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The prominence of the role of The Board of Directors on the significance of Risk Management Strategy

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A B S T R A C T

In the wake of the Enron company collapse and others such as JP Morgan struggling to maintain their financial status after massive losses during the global financial crisis, it revealed more about the need to increase the roles played by "The Board" in risk management. There is a need for a risk management committee to be established who can work together to manage potential risks in a company. The study has investigated various literature researches conducted, which reveals that "The Board" roles should be increased. The study was mainly motivated by the poor performance of different corporations; however, it settled on two significant cases of Enron, which ended up collapsing, and JP Morgan, which lost billions of dollars because their "The Board" roles were not properly defined. At the same time, Woolworth failed because of lack of poor management of the company's operations. The study has used the qualitative framework to explain the relationship between the firm's ability to manage risks and the increased roles of "The Board". The study results found that corporate governance is essential as the roles of "The Board" are increased. This is necessary to determine how "The Board" would perform their functions to improve the company's performance. Two hypotheses were developed in this research, and they all turned out to be true and applicable by the study results.

1. INTRODUCTION

The subject of the analysis is increasing the role played by "The Board" in defining the risk management strategy [1]. The problem is that risk management has often been considered as a compliance issue that is solvable through drawing rules and ensuring that the employees follow them [2][3]. The rules established might seem sensible and minimize the risks that could have caused severe damage to the company. Nonetheless, having a rules-based type of risk management is not possible to diminish the impacts or the likelihood of a possible disaster [4][5]. Risks can be categorized into preventable risks that arise within the organization and, in most cases, are controllable or manageable. There are also strategy risks that occur due to fundamental decisions that the directors have to take concern because of the organization's objectives. There are also external risks that arise from outside factors [6]-[8]. Therefore, since it is evident that risks are bound up in an organization from all aspects, proper risk management involving "The Board" becomes an essential element for governing the business.

1.1. Problem Justification

In the past decades, "The Board" was rarely considered on the management issues, especially when it comes to risk management. "The Board" relied on the management to oversee the management of all the risks in the company. However, things took a different turn during and after the 2008 financial crisis [9]. As a result of the harsh economic times, “The Board” members found themselves in a hard situation as they had to face complex legal issues and businesses failing. This became a great wake-up call for all “The Board” of directors to delve deeper into the risk management practices in an organization. It is for this reason that today, “The Board” members are involved in risk management. They have to factor in the risk, which is considered an integral part of the strategy in an organization [10]-[13]. The emerging trends in the market are triggering “The Board”s to be more involved in risk management. The economic trends have also prompted “The Board” to think forward on the best possible ways to oversee its financial risks to manage or minimize their impacts [14][15]. “The Board” members and “The Board” members are aware that taking risks has its advantages, such as realizing growth. Risks also become more when managing complex business transactions, but they can add value to the company with the right kind of management.

2. LITERATURE REVIEW

Risk management is at the core of the competency strategy for any company. [16]-[21] identified that the best way to recognize successful financial firms and those capable of surviving over in the long run from those that are not successful is by evaluating their ability to manage their risks effectively [22]. The role of risk management is entitled to the managers, which also comprise “The Board”, the Chief Executive Officer, and the individual line managers. The crash of the tech stocks during the late 1990s created major corporate scandals, which made many managers begin to examine organizations' perspectives in terms of risk management and proper corporate governance [23]-[27].

2.1. Case Study 1: Enron

Enron, one of the best energy companies in the US, got involved with the biggest frauds of its accounting in history. [2][28]-[33] identified that the fall of Enron was contributed by a weak corporate governance structure which nurtured conflicts of serious magnitude which became challenging to resolve. Enron ended up filing for bankruptcy on the December 2, 2002, which marked their new revolutionary change in terms of the corporate governance worldwide [34]-[39]. As a result, the company has been used as an example in the creation of the law reforms with the goal of preventing similar future events from taking place such as the collapse of the future corporate collapses as a result of the poor governance [40]-[45]. The company had “The Board” of directors, but they had failed to monitor the company's activities effectively. They also knowingly made the company take part in high-risk minus practices conducting a proper assessment of the risks [46]. “The Board” was responsible for overseeing key business and transactions but they did this in inadequate way [47][48]. The management was also greedy and mainly focused on their self-interest, which ended up causing great harm to the corporation [49]-[51]. This was based on the fact that Enron’s managers decided to secure a large sum of money for compensation purposes yet the Corporation was already running into financial difficulties. According to [3][52], “The Board” of director’s role in a company should be meant to oversee the corporate management with the goal of offering protection to the shareholders’ interests [53]-[58]. However, in this case, this did not happen because the whistleblowers were also not encouraged to make their way forward showing that the corporate culture had lacked great integrity mainly to a surprising degree as a result of the roles of senior executive’s role in the nurturing in the wrongdoings [59][60]. The partnerships in the company ended up concealing the debts and also the company’s liabilities which could have made a significant effect on Enron’s profit reports [61][62]. It is an indication that Enron’s “The Board” had failed to analyze or appreciate the level of risks that the company had taken. [3][63][64] argued that due to the great catastrophes that faced many companies such as Enron during the financial crisis, the risk governance framework ended up being underlined in the 2009 Committees report [65]-[68]. “The Board” practices were examined because they can influence the risk-taking aspect of organizations.

2.2. Case Study 2: JP Morgan Chase

Another company that proved that the increased role of “The Board” members was necessary for a risk management plan is JP Morgan Chase [69]. The company was the largest in the US with a total of $2.4 trillion assets while it was active in different financial services businesses like the consumer banking and issuance of stocks or the bonds

[4][70]. The company experienced a $6 billion loss in trading because the portfolio had changed the investment strategy from the usual distressed corporate debt [5][71]-[76]. The management decided to incorporate the derivatives with higher risky bets, which led to the loss. The loans that the company was selling were bad because the majority were subprime, which is an indication that it was meant for people with weak credit [77]. The worst thing is that the company managers were aware about making investment in a lower-quality credit risks but did nothing to make appropriate changes. However, the company was not aware about the bad lending standards but the problem is that the management decided to overlook the red flags showing that they will not have the chance to effectively manage or handle the mortgages [78]-[84]. As a result, companies such as Freddie Mac and Fannie Mae which were private investors with JP Morgan ended up losing money because those who had borrowed from the bank could not pay back their mortgages [5][85][86]. Many could blame the financial crisis in the country for the failure of the ability of the lenders to pay back their mortgages but also the lack of extended roles of "The Board" was also a problem or a gap that should have been bridged to prevent such kind of losses [87]-[90]. This is because there was no securitization that was done when the substantial number of the company's mortgage loans was being given [91]. There were also regulatory failures which is a problem that could have been resolved if the roles of "The Board" in the company were extended. For instance, part of the roles that "The Board" would have played could have been to come up with appropriate policies on loaning [92]-[96]. The risks could have been spread through the regulations meaning that the loss experienced by JP Morgan could have been lessened.

In this case of JP Morgan, "The Board" also did not do anything to stop the risk of loss. It is an indication of how poor corporate governance can limit the ability it is controlling its performance [97]-[99]. The company had failed to delegate the risks, and this is the reason it experienced much loss. [6][100] identified that the investors decided that "The Board" activities must be properly disclosed and made transparent to the public in recent years. This is because regardless of their involvement in managing risks, many companies have experienced significant losses, affecting their performance and ruined their reputation [101]-[106]. The risk oversight must be discussed by both the investors and "The Board", which is a new strategy established to ensure that any possible risk in the company that might contribute to great losses is eliminated.

2.3. Case Study 3: Woolworths

Another company that ended up bankrupt as result of poor corporate governance is Woolworths [109]. The main problem was the poor financial management in the company while the love for stealing of the pick 'n' mix also contributed to its downfall [110]-[114]. The company decided to come up with an ERP project with the goal of offering full support to the company's business objectives [7][115]. The goal of the project was meant to enable individual store managers to have full control over the human resource tasks [116]-[119]. The plan was that once they were in control, the system would end up establishing a workforce which would also enable them to manage their careers in Woolworth as the company's leaders [120]-[126]. However, it was evident that these were insufficient goals because the company needed to only define project goals which could tie them only to their overarching business objectives [127]-[132]. Also, the negative attitude of the leaders towards technology was not good because it was the best way to manage the company's issues, especially their finances and also control their stock [133]. Another problem that is related to poor governance is the low executive buy-in and company's involvement. It was evident that the company had been struggling towards engaging executives which contributed to their loss of focus leading to their failure [134]-[139]. A project as big as the ERP required "The Board" of directors at Woolworth to conduct extensive roles to properly manage it and obtain the needed success but this did not happen leading to their fall [140]-[144].

The case of Enron, Woolworth, and JP Morgan Chase proved the importance of having an independent, professional, and qualified "The Board" that is effective in corporate governance. This is because at Enron, the roles of "The Board" were not defined and were not diverse, and they did not have the best interests of the company at hand since many were comprised of politicians and insiders [111][145]-[150]. It is an indication that "The Board" characteristics can affect the performance in an organization [7][151]. The belief is that "The Board" of Directors has a great competency level. When they are involved in the decision-making process of containing the risks in the organization, they can exploit opportunities while minimizing the associated risks. Furthermore, risk management has evolved from pre and post internal control [8][152][153][154]. For this reason, there is a need for the risk management to be organically integrated to include "The Board", who can aid in coming up with the best tactics to control the risks faced by the company [155]. Tactical strategy is necessary, minus which the role played by "The Board" may not be fully recognized because there will be gaps like in the case of Enron that would lead or contribute to business failure [156]-[160]. With their highly competitive level, "The Board" would come up with the right tactical strategy for defining the risk management.

At the same time, "The Board"s are expected to lead by example by setting the appropriate tone for risk management [161]. This requires that they pay attention to details, especially everything that is happening in the organization, because this is the only way that they can stand a chance to recognize the ethical health of the company [162]-[166]. Through proper monitoring of the organization, "The Board" can set a good standard deviation if they realize any unethical behaviors and stop it before it negatively affects the company. Or suppose the risks were not managed in time [167]-[169]. In that case, "The Board" can develop a better plan for responding to the company's issues, making it possible to address the situation effectively, which is essential in minimizing the potential damages.

2.4. Hypothesis

- The increasing role of "The Board" in defining risk management strategy is essential in overseeing management plans, building a stronger risk culture, and establishing a robust risk appetite framework.
- Risk should be everyone's business in the organization hence should be ingrained in the daily business.

The foundation for this hypothesis is based on the fact that the increasing role of "The Board" in risk management is meant for them to set the right tone and expectation, which would be necessary for elevating the risk as to the main priority. It also initiates while enhancing the communication, which constitutes the intelligent risk management process. The main goal is for "The Board" to provide enough assistance to the management to ensure a cohesive process in place for addressing and identifying the possible risks that the company is likely to face [170].

Risks form part of every business, and it is part of the primary organizational strategy. Therefore, risk management has become an essential component of corporate governance in firms. This is because the failure to recognize or properly manage risks can have a devastating effect on companies, the customers, the taxpayers, and the entire stakeholders. Good risk management becomes a significant opportunity for the company to create value. Companies with good risk management can offer protection of their investments while assisting their firms in identifying the right opportunities that create value. With the many risks that companies face, many believe that the risk oversight process requires that "The Board" members [171]. It is an indication that "The Board" members need to work closely with the management to reach a consensus understanding regarding the corporate strategy in dealing with the risks. "The Board" will be involved in establishing the risk response strategies and coming up with the right implementation strategies that would ensure an effective risk management process. The companies should formally define and assign the specific responsibilities of "The Board" in the handling of risks. It is the best way of strengthening "The Board"'s oversight by establishing accountability and providing the right direction through which they can get involved in risk management. In some companies, "The Board"s are using three main approaches of management of risks: delegation of duties among "The Board" committees, making the whole "The Board" take responsibility for the risk oversight. In other cases, "The Board" is only responsible for the additional delegation of roles and specific responsibilities. The increasing role of "The Board" in defining risk management strategy is essential because it is the best way to oversee the plans of management of risks, build a stronger risk culture, and establish a robust risk appetite framework analyzed below.

3. RESEARCH METHODOLOGY

The research methodology adopted is predominantly quantitative, aiming to find the effect of "The Board"'s involvement in defining risk management strategy. To this end, an extensive literature review is conducted to find out the views of different authors regarding increasing the role of "The Board" in the risk management strategy in an organization. Additionally, a survey compromising of 20 questions was completed targeting respondents that hold positions of influence within reputable organizations.

3.1 Target Population

The population in this study comprises companies (Enron, Woolworth, and JP Morgan) that incorporated "The Board" to be involved in the formation of risk management strategy in the past. The research investigates the turnout of "The Board"'s performance and whether they succeeded in risk management, which is essential in proving the hypothesis that "The Board"'s increased role is necessary.

3.2. The Sampling Size and Procedure

The study has focused on two companies as the target population: Enron Corporation and JP Morgan. Purposive sampling was used to select the companies, which in this case were those that had been negatively affected because of poor corporate governance, which called for the need to increase the role of "The Board" in risk management.

3.3. Data Collection

The data was collected through a careful review of different articles that have been written or evaluated on corporate governance and the involvement of "The Board" in risk management. Different online journals and books that were available were used to collect data. As a result of Covid-19, the data collection method and the population for this study were limited.
The following are key questions highlighted from the survey in Appendix-1, which was conducted on executives asking them about roles they would play and their level of risk involvement.

3.4. Survey Key Questions

Overall, how satisfied are you with the company's mode of risk management?

a. Very Satisfied
b. Less Satisfied
c. Disappointed

Would you like your roles as executives to be increased in terms of risk management?

a. Yes
b. No

What kind of roles are you currently playing in the organization?
Part of the roles that the executive play in the organization include formulation of policies, planning process, and guiding the right course of action to be taken by the staff. At the same time, the executives oversee the vision in the organization.
How often do you get involved in risk management analysis in the organization?

a. Regularly
b. Less often
c. Never

What would you recommend to the management when it comes to risk management process?
The main recommendations that can be made are that they need to properly evaluate "The Board"'s risk oversight because this would determine the kind of responsibilities that they would play in the organization. The other recommendation is that there is a need for them to align the management strategies for risk with the strategies for mitigation.
These were the key questions asked, however, there is a limitation in terms of determining if the executives agree that there is a need for increasing the role of "The Board" in defining the organizational risk management strategy. Therefore, Appendix 1 is an extensive survey.

4. DATA ANALYSIS

The research mainly focused on finding the descriptive statistics as outlined by different authors. The articles that had been identified were carefully analyzed to identify the right data and information necessary to support this study's hypothesis. The key points were noted down before the data findings were presented through writing and, in other cases, through charts.
A survey was conducted to evaluate the level of executive involvement in risk management and acquire their opinion on what strategies can be best used. The survey results showed many of the executives believe that there is a need for change to be conducted in risk management. They also

support the idea that “The Board” role should be increased as part of the risk management strategy. The executive’s primary roles in the company have been to define the overall process of operation and come up with the principles of how the business should be operated. However, they recommend that the management work closely with “The Board” to ensure that risk is appropriately managed.

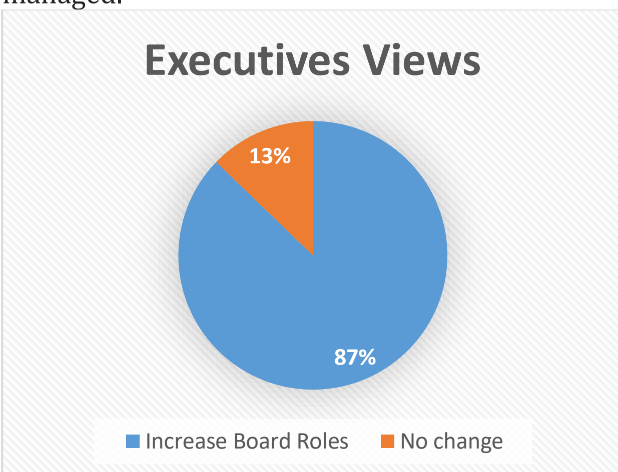

Figure 1: Executives Views

The chart above has summarized that the executives are greatly supporting the need for the role of “The Board” to be increased in the institution for them to aid more in risk management strategy. Based on their expertise, “The Board” can enhance the way the business manages risks. On the other hand, only a small margin of the executives believed that the management is effective enough to handle the risk management process.

5. RESULTS

5.1. Univariate Correlations

Table 1: Comparison of the means of performance of companies with RMC and those without

	RMC	N	Mean	Mean Difference
ROA	1 0	1384 946	0.069- 3 0.050	0.019
Naïve	1 0	1384 946	0.049 0.055	0.005

Table 1 shows that there is a strong correlation among the main variables which were used to conduct this study. For instance, there is a correlation between the increased responsibilities of “The Board” oversight and “The Board” risk oversight involvement and the risk maturity level, which moved from the negative to the positive when the responsibilities increased. On the other hand, where the correlations are negative, mainly where “The Board” played no role in the risk management, the risk management was also negatively affected. The risk oversight responsibility was only tasked to the management or when it was only tasked to the committee level. It is an indication that when “The Board” is divided on roles they are supposed to play in an organization, their level of performance is also minimized when managing risks. The study also revealed no strong correlation between the distinct risk committee with “The Board” risk oversight management in the company or the possibility of risk maturity.

“The Board” Risk Oversight Involvement

Figure 2: “The Board” oversight responsibilities

In Figure 2, the researchers tested the predictions of the risk oversight responsibilities of “The Board” and their risk oversight involvement. The goal is to find out if their incorporation in “The Board” oversight responsibilities is a gesture that is the best way to minimize the potential risks that can affect the organization's performance. The goal is to identify if “The Board” has the right and required skills that can enable them to carry out the risk oversight effectively. This is because, minus sufficient skills, it is not possible for “The Board” even if their roles are increased to manage risks effectively. The role definitions and the rate of accountability can foster effective “The Board” oversight, which is necessary for “The Board” to be assigned more responsibilities, meaning that their roles in the organization are increased, specifically in risk management. This is because the risk oversight practices become more recognizable when the roles of “The Board” increase. The results correlate with the findings that when the entire "The Board" is involved in the risk oversight, they will be fully embedded in the risk management plan.

6. DISCUSSION

6.1. Patterns in the Studies

The major patterns in the observations from the various literature studied are that when "The Board" risk oversight roles are increased, their positions of performance also increase in the firm. It means that any firm such as the case of JP Morgan and Enron that failed to assign their "The Board" risk oversight duties formally was most likely to experience poor performance. [8] identified that the risk oversight by "The Board" should be incorporated as part of the policies and the procedures in a company. It is the best way of supporting the risk awareness culture and triggers "The Board" to monitor the behaviors of employees and the staff in the organization. "The Board" can come up with a risk management plan that they can share with the senior executives and the CEO, enabling the company to incorporate the right strategy for risk management. The trends, relationships, and generalizations among the results show that increasing the roles of "The Board" in risk management correlates with good performance. It is an indication that as "The Board" is more engaged in the business, they stand a chance of performing effectively. [9] has pointed out a scenario in Norway where "The Board" was made to perform different responsibilities such as the overall management of the company's affairs like the financial structure, the oversight of the risk management, and the internal controls. The exception in this pattern of finding is that some institutions preferred to divide the responsibilities among "The Board" and the management. However, like in Enron, Woolworth, and JP Morgan, the division of duties is not the best strategy for risk oversight among "The Board". The more "The Board" is engaged in the risk oversight, the higher their ability to manage the risks. They incorporate their competitive knowledge to identify the problem before it escalates.

6.2. The Causes

The main causes of the underlying patterns being observed are that different companies have various management structures. As a result, they end up defining the roles that "The Board" plays in the company. Therefore, their duty does not only include risk oversight but the overall management of the company. In other instances, the management only tasks "The Board" the role of risk oversight. This is when their roles increase because they have to work with all departments to find any loophole or factor that might cause financial problems. There is a disagreement with the previous work. This is because the previous authors believe that the roles of "The Board" in risk oversight should be defined rather than increased. For instance, [6] identified that risk management requires a lot of expertise and good experiences; thus, only the management should be tasked with that responsibility. This is because, in some companies, "The Board" does not comprise of experienced people who can take part in risk management. It is for this reason that some companies end up failing in risk management.

6.3. Interpretation of the Results

The present results have confirmed that there is a need for the role of "The Board" to be increased in connection to risk management strategy. "The Board"'s primary responsibilities are to develop a strategy-setting process while helping the management incorporate the risk intelligence process. Value creation in terms of risk management can be established when "The Board"'s roles are increased, which will make them more accountable and stay focused on monitoring the strategy of risk management. The results imply that they indicate that every company should include risk intelligence into its culture. "The Board" is part of the team with great intelligence, which they can use to identify the various risks in the company. However, "The Board" should not be left to manage the risks alone; rather, this should be part of the duty conducted by the management too. It is an indication that risk management should be everyone's business. It is now evident that the governance process for risk management should be done to promote awareness of how it will create value. It is also clear that "The Board", together with the other managers, such as the CEO of the company, has to maintain a collaborative and constructive relationship to develop a good risk management strategy. The significance of the present results is that companies need to care about how "The Board" carries out risk management strategy. This is because several factors can affect risk management, such as "The Board"'s role not being adequate.

7. CONCLUSION

The problem of risk management strategy can be resolved by increasing the roles of "The Board". In many instances, "The Board"'s roles had not been defined properly as they were left out in decision-making regarding risk management. However, after companies such as JP Morgan, Woolworth, and Enron experienced massive losses despite having "The Board", it became evident that there is a need to increase the roles played by "The Board" in risk management. "The Board" needs to work closely with the management. It should be allowed to collaborate with the other departments to be in a position to identify and resolve the risk management problem. The literature research that was conducted revealed that companies have different opinions regarding how "The Board" should be involved in risk management. However, it is anticipated that when the roles of "The Board" are increased and proper corporate governance is in place, a company will stand a great chance to manage its risks effectively.

- ***Recommendation***

As a result of Covid-19, the research that was conducted was not intensive, therefore, there is a gap in the study as the sample size is not efficient enough. Therefore, in the future investigations of the risk management strategy involving "The Board", what needs to be studied are how "The Board" alone minus the cooperation of the management can achieve risk management. This is because "The Board" must comprise of individuals who are highly skilled with the capability to work alone. It is an indication that the investigation should rely on how the increased role of "The Board" can shape how they work or perform. It is also recommended that organizations should effectively estimate and prioritize its risks to make it easy for the management to know which kind of roles that "The Board" has to play in the organization.

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Appendix-1

Overall, how satisfied are you with the company's mode of risk management?

8. Very Satisfied
9. Less Satisfied
10. Disappointed

Would you like your roles as executives to be increased in terms of risk management?

c. Yes
d. No

What kind of roles are you currently playing in the organization?

……………………………………………………… ……………….………………………..

How often do you get involved in risk management analysis in the organization?

d. Regularly
e. Less often
f. Never

What would you recommend to the management when it comes to risk management process?

……………………………………………………… ……………….………………………..

Does your profile as an executive place you in a good position to be part of the team involved in risk management?

a. Yes
b. No

Do you think that without increasing the role of "The Board" the company will improve how it manages risks?

……………………………………………………… ……………….………………………..

Does the business environment promote effective way of risk management?

a. Yes
b. No

Do you think that the business culture should be changed to incorporate the roles "The Board" is playing in risk management?

a. Yes
b. No
c. Not Sure

Is the current "The Board" together with the executive management in agreement that the company should increase the role of "The Board" as part of defining risk management strategy?

……………………………………………………… ……………….………………………..

Is the business culture encouraging or discouraging right risk management behaviors?

……………………………………………………… ……………….………………………..

How has the organization managed to integrate risk management process with processes that are appropriate for management?

……………………………………………………… ……………….………………………..

What are the critical assumptions that the management team is currently making in terms of risk management?

……………………………………………………… ……………….………………………..

Is the current "The Board" satisfied with the risk reports being given in the organization?

a. Yes
b. No

Does "The Board" have sufficient knowledge about the critical assumptions being made about the corporate strategy of risk management?

……………………………………………………… ……………….………………………..

Is there any point that "The Board" has managed to effectively challenge the organizational strategy for risk management?

……………………………………………………… ……………….………………………..

Do you foresee the company being at a more risk tomorrow?

……………………………………………………… ……………….………………………..

Are you aware of how the company is planning to

handle any possible risk it will face in the future?
………………………………………………………
………………….………………………..

Have you observed any form of interrelationships between "The Board" and the management when it comes to accepting the type of strategy to take on risk management?
………………………………………………………
………………….………………………..

How is the company planning to increase the roles of "The Board"?