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# Risk /Crisis Management④

危機管理論④

RISK MANAGEMENT IN IT GENERATION AND ENTERPRISE

IT時代の企業におけるリスクと危機管理

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# Risk Management in firm / organization

## 1. What is the risk in firms or organizations

企業・組織リスクとは何か

- variation of organizational risk 組織リスクの種類
- form of risk リスクの形態

## 2. Several phase of risk in firm / organization

企業・組織におけるリスクの諸相

- pure risk 純粹リスク V.S. speculative risk 投機リスク
- divisional risk 部門リスク V.S. entire risk 全般リスク
- internal risk 外部リスク V.S. external risk 外部リスク

# 1. What is the risk in firm/organization

- **Variation of organizational risk** 組織リスクの種類

Risk based on family as a unit of organization 家族を代表とする生活単位の組織リスク

⇒ securing member's information in IT environment

IT環境にある個人情報の保護

Risk based on business enterprise 企業を代表とする事業単位の組織リスク

⇒ securing enterprise risk in terms of system environment

企業のITシステム環境の保護

# • Form of risk リスクの形態

Personal risk 人的リスク

Physical risk 物的リスク

Revenue risk 収益リスク

Liability risk 責任リスク

Cost risk 費用リスク

Market risk 市場リスク

Price risk 価格変動リスク

Exchange risk 為替リスク

Legal risk 法的リスク

Political risk 政治的リスク

Credit risk 信用リスク

Criminal risk 犯罪リスク

Disaster risk 火災・災害リスク

**Risk of revenue loss**

**Risk for bearing liabilities**

**Unprecedented risk due to market condition and managerial tactics**

**Risk of financial loss due to unexpected fluctuation of commodity price or stock rate by volatility of financial market and demand structure**

**Risk of the change of legal judgement due to transformation of social condition and value**

## 2. Several phases of risk in enterprise and organization

### **Purpose of the enterprise**

Revenue seeking

**Revenue risk**

**cost risk**

**Price risk**

**Market risk**

Survive and development of organization

**Market risk**

**Exchange risk**

**Disaster risk**

**Legal risk**

Sufficiency of social responsibility

**Liability risk**

**Credit risk**

**Political risk**

**Criminal risk**

# Pure risk

V.S.

# Speculative risk

Risk holding loss possibility only - no possibility of gain

損害(ロス)の可能性のみ含み  
利得の可能性を含まないリスク



Fire

Bomb explosion

Earthquake

Tsunami

IT system bag

Car accident

Risk holding both possibility getting loss and gain

損害または利益のどちらも生じる可能性  
を含むリスク



Political turmoil

War

Dispute

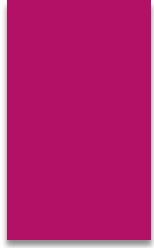
Price fluctuation

Market turmoil

# Divisional risk

V.S.

# Entire risk



Risks in each divisional section

企業組織における部門ごとに存在する固有のリスク

Risks in management section

部門を統括する管理部門が直面する固有のリスク



Production section  
Marketing section  
Financial section  
Human resource section  
Accounting section  
Information section

Management overall  
Committee  
Board of director

# Risk at production section

raw materials + labor + equipment ⇒ products

Price change  
Dead stocks  
New materials  
Market change  
**Speculative risks**  
Defective product  
**Pure risk**

Workplace environment  
Industrial relations  
Working ethics  
Appropriate resource allocation  
**Speculative risks**  
Workforce shortage  
**Pure risk**

Technology  
Investment  
**Speculative risks**  
Mismatching of technology  
**Pure risk**

Market trend  
Exchange rate  
Financial trend  
Demand trend  
**Speculative risks**  
Defective products  
**Pure risk**



# Risk at financial section

## financial activities

funding

capital investment

Stock volatility

Financing trend

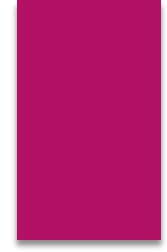
Interest rate fluctuation

Bad debts

Stock volatility

Portfolio

Failure of the portfolio



## External risk

V.S.

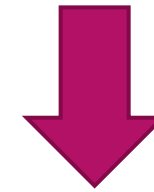
## Internal risk

### Managerial external risk

### Managerial internal risk

Risk which reflect politics, economics, technology change, human relations, innovation

Risk which relate to governance of organization



### Disaster

### Workforce shortage

Inevitable accident

Obsolescence of technology

Market volatility

Less / excess information

Competitor's situation

Unsuccessful operation

Financial trend

Excessive equipment

Social anxiety

# Exercise

Try to identify features of *marketing process* and to classify which features should be adopted as *pure* and *speculative* risk.

## Hints :

Marketing is an action in which products or services are delivering from producer to consumer effectively.

⇒ You should consider problems both in producer ( firm)side and consumer (customer, market)side.

Advertising, market research, monitoring of consumer behavior make firm's share larger.

# First mid-term examination

On **November 5**

**§ 1 ~ § 4 (today's lecture) are covered**

This exam is purposed **NOT** to evaluate your effort, but to check your understanding for topics we argued so far.

**Therefore you can bring all of your handouts to refer.**