

# **Analysis of the Relationship between Risk Management in Sharia-based Crowdfunding and Trust in the Community: Case Study of Al Fazza Nature School, Cimanggis, Depok City**

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**Abstract**— Education is important for human life because education is a sector that supports improving and developing human resources (human resources development) to answer tough future challenges due to the increasing development of science and technology. Financing as a component of the education system requires deeper thought and more careful research so that the management of education financing is right on target and remains consistent with what has been determined by policy. Nature schools, as one of the private educational institutions, cannot be separated from the problem of education financing. In supporting financing in Nature schools, there needs to be a collaboration between Nature schools and related government institutions, including the National Committee for Sharia Financial Economics (KNEKS) Sharia Social Funds Division. The Directorate of Sharia Social Finance and the Sharia Financial Inclusion Division made the Al Fazza Nature School a zakat receiving unit (UPZ).

The method used in this research is a descriptive method with a qualitative approach. The study describes and summarizes various conditions, situations, or variables that arise in society, which is the problem, and then draws it to the surface as a characteristic or description of the case.

Eight potential risks were found from the identification and risk assessment stages of the activities to be carried out. The classification is 1 Very high potential, 3 Medium potentials, and four low risk potentials.

**Keywords**— Financing, Zakat Implementation Unit, Risk Management

## **INTRODUCTION**

According to [1] regarding the National Education System, Education is a conscious and planned effort to create a learning atmosphere and learning process. So that students actively develop their potential to have religious and spiritual strength, self-control, personality, intelligence, noble morals, and skills needed by themselves, society, nation, and state. According to [2], Education is important for human life because Education is a sector that supports improving and developing human resources (human resources development) to answer tough future challenges due to the increasing development of science and technology.

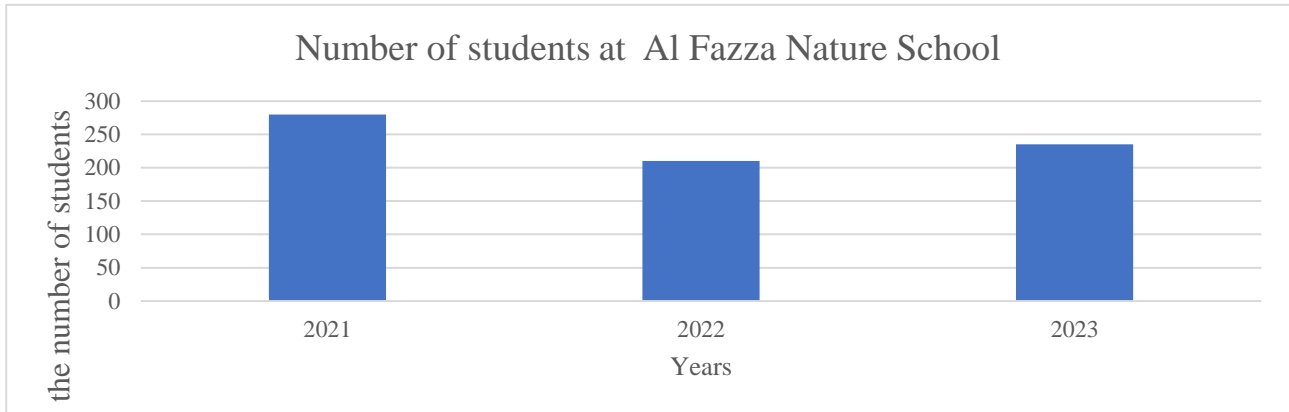
According to [3], Financing as a component of the education system requires deeper thought and more careful research so that the management of education financing is right on target and remains consistent with what has been determined by the policy. Apart from that, educational financing is one of the factors supporting the success of Education; even without financing,

educational activities will not be carried out well. Even starting an action will be difficult. Indeed, many experts say that financing is not the only measure of achievement or success. However, educational financing measures the seriousness of education managers to make educational institutions run effectively and efficiently. Education financing certainly has models that education managers need to know. So that it becomes a reference or basis for managers in carrying out their educational activities, the financing model chosen will determine the direction of the policies set by education managers. The wiser you are in selecting a model, the more intelligent you will be in making decisions and determining steps for educational development [4], [5].

Based on Ansori, M. (2019) in [6], Fintech is a service that provides financial products by using and utilizing developing information technology—the growing existence of Fintech. The emergence of Sharia-based Fintech and making it easier for customers will certainly

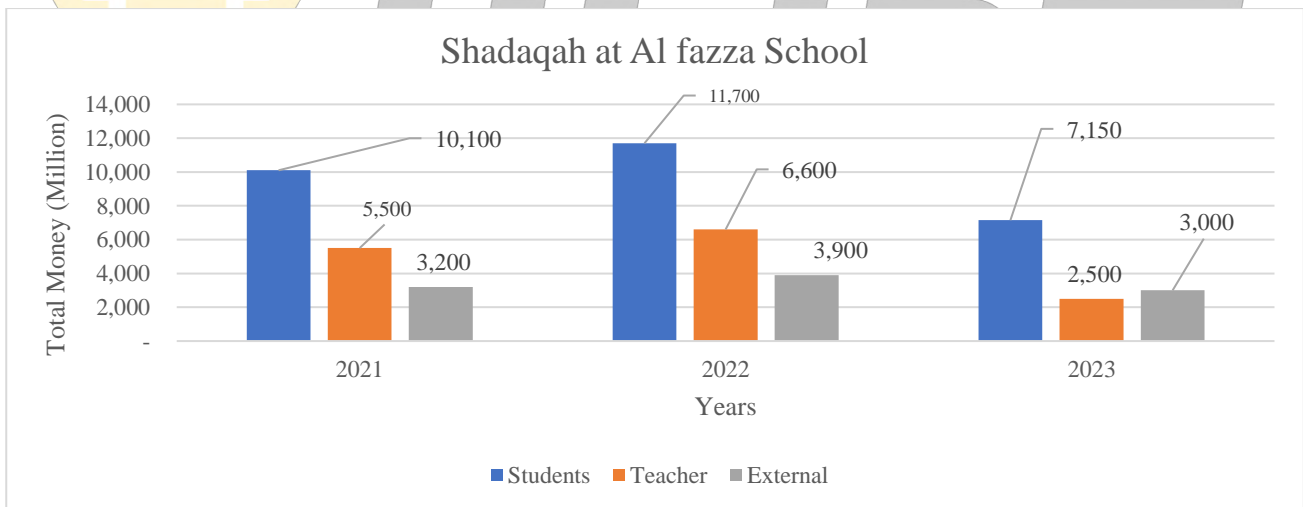
have an impact on the formal sector of the Sharia financial industry, such as Sharia Banks, Sharia BPR, BMT, and other formal Sharia financial industries where transactions in the legal Sharia financial industry still use physical evidence in their dealings and not taking

much advantage of increasingly developing technological advances. Fintech can also be interpreted as a digital technology application that aims to provide financial intermediation.

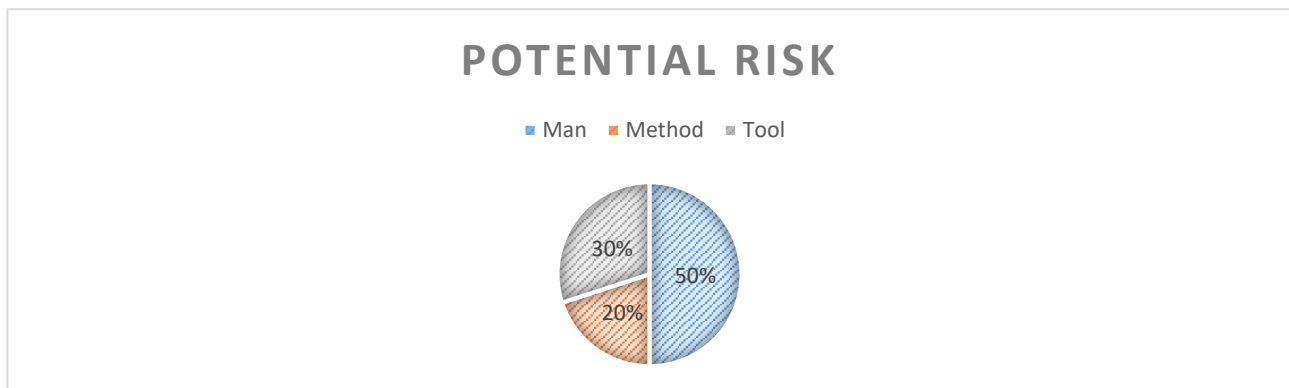


*Fig. 1. Number of students at Al Fazza Nature school.*

In supporting financing in Nature schools, there needs to be a collaboration between Nature schools and related government institutions, including the National Committee for Sharia Financial Economics (KNEKS) Sharia Social Funds Division, Directorate of Sharia Social Finance and Sharia Financial Inclusion Division.



*Fig. 2. Number of School Financing Receipts*



*Fig. 3. Potential risks in financing Source:[7]*

The ULKS (Sharia Financial Services Unit) program developed by the KNEKS (National Committee for Sharia Financial Economics) has many programs that can be collaborated with schools in Indonesia, especially Nature schools, which are the center of this research. Based on the results of a pre-survey at the Al Fazza nature school in the Depok area, West Java, Indonesia. This school has a program that can be used for collaboration with institutions that will be appointed as collaborators to make this program a superior program, and its use is appropriate to benefit both parties. One of the programs that can be developed is Zakat Alms infaq and waqf, savings services, payment and transfer services, Sharia financing services (by third parties), and Sharia insurance services [8]

The involvement of financial institutions, especially sharia institutions, is also the most important part [9]. This is because the majority of urban residents in Indonesia are Muslim. The presence of this institution can encourage business actors to develop their businesses through the financing offered. Islamic banks also demonstrate their existence as part of the most advanced Islamic financial system. This is proven by 80% of the assets of the global Sharia financial industry being Sharia banking. Financial literacy increases people's sensitivity to the financial services sector, starting from knowing about financial services and being confident and skilled to achieve a high level of financial literacy in the financial services sector, especially Sharia banking. Based on the 2019 National Survey of Financial Literacy (SNLIK), Sharia financial literacy index growth was limited in the last three years to 8.93%. [10]

From the explanation above, it can be seen that as a form of collaboration between the school and stakeholders, research will be carried out regarding risk management for the program that will be carried out so that in the process, all forms of undesirable events occur by the school as the user and KNEKS as the organizer and party. Thirdly, this activity can be successful and can be used as a model for Nature schools and their networks in the future.

## LITERATURE REVIEW

### **Risk**

According to (Lokobal et al. 2014) in [11], risk is generally seen as something negative, such as loss, danger, and other consequences. These losses are a form of uncertainty that the organization should understand and manage effectively as part of its strategy to add

value and support the achievement of organizational goals.

Sources of Risk Causes According to [12] sources of causes, risks can be differentiated as follows:

1. Internal Risk, namely risk that originates from within the company itself.
2. External Risk, namely risk that originates from outside the company or the environment outside the company.
3. economic and financial factors, such as price changes, interest rates, and currencies, cause Financial Risk.
4. Operational Risk is all risk that does not include financial risk. Human, Nature, and technological factors cause operational risks.

### **Risk management**

According to (Lokobal et al. 2014) in [13], risk management is an effort to minimize uncertainty to eliminate or mitigate potential losses. Risk management can be carried out in various ways, and managing multiple forms of risk management is called risk management or risk management. Risk management includes identifying the risks faced, measuring and determining the magnitude of those risks, then developing strategies to minimize or manage the risks. According to [9], risk management is the implementation of various policies and procedures to mitigate events that reduce the company's work capacity and quality. Meanwhile, according to [12], risk management is an effort to minimize the risk in technical implementation and business decision-making.

According to [12], the risk management process stages are broadly as follows.

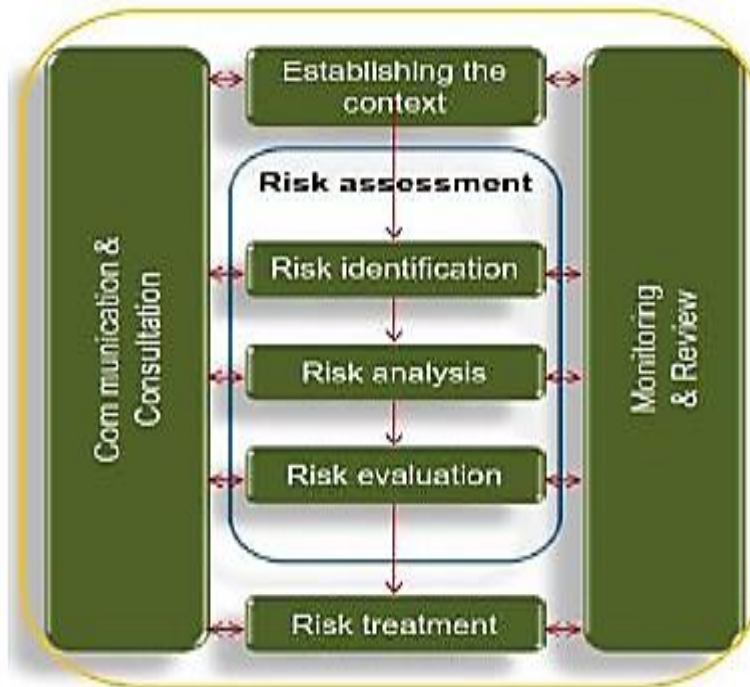
1. Risk Identification, identifying what, why, and how factors that influence risk and the sources of risk.
2. Risk Assessment can be carried out by determining the probability level, consequences, and difficulty detecting the risk. This risk assessment can be carried out both quantitatively and qualitatively. After that, the existing risk levels are made into management priority levels.
3. Risk Management aims to control risks, which is carried out in the change management process, which means that this stage can return to the initial stage if new risks occur [14]

### **ISO 31000**

According to [15], the international standard ISO 31000 issued by The International Organization for

Standardization can be used by all organizations to deal with various risks inherent in organizational activities. ISO 31000 provides risk management principles,

frameworks, and processes that can be used as a risk management architecture to ensure effective implementation of risk management [16]



*Fig. 4. ISO 30000 process*

1. Determining the context is closely related to establishing the objectives, strategies, scope, and other parameters related to the risk management process of a company. This process shows the relationship or relationship between the issues that will be managed risk with the company environment (external and internal), the risk management process, and the size or risk criteria that would be standardized.
2. Risk identification: risk assessment includes phases of risk identification to identify risks that may affect the achievement of corporate goals. Based on the risks that have been identified, a list of risks will then be measured risk to see the level of risk.
3. Risk analysis, risk measurement in the form of risk analysis, aims to analyze the likelihood and impact of identified risks. The measurement results are in the form of a risk status that shows the size of the risk level and a risk map, which is a picture of the distribution of risks on a map. Another stage in risk assessment is risk evaluation, which is intended to compare the results of risk analysis with risk criteria determined to be used as a basis for implementing risk management.
4. Risk evaluation risk management involves planning for mitigating risks to obtain alternative solutions to apply risk management effectively and efficiently. Several alternative risk management strategies aim to avoid risks, mitigate risks to reduce the likelihood or impact, transfer risk to third parties (risk sharing), and accept risk (risk acceptance).
5. Risk Treatment, including selecting one or more options for managing risk and implementing those options. Once implemented, treatment provides or modifies controls. Risk treatment involves assessing risk treatment and deciding whether the level of residual risk can be tolerated. If it cannot be accepted, create a new risk treatment and evaluate the effectiveness of the treatment.
6. Communication and consultation with internal and external stakeholders must be carried out at all stages of the risk management process. A communication and consultation plan must be developed at an early stage. Communication must include issues related to the risk, its causes, its consequences (if known), and the steps taken to deal with it. Effective external and internal communication and consultation must occur to ensure that they are responsible for carrying out the

risk management process and that stakeholders understand the basis of how decisions are made and why certain actions are needed.

- Monitoring and review must be part of the risk management process plan and involve inspection and supervision. This can be done periodically or ad hoc. Responsibilities for monitoring and review must be clearly defined. The progress of

implementing risk treatment produces a performance measure. Results can be incorporated into management performance, measurement, and reporting of external and internal activities. The results of monitoring and review must be recorded and reported externally and internally and used as input from a review of the risk management framework.[17]

**Financial Technology**

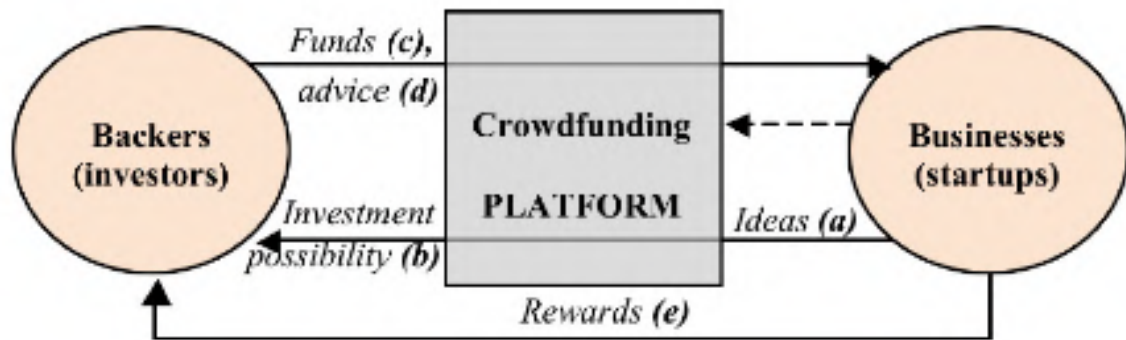


Fig. 5. Crowdfunding Framework Source : [18]

TABLE I. Comparison of Traditional Finance and Crowdfunding

|                         | Traditional Lending | Financial Technology |
|-------------------------|---------------------|----------------------|
| <b>Process</b>          | Difficult           | Easy, Fast           |
| <b>Regulation</b>       | Strict              | Loose                |
| <b>Risk</b>             | Low                 | Tall                 |
| <b>Interest Rate</b>    | Low-Medium          | Medium-High          |
| <b>Loan Amount</b>      | Big                 | Small                |
| <b>Transaction Fees</b> | High                | Low                  |
| <b>Guarantee</b>        | Available           | Unavailable          |
| <b>Guarantee</b>        | Borrower            | Borrower             |
|                         | Bank                | Bank                 |
|                         |                     | Platforms            |

Source : [19]

According to [20], the type of fintech that has developed in Indonesia recently.

**1. Peer-to-peer lending**

Peer-to-peer lending, namely a financial service that provides funds for business actors who need capital quickly online to build or want to develop their business

**2. Crowdfunding**

Crowdfunding is a fintech product as a platform to bring together parties who need funds and donors with guaranteed safe and easy transactions.

**3. E-Wallet**

Digital wallet or e-wallet. This fintech product plays a role in providing a place to store money electronically for its users

**4. Micro Finance**

Microfinance, where this fintech focuses on providing services in the form of loan funds Crowdfunding can be run with several campaign models [10], namely:

- 1) Donation or charity-based crowdfunding
- 2) Crowdfunding based on appreciation (reward)
- 3) Loan-based crowdfunding
- 4) Equity-based crowdfunding

*Nature School*



*Fig. 6. Distribution of schools in the archipelago network*

The number of students at Al Fazza Nature School per academic year 2022-2023 is 235. Al Fazza Nature School has a special program, namely scholarships for sons and daughters from AL Fazza teachers or employees in the form of free registration fees and tuition fees (SPP). Apart from teachers and employees, this program also applies to orphaned and poor students in the environment around the school, with a quota of 1 student per class.

Al Fazza Nature School prioritizes four main materials in the educational concept developed:

1. Ahlakul Karimah: making children have good morals with the main methods of habituation and example based on the Koran and Hadith.
2. Philosophy of Science: to make children have good logical thinking, paying attention to their Nature environment as a learning medium using action learning and discussion methods.
3. Leadership/Leadership: make children have strong leadership qualities.
4. Entrepreneurship: children can live independently and get used to getting something by hard work.

**METHODOLOGY**

This type of research is qualitative research using an exploratory, descriptive approach. Descriptive research carries out analysis to the level of description, namely analyzing and presenting data systemically so that it can be more easily understood and concluded, while exploratory research is a type of research that aims to

discover something new in the form of grouping certain symptoms, facts, and problems. Exploratory, descriptive research aims to describe the state of a phenomenon. In this research, it is not intended to test a particular hypothesis but to describe what a variable, symptom, and situation is [21].

The method used in this research is a descriptive method with a qualitative approach. Research that summarizes various conditions, various situations, or various variables that arise in society, which is the problem, then draws it to the surface as a characteristic or description of the condition situation.

One type of descriptive qualitative research is research using a case study method or approach. This research focuses intensively on one particular object and studies it as a case. The case study method allows the researcher to remain holistic and significant.

The research location is the place where researchers conduct research, trying to find data and facts related to the problem to be researched. This research was carried out in activities carried out by the Al Fazza Nature School with a program called ULKS, which was developed by KNEKS. Indonesian Government program to increase Sharia financial literacy in Indonesia. Population is a generalized area consisting of objects/subjects that have certain qualities and

characteristics determined by researchers to be studied and then conclusions drawn. The population taken must be related to the research problem or existing phenomena that become research variables that become the population in this research, namely potential users from Crowdfunding organized by KNEKS.

Researchers chose to use two types of informants, namely key informants and supporting informants. Key informants are informants who know in depth the problem being researched while supporting informants are informants who are determined on the basis of having knowledge and often have contact both formally and informally with key informants. According to [22], the consideration for selecting informants in this qualitative research is, for example, "the person we use as the informant knows best about what we expect and makes it easier for the researcher to explore the object/social situation being studied" [22]. A population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn [22]. The population in this study is the ecosystem formed from Al Fazza Nature school activities in Depok, and the samples are activities carried out related to the development of school activities. So, in this research, there were three informants taken. Three key informants and one supporting informant. Key informants include the Head of Deputy for Industry and Investment at the Ministry of Tourism and Creative Economy/Baparekraf, who served when the researcher conducted the research, and the Deputy for Digital Economy and Creative Products. The next key informant is the business actor/owner of the Al Fazza Nature School, Depok. This business actor has attended school for two years, from 2020 until now. The reason the researcher took key informants from the Ministry of Tourism and Creative Economy/Baparekraf is that the creative economy sector is under the Ministry of Tourism and Creative Economy/Baparekraf, and the Coordinating Ministry for Maritime Affairs and Investment, which has the duties and functions of coordinating, synchronizing and controlling programs from the Ministry of Tourism and Creative Economy/Baparekraf. In-depth interview with Maritime Expert Staff of the Coordinating Ministry for Maritime Affairs and Investment, who is also the initiator of one of the crowdfunding programs for the financial literacy of the Indonesian people. Meanwhile, to support informants, the researchers took observers and creative crowdfunding industry players in the Banten area who

also serve as associations for crowdfunding in the Banten area.

To be able to obtain valid and reliable data, in collecting the necessary data, researchers use data collection techniques according to [22] as follows:

### **1. Observation**

Namely as an observation of human behavior patterns in certain situations to obtain information about the desired phenomenon.

### **2. Interview**

This is a data collection technique where the interviewer (researcher or person assigned the task of collecting data) asks a question to the interviewee who knows for sure about Nature school activities using this crowdfunding method.

### **3. Documentation**

This is a technique for collecting data through written materials published by the institutions that are the object of research, in the form of procedures, regulations, pictures, reports of work results, and in the form of photos or electronic documents.

The qualitative data analysis process carried out in this research is as follows:

### **1. Data Reduction**

The definition of "data reduction" is a selection process focusing on simplifying, abstracting, and transforming rough data that emerges from findings in the field. After the researcher obtains the data, its feasibility must first be assessed by selecting which data is really needed in this research.

### **2. Data Presentation**

The data presentation stage is first through more in-depth data processing, which is carried out, for example, by processing the results of interview activities and collecting various field information at the research location. The presentation of data is limited to a collection of structured information that is adjusted and clarified to make it easier for researchers to master the data and not be immersed in a pile of data.

### **3. Verification (Drawing Conclusions)**

Verification means checking the validity of research data. One example is verifying the results of interviews with a number of sources who are used as relevant informants. Conclusions are obtained during the research through the meanings that emerge from the

data, which are tested for truth, robustness, and suitability so that clear conclusions of truth and usefulness are obtained.

**RESULTS AND DISCUSSION**

Commercial financial institutions have become more familiar with a variety of risk management and mitigation techniques and instruments. This is something that the Zakat management unit must also immediately prepare for. Moreover, some of the risks in the Zakat management unit are unique and relatively more diverse. This is because, in commercial financial

institutions, the owner clearly benefits from the results of the organization's business. The application of risk management in terms of activities carried out by the Al Fazza Nature School is to find out what potentials can be used as risk factors in its activities.

Therefore, risk management is carried out to analyze what could be a risk in this Sharia crowdfunding activity. This is done by analyzing using why analysis to find the root of the problem that can occur in the basic problems in implementing this activity.

**TABLE 2. Why Analysis**

|               |   |
|---------------|---|
| <b>Reason</b> |   |
| <b>Why ?</b>  | Should financing management be analyzed?                              |
| <b>Reason</b> | Because there could be risks in financing                             |
| <b>Why ?</b>  | there could be risks to financing                                     |
| <b>Reason</b> | Human Management is not completely correct                            |
| <b>Why ?</b>  | Human Management is not completely correct                            |
| <b>Reason</b> | Facilities and infrastructure are inadequate                          |
| <b>Why ?</b>  | Facilities and infrastructure are inadequate                          |
| <b>Reason</b> | There are not yet sufficient guidelines to start this activity        |
| <b>Reason</b> | Not carrying out activities in accordance with the applicable program |

From the table 2, it can be seen that the table is used to assess risks and the roots that cause risks to school activities, which can hamper school activities at the Al Fazza Nature School. Starting from looking for the root of the possibility of a risk occurring and the impact that

could occur if the risk were allowed to occur. So the next step is to make a risk analysis assessment based on the probability and impact that will occur based on the assessment.

**TABLE 3. Risk Assessment**

|   | <b>Variable</b> | <b>Possible Risk</b>                 | <b>Impact</b>                         |
|---|-----------------|--------------------------------------|---------------------------------------|
| <b>Analysis of Risk Management in Nature School Activities (Case Study of Crowdfunding Program at Al Fazza Depok Nature School)</b> | Human Risk      | Human error                          | Incorrect input/insertion of funds    |
|   |                 | Not committed to running the program | Errors in fund management             |
|   | Facility Risk   | Server down/ System not running      | Inhibiting business activities        |
|   |                 | Lack of service to users             | User does not participate             |
|   | Method Risk     | Payment methods are not common       | Users cannot carry out activities yet |
|   |                 | Lack of integrated IT system         | Activity is not growing rapidly       |
|   | Fund Risk       | Fund collection does not meet target | Less Running Programs                 |
|   |                 | Misuse of Funds                      | The program is stopped                |

From the table 3, it can be seen that the risk assessment obtained by conducting in-depth interviews with the school and the community within the school shows that the values used as risk references are the possible risks and impacts that occur when activities occur within the

environment. School was held. It can also be explained which activities receive an assessment, which is categorized according to the explanation above, starting from very low risk to very high risk.



**TABLE 4. Risk Analysis Assessment**

| No | Risk                                 | Risk Analysis |
|----|--------------------------------------|---------------|
| 1  | human error                          | 2             |
| 2  | Not committed to running the program | 3             |
| 3  | Server down/ System not running      | 2             |
| 4  | Lack of service to users             | 2             |
| 5  | Payment methods are not common       | 3             |
| 6  | Lack of clarity of process flow      | 2             |
| 7  | Fundraising is not progressing       | 3             |
| 8  | Misuse of funds                      | 5             |

**TABLE 5. Risk Evaluation**

| No | Risk                                 | Risk Analysis | Risk Assessment |
|----|--------------------------------------|---------------|-----------------|
| 1  | Human error                          | 2             | Low             |
| 2  | Not committed to running the program | 3             | Currently       |
| 3  | Server down/ System not running      | 2             | Low             |
| 4  | Lack of service to users             | 2             | Low             |
| 5  | Payment methods are not common       | 3             | Currently       |
| 6  | Lack of clarity of process flow      | 2             | Low             |
| 7  | Fundraising is not progressing       | 3             | Currently       |
| 8  | Misuse of funds                      | 5             | High            |

The risk evaluation table 5, shows that the assessment of risks that occur from activities in the school environment can result in risks. Therefore, it is

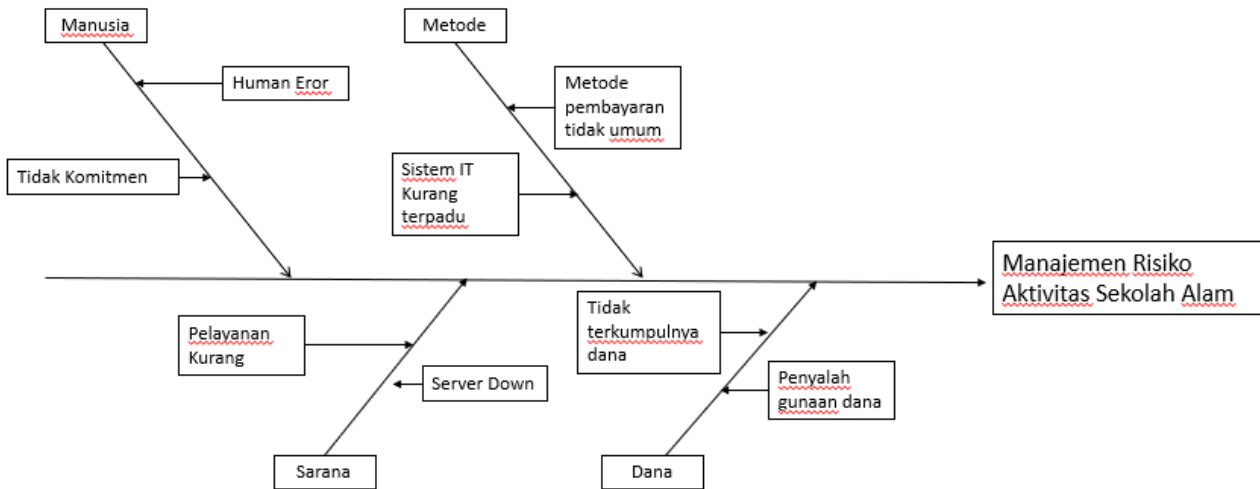
necessary to control risks obtained from interviews and focus group discussions with school management so that they can be used as controls for these risks.

**TABLE 6. Managerial Implications**

| No | Criteria | Sub Criteria                         | Before improvement                             | After improvement                          |
|----|----------|--------------------------------------|--|--|
| 1  | Man      | Human error                          | The Work Program is still new                  | Socialization of work programs             |
|    |          | Not committed to running the program | There has been no socialization of the program | Competent human resources                  |
| 2  | Means    | Server down/ System not running      | Use of existing devices                        | Better device usage                        |
|    |          | Lack of service to users             | There is no competency training yet            | HR training                                |
| 3  | Method   | Payment methods are not common       | Traditional Method                             | Socialization of Application Use           |
|    |          | Lack of clarity of process flow      | People are still unfamiliar with its use       | Socialization of Application Use           |
| 4  | Fund     | Fundraising is not progressing       | Market share is not yet wide                   | Introducing the Program in an engaging way |
|    |          | Misuse of funds                      | There is no SOP yet                            | Best HR Selection                          |

The table 6, shows that risk control can be carried out by carrying out the steps as explained above. After conducting a focus group discussion, it was found that mitigation can be carried out by the school and stakeholders to reduce the risks that will arise if the steps above are ignored so that losses will occur. In this research, primary data was obtained from interviews

with the owner of the Al Fazza nature school, Mrs. Asri, as the direct owner of the Al Fazza nature school in Depok. He conveyed the importance of cooperation in managing the financial ecosystem within the school environment. To increase activities directly related to school financing and Sharia financial transactions in the school's internal and external environment.



*Fig. 7. Fishbone Risk management diagram for Nature school activities*

In its activities, it is not only about managing finances, but some programs can directly benefit many people, especially students, parents, and the surrounding community, by managing the crowdfunding financial system to increase financial inclusion in Indonesian society, especially at the Al Fazza Nature School.

From the stakeholder side of this program collaboration, an interview was conducted with Mr. Ekajati, Deputy Director of the Sharia economic program, also known as KNEKS executive management. Many programs can support the progress of the Sharia economy in Indonesia. One of the programs proposed for collaboration between the school and KNEKS is the ULKS program. The program is aimed at increasing Sharia financial inclusion, and its activities are very helpful for every transaction and collaboration that will be carried out. The program that will be proposed is a pioneer program in Nature schools because there is no pilot yet. It will soon be launched in schools and Islamic boarding schools that use the Sharia economic system in their daily activities in their ecosystem.

Interview with the Deputy for Industry and Investment at the Ministry of Tourism and Creative Economy/ Baparekraf, who was in office then. According to the Deputy for Industry and Investment, Sharia economic development is quite widespread in several fields in Indonesia. This is the basis that each sector should have areas for collaboration between several parties to complement each other's strengths and weaknesses. In this program, the ULKS developed by KNEKS executive management can become a model in the

education sector. Starting from this Nature school, you can enter various types of education starting from kindergarten, elementary school, junior high school, and levels such as Madrasah and modern Islamic boarding schools, which produce large transactions within the school and surrounding areas. This activity starts from offline to online and can spread to various important sectors, especially in Sharia financial inclusion in the area, and reach all of Indonesian society.

There are also supporting informants, namely observers and parties who organize crowdfunding system activities, who are members of external parties from the Banten provincial government, who are members of the crowdfunding community for business activities in the Banten area, and who serve as Deputy Chair of BUMD Banten.

Yang believes that this crowdfunding activity is very useful for middle-class people. In its application, this activity is carried out to positively impact all business actors and help raise capital for groups who need capital. Sharia crowdfunding is not burdensome because it is unlike loans from banks, and its use is very useful for people running a business.

The turnover is so large that running a program and providing support to this program is very beneficial for all groups. The control needs to be paid attention to because there are several risks involved in its management. These risks must be minimized so that public trust in the program being implemented can become a superior pilot program in the future.

## CONCLUSION, IMPLICATIONS AND SUGGESTIONS

### Conclusion

Based on the results of research and research analysis that has been carried out at the Al Fazza Nature School regarding risk management system crowdfunding activities, it can be concluded that:

1. At the Al Fazza Nature School, various funding activities will be carried out in which some programs still need to be implemented by the school and will be made the first program in terms of funding. It was found that these activities could give rise to risks that could result in delays in program activities. Several criteria are classified as risks: people, facilities, methods, and funds.
2. Eight potential risks were found from the identification and risk assessment stage of the activities to be carried out. The classification is 1 Very high potential, 3 Medium potential, and 4 low-risk potential.
3. Risk control is provided for all existing risk activities, which aims to minimize the occurrence of very high risks and can create activities that are very useful for school activities. The recommended steps that will be given relate to human resources for holding training and selecting the right resources for this activity. Control over activities and human resources is very important in this activity.

### Implications

The implications obtained from this research are (1) Improvements from the human side: Socialization of work programs and search for competent human resources; (2) Improvements from the facilities side: Use of better devices HR training; (3) Socialization of application use (4) Introducing products attractively, looking for the best human resources.

### Suggestion

There are several suggestions that researchers gave for this research to the Al Fazza Nature School as follows.

1. Risk control is provided for all existing activities and risks, which aims to minimize losses resulting from the work program that will be carried out in this Nature school activity to create a conducive and comfortable environment.
2. It is necessary to hold discussions with each PIC on duty and monitor reviews so that irresponsible parties can control these activities well and not misuse them.

3. Special sanctions or direct action will be given to anyone who violates existing regulations so that everyone can be disciplined, and activities can follow what has been done by the various parties so that these activities can run as well as possible without any problems.

### Acknowledgment

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