

RISCUL ÎN AFACERI - O BINEFĂCĂTOARE PROVOCARE / BUSINESS RISK – A BENEFICIAL CHALLENGE

Conf. univ. dr. Angela POPESCU
Universitatea „Spiru Haret”,
Facultatea de Management

Abstract

Knowing the characteristics of a risk in every aspect involves availability, time, possibly specialists, material resources from the entrepreneur. If these items are not correlated, it can generate insufficient, partial, knowledge, and, therefore, unfavourable or bad decisions.

The risk is present in all actions and events of mankind. The risk is in a permanent change; it evolves in complexity, in addition to the traditional exposure to risk, one can add the operational risks, the financial risks, the strategic risks, the market risks, the country risks, the legal risks, the human risks, the fraud risks and the complex nature of the risk can be attributed to several factors which are grouped in macroeconomic and microeconomic factors.

Keywords: total risk, risk control, risk management, investment risk, credit risk, operational risk.