

# Interpretations of Business Continuity Management in the light of COVID-19

## Abstract

**Purpose-** This study aims to investigate the different interpretations of the meaning of Business Continuity Management (BCM) across a variety of organizations from different sectors in the light of the COVID-19 pandemic.

**Design/ Methodology/Approach-** A survey was conducted to capture the views of organizations across five different sectors. The sample consisted of ten senior managers; two from the banking sector; two from the supply chain sector; two from the tourism sector; two from the services sector; and two from the education sector. An interviewer-administered questionnaire was used to capture the data. One manager from each sector represented a local business/enterprise and the other represented an international business/enterprise.

**Findings-**It was found that different organizations/businesses understood BCM differently. A variety of interpretations/themes have therefore been recorded.

**Practical implications-** This study sheds light on how different organizations understand BCM in times of crisis, such as the COVID-19 pandemic. By understanding the different interpretations, it becomes clearer whether these organizations have workable and usable business continuity plans.

**Originality/value** –This is the first study to investigate the different interpretations of the meaning of BCM across different business sectors. Most of the existing studies on BCM discuss the process from the perspective of a single business or sector. The study was conducted during the COVID-19 pandemic. This was a period that witnessed prolonged, and critical disruptions to almost all businesses and organizations and which threatened the survival of some of them.

**Keywords-** COVID-19, Operations, Recovery, BCM, Disruption, BIA.

**Paper type-** Research paper.

## 1. Introduction

It is evident that 2020 and 2021 were difficult years for many businesses and organisations. The impacts of COVID-19 were huge, especially at the early stages of the pandemic during which the response phase was generally characterised as being disorganized and unsystematic (Yacoub and El-Hajjar, 2021; Fath *et al.*, 2021). The impacts of the pandemic are still widely observed as the recovery periods often extend for several months or even years after the incident. A number of researchers have highlighted the effects of COVID-19 on businesses; yet further insight into how organizations perceive and assure “*Business Continuity*” in the COVID context still needs extensive investigation.

Business Continuity Management (BCM) is the process that aims to assure the normal running of business operations under all circumstances so that organizations are less likely to suffer the consequences of lengthy disruptions and lose their market share and/or brand image (Gibb and Buchanan, 2006). However, it seems that different organizations interpret/understand BCM differently in practice (Hassel and Cedergren, 2019) especially because there is not a universally adopted definition for the process (Sawalha, 2020).

One of the most noticeable drawbacks in the existing literature is that different terms/fields are very often used interchangeably, including continuity management, recovery, crisis, disaster, emergency, hazard, contingency and risk. For instance, the two terms Business Continuity Planning and Disaster Recovery Planning are often used interchangeably in the literature, especially when it comes to implementation (Sawalha, 2021). Moreover, research on BCM is still relatively scarce and there is an increasing need for empirical evidence and studies in the field (Niemimaa *et al.*, 2019).

Jordan is a country in the Middle East. Similar to many other countries, it was severely affected and witnessed countless business disruptions during the COVID-19 period. This study aims to investigate the different interpretations of the meaning of Business Continuity Management (BCM) across a variety of organizations from different sectors in the context of the COVID-19 pandemic.

## 2. Literature review

### 2.1 COVID-19: Landscape and vulnerable sectors

There is a large amount of literature about the impacts of COVID-19 on businesses worldwide (e.g., Nair, 2022; Salunkhe *et al.*, 2021). Disruptions resulting from COVID-19 caused unprecedented financial and nonfinancial losses and weakened the world’s economy. Notions, such as “*business continuity in a COVID-19 world*” have become common since the start of the pandemic. Perhaps, one of the most important questions that was raised was: “... *in this uniquely challenging environment, how can you make your business more resilient*” (KPMG, 2020).

The management of COVID-19 featured several rounds of lockdowns, border closures and curfews in order to contain/reduce the wider spread of the virus. These lockdowns caused major disruptions to business operations worldwide. The impacts of COVID-19 ranged from operational to strategic and had both tangible and intangible consequences. In some cases, organizations went out of business completely, due to their inability to fulfil their financial obligations and meet customer demands (Lamba and Jain, 2022).

Many forms of physical mobility, accessibility and connectivity were not possible. Face to face interactions were also reduced significantly and in some cases were banned. Subsequently, the physical movement of goods and service delivery were highly restricted. This had negative impacts on global and local supply chains (Wu, 2022; Magableh, 2021). COVID-19 has been characterised as a sudden and unexpected event. Accordingly, human responses to such types of incidents are generally more difficult compared to other forms of slowly emerging risks that can unfold themselves gradually by time (Yassin and Aldashti, 2021).

At the early stages of the pandemic, strict protocols were imposed by the Jordanian government and a number of Civil Defence Laws, such as the “Defence Law No. 13 for 1992” were declared and put into effect (Al-Tammemi, 2020; JT, 2020). However, the prolonged curfews adversely influenced the economy of the country. Countless companies confirmed that they had laid off one or more employees since the outbreak of COVID-19. Others

confirmed that their debt grew substantially and it has been reported that the majority of the surveyed organizations in Jordan were ‘just coping’ (Kebede *et al.*, 2021). It was also reported in the same study that the pandemic was particularly harmful to micro and small enterprises.

COVID-19 was an extremely intense experience in that it did not only affect the viability of organizations but also challenged their continuity measures and practices (Goldstein and Flynn, 2022). The notion: “*it will never happen to me*” which was attributed to financial resources and historical success was also challenged even for the best performing organizations.

## **2.2 Business Continuity Management**

The idea of securing the continuity of operations goes back to the early 1970s during the age of mainframe computing. The aim was to respond to disruptions without experiencing major technical break downs (Herbane *et al.*, 2004). In the 1980s, the concept of business continuity planning emerged and over the course of time, BCM has become a necessity in a world brimming with disruptive incidents (Sawalha, 2021). The 9/11 events in the USA reflected significantly on the development of BCM and have driven many organizations to re-assess their plans from the perspective of large human losses and intensive psychological impacts (Herbane, 2010). BCM nowadays is gaining even more attention across a wider set of sectors (Frikha *et al.*, 2021; Graham and Loke, 2022).

BCM is meant to provide a cross-functional and socio-technical approach to proactively prepare for and respond to disruptions that are likely to affect the normal running of business operations (Goldstein and Flynn, 2022). BCM can be viewed from a variety of perspectives; operational, value-adding, and even personal. At the operational level, it aims to secure daily business operations against unexpected contingencies (Hiles, 2011). BCM can contribute to value adding through the achievement of the goals and objectives of the organization (Niemimaa *et al.*, 2019; Foster and Dye, 2005). The creation of a personal continuity plan can reduce anxiety levels and enable the resumption of the “business of life (Kadam, 2010).

From a wider perspective, BCM has been defined as: “*a process by which organisations can recover from the disruption caused by storms, earthquakes, building fire, flooding, utility failure, terrorism, disease outbreaks, facilities loss, systems failure and supply chain interruptions*” (Hiles, 2011). This definition includes almost all types of natural and man-made disruptions. This broader view promotes the significance of BCM at a societal level as it contributes to the building of crisis-resilient organizations and ultimately corporate cultures.

The practices of BCM are meant to enable organizations to respond to unexpected disruptions so that they do not end up causing downtimes or full outages to systems each time they occur. The longer the downtime, the greater the consequences. Bajgoric and Moon (2009) also highlighted the technical role which BCM can play in assuring system integration for today’s organizations especially in highly connected business environments.

There are multiple frameworks of /approaches to BCM; nevertheless, none has been universally adopted. The key models include those presented by the Disaster Recovery Institute (DRI), the Business Continuity Institute (BCI), the Australian National Audit Office (ANAO), Blyth (2012), Elliott *et al.* (2010), D’Amico (2007), Botha and Solms (2004), Cerullo and Cerullo (2004) and Barnes (2001). BCM can be applied/implemented across the entire organization (i.e. as an enterprise-wide program) or partially within a specific department(s) or business unit(s). This gives organizations the chance to tailor their business continuity programs and plans according to their actual needs, budgets and available resources (Hiles, 2011).

## **3. Methodology**

A survey with five major Jordanian business sectors was conducted in order to capture a range of perspectives pertaining to BCM in view of COVID-19. The sample consisted of ten senior managers; two from the banking sector; two from the supply chain sector; two from the tourism sector; two from the services sector; and two from the education sector. These are five of the top business sectors in Jordan in terms of their contribution to GDP. The industrial and manufacturing sector was not included in this study due to the high level of diversity of industries in Jordan which makes it difficult to provide an inferable image about the entire sector.

An interviewer-administered questionnaire was used to collect data. The survey was conducted in Jordan after the restrictions imposed during the critical COVID-19 period were loosened. For each pair of senior managers, one represented a local business/enterprise and the other represented an international business/enterprise from the same sector so that both perspectives - the local and the international- are covered and in order to capture a wider understanding of the meaning(s) of BCM from two different viewpoints.

The questionnaire consisted of four questions: one Likert-scale closed question and three open-ended questions. In order, these were: 1) In terms of the normal running of business operations, to what extent was your business affected by the COVID-19 pandemic? (1 - negligibly affected; 2 – slightly affected; 3 – moderately affected; 4 – considerably affected; and 5 – immensely affected); 2) Are you aware of the Business Continuity Management process? ; 3) How do you understand the meaning of Business Continuity Management?; 4) Was there any standard approach or institutional framework you referred to when you developed your business continuity plan?

Interviewer-administered questionnaires were used because they usually result in higher response rates compared to self-administered ones especially when the samples are small. Also, they help to probe beyond initial responses and overcome the possible unwillingness of the respondents to answer particular questions. In addition, an interviewer-administered questionnaire is an effective tool for collecting rich contextual information, which exceptionally serves the purpose of this research (Hair *et al.*, 2003). A likert scale is used as a measure of the intensity of responses (e.g., “very unlikely” to “very likely”) which also serves the purpose of this research. Senior managers were specifically targeted because they are the decision makers and supposedly are aware of all the management systems adopted in their organizations.

## **4. Findings and discussion**

### **4.1 The banking sector**

On a scale from one to five, the respondent from the local bank stated that the impact of COVID-19 on their banking operations was moderate. The respondent seemed to be fully aware of BCM and its significance and reported that they have a BCM unit which operates under the supervision of the Chief Risk Officer (CRO) and the authority of the Risk Management department. The respondent stated that:

*“... during the Covid period, a heavier load/traffic on our online banking system has been observed due to curfews and lockdowns, subsequently, our business continuity plan has been updated in order to assure data availability, security and IT disaster recovery primarily”.*

The respondent justified the assessment of the level of the impact of the pandemic by stating that:

*“... the pandemic imposed extra expenditures mainly to renew/support/update our IT infrastructure, this is why the level of impact was moderate”.*

The respondent from the local bank also reported that BCM is part of their overall management system and that the concept of business continuity is known to the wider base of employees, as the respondent reported:

*“... having a business continuity plan is obligatory and is mandated by the Central Bank of Jordan. We follow a set of procedures and guidelines created by the CBJ related to BCM which were also updated by the CBJ during the Covid period”.*

A review of the information published by the Central Bank of Jordan (CBJ) confirms the information provided by the respondent from the local bank and shows that during the COVID-19 period, CBJ gave BCM extra attention by updating the continuity procedures and by issuing regular circulars to all banks operating in Jordan that aimed to ensure the continuity of the delivery of the basic financial services to clients, without interruption, and the readiness of all banks through the availability of business continuity and disaster recovery sites (CBJ, 2022). The respondent also mentioned that:

*“... Following to the pandemic, we aim at establishing a broader BCM program so that it covers all aspects of the enterprise; technical and non-technical”.*

It can be concluded that the business continuity “program” and the business continuity plan are more or less IT-oriented in the local bank; meaning that they focus on securing the technical aspect of the organization mainly. Theoretically, this approach is lacking as it does not pay an equal attention to the social (i.e. human) aspect of the organization.

On a scale from one to five, the respondent from the international bank indicated that the impact of COVID-19 on their banking operations was also moderate. The focus within the international bank during the pandemic was on securing critical business functions (i.e. mission-critical activities) and reducing the time of disruption to clients in case any of these functions was rendered inactive or disrupted. The respondent reported:

*“... critical business functions are our main concern... our business continuity plan has been revisited during the COVID period in order to provide a sort of prioritisation to our critical business functions, as follows; first, the activities that cannot tolerate any disruption; second, the activities that can tolerate very short periods of disruption; third, the activities that could be scaled down if necessary; and fourth, the activities that could be suspended if necessary so that our resources are utilized in the most cost efficient manner”.*

The respondent reported they have a BCM department which has its own director who reports to the CRO directly. They also have a detailed business continuity plan for all departments and operations. When asked about their BCM practices, the respondent reported that they follow the guidelines of the ISO22301:2019. The bank was not yet fully certified but uses the standard as a guide for their best practices. They conduct Business Impact Analysis and are fully aware of all technical details and terminologies related to BCM, such as the RTO, RPO, MAO and BIA.

The main differences between the two banks were in their approach to BCM. The local bank follows the guidelines of the CBJ whereas the international bank follows both the directions of the CBJ, as well as the guidelines of the ISO22301:2019. Also, it seemed that BCM has a more strategic orientation in the international bank compared to the local one:

*“... BCM has now become an inseparable part of our corporate planning especially after the pandemic and will be taken even more seriously from now onwards”.* This is in line with the findings of Herbane *et al.* (2004) who concluded that BCM has the potential to play a more integrated and strategic role within UK-based financial institutions especially in times of crises.

#### **4.2 The supply chain sector**

On a scale from one to five, the respondent from the local supply chain company, which is a part of a larger local fruit and vegetable supply chain, reported that COVID-19 had immensely affected the normal running of their business operations and caused unprecedented financial losses and disruptions. The respondent seemed to be unacquainted with the adequate knowledge or understanding of BCM as a process; however, he expressed his understanding of continuity management by stating that:

*“... the pandemic taught us how significant having ‘alternative plans’ is... unfortunately during the pandemic we struggled to build alternative connections with farmers other than our primary ones so that in case any is inaccessible/unreachable due to the closures between the different cities or districts, products can be purchased from different suppliers”.* This indicates their belief in the necessity of having ‘back-up’ plans (i.e. plan B in case plan A fails to achieve the expected outcomes). This is known as ‘contingency planning’ (Moore and Lakha, 2006).

The respondent also reported:

*“... our existing products accumulated in our warehouses during closure period(s) and much of them rendered obsolete...subsequently, we had to find alternative channels through which we can distribute our existing products other than our primary channels”.* This response also emphasized the significance of having contingency plan(s). The respondent added:

*“Unfortunately, immediate alternatives were very difficult to find on the spot and in a timely manner and therefore we incurred unprecedented financial losses”.*

Accordingly, it was concluded that the respondent from the local supply chain company understood the meaning of BCM from his own business/sector's perspective. This highlights the significance of contingency planning as an approach to assuring the continuity of supply and demand. Contingency plans also include details about alternative venues, alternative staff, and resource assessments (Moore and Lakha, 2006). Contingency plans need to be created before the occurrence of the disruptive event so that in case the existing systems or facilities are not functioning, contingency plans are used.

On a scale from one to five, the respondent from the international supply chain company, which also supplies fruit and vegetables, reported that the COVID-19 pandemic had significantly affected their operations and caused substantial financial losses due mainly to border closures. Both responses from the local and international companies indicated that the supply chain sector was severely affected by the pandemic and was one of the most vulnerable sectors in Jordan. This is in line with the findings of Do *et al.* (2021) in which it was found that COVID-19 has unfolded many inherent weaknesses in the UK food supply chains which were severely affected by the pandemic.

The respondent from the international company seemed to be aware of BCM more than the local one in addition to his extensive knowledge of Supply Chain Management which dominated the mainstream of his responses when asked about how he understands BCM. The respondent stated:

*"... Operational continuity of the entire supply chain, starting from the source of the products until they reach the final consumer, is an inseparable part of our supply chain management; the pandemic taught us that these two areas of management should coexist, especially in our line of business".*

When asked to elaborate on the meaning of operational continuity, the respondent stated that:

*"... it is necessary to assure consistency, connectedness and compatibility between the various parts and technologies used within any given supply chain and also validity of contractual agreements and outsourcing of services, if needed, which all together lay the foundations for operational continuity".*

The respondent mentioned that they do not have a stand-alone business continuity plan yet. However, operational continuity requirements, as mentioned in his statement above, are expected to be more broadly incorporated in their plans. The respondent elaborated:

*"... having our supply chain strategy updated, in response to the pandemic, with operational continuity requirements is expected to reduce the chance of experiencing operational disruptions in the future".*

BCM warrants operational continuity; yet operational continuity represents only one aspect of BCM. The integration between supply chain management and BCM underpins operational damage containment from supply chain disruptions (Azadegan *et al.*, 2020). However, BCM can offer more than operational continuity to supply chain businesses, though the incorporation of business impact analysis (BIA), proactive planning, business process ID and prioritization, and dependency analysis.

#### **4.3 The tourism sector**

The tourism sector has been drastically affected by COVID-19 due to border closures between countries and air travel banning and restrictions not only in Jordan but worldwide (Sujood and Bano, 2022).

On a scale from one to five, the respondent from the local tourism company (a typical tourism company in Jordan is a travel agency that is a tour operator and trip advisor) reported that the pandemic not only immensely affected their company but also forced them to close the business and suspend their operations for almost two consecutive years. The respondent stated:

*“... the recovery period for our business will extend far beyond our initial expectations and we will not be able to compensate for the losses we have incurred before three to four years from now”.*

The respondent seemed to be unaware of BCM. However, she expressed her understanding of continuity management by stating that: *“our main concern at the moment is how to get back to normal as soon as possible”.*

This approach is known as ‘Resumption Planning’. According to *Enisa (2022)*, resumption planning defines the steps that are needed to resume usual (normal) business operations. It was also noticed that there were no clear or structured steps that have been taken to assure business continuity in a systematic manner other than those steps created to return to normal. When the respondent was asked to elaborate on the steps taken or yet to be taken to return back to normal, they stated:

*“... we try to rebuild our network of active connections, which has been frozen during the COVID period, update our database and renew our contracts with our partner travel agencies”.*

In general, this approach lacks the proactive aspect of continuity management and only focuses on the reactive aspect of management which aims merely at reducing the damage that has already occurred to the business, which is also known as “loss reduction” (Rejda and McNamara, 2019). Subsequently, if this approach is adopted to continuity management, all the advantages of loss prevention will not be realised.

On a scale from one to five, the respondent from the international tourism company reported that the pandemic has immensely affected their business and forced them to narrow down their business operations to the minimum for almost two years. The respondent stated:

*“... our operations were brought down to the minimal point, a level near to a full shutdown especially from a financial perspective, we struggled to maintain at least an active database for business-class customers, VIPs and key travel agencies and business partners so that we do not lose our presence in the global market”.*

When asked about the level of awareness of BCM, the respondent reported that he was quite aware of the process; however, it was not adopted as the company uses “more relevant” systems, such as the flight update system and the customer management system to ensure business continuity. The respondent stated:

*“... These systems are meant to provide some sort of resilience to our business especially in times of crisis as we operate in highly dynamic business environments, yet COVID-19 was beyond our expectations and caused major disruption to our business”.*

The respondent mentioned the term “resilience” a few times as an approach to assuring business continuity. The respondent seemed more familiar with the term resilience, not only at a personal level but also at an enterprise level. Theoretically, organizational resilience has been extensively discussed in the literature and interestingly a number of researchers stressed the similarity between the purpose of BCM and organizational resilience to refer to the process that enables a business to “bounce back” (continue running or withstand) after the occurrence of a disruptive incident (Goldstein and Flynn, 2022; Ferguson, 2019; Niemimaa *et al.*, 2019).

#### **4.4 The services sector**

Jordan’s economy is dominated by services (Fanek, 2016). The first company was a local recruitment agency (a typical recruitment company in Jordan is a one that seeks suitable candidates for employers); an emerging business in Jordan. When asked about the level of impact of COVID-19, on a scale from one to five, the respondent reported that service delivery was considerably affected by the pandemic.

The respondent claimed he was aware of BCM, but when asked about the meaning of BCM and how he understands it, the respondent stated:

*“... Response to the pandemic was quick and spontaneous... we had to introduce a new online platform in a very short period of time to accommodate all the on-site services we offer... this required immediate and unplanned change to take place in both the technological infrastructure and human resources”.*

This response indicates that the respondent saw BCM from a “Change Management” perspective. In principle, Change Management is different than BCM, however an extensive review of the literature shows that change management helps organizations to transform from one state to another and usually provides clear transition mechanisms so that change can be performed smoothly in order to reduce undesired impacts of change on people. There are many types of change. Possibly, the type of change the respondent was pointing at was “discontinuous change”; the one marked by rapid shifts in either strategy, structure, or culture of the organization, or in all three and is usually triggered by strong external shocks/factors/events (Todnem, 2005).

When asked to elaborate on the issue of change, the respondent stated:

*“... The change we undertook was mandatory in order to continue providing our services to our clients during the COVID period...indeed, we had no other choice”.*

The respondent was then asked about the suitability/applicability of this approach to continuity management (i.e. the change management approach) in the long run and each time a disruptive incident occurs, the respondent reported:

*“...surely, for the future, more specific arrangements will be taken into consideration, perhaps creating a business continuity plan could be our next step”.*

On a scale from one to five, the respondent from the international company, also a recruitment agency, reported that the pandemic has considerably affected their business in a negative way but interestingly the respondent also mentioned that COVID-19 represented an opportunity too. The respondent stated that:

*“... Despite the financial and non-financial losses, new online job opportunities were created which partially compensated for the losses we incurred”.*

When asked about the level of awareness of BCM, the respondent reported he was aware of BCM, as well as other key personnel in the company. Yet, the respondent reiterated the issue of opportunity by stating:

*‘... During COVID-19, our strategic plan was updated in order to incorporate all potential opportunities arose from the business environment and global markets’.*

Subsequently, no specific approach to continuity management was captured in this company other than their attempts to maintain their operations through benefiting from the newly introduced online job opportunities that have arisen in the global marketplace during the COVID period. It has been frequently debated in recent literature that any crisis, pandemic or even disaster is associated with new opportunities (Chacón-Labela *et al.*, 2020). However, a total reliance on the advantages that could be gained from the market opportunities might not suffice for assuring business continuity each time an incident occurs; thereby making it an unreliable approach to continuity management.

#### **4.5 The education sector**

The education sector in Jordan contributes significantly to the economy of the country. The targeted sector in this study was higher education institutions (universities). Universities in Jordan, like many other universities around the world, were affected by the COVID-19 pandemic. The majority of face-to face lectures were disrupted, students’ presence on campus was suspended, and almost all physical student activities were brought down to minimum. The first university surveyed was a local private university. When asked about the level of impact of COVID-19, on a scale from one to five, the respondent reported that service delivery (educational services/processes) was completely suspended on campus, except for the most critical ones, such as the IT centre functionality and that almost all normal physical on-campus operations were disrupted. The respondent reported:

*“... the early stages of the pandemic were exceptionally challenging for us because we were forced to move entirely online... at the beginning, the university was not prepared for this radical infrastructural shift... we needed to act quickly so that students are minimally affected”.*



On a scale from one to five, the respondent reported that his university was immensely affected by the pandemic. When asked about the level of awareness of BCM, the respondent seemed to be completely unaware of the “process” *per se*. The respondent expressed his understanding of “continuity” as “infrastructural preparedness” which includes all the requirements necessary for the normal running of the academic process. When asked to elaborate on the meaning of the term “infrastructural requirements”, the respondent reported:

*“... all on-campus activities should have been rapidly mirrored on-line, including in-class lectures, student activities, instructor activities and administration... accordingly, the more our technology infrastructure was capable of performing these activities, the more we could have been capable of resuming our operations”.*

When asked about their approach to BCM, the respondent reported that in response to the pandemic, the “*Online Teaching and Learning Centre*” was established. The role of this centre, according to the respondent, was to transform all traditional activities online. The respondent from the local university comprehended BCM as the capacity of their infrastructure, especially the technology infrastructure, to withstand downtime and sudden disruption.

On a scale from one to five, the respondent from the international university, a local university with international accreditation credentials, reported that COVID-19 has considerably affected their operations; a quite less intense response compared with the response of the local university. When asked about the level of awareness of BCM, the respondent seemed fully aware of the process. However, the respondent regrettably pointed out that no specific BCM arrangements have been set up before (specific to BCM) for the purpose of counteracting the impact of sudden major incidents. The respondent reported that:

*“...impact of the pandemic was substantial; however, our international collaboration (their international partners) enabled us to successfully shift online”.* Accordingly, it was noticed that the respondent referred to their international relations as an enabler to their continuity capability, an advantage that enabled them to be more resilient when compared with the local university.

## **5. Conclusion**

Jordan is an emerging economy. It has showcased its ability to maintain internal cohesion, strength and reinvent itself in the face of adversity several times in the past; during for instance the global financial crisis, the Syrian refugee crisis and the Arab Spring. The nature of the COVID-19 pandemic however was different in a way that it had a direct impact on the business continuity of many sectors in Jordan.

BCM is essential for all business sectors. However, the COVID-19 pandemic revealed the significance of and triggered the need for having workable and usable business continuity plans. In a crisis-prepared organization, it is assumed that not all disruptions have to end up causing downtimes or full shutdowns. This study reveals that business operations for different business sectors have been affected to different extents by the pandemic. Perhaps, this could be a reason why BCM has been interpreted differently by the respondents. Yet, this assumption has to be further investigated and verified before it is taken for granted.

Being subject to varying levels of disruption indicates that different organizations have different understandings of BCM. This might indicate that the concept of continuity management in Jordan is more or less business/sector-specific rather than being process-centric or process-oriented, except for the banking sector which seemed to follow sets of recognised standards and practices.

The banking sector seemed to have more structured, mature, and integrated continuity programmes and plans in place. The international bank reported that the ISO22301:2019 was considered their primary reference for best practice. Some other respondents reported that they do not follow any specific framework for BCM and that they have their own in-house frameworks or guidelines. One drawback of internally developed continuity plans is that they do not follow internationally recognized practices and therefore might lack some of the key BCM practices or principles, such as Business Impact Analysis (BIA) or the proper identification of critical business functions.

No specific trend for BCM has been observed across all organizations/sectors interviewed. Local businesses seemed to be less aware of BCM, as a process, but quite aware of the concept of continuity. The variety of interpretations of BCM that were observed included: data availability and IT disaster recovery, continuity of

critical business functions, contingency planning, operational continuity, resumption planning (back to normal), resilience, Change Management, and so-called ‘opportunity’ management.

The results of this study indicate that BCM, as a process, is still in its infancy in Jordan as it is not yet widely recognized or fully adopted across all business sectors. Perhaps, this could be the ideal time for promoting BCM following the COVID-19 pandemic. Having captured the different interpretations of BCM sheds the light on the level of awareness of the process and if those which have already made significant progress can share or help sharing the knowledge or experience in the field with other business sectors. Also, having identified the different interpretations of the process raises the question of how far those companies are from the internationally recognized practices of BCM, or at least, those frameworks that have been developed by specialized local agencies, such as the CBJ.

Once the concept of BCM gains more popularity amongst a wider set of business sectors, especially in view of the impacts of COVID-19, more stakeholders are likely to invest in the process and take further steps forward. After spreading awareness, further actions can also be taken to explain the technical details of the process. The question that needs more investigation is whether these different interpretations will continue to be technically superior to their best-practice counterparts.

In the end, it has to be noted that BCM is a form of risk management which, at the heart, aims to reduce the likelihood of risks that might hinder the achievement of the goals and objectives of the organization and/or reducing the impact of these risks if they materialize. A final note that is believed to be worthy of mentioning is that the various interpretations of BCM could be indicators of the multidisciplinary nature of the process and the extent to which it intertwines with many other management fields or perhaps complements other management aspects within the organization.

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