consumers.
R12	**Compliance & Environmental Risk**	Forced product bundling practices executed unilaterally by distribution drivers.
R13	**Compliance & Environmental Risk**	Environmental noise pollution from loading activities disturbing local residents.

Table 2b: Operational Risk Assessment Matrix

Code	Likelihood (Frequency)	Severity (Impact)	Risk Status (Level)
R1	Medium	High	High
R2	Medium	Medium	Moderate
R3	Low	Medium	Low
R4	High	Medium	Moderate
R5	Medium	High	High
R6	High	Medium	Moderate
R7	High	Low	Low
R8	High	High	High
R9	High	High	High
R10	High	Medium	Moderate
R11	Medium	High	High
R12	Medium	Medium	Moderate
R13	High	Low	Low

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Table 2c: ERM-Based Risk Mitigation Strategies

Code	Risk Status	Mitigation Strategy (ERM Approach)
R1	**High**	Optimize CCTV coverage in blind spots and integrate daily loading checklist forms.
R2	**Moderate**	Implement a daily stock book requiring cross-checking and signatures from staff and owners.
R3	**Low**	Completely eliminate the policy of lending cylinders without collateral.
R4	**Moderate**	Provide a specific return logbook and operational whiteboard for internal communication.
R5	**High**	Establish written safety SOPs and mandate fire extinguisher simulation training.
R6	**Moderate**	Repair damaged warehouse floors with cement and install standard iron bars on pickup trucks.
R7	**Low**	Rearrange the layout by placing empty and full cylinders closer to the vehicle entrance.
R8	**High**	Implement a rotating retail quota system to ensure fair distribution among partner stores.
R9	**High**	Conduct real-time water-test quality inspections during unloading and immediately return defective cylinders.
R10	**Moderate**	Create a dedicated WhatsApp group for proactive, real-time logistics scheduling broadcasts.
R11	**High**	Enforce an ID card-based subsidy logbook to strictly reject non-target buyers.
R12	**Moderate**	Enforce a strict sanction system, including salary deductions, for drivers repeating bundling practices.
R13	**Low**	Install thick rubber mats in the loading area and restrict operational hours to avoid rest periods.

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Table 2a-c shows the result of the Enterprise Risk Management (ERM) analysis carried out to evaluate and control operational risks at UD Sumber Barokah. The result revealed that the enterprise faces 13 distinct operational risk events classified into Human Risk, Internal Process Risk, External Risk, and Compliance and Environmental Risk. The risk assessment matrix indicates a highly vulnerable operational environment, with 5 critical events categorized as High Risk (including asset loss, lack of safety SOPs, quota limitations, defective cylinders, and misdirected subsidies), 5 as Moderate Risk, and 3 as Low Risk. The ERM framework explains that internal process failures and external supply chain disruptions are the most dominant threats to business continuity. Consequently, the formulated mitigation strategies systematically control these threats through preventive actions (establishing written SOPs, digitizing operational records, enforcing ID-based logbooks) and corrective measures (optimizing CCTV surveillance, executing real-time quality inspections, and applying strict employee sanctions). This structured ERM approach effectively addresses the enterprise's operational vulnerabilities, minimizing future losses and ensuring long-term business resilience.

DISCUSSION

The analysis of operational risks at UD Sumber Barokah confirms that adopting an Enterprise Risk Management (ERM) framework is critical for stabilizing local distribution networks. The identification of 13 distinct risk events, characterized by a notable dominance of internal process failures, underscores the inadequacy of traditional, reactive management practices. This finding supports the core tenet of ERM theory, which posits that organizational resilience relies on proactive, integrated controls rather than ad-hoc problem solving. By implementing a dual-strategy approach combining preventive measures such as formalizing Standard Operating Procedures (SOPs) and digitizing inventory records with corrective actions like real-time quality inspections and strict employee accountability the enterprise effectively bridges the gap between identified vulnerabilities and sustainable operational stability.

CONCLUSION

This study successfully applied the Enterprise Risk Management (ERM) framework to identify, classify, and formulate mitigation strategies for 13 operational risks at UD Sumber Barokah. The findings demonstrate that a structured, integrated approach encompassing both preventive systemic controls and responsive corrective protocols is highly effective in systematically addressing operational vulnerabilities and enhancing the long-term business resilience of the enterprise.

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Recommendations

Management should immediately institutionalize operations by formalizing written Standard Operating Procedures (SOPs) and digitizing inventory management to replace reliance on error-prone, manual record-keeping. To address significant compliance and environmental risks, the enterprise must strictly enforce a KTP-based logbook system for LPG 3 kg distribution. This measure is essential to ensure absolute adherence to governmental subsidy regulations, thereby protecting the business from the severe legal consequences of non-compliant distribution.

Furthermore, retailers must cultivate a robust internal culture by implementing a transparent reward-and-punishment system, specifically designed to penalize unethical practices such as forced product bundling while incentivizing employee diligence. Enhancing physical infrastructure through proactive maintenance and establishing real-time digital communication channels with distribution partners will not only reduce daily operational friction and delays but also significantly improve service quality and foster long-term stakeholder trust.

Limitations and suggestions for further study

This study is primarily limited by its qualitative focus on a single case study within the LPG distribution sector, which restricts the generalizability of the findings to broader business models. Future researchers are encouraged to adopt quantitative risk assessment methodologies, such as numerical probability and impact scoring, to provide more statistically precise estimates of risk. Additionally, exploring the impact of advanced digital technologies on reducing human-centric errors in supply chain management would offer deeper, more comprehensive insights into modern operational risk mitigation.

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