MIS Risk Management for Financial Organization during Pandemic

BY

Mohammad Maksudur Rahman

ID: 191-17-392

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Supervised By

Md Zahid Hasan

Associate Professor

Department of CSE

Daffodil International University

DAFFODIL INTERNATIONAL UNIVERSITY

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APPROVAL

This Thesis/Project titled **"MIS Risk Management for Financial Organization during Pandemic"**, submitted by **Mohammad Maksudur Rahman** to the Department of Computing and Information System, Under CSE, Daffodil International University, has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of MS in Management Information System and approved as to its style and contents. The presentation was held on 03 February Saturday, 2024.

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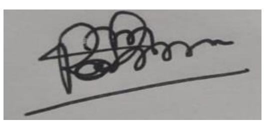
Supervised by:

Dr. Md Zahid Hasan
Associate Professor
Department of CSE
Daffodil International University

Submitted by:



(Mohammad Maksudur Rahman)
ID: 191-17-392
Department of CSE
Daffodil International University

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ABSTRACT

The COVID-19 global health crisis, and the accompanying public health measures implemented by governments to reduce human-to-human transmissions, forced businesses around the world to adapt new work arrangements on a massive scale and at an unprecedented speed. People in Bangladesh are not accustomed to working in any other way than physically being there in the office. As a result, it is too risky for financial institutions such as banks, non-banks, and other fintech organizations to continue doing business. In this regard, the organization follows a few working concepts that reduce human health risks as well as IT risks for Fintech organizations. This study examined early data to discuss the significance of a new working model in financial organizations.

Table of Contents

LIST OF FIGURES

LIST OF TABLES

CHAPTER 1

Introduction

1.1 Introduction

Information technology is vital to many businesses. If company trusts on information technology, need to make sure that data and systems are secure by identifying potential threats, finding ways to mitigate them, and having a backup plan ready for when disaster strikes. How company owners deal with IT risk management is affected by privacy laws, electronic transaction laws, and staff training laws.

Among the many potential threats posed by MIS are calamities such as hurricanes, and tsunami, as well as human error, spam, diseases, and spiteful assaults.

Risk control and reduction is the procedure of recognizing risks, assessing them, and developing ways to deal with them. A company impact study and an action idea for minimizing hazards are the foundation of any business long-run actions. If companies are aware of the risks to their daily operations and have established procedures to reduce them, they can recover from incidents faster. [7]

1.2 Motivation

I think working from worker live location, rostering from outside chosen desk or the office, working in a physical location, etc. offer additional risks. We found banks, insurance companies, and investment firms more vulnerable during the pandemic.

The near epidemic lockout has many individuals working from home. Working remotely may alienate most people, but also illustrates the contrasting priorities staff must balance, sometimes literally owing to video chats.

People who work in finance often do remote work and rely on synchronous as well as asynchronous internet connections. This makes people's health, IT, and the belief that they will either shut down or lose everything all the more precarious.

Most researchers and colleagues want to lower risk while maintaining economic activity. These issues require imaginative solutions and low-risk financing for these folks.

1.3 Objective

This chapter encompasses multiple goals:

- ✓ To ascertain the financial operational framework in Bangladesh.
- ✓ To assess the potential threats faced by each operational model in Bangladesh amidst the epidemic.
- ✓ To minimize commercial threat, the use of Management Information Systems and Information Technology is recommended.
- ✓ Additionally, a Secure Working Model is proposed specifically for financial organizations in Bangladesh.

We currently reside in the era commonly referred to as the information age. IT risks can be effectively mitigated by the implementation of a comprehensive business risk assessment. Implementing a business continuity strategy helps facilitate the recovery of a business in the event of an IT incident.

1.4 Report Layout

The arrangement of this report is outlined as follows:

Chapter 1 of my thesis encompasses an introduction, the rationale for addressing business risk, and the objectives and goals of implementing a secure working model for financial companies.

Chapter 2 of the thesis explores into the Literature Review, which examines previous research and the specific subject addressed. In this section, I have identified the business risk faced by Bangladeshi financial organizations, such as banks, during the pandemic.

Chapter 3 encompasses several operational models, analyses, and risk assessments specifically tailored for pandemic situations. I possess. The 4th chapter, titled "Research, Analysis & Outcome," presents options for reducing risk through the use of Management Information Systems and Technologies. The Final chapter, titled "References, Conclusions & Future Studies," provides suggestions for a method, presents the thesis's conclusions, and proposes areas for future study.

CHAPTER 2

Literature Review

2.1 Introduction

To comprehend the rationale behind the MIS Risk supervision is essential in the financial area, including banks and financial firms. It involves assessing the existing operating model, business scenario, and threats that can affect the reputation and credit of banks. By doing so, we will gain a comprehensive understanding of the extent of the problem and the difficulties it presents.

2.2 Related Works

I have studied and find out to recognize known operational model that are behind Financial Institutions.

Onsite Office: Staffs work nine-to-five in-office. The workplace may be cleaner and more flexible. Such conditions constitute a health concern and may cause staff turnover for any company. During the pandemic, many locations were completely locked down, while others were partially locked down, making workplace attendance difficult. Most Covid-19-contaminated workplace goods are in actual offices. Thus, institutions lose knowledgeable staff, increasing risk. [2]

Figure 1: Physical Office [2]

Completely virtual: Employees operate remotely from their homes or any preferred location, enabling organizations to eliminate costly leases and continue to develop the practices established during the pandemic.

None of these workplace approaches are inherently novel. Even moderately revolutionary workplace ideas, such as virtual offices, were experimented with and evaluated well in advance of the pandemic. Prior to the pandemic, prominent technology businesses such as Yahoo!, IBM, and HP conducted trials to enable their workers to operate exclusively from remote locations. [2]

Figure 2: Virtual Office [2]

Remote work boosts productivity, first and foremost. Working outside improved productivity by 13%, according to Stanford researchers. The second thing they did was become more resourceful, which was a huge plus while they were working from outside or home. Working outside makes people happier and less stressed. According to a survey by FlexJobs, 79 percent of employees would be more trustworthy and committed to their jobs if they had more control over their schedules, whereas 32 percent would leave because of the same issue. Employee engagement is typically enhanced by isolated employment.

Distant workers are used by the majority of IT organizations in Bangladesh.

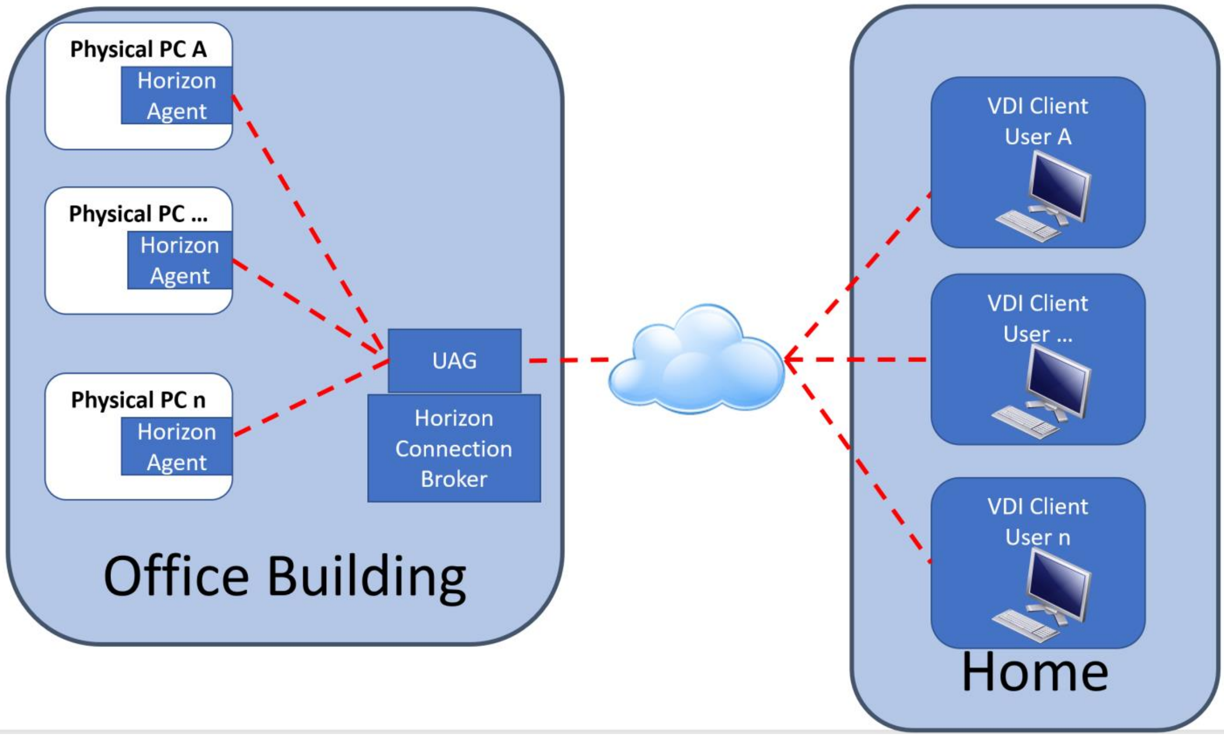

Figure 3 : Work From Home [10]

2.3 Scope of the Problem

To Figure out Business Threat:

During the epidemic, financial organizations face the following data security and technological threats

Governance of information

Distant access to superficial data rises the risk of unwanted exposure, including take up surfing and snooping by acquaintances and visitors. Home printing and moving private papers for distant work can expose physical materials to unlawful access. Photographing or documenting laptop displays or moving confidential material to personal devices or email accounts is easier when coworkers or supervisors are not present.

ISP-connected business devices allow staff to bypass the corporate proxy or internet gateway and connect directly to the internet.

Cybersecurity:

In an effort to make isolated work even easier, financial bodies have gone to extreme lengths, applying isolated access guidelines for systems and apps that were previously quite rare. The best virtual team work tools (e.g. MS Teams, Webex, Skype Business, and Zoom) and employees' own devices let isolated workers to jump right in and have productive conversations about company business.

The availability of a financial body's services may take a major hit and remote customers could be in for a world of hurt if hackers were to breach its remote access framing.

- ✓ It could be more difficult to safe an internet network at a distant site, such a staff member's house, compared to an office network.
- ✓ Failure to adhere to company guidelines might make the use of personal devices to access company assets less secure than using devices given by the company.

IT assets management

It is possible that financial institutions will require new gear and software in order to facilitate larger-scale remote work. Employees are able to acquire remote access to a greater number of systems or vital applications than ever before thanks to the introduction of new laptops, phones, visual conferencing tools, and voice recording capabilities, as well as isolated desktop software.

To manage large-scale remote work tools and software, FIs use rigorous technology risk management procedures.

- ✓ Introducing new isolated working technology or software may result in inadequate compatibility with outdated systems, hence threatening the stability and security of financial institution systems.
- ✓ Remote working increases the risk of losing or misplacing assets, potentially enabling cyber criminals to gain unauthorized access to critical systems and sensitive data by impersonating employees.

Fraud

Remote labor has improved some corporate operations.

- ✓ Teleconferencing and online meetings have replaced in-person client interactions in recent years.
- ✓ Send papers electronically instead of in hard copy.
- ✓ Digital signatures are great alternatives to ink signatures.
- ✓ Phone and email are becoming more convenient ways for FIs to contact clients. Their distant work arrangements may make call-back inspections problematic.

There is a heightened risk of identity theft when face-to-face contact is absent and copies of identity documents are used instead of originals. Copies are more susceptible to fraud and tampering.

- ✓ Beware of the risks of following false user instructions by phone and email.
  - Criminals mistreating digital signatures
  - Email addresses of customers slashed or spoofing
  - Intercepted and altered customer instructions
  - Inability to authenticate transactions when registered phone numbers are inaccessible
- ✓ It is challenging to detect client deception without tangibly visiting the site, which is typically done during credit monitoring to verify assets, firm activity, or promised security.

CHAPTER 3

Proposed Model

3.1 Introduction

In section 3.2, I explained the proposed approach called "Secure Hybrid Working Method". The section 3.3 includes the addition of risk reduction strategies. The model was explained in section 3.4.

3.2 Concept

Expand the business steadiness plan scope to address interferences during pandemics; to do this, we must adopt an appropriate operating model that includes a knowledge repository and policies. With a hybrid work style, employees have the flexibility to work from both on- and off-site locations. Depending on the work, the employer and employees can work out this agreement.

Different types of work are still being done in financial institutions and the banking industry. For example, IT professionals do not deal directly with bank customers or account holders; in contrast, branch cashiers and tellers deal directly with customers, accepting cash, checks, and giving them cash amounts. Few IT specialists assist internal users directly. In addition, office supplies require physical labor.

So, many work scenarios exist for banks in Bangladesh, with hybrid working models being the best, and the majority of bank/FI staff continue to work in hybrid models. I may categorize Hybrid working models as follows:

Isolated First -During the epidemic lockdown, the mainstream of the fintech bodies went isolated first. This is the all-inclusive option, and individual who able to work remotely are heartened to do so.

Office Random - certain folks are being inoculated, while certain company continue to prefer isolated labor. However, an office setting can also provide them with the advantages of face-to-face interactions and improved rapport. Under this plan, labors just need to come into the office a couple of days a week. The majority of workers like telecommuting, yet many would benefit from interacting with others in the office. Workers with more leeway to choose between in-office and remote work arrangements can better meet their individual demands.

Office First - Under the plan, the company offers a policy on isolated work. It does, nonetheless, prefer that most workers come into the office to work. Depending on their needs or the demands of their jobs, few staffs are given the opportunity to work from their won location.

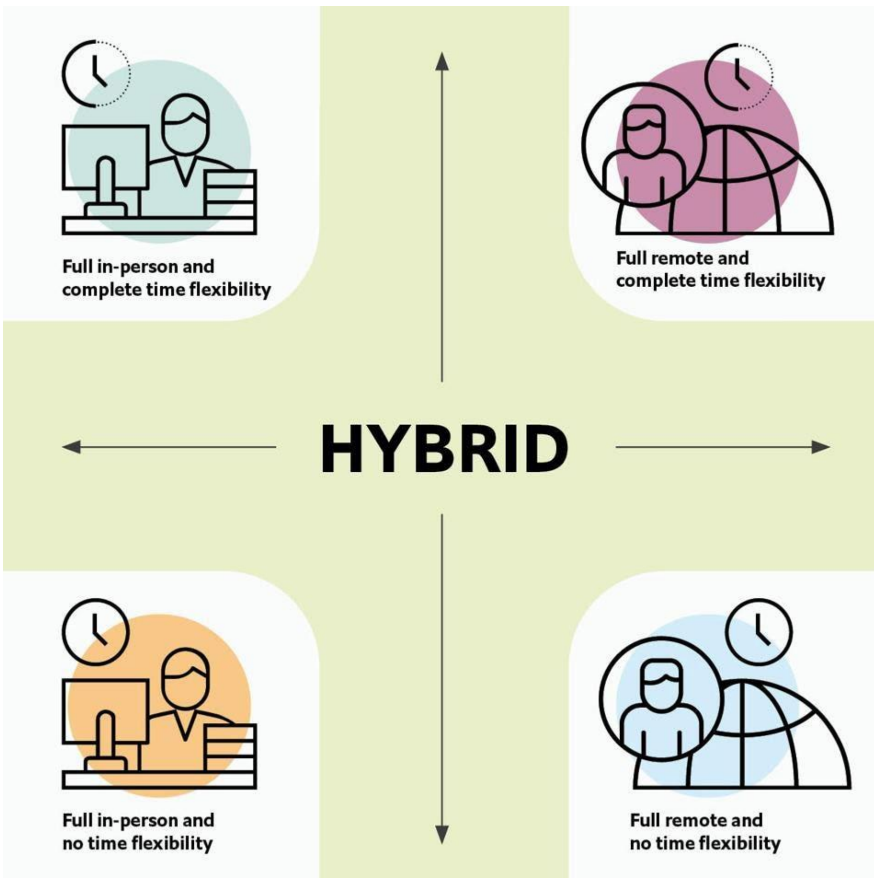

Figure 4 Hybrid Work Culture [1]

3.3 Context of the Analysis

3.3.1 Organizational analysis

The purpose of business steadiness is to guarantee that a company be able to withstand a critical case. It consists of a series of policies executed in stages to shorten recovery time and impact.

Inwardly, this requires defining business-essential jobs, kit, and staff, apart from deciding in what way, somewhere, and who will provide key facilities. We might wish to consider hanging some aspects of work to reduce the risk of exposure, create social parting, and protect money. [11]

Externally, it necessitates a supply chain study and assessment of the possible risks met by vendors, manufacturers, contractors, wholesalers, customers, and other organizations and participants with whom interact and trust. [11]

3.3.2 Cost Analysis:

Financial institutions can maintain operational continuity even in the face of unforeseen events such as pandemics or natural disasters thanks to a hybrid architecture. Heightened adaptability and resilience to shifting market dynamics. Providing hybrid work options makes the company more appealing to a wider range of talent, particularly those who place a high value on flexibility. Improved ability to attract and retain qualified people.

Reducing the need for actual office space can save money on utilities, real estate, and office-related costs, which will improve the business's cost effectiveness and resource allocation. Remote work has the potential to improve work-life balance, lower stress levels, and improve employee engagement, job satisfaction, and mental health. The hybrid method encourages technological innovation because it requires the employment of cutting-edge technology for remote interaction. The digital transformation of company operations results in increased productivity and efficiency.

TABLE I. INCREASED SCOPE AND AVAILABILITY

Region	**Old-fashioned Banking**	**Hybrid Model**
Rural	**30%**	50% (Increased attention through isolated staffs)
Urban	70%	80% (Improved service ease of use)

TABLE II. CHEAP OPERATIVE COSTS

Cost Category	Outdated Model	Hybrid Model
Organization Space	100,000	50,000 (50%)
Utilities	20,000	10,000 (50%)
Worker Commuting	40,000	20,000 (50%)
Total Savings	160,000	80,000 (50%)

CHAPTER 4

Expected Outcome

4.1 Introduction

Neither a conventional operating model system nor a suggested solution are estimated outcomes of this investigation. Below, we will rapidly go over the estimated results.

4.2 Business Continuity

Bangladeshi Fintech companies, including banks and non-banks, might benefit or suffer from the cross-working paradigm's combination of isolated and office labor. Possible consequences are listed here:

Staff in different locations reduces dependency on a single workplace, decreasing the impact of localized disruptions like natural disasters or political instability. After a central office disruption, distant access to critical systems and data helps accelerate recovery. Financial transactions and customer service stability benefit. The hybrid model saves on office space and transportation, funding development, IT configuration, and computer security.

Harmful Results:

Cybersecurity dangers: The improved confidence on distant system-structure broadens the attack surface for cyber-criminals. To reduce these dangers, strong security standards, ongoing awareness, and employee training are essential.

Communication & direction issues: Interruptions impair communication and coordination, making quick decisions difficult. To address these obstacles, you need a well-planned communication strategy, redundant platforms, and regular team check-ins.

Technology support: Isolated tasks and business operations are particularly vulnerable to the effects of technical failures and outages. In such a scenario, continuity can only be guaranteed with redundant frameworks, fallback solutions, and emergency measures.

Regulatory compliance difficulties: Harmless data controlling and information governance in a mixture context is difficult, especially with complex financial rules. Monitoring compliance and training employees on data protection practices are crucial.

Bangladeshi Fintech enterprises can profit from the mixture model while reducing risks by proactively addressing these concerns, boosting company steadiness and resilience to shocks.

4.3 Financial Steadiness

Bangladeshi Fintech companies can use the hybrid model to improve business performance and significantly advance financial inclusion by addressing potential obstacles and putting data-driven strategies into practice. This will enable all citizens to participate in the formal financial system. Recall that for the hybrid model of financial inclusion to be successful, it must be continuously monitored and evaluated for its effects, with tactics adjusted as necessary in response to feedback and data. Bangladeshi Fintech has the potential to significantly contribute to the creation of a more financially secure and equitable future for all people if it is dedicated to responsible innovation and inclusive practices.

4.4 Employees Satisfaction

The impact of the hybrid working paradigm on employee happiness in Bangladeshi Fintech businesses varies based on a number of criteria. Here's a thorough study with facts models, figures, and site references.

Increased labor life steadiness, shorter commute times and increased flexibility in scheduling work around private obligations can dramatically boost employee happiness.

Employee wellbeing, avoiding long commutes and taking extra control over labor hours can result in lower stress, better mental health, and general well-being.

Improved throughput and engagement, according to studies, mixture labor can boost efficiency and engagement by providing greater independence and a more pleasant labor environment.

Talent charm and retention, providing flexible labor activities can make Fintech companies more appealing to top talent, perhaps resulting in lesser revenue and a steadier workforce.

TABLE III. CATEGORY WISE RESULTS

Category	Possible Benefits	Possible Challenges	Mitigation Strategies
Work-life balance	Less stress from commuting and more freedom to fulfill personal obligations	Social isolation and blurring labor life boundaries.	Explicit communication protocols, adaptable schedule options, and frequent progress updates.
Employee well-being	Alleviated stress, enhanced psychological well-being	Lack of social engagement, experiencing a sense of isolation	Virtual group building activities, regular feedback sessions, and access to mental health support services
Productivity and engagement	Enhanced independence and a pleasant working atmosphere	Technology reliance, communication difficulties	An optimal IT configuration, comprising efficient communication tools, well-defined expectations, and clearly defined goals.
Talent fascination and preservation	Cheap turnover, access to a larger talent pool	Obstacles in assimilating remote employees and fostering cohesive teamwork	Robust onboarding initiatives, impactful group bonding exercises, and a culture that fosters inclusivity

CHAPTER 5

Conclusion & Future work

5.1 Conclusions

The hybrid model was required owing to the COVID-19 epidemic, but it also provided numerous opportunities and valuable lessons for Bangladeshi Fintech. By fixing problems, making the model better, and putting employee wellbeing first, fintech companies in Bangladesh can take advantage of the mixture model's ability to boost business continuity, promote innovation, and create a strong and flourishing financial ecosystem for the country in the aftermath of the pandemic.
Remember that the hybrid model is a vigorous process, not a set answer. Data focused decision making, worker feedback, and ongoing adaptation are critical to assuring Bangladeshi Fintech's successful and long-term mixture future.

Monitor the hybrid concept effects on customer service, staff happiness, and financial success. Use comments and data to develop the model and solve new difficulties.

To create a productive and inspirational hybrid workforce, grow belief, teamwork, and open communication. Hybridization is a nonstop process, not a decision. A continual learning and adjusting strategy will help Bangladeshi Fintech companies reach their potential and improve the country's financial landscape.

5.2 Restrictions

Bangladeshi banking and financial institutions encountered opportunities as well as difficulties under the hybrid paradigm during the pandemic. While it allowed for business continuity and offered certain advantages, resolving the issues raised above is essential to its long-term sustainability. Businesses need to make investments in robust cybersecurity defenses, efficient platforms for communication and cooperation, employee welfare programs, and adaptable management techniques in order to fully reap the benefits of the hybrid model.

In addition, Equal access to technology for all staff members and closing the digital gap are also critical for a sustainable and equitable hybrid future. Despite its advantages, the hybrid strategy had few drawbacks that the banking and financial enterprises of Bangladesh had to deal with during the pandemic.

5.2 .1 Cybersecurity & Regulation

Distant work greatly expands the attack surface for cyber risks, necessitating strong cybersecurity configurations and ongoing employee training. Ensuring the secure management of data and compliance with principles in a hybrid setting, where individuals are isolated and technology are scattered, can be challenging. This requires strict adherence to established standards and processes.

5.2 .2 Communication & Group effort

Barriers to effective communication: It can be challenging for geographically dispersed individuals to communicate in a clear and effective manner, which can affect decision-making, project management, and team relationships.

Challenges in working together: Remote workers need to be encouraged to work together as a team in order to overcome technological obstacles and maintain cohesiveness. This calls for committed work and the appropriate equipment.

5.2 .3 Administration & Direction:

Remote controlling: Motivating a mixture team requires new skills and flexible management tactics. Performance review and feedback must be effective.

Preserving corporate culture: Establishing and sustaining a robust organizational culture might pose difficulties in a mix workforce setting due to restricted live interactions and potential feelings of disconnection among geographically dispersed personnel.

Stuff Well-being and Throughput: Social quarantine and psychological wellness. Remote work can lead to social quarantine and state of mind of loneliness, lowering employee well-being and hypothetically causing mental health problems.

5.2.4 Struggling to maintain a work-life balance

Blurred work-life boundaries: Regular exposure to technology and job-related communication can lead to burnout and decreased productivity.

The phenomenon of the digital gap and the availability of technological resources the disparities in Bangladesh's access to dependable internet frame and technology can worsen the nation's digital divide and hinder certain workers from fully engaging in the hybrid model.

5.2 .5 Additional Limitations

Modifying physical setup and techniques to accommodate a mix model can be difficult; careful design and execution are compulsory. To supply a hybrid labor force with adequate teaching and growth opportunities, unique thinking and a large amount of resources may be required. In a hybrid context, accurately measuring productivity and performance may be difficult, necessitating the use of unique assessment tools.

Bangladeshi banking and financial organizations can successfully navigate the mixture model's hurdles and build effective and justifiable work procedures that advantage both the corporation and its staffs by recognizing and undertaking these limitations.

5.3 Future Scope

By exploring these and other possible areas of research, we can get significant insights into the future of employment in financial institutions and develop sustainable, adaptable, and people-focused working models for the coming years.

Developing measurements and assessment frameworks that produce optimal outcomes. Develop streamlined strategies for monitoring and evaluating employee productivity, engagement, and well-being in hybrid work environments. Developing strategies to improve communication and collaboration among team members. Analyze the most efficient strategies to promote collaboration and develop a conducive work atmosphere in both remote and in-person teams.

Addressing the digital gap and unfairness: Within the proposed approach, conduct study on interferences to link the digital split and give equitable right to use to technology and job possibilities.

Physical Existence: Certain work necessitate physical attendance in order to choose the best response.

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