

A Mixed Approach to Assess Information System Risk, Operational Risk, and Congolese Microfinance Institutions Performance

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Abstract : Digitalization and information systems well organized have been selected as relevant measures to mitigate operational risks within organizations. Unfortunately, information system comes with new threats that can cause severe damage and quick organization lockout. This study aims to measure perceived information system risks and their effects on operational risks within the microfinance institution in D.R. Congo. Also, the factors influencing the operational risk are identified, and the link between operational risk with other risks and performance is to be assessed. The study proposes a research model drawn on the combination of Resources-Based-View, dynamic capabilities, the agency theory, the Information System Security Model, and social theories of risk. Therefore, we suggest adopting a mixed methods research with the sole aim of increasing the literature that already exists on perceived operational risk assessment and its link with other risk and performance, a focus on IT risk.

Keywords : Democratic Republic Congo, information system risk, microfinance performance, operational risk

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