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Risk culture "exists" in 95% of the business units we examined i.e. staff within the business unit have a common perception of risk culture, whether favourable or unfavourable. Within each of the banks, there is variance in risk culture scores between business units, even within the same business line.

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analysis of risk culture. This work provides a practical framework for addressing the challenges of culture risk and fills a material gap in an otherwise well-researched and documented professional discipline. Look at models and standards in the risk manager’s library and you will find many references to the importance

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Abstract Enterprise risk management (ERM) has emerged as a new paradigm for managing the portfolio of risks that face organizations, and policy makers continue to focus on mechanisms to improve corporate governance and risk management. Despite these developments, there is little research on factors associated with the implementation of ERM.

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