

# TABLE OF CONTENTS

<i>Thesis Approval</i> .....	<i>ii</i>
<i>Thesis Examination Approval</i> .....	<i>iii</i>
<i>Thesis Originality Statement</i> .....	<i>iv</i>
<i>Motto</i> .....	<i>v</i>
<i>Abstract</i> .....	<i>vi</i>
<i>Abstrak</i> .....	<i>vii</i>
<i>Foreword</i> .....	<i>viii</i>
<i>Table of Contents</i> .....	<i>x</i>
<i>List of Attachment</i> .....	<i>xii</i>
<b>Chapter 1</b> .....	<b>1</b>
<b>Introduction</b> .....	<b>1</b>
1.1 Problem Description.....	1
1.2 Research Questions .....	2
1.3 Research Objective.....	3
<b>Chapter 2</b> .....	<b>4</b>
<b>Theoretical Framework</b> .....	<b>4</b>
2.1 Background on Risk Management .....	4
2.1.1 Risk Management Definition .....	4
2.1.2 Risk Management in Banking Sectors.....	4
2.1.3 Limitations of Traditional Risk Management.....	5
2.2 Key Theories.....	6
2.2.1 Stakeholder Theory .....	6
2.2.2 Triple Bottom Line Theory .....	6
2.2.3 Resilience Theory.....	7
2.2.4 Financial Resilience on Risk Management .....	7
2.2.5 Agreement Structures in Human Flourishing.....	8
<b>Chapter 3</b> .....	<b>9</b>
<b>Methodology</b> .....	<b>9</b>
3.1 Research Design.....	9
3.2 Literature Review Methodology .....	9
3.2.1 Literature Review .....	9
3.2.2 Search Engine.....	9
3.2.3 Semi-structured Interview .....	9
3.2.4 Review Process .....	10
3.3 Data Collection and Analysis Methodology .....	10
3.3.1 Data Collection.....	10
3.3.2 Sample.....	10
3.3.3 Data Analysis .....	11
3.4 Methodology to Develop Interview Questions .....	11
3.4.1 Theories and Insights Supporting the Interview Questions: .....	11
<b>Chapter 4</b> .....	<b>13</b>

<b>Findings.....</b>	<b>13</b>
4.1 Comparative Insights: Microfinance vs. Conventional Banking Practice .....	13
4.2 The Role of Agreement Structures and Cultures .....	14
4.3 The Financial Implications of Flourishing .....	14
4.4 Implications for SMEs and Leadership Culture .....	15
<b>Chapter 5 .....</b>	<b>16</b>
<b>Conclusions and Suggestions .....</b>	<b>16</b>
5.1 Insight from the Interview .....	16
5.2 Insight from Love in Action Case Study .....	17
5.3 Overall Conclusions .....	17
5.4 Suggestions Based on the Findings .....	18
<b>References .....</b>	<b>20</b>
<b>Appendix.....</b>	<b>24</b>
<b>Appendix A – Interview Questions and Answers.....</b>	<b>24</b>
<b>Appendix B – Interview Questions.....</b>	<b>26</b>

