

## **Review of the Ijārah al-A'māl Contract on Risk Management of the Employment Relationship between Guides and Rafting Owners in Central Aceh**

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### **Abstract**

*This study analyzes risk management in the employment relationship between rafting guides and owners in Central Aceh Regency from the perspective of the ijārah al-a'māl contract in Islamic jurisprudence (fiqh mu'amalah). The background stems from a series of rafting accidents in Bengkulu and Central Aceh in 2024, resulting in fatalities due to inadequate risk management, such as extreme fatigue and river collisions. The objectives are to evaluate risk management practices, their alignment with Shariah principles, and propose an ideal model based on ijārah to ensure justice and safety. The method employed is descriptive qualitative with an empirical juridical approach through a case study at sites like the Peusangan and Lukup Badak Rivers. Data were collected via observation, interviews with owners and guides, and documentation. Data analysis involved reduction, presentation, and verification. Findings reveal that employment is formalized through cooperative contracts, trip-based wages (Rp80,000/trip), and protection via BPJS Employment Insurance, aligning with ijārah al-a'māl principles such as clear wages (al-ujrah al-ma'lūmah) and risk sharing. Risk management strategies include preventive (routine training), curative (medical handling), and distributive (shared responsibilities). However, challenges include limited Shariah understanding, suboptimal protection for minor risks, and wage dependency on weather and tourist numbers. In conclusion, practices lean toward Shariah compliance but require strengthened preventive risk management based on maqāṣid al-sharī'ah for justice, life preservation (ḥifẓ al-nafs), and business sustainability. Recommendations include Shariah training and stable wage schemes.*

*Keywords: Risk Management, Whitewater Rafting, Ijārah Al-A'māl, Fiqh Mu'amalah.*

### **Abstrak**

Penelitian ini menganalisis manajemen risiko dalam hubungan kerja antara pemandu dan pemilik usaha arung jeram di Kabupaten Aceh Tengah dari

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perspektif akad *ijārāh al-a'māl* dalam fikih mu'amalah. Latar belakang penelitian didasari oleh serangkaian kecelakaan arung jeram di Bengkulu dan Aceh Tengah pada 2024, yang menewaskan korban akibat kurangnya pengelolaan risiko, seperti kelelahan ekstrem dan benturan sungai. Tujuan penelitian adalah mengevaluasi praktik manajemen risiko, kesesuaiannya dengan prinsip syariah, serta mengusulkan model ideal berbasis *ijārāh* untuk menjamin keadilan dan keselamatan. Metode yang digunakan bersifat deskriptif kualitatif dengan pendekatan yuridis empiris melalui studi kasus di lokasi seperti Sungai Peusangan dan Lukup Badak. Data dikumpul melalui observasi, wawancara dengan pemilik dan pemandu, serta dokumentasi. Analisis data melibatkan reduksi, penyajian, dan verifikasi. Hasil penelitian menunjukkan bahwa hubungan kerja diformalkan melalui kontrak koperasi, upah berbasis trip (Rp80.000/trip), dan perlindungan via BPJS Ketenagakerjaan, yang sesuai prinsip *ijārāh al-a'māl* seperti kejelasan upah (*al-ujrah al-ma'lūmah*) dan pembagian risiko (*risk sharing*). Strategi manajemen risiko mencakup preventif (pelatihan rutin), kuratif (penanganan medis), dan distributif (tanggung jawab bersama). Namun, tantangan meliputi pemahaman syariah yang terbatas, perlindungan risiko kecil yang belum optimal, dan ketergantungan upah pada cuaca serta jumlah wisatawan. Kesimpulan menyatakan bahwa praktik ini mengarah pada kesesuaian syariah, tetapi memerlukan penguatan manajemen risiko preventif berbasis *maqāṣid al-sharī'ah* untuk keadilan, keselamatan jiwa (*ḥifẓ al-nafs*), dan keberlanjutan usaha. Saran mencakup pelatihan syariah dan skema upah stabil.

Kata kunci: *Manajemen Risiko, Arung Jeram, Ijārāh Al-A'māl, Fikih Mu'amalah.*

### A. Introduction

A whitewater rafting accident occurred at a tourist location in Bengkulu Province that resulted in a fatality. The victim was rushed to Kepahiang Regional Hospital for identification. It was discovered that the victim suffered a bruise on the head, allegedly caused by being hit by rocks during the strong river current. Then there was an abrasion on his right hand and a bleeding nose. Until now, the police have been investigating the fatal whitewater rafting incident.<sup>1</sup> A similar incident also occurred in whitewater rafting in Central Aceh. The victim, who was a guide for one of the whitewater rafting trips in Central Aceh, experienced a weak condition after being swept away by the river current, and also due to work fatigue. This incident occurred in 2024. In news circulating on social media, it appears that the victim was successfully rescued by another team of guides, but he looked weak and exhausted after

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<sup>1</sup> Arie, "Arung Jeram Berakhir Maut Dosen Tewas Tenggelam," [bengkululeukpress.com](http://bengkululeukpress.com), 2025.

being pulled from the strong river current, and when taken to the hospital, the victim was declared dead.<sup>2</sup> This incident serves as an important reminder for tourists and water tourism service providers. Whitewater rafting is an extreme sport that requires prime physical condition, strict supervision, and adequate safety equipment. From this incident, it is clear there was a problem with risk management.<sup>3</sup>

Research conducted by Mirna states that risk management is important to be carried out in a company or organization to minimize risks and overcome risks that occur,<sup>4</sup> research conducted by Kania states that risk management is not only related to the coordination of activities, but also involves strategic decision making to ensure that resources such as time, labor, and capital are used optimally,<sup>5</sup> research conducted by Changyoni states that risk management can help business owners to identify risks that may occur in their daily operations, evaluate the impact and likelihood of these risks occurring, and develop strategies to reduce or control these risks,<sup>6</sup> research conducted by Andri Hermawan states that the main objective of operational risk management is to minimize the possibility of negative impacts from internal processes not functioning properly, human error, system failures, and external events,<sup>7</sup> research conducted by Cornelius states that risk management in an effort to provide assurance of the achievement of organizational goals provides principles, frameworks, and effective risk management processes.<sup>8</sup>

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<sup>2</sup> Observasi awal dengan narasumber dan berita “Keber Gayo” pada tanggal 29 september 2025.

<sup>3</sup> Cava Billa Al Husaini, “Pemahaman Resiko Dan Manajemen Resiko,” *Jurnal Nuansa: Publikasi Ilmu Manajemen Dan Ekonomi Syariah* 1, no. 3 (2023): hlm. 318, <https://doi.org/10.61132/nuansa.v1i3> September.272.

<sup>4</sup> Mirna Lusiani and Tasya Amara, “Analisis Penerapan Manajemen Risiko Pada Kontrak Penyediaan Jasa Pengangkutan Oil Country Tubular Goods Menggunakan Metode House of Risk (HOR),” *Jurnal PASTI (Penelitian Dan Aplikasi Sistem Dan Teknik Industri)* 17, no. 2 (2023): hlm. 234, <https://doi.org/10.22441/pasti.2023.v17i2.009>.

<sup>5</sup> Kania Fitri Alyaa Nugraha and Mudji Kuswinarno, “Analisis Manajemen Risiko Pada PT Pos Indonesia : Tinjauan Kualitatif Berbasis Studi Literatur,” *Jurnal Riset Dan Inovasi Manajemen* 2, no. 4 (2024): hlm. 150, <https://doi.org/10.59581/jrim-widyakarya.v2i4.4312>.

<sup>6</sup> Changyoni Putri Suci et al., “Pengaruh Penerapan Manajemen Risiko Pada UMKM D’Sate,” *3rd Mdp Student Conference (MSC) 2024*, 2024, hlm. 419.

<sup>7</sup> Andri Hermawan et al., “Analisis Manajemen Resiko Asuransi Pratama Dan Retireplan(Bancassurance) Perusahaan Aia Financial Pada Bank Bca (Studi Kasus Bank Bca Kcp Kas Rungkut Madya Surabaya),” *Kampus Akademik* 3, no. 1 (2025): hlm. 551, [https://doi.org/10.1007/978-1-59745-159-8\\_5](https://doi.org/10.1007/978-1-59745-159-8_5).

<sup>8</sup> Cornelius Hary Pamungkas and Aries Heru Prasetyo, “Rancangan Manajemen Risiko Pada Perusahaan Startup PT. Haruka Evolusi Digital Utama,” *Journal of Emerging Business Management and Entrepreneurship Studies* 2, no. 1 (2022): hlm. 59, <https://doi.org/10.34149/jebmes.v2i1.65>.

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Aceh, in particular, is one of the favorite locations for whitewater rafting activities in the Central Aceh Regency. This region has geographical characteristics that support whitewater rafting activities, including rivers in Central Aceh Regency such as the Peusangan River and Lukup Badak. When examined in the context of Islamic law, cooperation in risk management can be analyzed through the concept of the ijara contract, namely, a rental or service contract between two parties.<sup>9</sup> The ijârah contract is included in the fiqh muamalah (Islamic jurisprudence), which regulates social and economic relations between individuals in community life. In the ijara contract, a worker (ajir) provides his services to an employer (musta'jir) for a mutually agreed remuneration, commensurate with the extent of the worker's responsibilities.<sup>10</sup> Of the several types of ijârah, this study focuses more on the type of ijârah al-a'mal. ijârah al-a'mal is a rental contract for work or services, in which one person rents services from another in exchange for compensation.<sup>11</sup>

Therefore, in this study, the researcher aims to examine how rafting business actors in Central Aceh Regency manage risk in the working relationship between guides and rafting owners, and how the ijârah al-a'mal contract perspective influences risk management in this relationship. Until later, it is hoped that this research can assess the extent to which the practice is in accordance with the principles of the ijârah contract in muamalah fiqh and can also find an ideal risk management model that is in accordance with sharia guidance that not only guarantees justice for all parties but also strengthens the foundation of Islamic economics in the tourism sector.

### B. Research Methods

This type of research is field research conducted in Central Aceh Regency, using a qualitative approach. Primary data sources were obtained directly from guides and rafting owners in Central Aceh Regency. Secondary data sources are from documentation, books, and journal articles related to this article. The data collection techniques are through direct observation at the rafting location, interviews, which are conversations with informants from

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<sup>9</sup> Moh Said, Muhammad Tawwaf, and Syafiah, "Konsep Al-Ijarah Pada Sistem Sewa Menyewa Studi Pada Rumah Kos Di Kota Pekanbaru-Riau," *Nusantara; Journal for Southeast Asian Islamic Studies* 16, no. 1 (2020): hlm. 47, <https://doi.org/10.24014/nusantara.v16i1.10652>.

<sup>10</sup> Umi Hani, *Fiqh Muamalah, UNiversitas Islam Negeri Kalimantan Muhammad Arsyad Al Banjary* (Banjarmasin: UNiversitas Islam Negeri Kalimantan Muhammad Arsyad Al Banjary, 2021). hlm. 65

<sup>11</sup> Erfan Habibi Musyaffa Rafiqie1, "Konsep Ijarah Ala Al-'Amal Dalam Penetapan Ujrah Buruh Tani Cabai Perspektif Hukum Ekonomi Syariah," *Aghnina : Jurnal of Islamic Economic Law* 1, no. 1 (2024): hlm. 20.

the owner, rafting guide, and documentation, which is a picture or video in the field as analysis material, and to show the research process carried out and as evidence that the researcher carried out the research process.<sup>12</sup> Furthermore, it was analyzed using qualitative descriptive techniques.

### **C. Discussion and Research Results**

#### **Concept of Ijārah al-A'māl Agreement**

The ijārah contract must fulfill several pillars and requirements to be valid according to Islamic law, such as the existence of contracting parties (aqid), the object of the contract (service), compensation (ujrah), the shigat of the contract, and the benefits between the two parties. Furthermore, this contract must also uphold the principles of justice, transparency, and mutual benefit.<sup>13</sup> The object of the ijārah al-a'mal contract is a person's services or labor. In this case, the rafting guide provides his services by offering expertise in guiding rafting participants, ensuring safety, providing instructions, and assisting with the overall rafting activity. The owner also creates risk management to anticipate potential incidents in the field.<sup>14</sup>

Interviews with the owner/person in charge and two rafting guides in the Bies District provide a comprehensive overview of the work system, relationship patterns, and risk management implementation. In general, the relationship between the owner and guides is based on a complementary partnership. The owner stated that rafting operations would be impossible without guides and that the guides would not be able to operate without the company's support and the facilities provided. This reflects the shared philosophy of "we can succeed because we are together," which emphasizes the importance of togetherness in maintaining business continuity.

Regarding employment agreements, both the owner and the guide confirmed the existence of a formal contract. The owner explained that a written employment contract had been drawn up between the cooperative and the guide, while the guide stated that they received a Decree (SK) as proof of membership in the cooperative. This is important from the perspective of the Ijārah al-A'māl contract, as it is a valid requirement for the agreement and confirms the rights and obligations of both parties. Having an employment

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<sup>12</sup> Ardiansyah, Risnita, and M. Syahran Jailani, "Teknik Pengumpulan Data Dan Instrumen Penelitian Ilmiah Pendidikan Pada Pendekatan Kualitatif Dan Kuantitatif," *Jurnal IHSAN : Jurnal Pendidikan Islam* 1, no. 2 (2023): 1–9, <https://doi.org/10.61104/ihsan.v1i2.57>.

<sup>13</sup> *Ibid.*, Hani, *Fiqih Muamalah*. hlm. 69.

<sup>14</sup> Julian Dwi Saptadi, Machfudz Eko Arianto, and Althof Nafis Habibi, "Manajemen Risiko K3 Di Wisata Gua Pindul, Gunungkidul, Daerah Istimewa Yogyakarta," *Jurnal Formil (Forum Ilmiah) Kesmas Respati* 6, no. 2 (2021): hlm. 154, <https://doi.org/10.35842/formil.v6i2.358>.

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contract through the cooperative institution also serves as a risk management strategy to minimize potential disputes.

Regarding his understanding of the Ijarah al-A'māl contract, the owner admitted that he had not yet fully grasped the concept, as contract management was primarily handled by the cooperative's finance and treasurer departments. However, the facilitator understood that their working relationship was based on an ijarah model, where they received monthly pay slips detailing BPJS (Social Security) contributions as a form of employment protection. Although theoretical understanding was still limited, the current practice was in accordance with Sharia principles due to the clarity of wages and protection against work risks.

The wage payment system also demonstrates the implementation of the ijarah principle. The owner explained that wages are paid based on the number of trips and are paid monthly. The first guide added that since 2025, the payment system has changed from daily to trip-based, with a nominal amount of IDR 80,000 per trip, and that documentation is required. Another guide stated that the wages received are fair and balanced with the risks faced, thus fostering gratitude and job satisfaction. The clarity of the payment amount and mechanism demonstrates the fulfillment of the principle of al-ujrah al-ma'lumah (wages must be clear) in the ijarah contract.<sup>15</sup>

### Risk Management Concept

Risk is a form of uncertainty about a future situation, in which decisions are made based on various considerations at that time.<sup>16</sup> According to Putu, risk is the uncertainty about future events.<sup>17</sup> On the other hand, there are three forms of risk: first, as a situation that leads to a series of specific outcomes that can be achieved with a probability known to the decision maker; second, as changes in profits, sales, or other financial variables; and third, as the possibility of financial problems that affect financial performance, such as economic risk, uncertainty, and other issues. Therefore, to establish a strong cooperative relationship and achieve success, risk management is necessary.<sup>18</sup>

Regarding occupational risks, both owners and guides are aware that working as a rafting guide can range from minor injuries to serious accidents. Minor injuries include abrasions, scratches, bruises on the hands, feet,

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<sup>15</sup> Hani, *Fiqih Muamalah*, hlm. 68.

<sup>16</sup> Badan pengembangan dan Pengembangan Bahasa, "KBBI VI Daring," Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi Republik Indonesia, 2024, <https://kbbi.kemdikbud.go.id/entri/Implementasi>.

<sup>17</sup> Putu Sugih Arta, *Manajemen Risiko Tinjauan Teori Dan Praktis* (Bandung: Widina Bhakti Persada Bandung, 2021). hlm. 2.

<sup>18</sup> Isra Misra, *Manajemen Risiko Pendekatan Bisnis Ekonomi Syariah* (Yogyakarta: K-Media, 2020). hlm. 9.

stomach, and other areas. In contrast, greater risks include broken bones, bleeding, internal injuries due to impacts, falls, excessive fatigue, and unexpected events such as fallen trees and rocks in the water. However, the guides state that minor physical injuries are normal and are usually handled directly by the medical team. However, if a more serious accident occurs, the cooperative/company will be responsible. Furthermore, the risks for guides during the rafting process include misunderstandings between visitors and the guides.

The next risk is that equipment damaged during field activities is a shared responsibility, not solely the guide's. This risk-sharing aligns with the concept of risk-sharing in sharia, which holds that no single party should bear the burden.<sup>19</sup> Finally, there is the risk of weather, specifically rainfall, which can make operations difficult. This can lead to powerful river currents that make rafting impossible, but it also impacts the rafting guides' income.

### **Harmonization of Risk Management and Sharia Principles in the Working Relationship of White Water Rafting Businesses**

According to Irham Fahmi, risk management is a discipline that outlines how an organization implements steps to map existing problems using a comprehensive, systematic approach.<sup>20</sup> Good risk management allows businesses to protect and add value to the company, in this case, meaning managing operational risks to maintain business continuity. This can be done through efficient resource use, protecting assets, ensuring employee safety, etc. Meanwhile, adding value means managing risks that can enhance the company's reputation, increase customer satisfaction, and maximize returns on investment, among other benefits.<sup>21</sup>

Risk management in the relationship between rafting owners and guides in the Bies District is guided by the principles of togetherness and collective protection. Interviews revealed that both parties recognize occupational risks, including accidents, physical injuries, and equipment damage. The risk management strategies implemented include preventive, curative, and distributive efforts.

1. Preventive measures include providing regular physical training, implementing a rotating shift system, and providing official

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<sup>19</sup> Leira Narulita and Fauzatul Laily Nisa, "Analisis Pembagian Risiko Dan Distribusi Keuntungan Dalam Kontrak Musyarakah," *Jurnal Rumpun Manajemen Dan Ekonomi* 1, no. 3 (2024): hlm. 182.

<sup>20</sup> Irham Fahmi, *Manajemen Risiko Teori, Kasus Dan Solusi* (Bandung: Alfabeta, 2013). hlm. 16.

<sup>21</sup> Opan Arifudin, Udin Wahrudin, and Fenny Damayanti Rusmana, *Manajemen Risiko* (Bandung: Widina Bhakti Persada Bandung, 2020). hlm. 9.

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certification for guides to improve skills and reduce the potential for accidents.

2. Curative measures include the provision of BPJS Ketenagakerjaan (Employment Social Security) insurance, which can be claimed in the event of a work-related accident, and direct medical treatment for guides who suffer minor injuries.
3. Distributive measures are evident in the division of risk responsibility between the owner and guides, where equipment damage, safety measures, and cleaning of the rafting route are not solely the responsibility of the guides, but also of the cooperative as an institution.

This model aligns with the principles of the Ijarah al-A'mal contract, emphasizing fairness so that the risk is not borne entirely by one party. Therefore, the implementation of risk management in this rafting business reflects Sharia values through worker protection, clear division of responsibilities, and efforts to jointly maintain safety and business continuity.<sup>22</sup>

Occupational safety protection is also a priority. The owner explained that his company provides BPJS Ketenagakerjaan (Employment Social Security) insurance that can be claimed in the event of an accident. Meanwhile, the guides emphasized that they regularly undergo monthly physical training and obtain official guide certification. This is a form of preventative risk management that not only protects financially but also improves skills to minimize accidents in the field. From the perspective of maqāsid al-sharī'ah, this step aligns with the principle of hifz al-nafs (protection of life), which must be maintained in every form of employment contract.<sup>23</sup>

Furthermore, the involvement of guides in the work system is regulated through a rotating shift system. With approximately 20 field workers, the schedule is divided into shifts from Monday to Sunday. This system not only maintains a balanced workload but also serves as operational risk management to prevent excessive fatigue that could lead to accidents. This cooperative-based work system emphasizes worker involvement in business management, preventing unilateral domination by the owner.

Regarding compliance with Sharia principles, the owner emphasized that, from the rafting business's inception to the present, all practices have remained Sharia-compliant and have not deviated from conventional systems.

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<sup>22</sup> Jaih Mubarak and Hasanudin, *Fikih Mu'amalah Maliyyah: Akad Ijarah Dan Ju'alah*, III (Bandung: Simbiosis Rekatama Media, 2019). hlm. 16.

<sup>23</sup> Muhammad Deni Putra et al., "Analisis Maqoshid Syariah Terhadap Penerapan Akad Muzaraoah Dan Ijarah Pada Petani Cabe Nagarra Taeh Baruah," *Iltizam Journal of Shariah Economic Research* 7, no. 2 (2023): hlm. 156.

This aligns with the guides' perceptions that the cooperative system provides fairness in wage distribution, safety assurance, and operational involvement. Thus, this cooperative practice reflects the values of *ijarah*, which emphasizes fairness, clarity, and mutual benefit.

Finally, regarding the ideal form of cooperation, both the owner and the guide agreed that the employment relationship should not be viewed simply as an employer-employee relationship, but rather as a collective relationship with shared interests. The owner emphasized that all employees are part of the cooperative and are also business owners, while the guide considered the current system fair because their rights are respected. This reinforces the philosophy of "cooperation through common causes," where success and failure are shared. This view aligns closely with the principle of *ijarah al-a'māl* from a sharia perspective, as it places both parties on an equal, fair, and mutually protective footing.

### **Challenges of Implementing Risk Management in *Ijarah al-A'māl* Contracts in Whitewater Rafting Businesses**

The risk management challenges faced in the business sector require the development of appropriate, responsive strategies and mitigation measures, which are more critical than protecting assets and ensuring business continuity.<sup>24</sup> Similarly, although the implementation of risk management in the rafting business in the Bies District has demonstrated compliance with the principles of *Ijarah al-A'māl*, several challenges and shortcomings remain.

First, the understanding of the *ijarah* contract concept among both the owner and some of the guides remains limited. This is evident in the owner's response, which stated that the finance department primarily provides a deeper understanding of the contract. At the same time, field personnel lack a grasp of the Sharia basis of the working relationship. This lack of understanding can create a gap between field practice and the principles of Islamic jurisprudence (*fiqh muamalah*), which should serve as a reference.

Second, regarding labor protection, despite the availability of BPJS Employment Insurance, risk management is not yet fully comprehensive. Minor risks, such as minor injuries, are often considered normal without a precise compensation mechanism. This has the potential to cause dissatisfaction or reduce guides' sense of security, even though, from a leasing perspective, worker safety and comfort are rights employers must guarantee.

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<sup>24</sup> Era Rahmadani Damanik and Arsyadona, "Tantangan Dan Peluang Dalam Manajemen Resiko Di Sektor Finansial," *Jurnal Ilmiah Ekonomi Dan Manajemen* 3, no. 1 (2025): hlm. 518, <https://doi.org/10.61722/jiem.v3i1.3747>.

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Third, weather is a serious challenge, significantly impacting rafting revenues and, indirectly, guides' wages. For example, if it rains, river water levels will surge, making rafting operations impossible.

Fourth, the per-trip wage system, while considered fair by some guides, still leaves vulnerabilities. For example, when the number of tourists decreases, wages automatically fall, while the job risks remain high. This may conflict with the principle of fairness in *ijarah*, which requires guaranteed wages under the initial agreement, regardless of fluctuations in customer numbers.

Thus, the main challenges in implementing risk management based on the *Ijarah al-A'mal* contract in this rafting business are limited understanding of sharia, incomplete employment protection, a vulnerable wage system, and a tendency toward reactive risk management. These shortcomings need to be addressed so that collaborative practices are truly in accordance with Sharia principles and can reasonably protect the rights and obligations of both parties. Therefore, a comprehensive policy and procedure for managing, monitoring, and controlling the company's risks is crucial.<sup>25</sup>

### **D. Conclusion**

Based on the research results, the implementation of risk management in the cooperative relationship between owners and rafting guides in Bies District has generally reflected the principles of the *Ijarah al-A'māl* contract, which is characterized by the existence of an employment contract through a cooperative membership decree, a clear wage system based on the number of trips, and labor protection through BPJS employment and routine training, so that the principles of justice and risk sharing are relatively maintained because work accidents are not entirely borne by the guides, but are covered collectively by the cooperative. However, several challenges remain, including limited understanding of the *ijarah* contract among field workers, inadequate protection against small risks, a wage system highly dependent on the number of tourists, and a risk management approach that is reactive rather than preventive. This condition indicates that although cooperative practices have led to Sharia compliance, it is still necessary to strengthen risk management grounded in the principles of *maqāṣid sharia* to realize worker safety, justice, and welfare more effectively and sustainably.

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<sup>25</sup> Hengki Jayeng Pambudi and Yano Andriyanto, "Strategi Manajemen Risiko Dalam Meningkatkan Return Perusahaan Start-Up Di Era Ekonomi Digital," *JOURNAL SYNTAX IDEA* 6, no. 3 (2024): hlm. 10.

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