INTRODUCTION

Risk does not only expose financial organizations, but it also affects the development of non-profit organizations including government (Toma et al., 2014). Universities are one of organizations that are currently undergoing significant changes, the Covid19 pandemic was driving increased competition in the higher education business (Souza-Daw, 2022) (Susilo, 2018) (Lartseva et al., 2021), means an increased high risk affecting the sustainability of the university. Long before the pandemic, in 2016 MOOC Model (distance learning) (Burd et al., 2015) began to be implemented (Kalman, 2014) and became one of the important risks for higher education (Page-Tickell & Sloan, 2022), where well-known universities were able to open branches virtually anywhere and would be a threat to other universities. In Indonesia, the MOOC model was not very influential before the pandemic, apart from the regulations that regulated it (Permendikbud No. 109/2013 (Verse 2)), the culture of the Indonesian student has not accepted MOOC as a learning model (IRM), 2018). The pandemic caused increased use of distance learning in university (Munawwaroh, 2017) including in Indonesia, so that the learning culture began to shift, and Indonesian students began to get used to this. So, in post-pandemic, distance learning model is something that must exist in all universities in Indonesia, and universities competition is getting tougher will be realized in Indonesia.

Universities are very complex organizations (Asante, 2019). Universities in Indonesia are obliged to carry out the tri dharma of higher education, namely education - research - community service, but are also obliged to manage quite complex operational activities such as roads, buildings, and several other activities that are sometimes not related at all to the tri dharma activities of higher education. This causes a lot of risks that expose university activities (Al Harmali & Almaskari, 2021) (Nuankaew et al., 2022), and this becomes very important where in the accreditation process the presence of governance of these risks becomes mandatory (BAN-PT,
In terms to economic efficiency, where the level of competition is high, efficiency and good governance are required (Committee on Corporate Governance, 2000). Nowadays, the demands of the development of universities are inseparable from risk management which is the main step of management in protecting the value of the company by ensuring the level of achievement of organizational goals, avoiding large-scale losses or mistakes and to avoid profit and loss volatility (Dharma & Syarbaii, 2022) (Prawironegoro et al., 2022). Standardization in risk management will ensure that the university complies with applicable regulations (Budi Dharma, 2020). In addition, risk management is also able to encourage organizational growth which is reflected in increasing organizational profits which will create stability - continuity and independency of the university (Marliyah et al., 2022) (McKinsey, 2014).

Risk management is still not a priority in non-financial organizations, including universities (Toma et al., 2014). This is supported by the findings of (Toma et al., 2014) about the low implementation of risk management in non-financial organizations and found in the results of McKinsey's research (McKinsey, 2014). The main reason is due to the lack of attention from university leaders to the exposed risks (Simanjuntak et al., 2021) (Susilo, 2018). Risk management is still a new thing in Indonesian Islamic Universities, so its implementation becomes very constrained, the absence of the Rector's support as the highest leader is also the main obstacle to the implementation. Researchers found that understanding of risk and integrated risk management into university governance is low. The researcher underlines that the culture of Islamic universities in Indonesia, which comes from Islamic knowledge, has led to the need for a transdisciplinary approach to be able to infiltrate the context of risk management.

Lack of literacy does not prevent Islamic universities in Indonesia from carrying out activities with controlled risks. UIN Syarif Hidayatullah, is one example that tries to adopt risk management in its management. Several other Islamic universities also produced findings that personally the unit department had tried to use a risk management approach before the main activities of the department were carried out. These activities were carried out because the department’s strategic plans to be achieved properly.

Toma et al. mention that risk is also exposed to higher education organizations. Meanwhile, McKinsey's findings inform that the implementation of risk management in universities is still low and is not a priority (Prawironegoro et al., 2022b). McKinsey's findings are in line with Toma et al., where the implementation of risk management in universities as academic organizations is still low when compared to other organizations in general especially in Indonesia Universities.

The biggest difficulty in designing the application of risk management in an organization is to define a prefix that contains the current capacity and capabilities of the organization. Therefore, a risk maturity measurement is carried out which is expected to be a tool for Islamic University leaders in the process of building capacity and capability aimed at managing risk which is increasingly adding value because it is increasingly used in strategic decision making to achieve organizational goals. This finding is obtained from the results of a comparative study, where in planning the implementation of risk management, a measure of the level or understanding of risk management itself is needed by the organization in this case Indonesian Islamic Universities.

The main transdisciplinary approach used in the risk management design process is QS Al Hasyr 18:

To integrate it with the risk management process, it is necessary to have a good understanding of the derivation of this paragraph. Imam Ibn Kathir said in his commentary on the Qur'an Al 'Adzim that there was a group of people from among the Banu Mudar who came to Medina in a very poor condition. Even so poor, they do not wear sandals or shoes and do not also wear clothes but only shawl with abaya cloth. Seeing their condition, the face of the Prophet Muhammad changed out of pity for their pathetic condition. Seeing this condition, the Messenger of Allah read a fragment of the word of Allah in Surah Al-Hashr verse 18, namely: "and let everyone pay attention to what he has done for tomorrow". Then he said: "Let a person give in charity with his dinar, with his dirham, with his barley and dates even if only with half of the dates he has. So, a man from the Ansar came with a bag whose palms could barely hold it. Then other people followed in his footsteps until I (the narrator) saw two piles of food and clothes. After that the face of the Messenger of Allah shone.

In practice, the verse above was used by the Prophet Muhammad as a basis for practicing a mitigation activity to reduce the impact and manage risks from poverty which has the potential to arise in the future for a group of poor people from the poor. And on the other hand, the verse also motivates Muslims to carry out
a noble activity in the world as an effort to prepare for all possibilities that occur in the next day (hereafter) so that the spirit or spirit of the verse above is a strong impetus to make efforts to mitigate risks that could potentially occur, both in this world and in the hereafter.

Determination of the attributes that will be measured in measuring the level of risk maturity at UIN SU Medan is carried out by means of a literature study. The attributes that will be measured are based on the principles, framework, and risk management process of ISO 31000, and it refers to the attributes that have been determined by AON, known as the Risk Maturity Index 2.0 and the RIMS Risk Maturity Model. Researchers’ hypothesis that the risk maturity in Islamic Universities in Indonesia is still very low. This hypothesis needs to be proven in this study to find out what then influences the level of risk maturity in Islamic tertiary institutions.

With this phenomenon, the research aims to find out how good Islamic higher education is in implementing risk management. This study seeks matrix formula with the concept of integration of knowledge where ISO 31000:2018 perfected by QS AI Hasyr 18 in producing the best stages to find best matrix that can be implemented in measuring the risk maturity of Islamic universities, these findings will be novelty that was achieved in this study. Some of these important findings led researchers to measure how well Islamic universities understand their good university governance with integrated risk management and measure the degree of risk management implementation in Indonesian Islamic Universities with measures that are in accordance with the ISO 31000:2018 framework. These findings will then assist researchers in providing recommendations on how to integrate them, into strategic policies for the development of Islamic Universities in Indonesia.

**METHOD**

Researchers seek to build fundamental constructions in terms of research and development, with analysis covers both quantitative and qualitative data, using both primary and secondary data. Because of The study is based on a content analysis approach to measure the maturity level of risk management. The first step, Researchers develop maturity index level suitable in higher education / university organization based on ISO 31000:2018 criteria that develop by IRMAPA. Researchers used literature study analysis and qualitative analysis to develop attributes, indicators, parameters, and test factors to be used in the measurement of maturity level risk management implementation in Indonesian Islamic Universities. Researchers also pay attention to organizational culture factors in developing these criteria.

The process of measuring the maturity level of risk management, the researcher uses descriptive quantitative analysis, by providing research samples with several question items related to the measurement criteria previously obtained. A quantitative approach was carried out to measure the level of risk management maturity. After that a qualitative approach was taken, with a descriptive method to carried out the recommendations where the findings can provide recommendation to integrate risk management, into strategic policies for the development of Islamic Universities in Indonesia. These are the following research detail:

Analysis of documents related to risk management at UIN SU Medan, which are included in the 4 (four) indicators that have been mentioned in the context of calculating risk maturity. Documents that are still in process are also taken into account, where the basis of the calculation is the existence of minutes of the implementation of activities and documents in the calculation process, this refers to point 2 and point 3.

Field observations by looking directly at and assessing the implementation of risk management at Indonesian Islamic Universities according to the stages of the risk management process. Due to time constraints, observations were carried out in detail at 2 (two) institutions at Indonesian Islamic Universities, namely the LPM (Quality Assurance Institute) where the risk management process is in teaching and learning activities and its supporters, and the SPI (Internal Supervisory Unit) institution where the internal supervision process is carried out. Especially in this case risk management at Indonesian Islamic Universities.

Interviews with research subjects, at this stage also validation of the findings of the assessment of risk management documents according to stages 1 and 2 before, then confirming the availability and fulfillment of the assessment points that have been determined. In-depth interviews were also focused on SPI and LPM, this justification was based on the focus of observations on the two institutions, thus minimizing data that was widespread making it difficult to perform data reduction to find important findings, considering that this process was carried out qualitatively although later it would be quantified with descriptive.

The data set is then reduced, and the important findings will be put into grades / points on the working paper. Because the main data comes from 2 (two) department and Rector from Indonesian Islamic Universities, the final value of the assessment is the average value of the overall information received. Data consists of primary data in the form of primary information from the source, and secondary data derived from source records, activity documents, to videos and documentation images carried out for the benefit of information sources.
RESULTS

Sample Description the study conducts in Universitas Islam Negeri Sumatera Utara, represented by 3 samples of research objects (including university leader - Rector). Other universities that are the object of research are Tazkia University as a representative of private Islamic universities, Syarif Hidayatullah State Islamic University and Raden Mas Said Surakarta State Islamic University as representatives of state Islamic universities.

Design Maturity Level Measurement determination of the attributes to be measured in measuring the maturity level of risk management begins with a literature study (Sugiyono, 2016). The attributes that will be measured are based on the principles, framework, and risk management process of ISO 31000:2018, and refers to the attributes that have been determined by AON, known as the Risk Maturity Index 2.0 (Antonucci, 2016) and the RIMS Risk Maturity Model (RIMS – The risk management society, 2022). Determination of measurement tools consisting of indicators, parameters and test factors for risk management maturity level is determined by considering, as follows:

Referring to (Gallagher, 2009) related to the road map of risk management implementation in higher education, according to Gallagher the stages of risk management implementation consist of four stages where in each stage there are core activities that are important for an organization to carry out. The need for a road map in the future will also become important for the process of measuring the level of success of implementation, it can also be referred to as a risk implementation index measurement, as implemented in this study (Gallagher, 2009) (Narayan & Kommunuri, 2022). The four stages are then interpreted according to the risk management needs of Indonesian Islamic Universities, especially in simplifying calculations, the researcher simplifies these indicators into the main components of the assessment, as follows:

Leadership indicators, aims to assess the level of leadership commitment and understanding of risk management, including how effective and sustainable the implementation of risk management is currently being carried out at Indonesian Islamic Universities. Measurement is carried out by ensuring whether a leadership meeting has been held, the availability of resources and support for risk management tools. In several studies, it is stated that the leader is even an important and crucial point in the implementation of risk management, especially for organizations that have just implemented risk and have not yet formed a system within the organization.

The main activities of risk management indicators. Referring to ISO 31000:2018 there are 6 (six) stages of the main risk management process or activity that need to be assessed, including the 1st stage (communication and consultation), the 2nd stage (determining the scope, context, and risk management criteria), the 3rd stage (risk assessment), 4th stage (risk treatment), 5th stage (monitoring and review) and 6th (risk management system recording and reporting). The stages of the process are the body of risk management, where each process runs serially, or the next stage cannot be done without going through the previous stages. It aims to measure the quality of all stages of the risk management process according to ISO 31000:2018 which has been implemented by Indonesian Islamic Universities. The size is based on the activities that have been carried out by Indonesian Islamic Universities referring to the core processes of risk management. The justification for the assessment is based on the organization’s attention in establishing an integrated risk management system, a great value if the documentation is done in writing and an evaluation action is taken.

Risk mitigation activities indicators, aims to measure how well the realization of the handling of risks is carried out and its effectiveness in reducing the level of risk that has been previously identified. Unlike the case in the 4th process in the core risk management process, in this phase, the assessment is prioritized on how risk mitigation results in risk reduction and then repeated handling and re-measurement of the resulting risk reduction.

Result of risk management implementation indicators aims to measure how well and effective the implementation of risk management is in supporting Indonesian Islamic Universities to achieve its goals. Effectiveness is seen from the performance achievements of main performance index (IKU) Indonesian Islamic Universities according to the strategic plan. An effective measure if the work contract is fulfilled according to core performance, and an efficient measure if risk management succeeds in exceeding the performance contract. The justification for the calculation is adjusted to the performance contract indicators.

Referring to the key factors for the successful implementation of risk management in higher education which have been summarized by (Simanjuntak et al., 2021) derived from the findings of (Turner & Mangual Figueroa, 2019) regarding the ERM (enterprise risk management) framework for universities, (Yudianti, 2015) about the main lessons learned from various higher education institutions in implementing ERM, Vandenberg & Wright (2017) about how value creation is when implementing ERM in various higher education. Broadly speaking, the four indicators described in point one is supported by how the key factors in Simanjuntak’s results are summarized.
The Maturity Of Risk Management ...

Consideration about the organizational culture of the Islamic university, where the application of science is expected to be integrated with Islamic knowledge. The main transdisciplinary approach used in the risk management justification process is QS Al Hasr 18. The verse was used by Rasulullah SAW as a basis for practicing a mitigation activity to reduce the impact and manage risks from poverty which has the potential to arise in the future for a group of poor people from the young people (Ash Shobuni, 1997). And on the other hand, the verse also motivates Muslims to carry out a noble activity in the world as an effort to prepare for all possibilities that occur in the next day (hereafter) so that the spirit or spirit of the verse above is a strong impetus to make efforts to mitigate risks that could potentially occur both in this world and in the hereafter.

Justification for measuring risk management maturity level according to Alijoyo et al (Sirait, 2021), the risk management maturity indicator of an organization consists of five levels, the following are the appropriate risk maturity levels in assessing the risk maturity level in universities. By adopting the RIMS Risk Maturity Model (2006) (Minsky, 2008), where the measurement of maturity level is defined as follows:

Level Non-existent (level 0) this level does not exist in the RIMSS standard but is defined, which is a condition where the organization's knowledge of risk management is very little, and there is no risk management framework within the organization. Determination of this condition, according to Alijoyo et al, can be used as a condition where there is still no initiation of risk management within the organization.

Level Initial (level 1) known as an ad hoc level, where the condition of risk management based on individual initiatives and is limited by the aspect of risk / management of certain risks / based on corrective actions. Each attribute has an initial maturity level if the average value of the questionnaire results is \( x = 1 \). Alijoyo define it as Risk Naive or not aware of risk. Maturity value \( \leq 20\% \) of the 100\% scale.

Level Repeatable (Level 2) known as the first systematically management based on risk, tends to be separated from governance and organizational management with unequal support for competence, leadership, and risk management commitment. Each attribute has a repeatable maturity level if the average value of the questionnaire results is \( 1 < x \leq 2 \). Alijoyo defines it as Risk Aware. Maturity value \( 20\% < x \leq 40\% \) of the 100\% scale.

Level Defined (Level 3) known as systematically risk management by referring to standards consistently and thoroughly, condition in which risk management has been carried out integrated with organizational governance and management with competence, leadership, and risk management commitment has begun to spread but with positive behavior in managing risk which tends to be limited. Each attribute has a defined maturity level if the average value of the questionnaire results is \( 2 < x \leq 3 \). Alijoyo defines it as Risk Defined. Maturity value \( 40\% < x \leq 60\% \) of the 100\% scale.

Level Managed (Level 4) known as risk management become a culture, condition where risk management has been integrated with governance in most organizational management, implemented with strong support on competence, leadership, and risk management commitment, positive behavior in managing risk that is evenly distributed in most organizational environments, and supported by reviews, improvements, and continuous improvement as needed. Each attribute has a managed maturity level if the average value of the questionnaire results is \( 3 < x \leq 4 \). Alijoyo defines it as Risk Managed or creating a risk-aware culture. Maturity value \( 60\% < x \leq 80\% \) of the 100\% scale.

Level Optimizing (Level 5) known as a condition where risk management is an inseparable part of governance and organizational management. It has become culture with an internalized organizational risk management and deeply rooted risk competences, with strong leadership and strong commitment to risk management implementation. Risk management becoming positive behavior that manifested at various levels of the organization, and the need of actively supported organizational by review, improvement, and improvement. Each attribute has an optimizing maturity level if the average value of the questionnaire results is \( 4 < x \leq 5 \). Alijoyo (2022) define it as Risk Enabled or optimal risk awareness culture or risk management has become the organization's leading enabling tool in achieving its goals. Maturity value \( 80\% < x \leq 100\% \).

Result of Indonesian Islamic Universities Risk Management Maturity Level the research was conducted at several Islamic universities in Indonesia, namely State Islamic University of North Sumatra, UIN Syarif Hidayatullah Jakarta, UI, Raden Mas Said Surakarta dan Institute Tazkia. Sample selection is based on a literature study where the entire sample reflects the condition of the Islamic University population in Indonesia. UIN Syarif Hidayatullah Jakarta is a representative of Islamic University that already has a risk management application document according to ISO 31000:2018. Each of these organizations represents a very complex business process (Tian & Martin, 2014) where higher education organizations at the same time have a great social responsibility but also need sustainability at the organizational level.

According to Alijoyo et al (Sirait, 2021), the measurement of the maturity level is carried out by interviewing respondents. The interview question contains questions consisting of test factors of each attribute, indicator, and parameter that has been previously compiled by the researchers. The selection of respondents for the
questionnaire was carried out using purposive sampling, where the selection of respondents is based on the expertise of the prospective respondent regarding the subject researched. Researchers conduct interviews to at least 3 (three) representatives of each university.

Each respondent who was asked related to these criteria, then it will be averaged per university first. This is to determine whether there is an answer bias or not, if the data has a linear pattern which shows the reliability and validity of the data (Bungin, 2017). The next step, the entire data is weighted to obtain a weighted average. Each criterion point is then weighted according to the maximum weight of each predetermined criterion where the total number of criteria must be 100%.

<table>
<thead>
<tr>
<th>Assessment Component</th>
<th>Average weight</th>
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<tbody>
<tr>
<td>University Leadership</td>
<td>Justify Average Weight: 6%</td>
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<tr>
<td>Indicator:</td>
<td>From max weight: 15%</td>
</tr>
<tr>
<td>a. Meeting</td>
<td></td>
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<tr>
<td>b. Supporting Resources</td>
<td></td>
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<tr>
<td>c. Risk management support system</td>
<td></td>
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<tr>
<td>Risk Management Process</td>
<td>Justify Average Weight: 24%</td>
</tr>
<tr>
<td>Indicator:</td>
<td>From max weight: 45%</td>
</tr>
<tr>
<td>a. Determination of Risk Context</td>
<td></td>
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<tr>
<td>b. Risk Identification in all processes</td>
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<tr>
<td>c. Risk Analysis</td>
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<td>d. Risk Evaluation</td>
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<td>e. Risk Mitigation</td>
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<td>f. Risk Review and Monitoring</td>
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<tr>
<td>g. Communication and Consulting</td>
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<tr>
<td>Risk Mitigation Activities</td>
<td>Justify Average Weight: 6%</td>
</tr>
<tr>
<td>Indicator:</td>
<td>From max weight: 25%</td>
</tr>
<tr>
<td>a. Determination of Risk Context</td>
<td></td>
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<tr>
<td>b. Risk Identification in all processes</td>
<td></td>
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<tr>
<td>Results of the Implementation of Risk Management</td>
<td>Justify Average Weight: 3%</td>
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<tr>
<td>Indicator:</td>
<td>From max weight: 15%</td>
</tr>
<tr>
<td>a. Determination of Risk Context</td>
<td></td>
</tr>
<tr>
<td>b. Risk Identification in all processes</td>
<td></td>
</tr>
<tr>
<td>Total Weight (Risk Management Maturity Level)</td>
<td>Justify Average Weight: 39%</td>
</tr>
<tr>
<td>From max weight: 100%</td>
<td></td>
</tr>
</tbody>
</table>

(Research result, 2022)

**DISCUSSION**

It is known that the average maturity level is 39%, that means Risk Aware or risk awareness, it is a good achievement by Indonesian Islamic Universities, where it is known that has begun to define risk management that can be implemented, even though it is still far from perfect. The absence of risk management documents shows the lack of risk management implementation at UIN SU and UIN Raden Mas Said is main factor that makes the weight low. The results of the maturity assessment clearly describe the current position of Indonesian Islamic Universities had been understood that there are risks that can interfere with the realization of the objectives of Indonesian Islamic Universities. Understanding of the known risk, research findings lead to the conclusion that Indonesian Islamic Universities still does not understand well how best to implement management of these risks.

All objects that interviewed still do not understand how best to manage these risks, the results of interviews with the Rector also provide information that supports the previous statement, where there are still some gaps, especially risk management literacy at the leadership level of some Indonesian Islamic Universities, even though the Rector is basically provide improvement in risk management.

Some of Indonesian Islamic Universities still had not implemented international standards in the campus management process, it is known from the uncertified process at the campus. This is one of the factors that causes the lack of risk management literacy. The high volatility and standardization applied by the government, in this case DIKTI for education management and the Ministry of Religion for campus operational management,
causes limited space to develop and adapt to these standards, coupled with the lack of resources with adequate capacity as managers of higher education processes, especially in the administration section. Even finance causes organizations to be slow and unable to respond to technology implementation in accelerating operational activities.

The maturity results, which show that Indonesian Islamic Universities has begun to realize the risks that can hinder the achievement of organizational goals, are considered sufficient to build a comprehensive system related to risk management. Several resources that already have risk management certification are expected to be the pioneers in increasing risk management literacy at Indonesian Islamic Universities. The Rector's support is very much needed, especially in terms of operational support in the form of budgeting plans for literacy improvement and implementation of the risk management design proposed by researchers to be implemented.

CONCLUSION

The findings of the present study will be understood in the light of some of its limitations, where the main limitation of this research is that the Islamic universities that are the research sample are dominated by state universities which have better organizational maturity than Islamic private universities in Indonesia.

Future research may focus on terms to GUG (Good University Governance), where it is the foundation of the risk context to be built by Indonesian Islamic Universities. An interesting finding of (Toma et al., 2014) is that the socio-political and economic environment can be a contributor in the scope of risk management determination. Collaboration between higher education and the economy, both regionally and nationally, can be seen as a knowledge transfer innovation process which is the core process in higher education. This context will be the basis for determining internal and external risks which will be explored further. As it was previously known, that between the goals of higher education and economic improvement are two coins that cannot be known which is more important, but it is known for sure that today, the country's need to improve its economy and social-political improvement is in dire need of human resources with certain level of competence, which can only be born by a good higher education in terms to GUG (Good University Governance).

University has a strategic plan, where risk management actually has a very big role in its achievement. The findings at UIN Raden Mas Sáid, where information sources said that although risk management documentation was not available, the implementation carried out by certain units resulted in excellent performance achievements, as evidenced by the increased accreditation of several study programs. The same thing was also informed by an informant from UIN Syarif Hidayatullah Jakarta, where the implementation of risk management at the university level of governance has increased and a good step towards GUG, as evidenced by the university's compliance with important regulations and the achievement of strategic plans.

Based on the analysis, it is known that the number of external risks is more than internal risk, this shows that higher education has a high managerial complexity, so the risk management model is very flexible according to the needs of the organization and especially its culture. The results of the identification of external and internal risks can then be used as the basis for risk identification, which is a starting point in understanding risk perceptions in the risk management process at UIN SU Medan. It should be noted that risk perception and communication for organizations is highly adaptable and difficult to handle in higher education due to the complexity and diversity of the structures, processes, and identities of higher education. Researchers then determine the scope and context of Indonesian Islamic Universities are to produce human resources that can contribute to the improvement of the Indonesian economy.

This research conduct to measure the maturity level of risk management in achieving objective of Indonesia Islamic Universities strategic plan, investigate and examine how Islamic Universities integrating Islamic transdisciplinary and risk management based on ISO 31000:2018 to their good university governance to development of higher education that related to Islamic economics education. The study is based on a content analysis approach to measure the maturity level of risk management. Researchers develop maturity index level suitable in higher education / university organization based on ISO 31000:2018 criteria that develop by IRMAPA. The analysis covers both quantitative and qualitative data that had been hand collected from number of Indonesian Islamic Universities.

Average maturity level of risk management in some of Indonesian Islamic Higher Education is risk aware where it is the 2nd level (the highest level is 5th) by Alijoyo et al (2021) research finding. This level explains that there are still many criteria of risk management that have not been implemented in university governance to become a good university governance. Researchers found that determining risk context was the most difficult stage to define, because of that, we propose design of contextual risk to achieving the Strategic Plan of Indonesian Islamic Universities.
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