**Appendix D: Selected Comment Outcomes Part C – Research Question 1**

**What are senior executive and mid-level management perceptions and understanding of an EWRM system?**

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| **C1 & C4.** How do you perceive enterprise-wide risk management (EWRM) in your case Company (case)? | Executive | • Looking at all risks across the organization  
• Personal view: every business unit should identify risks  
• There is a need to address risk holistically and awareness is the key | • Focusing risks management company wide  
• EWRM is more confusing me between audit and risk management. | • Risk management is widest process  
• Essential to have EWRM, as all aspects of business are affected by risks  
• EWRM is very important and necessary, if successfully implemented. |
| | Middle level management | • very important, it can help to avoid catastrophic events  
• being pro-active & put mitigation in place to control risks in company  
• if not handled properly can cause reputation risk  
• Global overview of risks in the company  
• There are many risks which affect organization; lower level staffs need to understand risks.  
• Due to technological changes, EWRM becomes very important | • should be considered in the combined assurance model  
• EWRM is the means of identifying in the organization the risks which will affect revenue generation. | • My perception of EWRM is how risks would affect value chain in the company. It cuts across all functions. |
| **C2 & C5.** How do you consider the importance of enterprise-wide risk management in your CASE? | Executive | • very critical to manage risks  
• it is key aspect, there is a need to close all gaps that expose the company | • Strategic- it is very important.  
• Very important as it would optimize the shareholder value  
• Fixes the revenue leakage  
• Very critical function, but not given a lot of importance | • Highly important to have in the company. |
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|                | Middle level management | You can’t run business without accessing risk.  
very important in the competitive environment  
very important because it can help in addressing cases of fraud | it helps us to prepare for uncertainties  
very important mechanism to detect fraud and works as early warning system  
very important, if not addressed risks can affect brand | Very important, as it can be used to mitigate any risks in the future |
| **C3&C6.** How do you see your role-play in the implementation of enterprise-wide risk management in your CASE? | Executive | need to have commitment to EWRM, otherwise will not succeed, needs to be cascaded to lower levels  
my role is key, because controls have to start from top, and have to be cascaded down | As executive, my role is to identify risks, and implement them in the department. | My role is to identify potential risks, and implement management controls over them.  
I do drive the process |
|                | Middle level management | oversight role, see that policies are in place,  
to sensitize junior staff on the risk management & ensure implementation of risk mitigations  
everyone should have a hand in it, and me included | Define risk areas, and see the buy-in of the risks identified. | Each department will take ownership of implementation of EWRM and therefore I will play my role. This means it runs from CEO down to everybody in the Case. |
| **C7.** Do you consider all the managers in your CASE should take responsibility for the drive of the enterprise wide risk management? Please explain. | Executive | For sure with everybody  
yes, every manager  
I agree, all should drive EWRM  
Yes, because risk attaches to all business units, therefore need to be considered by all levels | Yes, all should take responsibility  
Yes, all should take responsibility but within their portfolios  
Yes, all are responsible because it is a chain, one leakage in one department affect the entire company | Noticeably, all managers should take full responsibility.  
All managers should take full responsibility as this is a part of corporate governance. |
<p>|                | Middle level management | Yes, all managers should be responsible. Because all tasks are interlinked in a company. | Yes, all managers should be responsible | Yes, all managers should take responsibility for implementation of EWRM, so that it is applied across the whole company |</p>
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| C8. From your point of view, who do you consider would take overall responsibilities for the implementation of the enterprise-wide risk management in the CASE and why? | Executive | • in my opinion should be the CEO & helped by General Manager of Business risk management  
• BRM head take full responsibility, as he will coordinate it for the rest | • Should be BRM head - to be in charge.  
• CEO on one hand, but there is danger as there would be conflict of responsibilities. However, it would be more success with BRM head, where he would take overall responsibility to implement under the sponsorship of CEO  
• CEO should have full responsibility | • All executives should be responsible and, should have implementation of EWRM put into their KPA/KPI  
• Board is responsible.  
• BRM team should be responsible as they are independent. However, all managers should control & mitigate risks in their respective departments.  
• Business (departments) should take full responsibility. |
| | Middle level management | • Should be the CEO & helped by General Manager of Business risk management (BRM).  
• Should be BRM head, because those risks need to be coordinated.  
• BRM should champion, and CEO & board and entire management  
Top management should be responsible. | • CEO is the key.  
• The senior managers | |