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## College Survive Strategy Through Risk Management

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ABSTRACT	
<b>ARTICLE INFO</b> <i>Article history:</i>	Universities before facing the industrial era 5.0, have to improve themselves a lot. Especially how to survive (survive). One of them is by implementing risk management, not only in the financial sector, but risk management in a social context, in this case reputation risk. In order to survive, universities pump their lecturers to be productive in the field of research, in addition, with the number of scholarship recipients for their students, as well as the acceptance of university graduates in the world of work.
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### INTRODUCTION

The Free Learning Policy which was launched by the government at the end of 2019. In the tenth episode about the expansion of the LPDP scholarship program, especially for teachers and lecturers. What the government does, seems to be in tune with the rapid development of the times, which like it or not, like it or not, demand to pay great attention to the world of education. The readiness of students today as Generation Z must truly become superior and competitive Human Resources. As is common knowledge, the industrial era 5.0 is not only catching up in the competition that occurred in the industrial phase 4.0. However, the demands of the industrial era 5.0 require various competencies that are relevant to these changes. All of that is certainly a big homework for the world of education, especially educators to equip their students to face these challenges. The government's Freedom to learn policy is in line with efforts to face the challenges of the times ahead, especially the tenth episode of the Independent Learning policy. Educators, both teachers and lecturers, are accommodated and facilitated through scholarship programs. The fast-paced changing times, demands the responsibility of education to continue to learn quickly and adapt to changes. In this way, it is able to prepare students with future skills and invites students to learn in order to survive in the life to come. Quality and competent human resources are needed to face these challenges (Lestiyani, 2020).

If you examine more deeply, actually the industrial era 5.0 began with what was conveyed by the Japanese government at the 2019 World Economic Forum in

Davos, Switzerland. Industry 5.0's offer is more about solving the problem of social inequality, which will connect the virtual world and the real world. If in the industrial revolution era 4.0, it was more on the artificial intelligence dimension (artificial intelligence) but in the industrial era 5.0 more emphasis on the human component (Ucu, 2019). As an illustration as follows:



Figure. 1 Illustration Society 5.0 (Government, 2018)

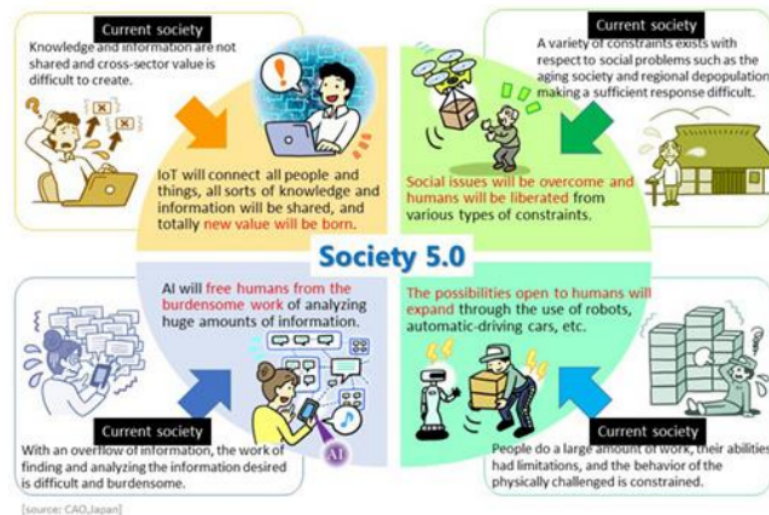


Figure. 2 Change towards society 5.0 (Government, 2018)



Figure. 3 Society 5.0 reduces social inequality (Government, 2018)

Eight competencies in dealing with changes in era 5.0, including leadership, digital literacy, communication, emotional intelligence, entrepreneurship, global citizenship, problem solving, and teamworking. These competencies are at least the cultivation of the concentration of the world of education, especially universities so that they can and are not left behind in facing industry 5.0. But on the other hand, not a few higher education institutions, especially from private universities (especially from remote and remote areas), are constrained in terms of infrastructure and the condition of teaching human resources who lack digital skills. For this reason, not a few managements used by private universities face these challenges and realities by using risk management. One example is the allocation of operational funds for the benefit of infrastructure procurement and the provision of lecturers in the digital field. This policy, of course, has an impact on other basic needs, not to mention if the higher education institution only uses student tuition fees.

For this reason, this paper wants to identify the strategy of private universities using risk management in order to survive in the face of the challenges of changing the industrial era 5.0.

## RESEARCH METHODOLOGY

This paper uses a descriptive method by describing the phenomena experienced by several private universities in facing the industrial era 5.0. In this case, the descriptive method is not only at the time of data collection, but also in the data analysis carried out along with the interpretation of the data from the phenomenon.

## RESULT AND DISCUSSION

Studies related to risk management are usually identical with banking and financial issues. As Tasriani and Andi Irfan study on the application and management



of risk management in the Islamic banking industry: a study on state-owned banks and non-state-owned banks. In this case, risk management applied in Islamic banking is very urgent. This is to identify and suppress or reduce the possibility of a loss due to risk, in addition to the interests and needs of strengthening the institutional structure. No less important, for the availability of venture capital so that later it can increase capacity, as well as to boost reputation in order to become an attraction for customers (Tasriani & Irfan, 2015).

The implementation of risk management has actually become a mandatory provision from Bank Indonesia, this is stated in Bank Indonesia Regulation No. 5/8/PBI/2003 concerning the implementation of risk management for commercial banks. In the banking world, risk management is very important for banking stability. That's because with good risk management, it will ensure the safety of a bank if it later crashes or is at the point of bankruptcy.

The application of risk management is actually also relevant for the world of higher education. Financial management in tertiary institutions, especially private universities whose financial income is only from student tuition payments, is very important. Management that is managed and used, must be in accordance with very primary needs. If it is used incorrectly, it will result in other sectors and has fatal value. But on the other hand, private campuses must continue to race in following regulations from the government regarding the management of universities. On the other hand, universities are also racing to maintain the reputation of the campus so that it remains an attraction for the wider community to enter the university. Thus, the risk management faced by private universities is not only financial risk management, but also social reputation risk management.

In the concept of risk management in the context of universities, it is also necessary to manage and develop the main assets of universities, namely Human Resources. So far, assets are often only interpreted in several categories, namely current assets, long-term investments, fixed assets, non-fixed assets in the form of other assets (Tobing & Puspa, 2015) . And the most important assets in a university are people, namely lecturers and students.

In the context of Human Resources in universities today, at least in almost all universities there are four different generations. From among senior lecturers, or even professors, many of them who were born in the range of 1962-1965 are classified as the Baby Boomer generation. The character of this generation is a generation that holds fast to customs, so they look stiff and old-fashioned. Furthermore, lecturers born in 1965-1979 are Generation X, which is characterized by a view of work-life balance. Next generation Y, namely the generation born in 1980-1995, usually they are technology literate. While the next generation is called generation Y and Z (Lestiyani, 2020).

A more complete and slightly different classification of generations, as referring to the generation theory that originated in the United States, namely: the generation born in 1945 and previously known as the Pre Baby Boom; the generation

born between 1946-1964 is referred to as The Baby Boom; the generation born between 1965-1976 is called The Baby Bust or referred to as Generation X; the generation born between 1977-1997 is called The Echo of the Baby Boom or as Generation Y; the generation born between 1998-2009 is called Generation Net, or as Generation Z; and the generation born in 2010 is called Generation Alpha, or as Generation A (M Subandowo, 2017).

Universities, which are still mostly managed by the Pre Baby Boom and The Baby Boom generations, will experience rigidity in the face of rapid change. On the other hand, universities that are mostly managed, both lecturers and education staff are dominated by generation X and generation Y, so these universities will be fairly quick to accept the changes that occur. Thus, the presence and composition of the human resource generation in a university greatly determines the progress of the campus, or really becomes an important asset in the development of education in the universities it manages.

Especially if there are universities, many of their lecturers are from generation Y, then no doubt, if there are universities, they will have more respect for the rapid changes. This is because generation Y, in addition to being IT literate, also has the characteristics of being confident, optimistic, expressive, free, and likes challenges, but they are easily bored and lack of loyalty at work, even they have a very high narcissism character. than the previous generation (M Subandowo, 2017).

With the capital of many generation Y in a university, it is easy for the university to carry out digital literacy in carrying out the tridharma tasks of higher education, both in education and teaching tasks, research assignments and community service. As the concept of digital literacy does not only rely on "reading" but also on increasing the ability to analyze and use digital information obtained (Aoun, 2017). The success of universities in responding to all changes, will be the capital in promoting these universities. At least, with so many generation Y lecturers, it will be easier for lecturers to do their academic tasks.

In addition to tasks in education and teaching, it is equally important for lecturers to be required for research assignments. The substance of the research is actually for the sake of solving problems and testing new findings and developing so as to find the state of the art of research (Kuswandi, 2018), as well as a reflection of the capacity and competence of a lecturer in research. And one indicator of a lecturer's productivity can be judged from being productive or not in conducting research. With his expertise in research, it is easy for lecturers to get research grants, both from the government and other private institutions. The more grants obtained from research lecturers, it will be proof that the university has competitiveness. And at the same time, it will become a promotional medium for the university.

On the other hand, universities must have the courage to issue and enforce policies by giving awards to lecturers whose research results are published in scientific journals, both nationally and internationally. In addition, there must be sanctions (punishments) for lecturers who do not publish their research results, or do not even conduct research. At least, the risk of this model policy, will be selected

automatically, qualified lecturers and types of lecturers who usually only dharma in the field of teaching.

As concrete evidence, the results of a study on punishment & reward, organizational climate, and competence on the productivity of the scientific work of lecturers from the Indonesian Lecturer Brotherhood (PDRI) South Sumatra, showed that punishment and reward had a positive effect on lecturer productivity. The results of hypothesis testing using the F test that F count is 26,484 > with F table 3,0663 and a significance level of  $0.00 < 0.05$ , then the results of testing hypothesis-4 that there is a positive and significant effect of punishment & reward, organizational climate and competence on productivity (Aravik et al., 2021).

Apart from lecturers, the main attraction of a university is the many opportunities to get scholarships at the university. Scholarships that are easy to get for now are the Indonesia Smart Card (KIP) College scholarships. This program is a concrete manifestation of the government in order to realize equity and improve the quality of education, as well as provide great hope in efforts to alleviate educational problems in Indonesia (Nikmah et al., 2020). However, not all students can receive the Kartu Indonesia Pintar Kuliah / KIP-K, especially students at private universities, it takes really hard work and effort, so that later the students can study with the Kartu Indonesia Pintar Kuliah / KIP-K scholarship. If after applying to a private university, and it turns out that the student failed to get a scholarship, then the reputation risk will be accepted by the college.

Another thing that is the key to the success of universities being able to survive is if their graduates can be accepted into the world of work after graduating from college. The Independent Campus Policy launched by the Minister of Education and Culture with the issuance of Permendikbud No. 3 of 2020, is an effort to prepare students who are ready to face social, cultural changes, the world of work and rapid technological advances. Link and match not only with the world of industry and the world of work but also with a rapidly changing future, so that later students will truly become strong scholars, relevant to the needs of the times, and ready to become leaders with a high national spirit (Directorate of the Republic of Indonesia). General of Higher Education Ministry of Education and Culture RI, 2020).

The link and match concept has actually been implemented at the Ministry of Education and Culture of the Republic of Indonesia in the Wardiman Djojonegoro era. This concept was actually introduced from the educational experience while in the United States, especially the thoughts of Karl Willenbrock, an education expert at Harvard University. Willenbork's idea that companies should be the "adoptive fathers" of universities. Wardiman then explained that the company does not only provide a place to practice, or set aside some of its profits, but is also involved in the development of educational institutions, especially higher education (Djojonegoro, 1996, 2016; Kuswandi et al., 2020). The link and match policy is an effort to explore all potentials so that they will be in accordance with the future job market, using a demand-minded paradigm (market needs), no longer a supply-minded paradigm. The link and match policy is expected to reduce the number of unemployed college graduates, which from time to time continues to increase in number (Disas, 2018; Kuswandi et al., 2020).



Skills learned in formal education, may not be fully utilized, for those working in positions below one's level of study. Educational mismatches often occur, mismatches between fields of study and work, even the number of education mismatches makes unemployment increase (Disas, 2018). Education mismatch was first mentioned by Malcolm Gladwell in 1870 (Gladwell, 2018). In general, education mismatch refers to the lack of coherence between the level of education available and the jobs offered.

Education mismatch occurs due to three things, namely: the number of workers who have the ability in a field but the jobs that require these skills are fewer, due to asymmetric information from market share, and heterogeneous abilities created by the education system and pattern imposed by the government. a government. Unemployment is generally caused by the number of labor force or job seekers not being proportional to the number of available jobs and being able to absorb them (Kuswandi et al., 2020; Wardani & Fatimah, 2020).

Unemployed college graduates will have an effect on him, especially it will cause anxiety in unemployed individuals after graduating from university. There are several reasons for unemployed graduates, including low soft skills or skills beyond the main capabilities of the graduate concerned. So, it is not because of the low GPA but the low ability of interpersonal communication, the ability to relate to other people and oneself (Isnaini & Lestari, 2015).

According to Erich Fromm, modern humans are considered not to know what they are doing, how they are to spend their life meaningfully directed to work as a way to escape the boredom they cannot endure. Later, however, work has become a moral and religious obligation, as in the attitudes and views of the eighteenth-century middle class. By working, humans show demands for survival, recognition and defense of the status quo (Kambali, 2017; Qomar, 2019; Sutikna, 2008).

## **CONCLUSION**

After conducting an in-depth study, there are at least three keys so that universities can survive by using risk management. First, universities can survive with the productivity of their lecturers, especially in the field of research. Second, the existence of the Kartu Indonesia Pintar Kuliah / KIP-K scholarship program, for example, is a promotional media for the campus. Third, university graduates who work directly become the main attraction for the community to enter the university.

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## **AUTHOR CONTRIBUTION STATEMENT**

The first author is the rector of STKIP PGRI Sumenep.

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