



# **Risk Culture: A Practical Guide to Building and Strengthening the Fabric of Risk Management**

*Erik Banks*

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# Risk Culture: A Practical Guide to Building and Strengthening the Fabric of Risk Management

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Risk, or the uncertainty regarding a future event or outcome, characterizes much of what banks, industrial corporations, and governmental agencies must deal with on a daily basis. Indeed, failure to recognize, quantify and manage risk can lead to sometimes significant problems. The very fact that risk exists and has the possibility of creating negative results necessarily means that it has to be actively managed. And, while the quantitative models and governance frameworks used to manage risks are by now well established, the behavioral aspects, centered on the concept of risk culture, are often unclear and underdeveloped. Risk culture, which can be defined as an internal sensibility that reflects knowledge of, and respect for, risk, represents a new frontier in the evolving field of risk management. Risk Culture is a practical volume devoted to the qualitative aspects of risk management, including those that should be firmly embedded in the corporate culture. Through descriptions, examples and case studies, the book analyzes weak and strong cultures and proposes a series of structural and behavioral actions that can lead to the strengthening of a company's culture.



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