

The Impact of Agile Risk Management Utilization in Small and Medium (Smes) Enterprises

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Abstract:

Ascertain the effect of the Agile methodology on risk management in Medium-Sized Enterprises (SMEs) to achieve high performance and better energy management. Implement new technology-based risk management strategies. Adopt an agile method in the projects' life cycle Design/Methodology- The data gathering technique employed in this study is quantitative research. The sample consists of 100 workers from four firms. Collecting data using standardized tools (questionnaires). The researcher used Google Forms to conduct an online survey. Findings- The findings suggest that most workers are adapting to the new agile management approach they have begun utilizing at work, and the majority report feeling comfortable with the new system. (100%, 70.5%, 47.1 ,38.6 significant, 29.5,%, 18.6%, 15.7%, 11.4%, 10% significant ,23.4%, 13.8% not significant) Practical Implications- Adoption of technology in the workplace to accommodate abrupt changes in energy management schemes and various government policies promoting energy conservation. Employee training and adaptability in dealing with programs that can affect the process.

Keywords —Agile Model, Risk management, Small and Medium Enterprises. (SMEs), Adoption of Technology.

I. INTRODUCTIONR

RISK IS OMNIPRESENT AND TRAVELS ACROSS ALL FACETS OF LIFE. UNFORESEEN CIRCUMSTANCES GENERATE EXTREME EXPOSURES TO LOSSES FOR BUSINESS SECTORS. FURTHERMORE, IN THE CASE OF HEREAFTER SMALL AND MEDIUM ENTERPRISES IT (SMEs) AND MICRO-ENTERPRISES WITH INSUFFICIENT CAPITAL HISTORY, A DISASTER WILL RESULT IN OPERATIONAL DISRUPTION, FINANCIAL LOSSES, AND BANKRUPTCY. (QAZI, AKHTAR, 2020, AGRANOFF, KOLPAKOV, 2020, AVEN, KRISTENSEN, 2019). THE ROLE OF RISK MANAGEMENT (RM) IS TO IDENTIFY RISKS, TO ASSESS THE POSSIBILITY AND FUTURE EFFECT OF INCIDENTS AND TO MANAGE

THREATS, TO MINIMIZE OR MITIGATE THEIR IMPACT WITH THE LEAST EXPENDITURE OF RESOURCES. IN SEVERAL FIELDS, RM IS BEING DEVELOPED AND IMPLEMENTED, AND THIS STUDY CONSIDERS RM FOR SMALL AND MEDIUM ENTERPRISES. IMPLEMENTING A RISK MANAGEMENT PLAN AND APPROACH RATHER THAN LARGER ORGANIZATIONS BECAUSE OF THE LACK OF CAPACITY TO ADAPT PROMPTLY TO INTERNAL AND EXTERNAL RISKS, LEADING TO POTENTIALLY MASSIVE LOSSES THAT SEVERELY ENDANGER THEIR EXISTENCE. PROTECTING CREATIVE VENTURES, WHICH ARE NECESSARY TO ACHIEVE COMPETITIVE ADVANTAGE IN COMPETING IN A MARKET, BUT INEVITABLY REQUIRES RISKY DECISIONS AND PRACTICES, IS ANOTHER INCENTIVE

FOR ENCOURAGING THE INTRODUCTION OF RM IN SMALL AND MEDIUM ENTERPRISES. (DE ARAÚJO LIMA, CREMA, VERBANO, 2020). CONSIDERING AGILE RISK MANAGEMENT, THE PROJECT PROVIDES IMPORTANCE TO RISK MANAGEMENT BY COPING WITH RISK REGULARLY, INCLUDING THE ENTIRE PROJECT TEAM AND PARTNERS, AND RESULTING IN BEING INTEGRATED INTO THE COMPANY'S COMMUNITY AND PROCEDURES INDEPENDENT OF THE APPROACH USED. SOME METHODOLOGIES HAVE MORE SYSTEMATIC METHODS OF HANDLING THREATS, WHILE OTHERS PROPOSE MORE CASUAL WAYS OF APPROACHING THEM. THIS RESEARCH WOULD EXPLORE RISK ASSESSMENT IN THE AGILE SYSTEM IN SMALL AND MEDIUM ENTERPRISES VENTURES. ONE OF THE MOST USED AND ACCEPTED AGILE APPROACHES IS THE AGILE TECHNIQUE. EXPERIENCED AGILE PERSONS OPERATING IN BOTH METHODOLOGIES POINT TO RISK ASSESSMENT AS BEING NOW IMPLEMENTED WITH BOTH. IT DISTRIBUTES SMALL AND MEDIUM ENTERPRISES IN PHASES CALLED "SPRINTS" (USUALLY 2-4-WEEK ITERATIONS) IF AGILE USED. A SPRINT BEGINS WITH PREPARATION AND THE ANALYSIS STOPS. A SPRINT PREPARATION MEETING IS A TIME-BOXED CONFERENCE DEVOTED TO THE CREATION OF A COMPREHENSIVE SPRINT SCHEDULE (LARMAN, VODDE, 2013). TO REVIEW THE STATUS OF THE ORGANIZATION, THE INDUSTRY, AND TECHNOLOGIES, PROJECT PARTNERS ATTEND SPRINT REVIEW SESSIONS. TO REVIEW THE COMPLETED SPRINTS, A RETROSPECTIVE MEETING CAN BE ARRANGED. A QUICK REGULAR MEETING IS A REGULAR AGILE MEETING. FURTHERMORE, IN THE LAST TWO DECADES, PRIMARILY IN THE CONTEXT OF A PROJECT AND SINCE THE RELEASE OF THE AGILE MANIFESTO IN 2001, THERE ARE FIVE CENTRAL MARKET PRIORITIES THAT TEND TO APPLY THE MODERN APPROACH TO SMALL AND MEDIUM ENTERPRISES AND MANAGEMENT IN GENERAL. THIS INVOLVES PEOPLE AND ENCOUNTERS WITH PROCEDURES AND INSTRUMENTS, DETAILED ANALYSIS OF OPERATING APPLICATIONS, CLIENT ENGAGEMENT AROUND CONTRACT AGREEMENT, AND RESPONSE TO CHANGES WITHIN A SCHEDULE. CONTINUOUS CREATIVITY TO MEET NEW CONSUMER REQUIREMENTS. SERVICE ADAPTABILITY TO MEET FUTURE CONSUMER

SPECIFICATIONS. IMPROVED. CONSIDERING AGILE, THE PROJECT PROVIDES IMPORTANCE TO RISK MANAGEMENT BY COPING WITH RISK ON A REGULAR BASIS, INCLUDING THE ENTIRE PROJECT TEAM AND PARTNERS, AND RESULTING IN BEING INTEGRATED INTO THE COMPANY'S COMMUNITY AND PROCEDURES INDEPENDENT OF THE APPROACH USED. SOME METHODOLOGIES HAVE MORE SYSTEMATIC METHODS OF HANDLING THREATS, WHILE OTHERS PROPOSE MORE CASUAL WAYS OF APPROACHING THEM. THIS RESEARCH WOULD EXPLORE RISK ASSESSMENT IN THE AGILE SYSTEM IN THE CONTEXT OF SMALL AND MEDIUM ENTERPRISES VENTURES THE RESEARCH OBJECTIVES OF THIS PAPER ARE TO INVESTIGATE AND ASSESS THE STATE OF RISK MANAGEMENT SYSTEMS IN A MICRO-BUSINESS USING THE AGILE PARADIGM, AS WELL AS TO INVESTIGATE THE MAGNITUDE OF A SUCCESSFUL MANAGEMENT APPROACH FOCUSED ON THE MARKET SCALE ADDRESSED IN THIS REPORT. RISK MANAGEMENT IS DEFINED AS THE RISK RECOGNITION, EVALUATION, AND AVOIDANCE PROCESS. AND WHAT IS THE IMPACT OF RISK CONTROL ON PROJECT PERFORMANCE FOR SMALL AND MEDIUM ENTERPRISES, THIS STUDY PRESENT ATTEMPTS TO EVALUATE THE HYPOTHESES TO PROVE RELATIONSHIPS BETWEEN AND AMONG VARIABLES OF INTEREST THAT CONSIDERED AS THE EXPLANATORY STUDY). THIS METHOD IS IN LINE WITH ABRAMOFF, &POLYAKOV, (RAHARJO, PURWANDARI, 2020) STATED THAT THE METHODS IN THE SEQUENTIAL EXPLANATORY DESIGN ARE HIGHLY COMMON AMONG RESEARCHERS, IN WHICH IT EMPLOYS COLLECTING AND ANALYZING. QUESTION PROPOSED FOR THE STUDY: WHAT IS THE IMPACT OF THE RISK MANAGEMENT BASED AGILE RISK MANAGEMENT PARADIGM ON PERFORMING THE SME PROJECT.

II. LITERATURE REVIEW

A. Agile impact evaluation of the risk

Usage of the Agile Risk Management Impact of Small and Medium Enterprises (SMEs) in this study (Akhatov, &Itua, 2019, Taherdoost, 2016). Logically, this hypothesis flows from the documentation of prior studies in the issue field. Considering the parameters and restrictions governing the situation, combining one's rational

convictions with established science is essential in establishing a theoretical framework for exploring the research issue. In short, the theoretical structure addresses the interrelationships between the factors assumed to be integral to the dynamics of the examined case. (Muayad, 2019). the agile method is characterized by the following attributes: Quick and Efficient Incremental refers to the fast production periods of small project updates. Cooperative refers to a near team-customer relationship. Straightforward ensures that it is easy to understand and adjust the method and that it is properly recorded. Finally, adaptive refers to the capacity to adjust at the last moment and to respond to them. Agile approaches grow that require minimal preparation standards and do not include long-term planning directly. Iterations are small-time spans that span from one to four weeks, usually. Each iteration requires a cross-functional team collaborating on all aspects of software development processes, such as preparation, review of specifications, designing, coding, testing of units, and approval of testing. It introduced a usable result to the stakeholders at the conclusion of each iteration. In this way, handling tasks minimizes the likelihood of failure and helps the project to respond rapidly to changes. Iteration does not bring adequate flexibility to a marketplace update, but at the conclusion of each iteration, the goal is to provide an available update. To release a product or new function, multiple iterations could be required. Agile strategies concentrate on maintaining the basics, frequently checking, and constantly motivating partners to cooperate. Traditional agile methods, on the contrary. Emphasize the efficiency and efficiency of the project. Specific methods and strategies such as continuous delivery, test-driven development, design trends, refactoring and other strategies are used to increase efficiency and project agility. Agile risk management is about finding, mitigating, and removing risk factors until they become a threat to the project. This risk management technique, how Agile is a risk analysis approach, and how Agile risk management can be achieved. In the Project Management Body of Knowledge of Project Management (Qazi, & Akhtar, 2020, Abramoff, & Kolpakov, 2020) to

create a list of the most important schedule risks in projects. Project Risk Management is one of the nine management knowledge fields. Risks are paired with an examination of the agile effect on the risk Small and Medium Enterprises (Smes)

B. Small and Medium Enterprises it (Smes)

In establishing countries, (Aven, & Kristensen, 2019). lists distinctive characteristics of SMEs under the expansive headings: job characteristics, activity divisions, proprietor sex, and competitiveness. The highest company classification is working operators, provided that most information technology SMEs are one-individual organizations. The bulk of the SME workers in most developed countries make up this meeting; those who are unpaid, but dynamic in the campaign, usually make up another sixth. The remaining portion of the population is split between working staff and students or undergraduates. SMEs are more extreme than larger Enterprises in terms of jobs and have therefore decreased capital spending associated with job formation. (Kamello, & Jauhari, 2020, Muayad Younus, 2021).

C. Conceptual Model

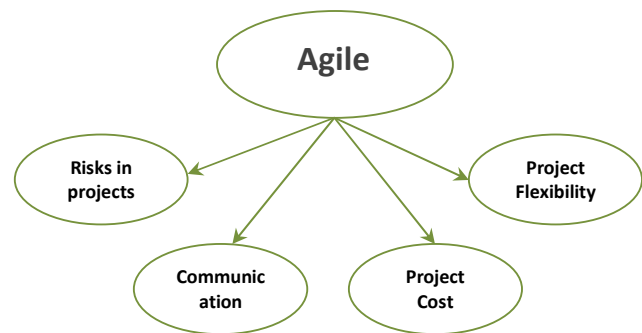


Fig. 1 Agile Model

The theoretical and agile model explains the path of a research and grounds it firmly in theoretical constructs. They help stimulate research while ensuring the extension of knowledge by providing both direction and impetus to the research inquiry. They also enhance the empiricism and rigor of research. Thus, it is no exaggeration for (derlv,

2018, Muayad, 2021) to say that both the theoretical and conceptual frameworks give life to research.

Using risk management based Agile model reduces the associated project risks in the development process. Stream II studies the relationship and effects of adopting Agile model on the communication between customers and organization. And according to the previous literature reviews and other findings, the following hypothesis is proposed (Younus, & Abumandil, 2021)

Adopting risk management based Agile model results in overall cost reduction of the project. Finally Stream IV relates to research on the relationship between Agile model use in SMEs' projects and its effects on project flexibility. And according to the previous literature reviews and other findings, the following hypothesis is proposed (Younus, & Abumandil, 2021)

Adopting risk management based Agile model results in better communication between customers and organization. Stream III pertains to research on the relationship between Agile model adoption and its effects on overall project cost. And according to the previous literature reviews and other findings, the following hypothesis is proposed (Younus, & Abumandil, 2021)

Using risk management based Agile model results in more flexibility of the projects. In conclusion and as shown in Figure. 1. 1 Agile model of this study shows the relationship between the independent variable "Agile Model" and the dependent variables which include the risks arisen in the project development process, communication between customers and organization, project cost, and project flexibility. Figure 1 Agile model (Younus, & Abumandil, 2021)

III. METHODOLOGY

The researcher will use a descriptive research design to collect data from various Small and Medium Enterprises (SMEs) that use a work. There are 100 respondents who answered the online survey questionnaire using Google Form and the researcher will use a quantitative approach. (Mobo, F. 2020, Younus, Abumandil, 2021, Muayad, 2021). However, quantitative research was the primary

method used in this study to elicit responses to the research questions.

Employees who share a set of traits are grouped together as a population, and individual members of a population are referred to as individual members of a population. A sample is a subset or a small part of the population (Zikmund, 2012). The current study identified 4 companies from a total sample size of 100 who met the population inclusion criteria established by (Krejcie and Morgan, 1970). As a result, I distributed 150 questionnaires in this study. The researchers received up to 100 responses for this study. The researcher has distributed to Small and Medium 4 Enterprises (SMEs). (UAE, Oman, Iraq, and Qatar), probability sampling - cluster most effective sampling method (Table.1)

TABLE. 1 Respondent Numbers of Employees in different countries

NO.	Country of Employees	Respondent Number
1.	UAE	20
2.	Oman	10
3.	Iraq	50
4.	Qatar	20
	Total	100

IV. RESULTS AND DISCUSSION

In this analysis, the frequency distribution was used to determine the characteristics of the respondent profile. In relation to the current study, data was gathered from 100 respondents. about demographic information: gender, age, ethnicity, experiences of years, current academic study. Table.2

TABLE 2. Demographics' Result

Demographic	Items	No. of Respondent
Gender	Male	70
	Female	30
Age	20-28	40
	20-45	60
	Experiences of years	1-20
Current Academic study	1-5	35
	Bachelor's degree	80
	Master's degree	20

In this section of this study, by using risk management based agile model techniques, we included the questions on the impact of risk assessment process results of Small & Medium

projects. This section begins by asking the respondent whether their current organization is adopting some form of risk management method, followed by a query to see whether the use of agile model techniques prevents project failure. In figure 2 below. Most respondents with 100 votes suggest that the most important gain will be under management and predict the danger that could exist in the future in small and medium business companies, the outcome we see in collected responses. Risk management based Agile creates more ways than conventional strategies to track what is going on and thus provides more efficient ways to respond. The aim of conventional project tracking is to measure how much time is spent on each job. This is a waste of time, I guess (unless you're paying a client on this basis). The key strategy of risk management based Agile monitoring is to watch what functionality has been delivered incrementally. But for the whole Time Box, Velocity is a single number for the whole project, so monitoring this is much easier than monitoring a multitude of distinct tasks. By breaking down the project into manageable units, the second vote rating goes to high efficiency level with 91 votes; the project team will concentrate on high-quality development, research, and teamwork. In addition, consistency is increased by easily detecting and correcting errors and recognizing expectation mismatches early during each iteration by creating regular builds and performing checks and evaluations during each iteration.

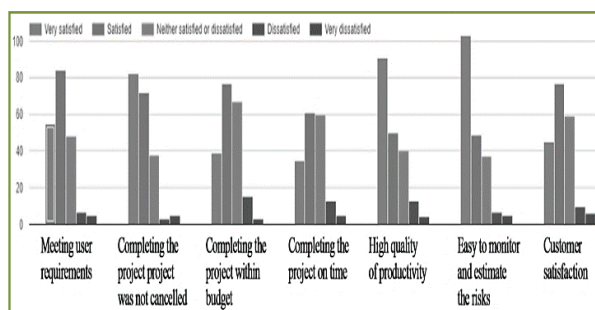


Fig. 2. Firms' Agile Satisfaction and the Benefits They Receive

Pursuant to figure 3, the outcome reveals that 100 of the respondents claim the most significant conditions for agile initiatives in SMES business

organizations are time and customer satisfaction. Agile typically uses business-focused usage stories to describe product capabilities. Each function incrementally provides value, not just an IT component, by concentrating features on the needs of actual.

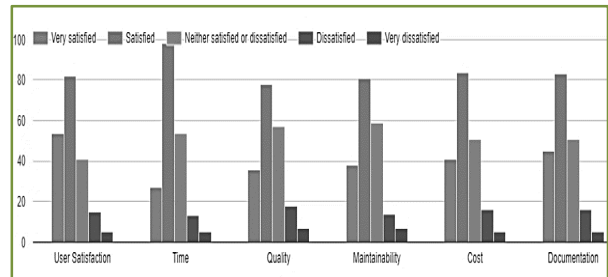


Fig. 3: Small and medium-sized enterprises (SMEs) evaluate using agile criteria.

According to the analysis conducted in Figure 4, most respondents agreed with implementing the agile model in Small and Medium-Sized Enterprises. 47% of respondents that which cause upgrade or performance because implementing the risk management based agile requires certain tactics to implement before acceptance. In our recedes, we found that managers they were supporting the implementation of agile in business firms because they need staff with ample information and experience from various Enterprises to implement and some of them feel that the company it does has strong guidance.

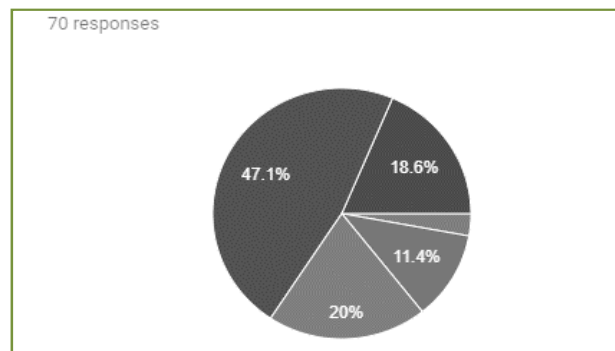


Fig. 4: Risk management based on agile model adoption rates in an organization's adoption programmed.

Under figure 5, most of the responses agree with reacting to changes and do not obey the plan with 38.6% votes because the plan is one of the most

essential components of the agile system or without it no project can be successful with any of their processes. Responding to the changes is another component that cooperated in an effective project, but that does not mean that we will deal with it without preparing all of them are complete. Again, with votes, most of the respondents said that danger would be another component to reflect on, according to the same number.

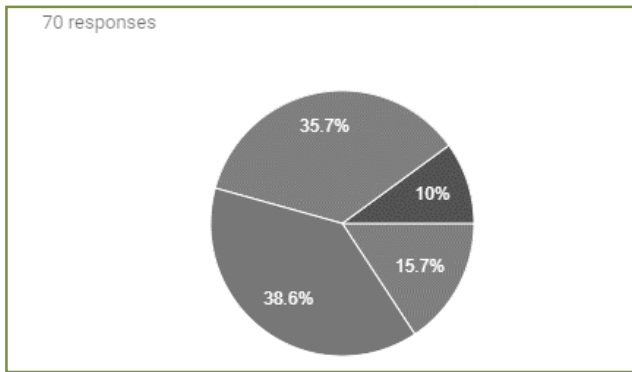


Fig. 5: Adopt an Agile Development Model to Improve the Quality of Deliverables

Respondents whether 70.5 percent of them knew about the agile paradigm of risk management and were managers and others with backgrounds from 6 to 10 years, the remaining 29.5 percent were only 1-3 years of experience and was a recent graduate aged 20 to 25 years.

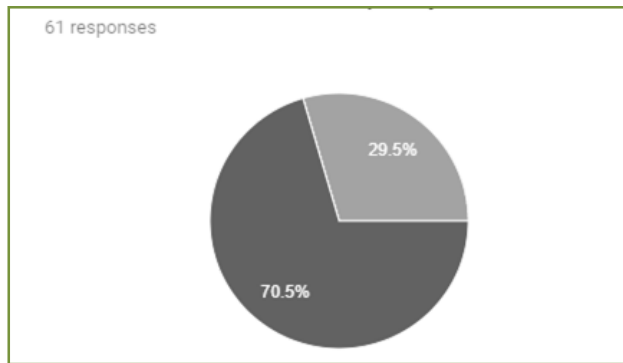


Fig. 6: Agile Experian was used by the respondents.

A. Findings

The organizations case, review, risk management, and evaluation were analysed completely. Survey

questionnaire was using Google Forms and the researcher used a quantitative approach. A technique for tabulating and interpreting the following results:100%, 70.5%, 47.1 ,38.6 supporting agile method the best life cycle of business, to the risk management in (SMEs), 29.5,%, 18.6%, 15.7%, 11.4%, 10% not supporting agile method (culture different).

B. Results

Suggest that most workers are adapting to the new agile management approach they have used at work, and the majority express satisfaction with the new system. The aim of this research is to compile consumer perspectives and recommendations for enterprises to prepare for the use of the agile risk management model and the contextual inquiry of enterprises.

C. Discussion

The demographic background of respondents is critical to investigate thoroughly; this is because the respondents' diverse origins will suggest their unique needs and approaches. This is consistent with other research, including Singh (2014), and (Wahab and Tajuddin 2019), which have concluded that demographic characteristics have a significant role in addressing and resolving concerns. Additionally, educational level analysis is critical in constructing a demographic profile. This is consistent with prior studies, such as those conducted by (Tsai , 2013, Jayawardhena , 2009, Munnukka 2007, and Porter and Donthu 2006), which indicate that a person's knowledge and educational background allows him or her to alter their decision-making. This research contributed significant findings to discover links between and among variables of interest, a process referred to as explanatory research. This approach is congruent with Abramoff & Polyakov's. assertion that the sequential explanatory design technique is particularly popular among researchers because of its focus on data collecting and analysis.

V. CONCLUSIONS

The purpose of this analysis is to prepare consumer views and suggestions for small and smaller

organizations with a view to applying the agile model of risk management and to the contextual investigation of technological engineering and IT based Enterprises. Inside the case organization, review, risk management, and evaluation were analysed by google forms completely for the author to finish up on AI researcher suggestions. Similarly, to ensure inside and our interpretation of the postulation foundation. Impact analysis of risk management based agile method for developing technological engineering-based SMEs and handling big data projects has been well analysed. This study has been characterized as positive in many ways, such as the adopting of technology in the work environment to incorporate sudden changes in energy management schemes and various government policies on energy conservation. Furthermore, employee training, and flexibility in dealing with programs that can affect the process of achieving the goals. Finally, medium, and small business restructuring for improved energy management and overall organizational performance has been well executed.

Limitations

Certain limitations have been revealed because of this investigation. To begin, since this research examined just 4 organizations across six Middle Eastern nations, it is reasonable to assume that the survey's geographic scope and target respondents were restricted. Second, the present study's sample size is regarded as modest in comparison to the number of enterprises in the Middle East (, UAE, Oman, Iraq, and Qatar). As a result, it is recommended that future research include other public higher education institutions and increase the sample size of respondents to acquire a wide collection of data and responses. Additionally, as previously said, the current research focuses only on variables, the Agile methodology, risk management, and Small and Medium-Sized Enterprises (SMEs). As a result, other variables would be incorporated to ascertain other characteristics that may affect the massive projects for future investigation.

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