Enterprise risk management (ERM); Fuel sector; Energy sector; Central-European companies; Enterprise risk management (ERM); risk management; critical success factors; Enterprise risk management (ERM); risk management, Enterprise risk management (ERM), Insurance, Solvency, Corporate reputation, ERM system, Audit committee, Reputational risk, Corporate governance, Economics, CFO roles, CRO, Enterprise risk management (ERM), Performance, Banking; Calculative cultures; Diagnostic controls; Financial services; Interactive controls; Management control systems; Performance management; risk management, Business performance; Enterprise risk management (ERM); Sustainability reporting; Competitive advantage; Enterprise risk management (ERM); Financial institutions; IT strategy; IT structure; Information technology; ERM maturity; Enterprise risk management (ERM); FRS 13; Foreign exchange derivatives; Foreign exchange exposure; Epistemic uncertainty; Probability bounds analysis; Production assurance; Risk assessment; Algorithms; Risk appetite; Risk matrix; Supply chain risk management; Systemic risks; Utility indifference curves; Cost efficiency; Enterprise risk management (ERM); Financial industry; Revenue efficiency; Enterprise risk management (ERM); Firm performance; Risk committee; Risk governance; Traditional risk management; Enterprise risk management (ERM); public listed firms; Construction Firms; Drivers; Enterprise risk management (ERM); Obstacles; Literature Review; Enterprise risk management (ERM); Primary Data; Secondary Data;