RISK MANAGEMENT ROLE IN MITIGATING COVID 19 IMPACTS ON TRANSFERRING WORK ENVIRONMENT OF DISTANCE WORKING: AN APPLIED STUDY ON COMMERCIAL ORGANIZATIONS IN JORDAN

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ABSTRACT

The current research sought to examine the influence of risk management in mitigating the transfer to distance working during COVID 19 pandemic. In order to achieve aim of research, variables of risk management in that field were chosen including (Operational Risks, ICT Risks, Fraud Risks, Staff Misconduct Risks and Legal and Regulatory Risks). A questionnaire was built and uploaded online and (132) individuals from commercial organizations in Jordan responded to statements of questionnaire. SPSS was used to screen and analyze gathered primary data, and results indicated that risks management along with its approaches helped in managing and preserving a good performance of organizations during the COVID 19 spread and the need to move to distance work environment. Results also indicated that risk management and specifically legal risks were highly managed in order to make sure that no laws were broken during distance working and employees' rights were preserved to the maximum. Based on that, study recommended developing a special strategy that aids organizations in case of new pandemics, catastrophes and environmental disasters.

Keywords: Risk Management, Distance Working, Online Work Environment, Operational Risks, ICT Risks, Fraud Risks, Staff Misconduct Risks and Legal and Regulatory Risks.

INTRODUCTION

Every business or organization faces the risk of unexpected adverse events that may cost the organization a lot of money or cause it to be closed permanently. Therefore, it was necessary to have what is called risk management for organizations, which allows them to try to prepare for the unexpected by reducing risks and additional costs before they occur (Zhang et al., 2020). The method of risk management varies according to the nature and activities of the organization, which negatively affects the scheme of the conduct of the administrative process in it (Riva et al., 2020).

Giovannella (2021) confirms that by relying on a risk management plan and the possibility of predicting the expected risks, it is possible for the organization to protect its future and ensure its continuity, because having a strong risk management plan will help the organization to adopt foundations and plans in order to avoid these threats, and reduce their impact to the extent minimum in the event of their occurrence and dealing with the consequences thereof. Thus, Adams and Todd (2020), the organization will be able to understand and contain

these risks, which gives greater confidence in the decision-making process in them. Moreover, risk management can help the operating organizations to achieve their goals.

Problem Statement

In the beginnings of 2020, the new Covid-19 virus appeared to change the features of the world in a new way that we had not seen before, until matters reached the complete closure of organizations, schools, universities, mosques and churches, and curfews for long hours in order to avoid the spread of the virus and causing the deaths of thousands of people (Jarvis et al., 2020). Here, many questions that were not answered at the time appeared about how to complete the school years, production wheels, operational processes and other activities practiced by individuals in the country, and the world moved into a state of ambiguity in which there was speculation about how to deal with this disease, especially after it was announced The World Health Organization has declared COVID-19 a pandemic (Almuraqab, 2020).

And according to what Zhong et al. (2021) and Hakak et al. (2020) indicated, the Covid-19 pandemic represented a radical transformation in the models of different relations, such as human, practical, collective, economic, cultural and many others, which posed an unprecedented challenge, and many countries stood helpless Faced with dealing with this pandemic and the closures that followed. In addition, the pandemic has imposed on the world a new idea that has not been dealt with before, which is the idea of "social distancing". Completely, after social closeness was a religious, cultural, social and family symbol, it has become a vector of infection and a source of danger and stigma.

As a result, the world has entered a state of digitization of social convergence, and the transformation of social interactions into smart interactions that take place through modern technology that ensures the access of information without physical touch, including the business environment, which turned overnight into a digital business environment that works In which individuals come from his home and complete the work required of them remotely, while offices and organizations' sites are empty of people and are not occupied by anyone (Weil and Murugesan, 2020).

From that argument, current study seeks to examine the role of risk management in mitigating the distance work transformation during COVID 19.

LITERATURE REVIEW

The Concept of Risk Management

Risk management is defined as the process of planning, commanding, controlling, reporting and dealing with all existing and expected risks in the organization and its various departments in order to contain the repercussions of these risks and preserve the organization and its competitive advantage, capital and profits (Shah et al., 2020). The United Nations defined risk management as a plan that includes identifying, analyzing, evaluating, treating and controlling risks in order to maintain and achieve the objectives of the organization, manage its occurrence, containment and mitigation of its damages to reach the stage of disposal and return to the normal operational pattern of work.

From another point of view, Grasselli et al. (2020) and Sokolov et al. (2020) found that risk management is the process of "watching" and specifically monitoring the threats that the

organization may be exposed to during its life and organizing a plan in order to raise the level of the organization in dealing with these threats and containing them and getting out of them with minimal losses.

The sources of these risks have varied throughout history, starting first with the loss of full capital, and varied between financial risks and the risks of uncertainty in the business environment, and the risks of strategic management errors, in addition to the risks of natural disasters, accidents, diseases and epidemics (Pagano et al., 2020). Sultan et al. (2020) indicates that there are many risks that the organization is required to deal with, including operational, financial, strategic and reputational risks.

And with the technological development, the dangers of piracy and electronic fraud that threaten the organization's digital assets, its customers' data and its intellectual property joined the list of these threats, which called on organizations to realize the need to allocate a clear plan and strategy to ensure that it can be implemented by the organization and thus realize the danger and Handle it and get out of it safely (Jedynak & Bąk, 2021).

Distance Working

Beck and Hensher (2021) believes that remote work is a situation or circumstance that allows or forces the employee to work outside the traditional environment of the job. Suprapto et al (2021) define it as the employee's completion of the work required of him outside the usual physical environment and away from supervision, leadership and dependence on technical means of communication in order to reach directions or give them to employees.

The positive results of remote work depend on many things in order to reach the best results, these matters include time management, commitment, responsibility and ethics (Kannangara & Balachandra, 2021). In the past, there were jobs whose nature allowed remote work, such as design, translation, accounting, marketing, etc., but with the advent of the Corona pandemic, remote work became mandatory for all types of businesses as a form of managing the risks of the spread of the pandemic (Zhang et al., 2020).

Pros and Cons of Distance Working

Suprapto et al. (2021) indicate that among the disadvantages of remote work is that people who are not accustomed to working from home may feel difficulty in being away from co-workers and being alone in a home to work instead of the office, in addition to the problem of individuals with large and extended families where there is no atmosphere The house is perfect for work and focus. On the other hand, Kannangara and Balachandra (2020) reported that one of the disadvantages of remote work is the lack of privacy, as the place is a home for rest and not for concentration, so it is difficult for them to work due to the large number of distractions. Zhang et al (2020) also stated that home internet networks may not be as efficient as the internet networks of organizations and businesses, so it is difficult to hold meetings remotely due to the different network fluctuations and the continuous interruption of the network, which would cause tension and frustration.

Bogucki et al. (2020) adds that remote work can cause social and professional isolation, reduce opportunities for participation and empowerment, and eliminate the separation between home and work, i.e. mixing work life with personal life, which would lead the individual into an emotional labyrinth caused by the difficulty of allocating time for work and family.

On the other side of the pandemic, Sandbulte et al. (2021) reported that remote work can increase job satisfaction and enhance their commitment to their organization, in addition to slightly increasing their performance, as remote work can contribute to reducing stress and stress, and Reduces transportation and transportation costs, and helps to create a work environment that may be more flexible.

Hypotheses Development

Zhong et al (2021) found in their study that COVID 19 struck the beginning of China in 2019 and then the world in 2020, which paralyzed the movement of organizations as a result of the various closures that governments were forced to implement, and thus the transition to remote work. This has led to the need for human resources to complete their work remotely as well, and researchers confirm that risk management practices in human resources have greatly contributed to the success of the task and achieving good performance despite working remotely.

And by reviewing the previous literature, the study proved that risk management in the field of human resource management, specifically information technology, helped maintain a good level of performance, and this appeared through the directives of resource management to secure employees with all tools and means of technology and digital communication in order to ensure continuity o business flow is normal.

Weil and Murugesan (2020) stated in his study that COVID 19 caused complete paralysis in all aspects of life, as it moved education to electronic devices, and disrupted supply chains, as well as caused closures in all industries, which made employees forced to work remotely. Referring to the previous literature, the researcher confirmed that information technology helped increase the flexibility of remote work, as stakeholders, administrators, supervisors and leaders were able to follow up the work related to their work teams, and IT flexibility maintained an increase in the level of security in organizations, which contributed And significantly in protecting its digital interests, its information and the sensitive information of its customers from piracy and hacking.

Hakak et al. (2020) agreed on the importance of information security during the pandemic and remote work, as few organizations around the world recorded hacking and hacking attempts as a result of their use of new and modern software that helps protect the security of information and the organization's financial and digital assets, and this is what the resources have done Humanity during the pandemic period and working remotely, as it confirmed, monitored and followed up on all operations carried out by employees in their homes, and ensured that there were no manipulations or unauthorized access attempts to sensitive information through cooperation in the IT department of the organization.

Model and Hypotheses

Based on hypotheses development presented earlier, current study presented its own set of hypotheses as following and in accordance with the model developed by researcher:

Main Hypothesis

> **H:** *Risk management helped in mitigating consequences of transferring work to distance environment*

Sub-Hypotheses

H₁: *Operational risks helped in mitigating consequences of transferring work to distance environment*

H₂: *ICT risks helped in mitigating consequences of transferring work to distance environment*

H₃: *Fraud risks helped in mitigating consequences of transferring work to distance environment*

H₄: *Staff misconduct risks helped in mitigating consequences of transferring work to distance environment*

H₅: *Legal and regulatory risks helped in mitigating consequences of transferring work to distance environment*
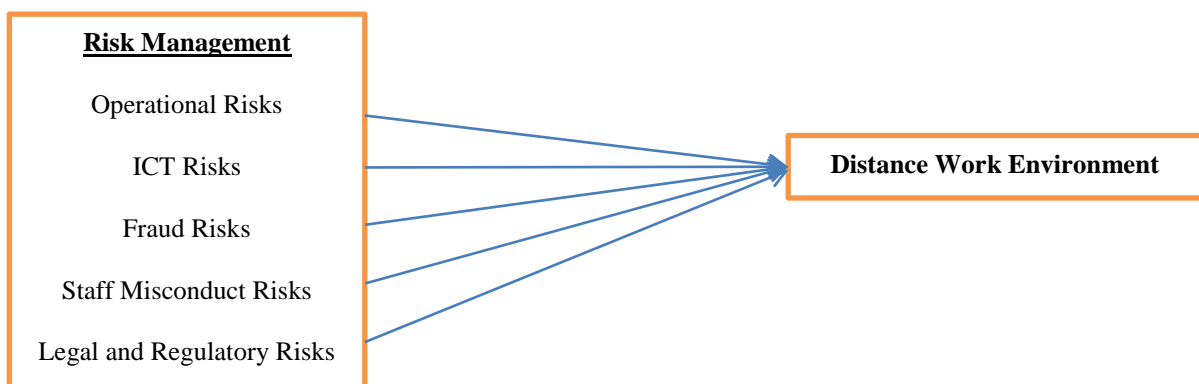
(Agostoni, 2020; Anka et al, 2020)

FIGURE 1
STUDY MODEL

METHODOLOGY

Methodological Approach

At first, it was meant for current research to be based on qualitative approach through interviewing respondents and have open ended questions with them, in addition to taking deeper answers from interviews, but due to COVID 19 health precautions, it wasn't allowed to meet and gather for interviews as an approach to help in stopping the spread of the disease; researcher adopted quantitative approach and collected numerical data from respondents.

Tool of study

A questionnaire was chosen to represent tool of study, an online questionnaire was built and uploaded online. The questionnaire was built on liker 5 scale (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree and contained two main sections; the first took into perspective demographics of study sample while the other contained statements of variables (Operational Risks, ICT Risks, Fraud Risks, Staff Misconduct Risks, Legal and Regulatory Risks and Distance Work Environment). After building the questionnaire,

it was presented before a group of academics who were specialists in the field in order to arbitrate statements and approve their suitability to study aim. After arbitration, questionnaire contained in its final version (31) statements and was ready to be distributed.

Population and Sampling

Population of study was taken from commercial organizations in Jordan, Amman. A convenient sample of (150) managerial individuals were chosen. After distributing the questionnaire (132) copy were retrieved and were valid for analysis, this indicated a response rate of 88% as statistically accepted.

Screening and Analysis

SPSS was used in order to careen and analyze collected primary data. Cronbach alpha was used to test the reliability of the questionnaire. It was found that $\alpha=0.877$ reflected the consistency of it since it was greater than accepted percent 0.60.

Following statistical measures were taken:

- Mean and Standard Deviation
- Frequency and Percentage
- Multiple Regression
- Linear Regression

Analysis

Demographics

Table 1 below presented results of demographics analysis. It can be noticed in the table that majority of sample were males forming 64.4% compared to females who formed 35.6% of the total sample. As for age, results indicated that 47.7% of respondents were within age range of 30-33 years old who held MA degree forming 59.8% of total sample and with an experience of 5-7 years forming 40.2% of total sample

Table 1 SAMPLE CHARACTERISTICS			
Gender			
		Frequency	**Percent**
	Male	85	64.4
	Female	47	35.6
Age			
	22-25	15	11.4
	26-29	45	34.1
	30-33	63	47.7
	+34	9	6.8
Educational Qualification			
	BA	38	28.8

MA	79	59.8
PhD	15	11.4
Experience		
2-4	17	12.9
5-7	53	40.2
8-10	47	35.6
+11	15	11.4
Total	132	100.0

Questionnaire Analysis

Table 2 QUESTIONNAIRE ANALYSIS		
	Mean	**Std. Deviation**
Risk Management		
Operational Risks		
Many internal operations were managed to move from office to home work	3.1439	1.16653
There has been many outsourcing options and 3rs party aid in cases of full closure	3.5303	1.03702
Plans to recover team members were done based on risks management strategies	3.4621	1.59391
All internal operations were vigilant for the evolving risks of the pandemic	3.3636	1.16745
Working hours were changed as according to the new environment	3.3561	1.17306
Remote team meeting were done continuously	3.8182	1.08998
ICT Risks		
information governance policies have been amended to allow staff to access customer and other sensitive information	3.1894	1.18600
policies and guidelines were implemented on locations where staff are permitted to work remotely	3.7348	1.50754
Policies, standards and procedures were established on handling sensitive information remotely.	3.7955	1.13742
Staff was reminded to safeguard sensitive information.	3.8409	.87221
remote access was granted to information only on a need-to bases	3.6288	.96032
Fraud Risks		
Controls were implemented to ensure that staff's remote working infrastructure, including personal devices, are secured.	3.5985	1.24704
Staff's vigilance of phishing and social engineering scams were increased through regular security awareness programs.	4.1591	.76995
Multi-factor authentication was implemented for remote access.	3.1212	1.44640
Risks from use of personal devices to access corporate resources remotely were assessed and addressed	3.8030	0.96851
Penetration testing on remote access infrastructure were performed	3.2273	1.35123
Staff Misconduct Risks		
Staff were reminded to comply with organizational Code of Conduct, policies and procedures	3.0758	1.12312
supervisors were encouraged to regularly engage staff	3.1742	1.17542
Lessons learnt from operational lapses and misconduct incidents were shared as reminders.	3.4091	1.33625
Periodic reviews of staff remote access activities (especially for	3.0682	1.20554

staff in higher risk functions such as trading and client investment advisory) were conducted to identify any suspicious incidents and trends.		
staff's higher risks functions communication were surveillance	3.7727	1.04546
Legal and Regulatory Risks		
supervisors were reminded to track and manage working hours of staff where necessary, particularly for jurisdictions with labor laws on staff's working hours.	3.6364	1.09316
policies and procedures to guide staff on appropriate remote working practices, including information security were implemented	3.7955	0.97086
guidelines and protocols on staff working from other jurisdictions were established	3.4545	1.39991
Paychecks and salaries were managed according to governmental laws	3.7424	.95407
All employees were aware of their rights and duties during the pandemic	3.7197	1.02126
Distance Work Environment		
Distance working requires changes in policies and operational processes	3.7500	1.00666
Distance working through the pandemic led to new risks and challenges	3.5455	1.02907
Distance working require access to sensitive information from local of public broadband networks	3.7727	1.04546
Distance working involves lower communication and interconnectedness	3.6364	1.09316
Distance working is tricky as it involves direct and indirect risks	3.7955	.97086

Shows in Table 2 &3 Analyzing the questionnaire indicated that respondents had positive attitudes towards statements of questionnaire as all of them scored a mean that is higher than mean of scale 3.00. the highest statements scored a mean of 4.15/5.00 articulated "*Staff's vigilance of phishing and social engineering scams were increased through regular security awareness programs*" compared to the lowest mean 3.06/5.00 articulated "*Periodic reviews of staff remote access activities (especially for staff in higher risk functions such as trading and client investment advisory) were conducted to identify any suspicious incidents and trends*".

Variables Analysis

Table 3 VARIABLES ANALYSIS		
	Mean	**Std. Deviation**
Operational Risks	3.4457	0.61934
ICT Risks	3.6379	0.63685
Fraud Risks	3.5818	0.74933
Staff Misconduct Risks	3.3000	0.81643
Legal Risks	3.6697	0.66447
Distance Working	3.7000	0.75057

Mean and standard deviation were calculated for the variables in general, it was also found out that all variables scored a mean that was higher than mean of scale and was seen statistically positive. The highest mean was scored by variable of Distance working 3.70/5.00 compared to the lowest mean which was for the variable of staff misconduct risks 3.30/5.00 shows in Table 4.

Hypotheses Testing

Main hypothesis

H: *Risk management helped in mitigating consequences of transferring work to distance environment*

Table 4 MODEL SUMMARY					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	0.850[a]	0.723	0.712	0.40290	
ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	53.347	5	10.669	65.726	0.000[b]
Residual	20.453	126	0.162		
Total	73.800	131			
Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-0.408	0.261		-1.566	0.120
Operational	0.122	0.067	0.101	1.835	0.069
ICT	0.023	0.071	0.020	0.329	0.742
Fraud	0.115	0.063	0.114	1.808	0.073
Misconduct	0.142	0.058	0.154	2.461	0.015
legal	0.742	0.062	0.657	11.893	0.000

Multiple regressions was used to test above hypothesis, F value= 65.726 was significant at 0.05 which meant Risk management helped in mitigating consequences of transferring work to distance environment. Also it was found that r=0.85 reflected high level of correlation as well as the independent variables explained 72.3% of the variance in the dependent variable Shows in Table 5.

Sub-Hypotheses

H₁: *Operational risks helped in mitigating consequences of transferring work to distance environment*

Table 5 MODEL SUMMARY				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0.399[a]	0.159	0.153	0.69096
ANOVA				
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1 Regression	11.735	1	11.735	24.580	0.000[b]
Residual	62.065	130	0.477		
Total	73.800	131			
Coefficients					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**

		B	Std. Error	Beta		
1	(Constant)	2.035	0.341		5.964	0.000
	Operational	0.483	0.097	0.399	4.958	0.000

Linear regression was used to test above hypothesis, F=24.58 were significant at 0.05 and indicated that operational risks helped in mitigating consequences of transferring work to distance environment. R = 0.399 reflected medium level of correlation as well as the independent variable explained **15.9%** of the variance in the dependent variable shows in Table 6.

H₂: *ICT risks helped in mitigating consequences of transferring work to distance environment*

Table 6
MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.502[a]	0.252	0.246	0.65174

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.581	1	18.581	43.744	0.000[b]
	Residual	55.219	130	0.425		
	Total	73.800	131			

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.549	0.330		4.690	0.000
	ICT	0.591	0.089	0.502	6.614	0.000

Linear regression was used to test above hypothesis and with F value=43.744 being significant at 0.05 it appeared that ICT risks helped in mitigating consequences of transferring work to distance environment. R = 0.502 reflected medium level of correlation as well as the independent variable explained **25.2%** of the variance in the dependent variable shows in Table 7.

H₃: *Fraud risks helped in mitigating consequences of transferring work to distance environment*

Table 7
MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.531[a]	0.282	0.276	0.63847

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.805	1	20.805	51.038	.000[b]
	Residual	52.995	130	0.408		
	Total	73.800	131			

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.795	0.272		6.590	0.000

	Fraud	0.532	0.074	0.531	7.144	0.000

Linear regression was used to test above hypothesis, F value= 51.038 was significant at 0.05 which meant that Fraud risks helped in mitigating consequences of transferring work to distance environment.

Also it was found that r=0.531 reflected medium level of correlation as well as the independent variable explained **28.2%** of the variance in the dependent variable shows in Table 8.

H_4:   *Staff misconduct risks helped in mitigating consequences of transferring work to distance environment*

Table 8
MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.546[a]	0.298	0.293	0.63117

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.010	1	22.010	55.249	0.000[b]
	Residual	51.790	130	0.398		
	Total	73.800	131			

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.043	0.230		8.900	0.000
	Misconduct	0.502	0.068	0.546	7.433	0.000

Linear regression was used to test above hypothesis, F value=55.249 was significant at 0.05 and indicated that Staff misconduct risks helped in mitigating consequences of transferring work to distance environment. Also it was found that r=0.546 reflected medium level of correlation as well as the independent variable explained 29.8% of the variance in the dependent variable shows in Table 9.

H_5:   *Legal and regulatory risks helped in mitigating consequences of transferring work to distance environment*

Table 9
MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.803[a]	0.645	0.642	0.44878

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.618	1	47.618	236.431	0.000[b]
	Residual	26.182	130	0.201		
	Total	73.800	131			

Coefficients

Model		Unstandardized Coefficients		Standardized	t	Sig.

		B	Std. Error	Coefficients		
				Beta		
1	(Constant)	0.370	0.220		1.683	0.095
	legal	0.907	0.059	0.803	15.376	0.000

Linear regression was used to test above hypothesis, and with F value=236.431 being significant at 0.05 it was found that legal and regulatory risks helped in mitigating consequences of transferring work to distance environment. Also it was found that r= 0.803 reflected high level of correlation as well as the independent variable explained 64.5% of the variance in the dependent variable.

DISCUSSION

Current study aimed at focusing on the role of risks management strategies that helped in mitigating the influence of COVID19 pandemic and the step of moving work environment to the online scheme. For that sake, variables were taken included (Operational Risks, ICT Risks, Fraud Risks, Staff Misconduct Risks, Legal and Regulatory Risks and Distance Work Environment), and a questionnaire was distributed on (132) individuals from commercial organizations in Jordan. SPSS was used to analyze the collected primary data, and results indicated the following:

1. Individuals had a high level of awareness regarding the good role of risks management strategies as they understood how risk management helped in supporting organizational performance during distance working
2. All variable appeared to be influential, the highest variable in variance was legal and regulatory risks with a variance of 64.5% as the highest
3. In the 2nd rank, there appeared that staff misconduct risks was influential and scored a variance of 29.8%
4. 3rd rank was for variable of fraud risks which scored a variance of 28.2% followed by ICT risks scoring variance of 25.2%
5. In the last rank and lowest variance of 15.9% was for operational risks which was also influential in managing the online work environment

The study was able to reach the desired goal, which is to prove that risk management contributed significantly to organizing, arranging and managing remote work during the COVID 19 pandemic and maintaining the highest level of performance. This result was reached by looking at the areas that were studied and proving that risk management was able to manage employees remotely, and retained the maximum roles of management, leaders and supervisors in order to reach the required performance and to ensure that the organization was not affected by the idea of remote work.

Operational risks helped in mitigating consequences of transferring work to distance environment

The importance of risk management, according to the results of the study, was to conduct a risk assessment regarding the transition to work outside the physical boundaries of the organization, and that was by defining work priorities and the importance of the different roles of employees from the highest importance to the least important, and thus ensuring the proper functioning of the work and according to the rules. The study proved that risk management had a role in controlling operational risks by monitoring remote work policies and making sure the

situation is suitable to achieve organizational goals and is able to reverse new business practices that are compatible with Zhong et al. (2021); Weil and Murugesan (2020).

ICT risks helped in mitigating consequences of transferring work to distance environment

On the other hand, and agreeing with Hakak et al. (2020); Suprapto et al. (2021); the study proved that risk management paid attention to the technological aspect and paid attention to the importance of providing technology support devices to employees, ensuring their internet networks and providing technical support by deepening the IT department's link to the daily work of employees and putting the IT department on standby for Facing any failure in the system and modifying it immediately, which contributed to keeping the work wheel running properly.

Fraud risks helped in mitigating consequences of transferring work to distance environment

The risk management was fully aware that moving to remote work could expose it to the risk of hacking and hacking. This matter was contained by intensifying employees' awareness of the security aspect of using networks and providing support and training in order to raise their awareness of the importance of security in using computers and dealing with passwords and sensitive customer information meeting results of Kannangara and Balachandra (2020).

Staff misconduct risks helped in mitigating consequences of transferring work to distance environment

Remote work and lack of personal communication can lead to many cases of misunderstanding, here the risk management adopted foundations to maintain a high level of communication that ensures the maintenance of trust and prevents employee discontent. In addition to emphasizing good work practices, dealing with employees in a smooth and easy manner and not putting pressure on them in order to ensure their positive attitude to work. The risk management also ensured the coordination of remote communication processes between employees, management and leadership, and adopted communication mechanisms in order to maintain the level of trust among the work team which agreed with Zhang et al. (2020).

Legal and regulatory risks helped in mitigating consequences of transferring work to distance environment

This aspect was of great importance, as the risk management took into account the labor rights of employees and the importance of adhering to them to the maximum. It was among its practices to provide the physical and psychological well-being of employees and to ensure their ability to coordinate between personal and family life and the fact that they're working from their homes. Likewise, the organizations complied with the laws of the Ministry of Labor and government laws, matching between deductions from monthly wages and reducing working hours or tasks assigned to employees. Such results agreed with Sandbulte et al. (2021).

CONCLUSION AND RECOMMENDATIONS

The risk management strategy to protect the organization is boring, as well as protecting employees from the negative and unexpected effects of risks, specifically in the field of epidemic risks, as employees are more benefit from risk management plans specifically in the event of epidemics and remote work due to legal issues and the necessity of organizations To abide by the labor laws adopted to protect the rights of the worker. However, the adoption of certain scenarios greatly helps in facing the challenges that the organization faces in order to get out of the

impasse. And in order for the organization to ensure the possibility of getting out of any crisis, it must be aware of the importance of risk management and adopt it on the right and approved foundations. Based on above results and conclusion, current study recommended developing a special strategy that aids organizations in case of new pandemics, catastrophes and environmental disasters.

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