The five overall causes of risk, as highlighted by the article by Roy et al. (2015) and Hijazi et al. (2014)

1. Technological – It is important to avoid risks as much as possible. Examples of this risk include the risk posed by the code itself, legacy code from the past, technical debt, and choosing the incorrect technology. The dangers

2. Operating - There are always risks to how employees work in the organization, such as downtime brought on by irrational searches for certain experts throughout the development of a project and by subpar project management throughout the SDLC (Khdour et al., 2014).

3. Business - Events both favorable and unfavorable to a business may have an impact on its ability to develop and remain solvent. An example is a corporation going bankrupt because of debt.

4. External - External risks may have a favorable or negative impact on the company and, in turn, the project it is working on. The most recent epidemic, which is unusual and unpredictable, is an illustration of such an external danger.

5. Poor change management - It may be challenging to predict the time and other resources required to complete each stage effectively due to risks associated with generally lengthy phases from one state of development to the next.

**Reference**

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