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ABSTRACT

The aim of this paper is to empirically study reputation risk management in the US and European banking and insurance industry, which has become increasingly important in recent years. We first use a text mining approach and find that the awareness of reputation risk (management) as reflected in annual reports has increased during the last ten years and that it has gained in importance relative to other risks. Furthermore, we provide the first empirical study of the determinants and value of reputation risk management. Our results show that larger firms, as well as firms that are located in Europe and have a higher awareness of their reputation, are significantly more likely to implement a reputation risk management program. Finally, we obtain initial indications of the value-relevance of reputation risk management.

JEL Classification: G21; G22; G32

Keywords: Reputation risk management; Reputation risk; Corporate reputation; Text mining

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