

## **INTRODUCTION**

### **BACKGROUND OF THE STUDY**

The evaluation of risk also always been associated with financial risk. Hence, the focus of many organization has always been on the determination of financial risk with little or no consideration for Non-Financial Risk. However, the development of the internet and the social media has resulted in the quick spread of information whether such information were verified or not. Hence, many firms are focusing attention on building their reputation through a closer monitoring and supervision of the activities of the various unit of their organization. Non –financial risk is associated with the risk of compliance failures, misconduct, technology, or operational challenges (Jon Hrovat 2018). It exacts great consequences on the firm and often results in huge financial losses as a results of expenses made on litigation, compensation claims, and operational mishaps. The neglect of non-financial risk also leads to reputational loss at a time when customers, shareholders, and public stakeholders are more receptive of organizational performance. The study seeks to appraise the effect of non- financial risk on organizational performance. A case study of Human right policy of United Bank for Africa.

### **1.2 STATEMENT OF THE PROBLEM**

The consequences associated with Non - consideration of risk are generally very devastating resulting in huge financial loss as a result of expenses on Litigation, compensation claims, and operational mishaps. It also results in the loss of good will especially for firms which have built good reputation over the years. The problem confronting the study is to appraise the effect of non- financial risk on organizational performance. A case study of Human right policy of United Bank for Africa.

### **1.3 OBJECTIVE OF THE STUDY**

The Main Objective of the study is to appraise the effect of non- financial risk on organizational performance. A case study of Human right policy of United Bank for Africa; The specific objectives include

- 1 To determine the nature of non- financial risk.
- 2 To determine the effect of non- financial risk on organizational performance.
- 3 To determine the effect of Human right policy of spring light technology limited on organizational performance.

### **1.4 RESEARCH QUESTIONS**

- 1 What is the nature of non- financial risk?
- 2 What is the effect of non- financial risk on organizational performance?
- 3 What is the effect of Human right policy of United Bank for Africa on organizational performance?

### **1.5 STATEMENT OF THE HYPOTHESIS**

The statement of the hypothesis for the study is stated in Null as follows

HO The effect of Human right policy of United Bank for Africa on organizational performance is negative.

### **1.6 SIGNIFICANCE OF THE STUDY**

The study proffers an appraisal of the effect of non- financial risk on organizational performance. A case study of Human right policy of United Bank for Africa. It provides relevant data for the effective formulation and implementation of policies to enhance the realization of envisaged objective.

### **1.7 SCOPE OF THE STUDY**

The study proffers an appraisal of the effect of non- financial risk on organizational performance. A case study of Human right policy of United Bank for Africa

### **1.8 LIMITATION OF THE STUDY**

The study was confronted with logistics and geographical factors.

### **1.9 DEFINITION OF TERMS**

#### **NON-FINANCIAL RISK DEFINED**

Non –financial risk is associated with the risk of compliance failures, misconduct, technology, or operational challenges. It exacts great consequences on the firm and often result in huge financial losses as a results of expenses made on litigation, compensation claims, and operational mishaps. The neglect of non financial risk also leads to Reputational loss at a time when customers, shareholders, and public stakeholders are more receptive of organizational performance.

#### **RISK DEFINED**

Risk is a condition associated with exposure to danger.Possibility or likelihood of danger, threat, menace, fear, and prospect.

#### **CERTIFICATION DEFINED**

Certification is a process of giving recognition to an individual for passing a prescribed examination.

#### **LICENSURE DEFINED**

This is the permission granted an individual to practice a designated professions.

#### **ACCREDITATION DEFINED**

The s the granting of right of recognition to an institution program.

#### **EDUCATION DEFINED**

Education is viewed as the process of inviting truth and possibility. It is the wise, hopeful and respectful cultivation of learning undertaken in the belief that all should have the chance to share in life.

## **EFFECT OF NON- FINANCIAL RISK ON ORGANISATIONAL PERFORMANCE**

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