

The Seven Strategic Imperative Of Enterprise Risk Management (ERM) Implementation In Financial Institutions

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Abstract

Enterprise Risk Management (ERM) has emerged as a pillar for financial organizations seeking resilience, sustainability, and competitive advantage in today's financial world. Through an academic lens, this study investigates the multifarious potential of ERM implementation in financial institutions, relying on ideas from other studies and research. ERM goes beyond risk mitigation to become a strategic enabler of risk detection, decision-making processes, regulatory compliance, stakeholder confidence, financial performance, and innovation. Among the complexities of today's financial ecosystems and developing regulatory frameworks, ERM is a critical tool for financial institutions, guiding them toward a future of adaptation, stability, and visionary growth. This study highlighted the seven strategic imperatives of ERM implementation in financial institutions. This study emphasizes that risk in financial institution is not only a concern, but also an opportunity for strategic thinking.

Keyword: Enterprise Risk Management (ERM)

Introduction

The global financial crisis of 2008 underscored the paramount importance of vigilant risk management for the preservation and growth of organizational value. In response to the crisis, a new paradigm known as "Enterprise Risk Management" (ERM) emerged as an internal control system, fundamentally distinct from traditional risk management practices.

The economic turmoil of 2008-2009 provided a unique window to evaluate the effectiveness of ERM implementation. Previous research has demonstrated a significant correlation between effective risk management and ERM. The efficacy of risk management hinges on its integration into the governance processes of organizations, including decision-making.

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