

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME

RISK MANAGEMENT PRACTICES AND ORGANIZATIONAL
PERFORMANCE OF SME-DEVELOPMENT BANK

NI NI HLAING
EMBF – 23
EMBF 11th BATCH

JANUARY, 2026

ABSTRACT

This study seeks to examine the impact of risk management methods on the performance of the SME-Development Bank. The aim is to ascertain how the independent variables of risk identification, risk assessment, risk mitigation, and risk monitoring and control affect the organizational performance of SME-Development Bank. A quantitative research methodology was employed utilizing a simple random sample technique to gather data from 90 operational-level employees. The study recommends enhancing the bank's risk identification protocols. The findings indicate that the risk management methods of the SME-Development Bank in risk control, monitoring, and identification are applied at exceptionally high levels. Risk assessment and risk mitigation are implemented at a high level, with risk control and monitoring as well as risk identification demonstrating particularly strong performance. The practices that significantly influence organizational performance are risk identification and risk assessment. Among all risk management dimensions, risk control and monitoring emerge as the most influential factor affecting organizational performance. Based on these findings, the study recommends strengthening risk assessment through structured quantitative methods, enhancing risk identification mechanisms, and continuously improving risk control and monitoring systems to support sustainable organizational performance and long-term financial stability.