

# Rethinking the Work-Environment Post COVID-19: The Lived Experience of BCM Committee of a Multilateral Development Bank

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## Abstract

The primary objective of this qualitative research study was to examine and describe the experiences of the BCM Committee in navigating and maintaining business operations within an organizational setting affected by COVID-19 restrictions. The study aimed to explore the phenomenon of transitioning to a restricted environment due to the pandemic, characterized by significant turbulence, substantial changes, and cost-saving measures. Rapid and unforeseen shifts occurred in corporate cultures, business functions, and human resource practices. Specifically, the study focused on investigating how BCM Committees effectively responded to these changes while adhering to state policies and measures in MDB during the COVID-19 outbreak. To the best of our knowledge, no prior research has specifically delved into the lived experiences of BCM Committees as they carry out Business Continuity Planning (BCP) within an organizational culture deeply impacted by COVID-19 restrictions. The outcomes of this study are expected to make significant contributions to the field of business continuity, informing future policies and adding to the available literature on the subject. The study aimed to bridge the existing research gap and expand the general knowledge and existing body of literature. The findings of this study confirmed that the response of Business Continuity Management during the pandemic focused on addressing both process-related issues and people-related issues. Furthermore, the study identified the critical areas of productivity, communications, IT-Cyber Security, and Operations as key factors requiring specific measures to ensure business continuity. In summary, this study sought to provide a comprehensive understanding of the experiences of BCM Committees operating within the challenging context of COVID-19 restrictions. By doing so, it aimed to contribute to the advancement of business continuity practices and enhance the available knowledge in this field.

**Keywords:** Business Continuity Management (BCM), Multilateral Development Bank (MDB), Crises Management, Risk Management, COVID-19 Work Environment.

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## CHAPTER 1: INTRODUCTION

### 1.1 Introduction

The global business sectors have experienced significant repercussions and economic downturn due to the recent COVID-19 pandemic (Li *et al.*, 2021). This impact has been felt across various industries and organizations worldwide. The present investigation focuses on the current state of the business sectors, the role of Business Continuity Management (BCM) in MDB (mention the full form of MDB) in mitigating the aftermath of the pandemic, and examines the prevailing practices employed to manage financial losses. To gain insights into the phenomenon of the COVID-19 outbreak and the involvement of relevant stakeholders, this study

adopts a qualitative primary research approach. By employing this methodology, we aim to delve deeper into the effects of the pandemic and understand the roles played by different entities in addressing its challenges.

### 1.2 Background of the Study

Prior to the global pandemic, Business Continuity Management (BCM) operated efficiently, while Multilateral Development Banks (MDBs) played a pivotal role in sustaining the business industry and economies of relevant countries (Konratov, 2021). However, the successive waves of COVID-19 have resulted in the imposition of restrictions on business activities, highlighting the criticality of BCM within

MDBs. In the aftermath of the pandemic, there arises a necessity for the development of innovative business plans, effective management strategies, and adequate financial resources to effectively respond to the situation and administer business loans through various schemes and financial support mechanisms (Habiyaemye, 2021).

### 1.3 Problem Statement

The process of adapting operations to the COVID-19 environment was marked by significant turbulence and substantial change (Habiyaemye, 2021). The work environment and practices related to Business Continuity Management (BCM) underwent rapid and unforeseen transformations, leaving little room for proactive planning and coordination of strategic measures necessary to navigate and sustain operations within the new COVID-restricted setting (Anser *et al.*, 2020). Multilateral development banks faced additional challenges due to their dispersed workforce located across various member countries, with many operations relying on field missions and travel. However, government-imposed travel bans and curfews prevented employees from physically attending work (Muley *et al.*, 2021). Therefore, this study is specifically focused on addressing the current global pandemic issue and the indispensable role played by BCM, particularly within MDBs, in effectively responding to the outbreak.

### 1.4 Aim and Objectives

The primary objective of the present study is to reevaluate and explore the post-COVID-19 work environment through the lived experiences of the BCM Committee within an MDB. Additionally, the study aims to assess the current situation and associated phenomena stemming from COVID-19, both in the present and future. The specific objectives of this study are as follows:

1. To examine the impact of COVID-19 on the continuity of business operations and the overall work environment within MDBs.
2. To evaluate the procedures implemented by the BCM in response to the global pandemic.

### 1.5 Research Questions

Research Q1: How does the BCM of an MDB react during the COVID pandemic?

Research Q2: What measures were taken by the BCM of an MDB during the pandemic?

### 1.6 Scope and Definitions

In exploring the lived experience by the BCM committee of an MDB, the study will cover the pandemic time during the government restrictions and lockdown; and how the MDB management reacted to ensure the continuity of its operations while adapting to the transformation in its work environment. The target population will cover 20 participants who are members of a BCM Committee in MDBs. The participants were selected based on specific criteria that is discussed in chapter 3 under sampling section 3.7. The terms that will

be used largely in this study and need definition are Multilateral Development Banks and Business Continuity Management.

A Multilateral Development Bank (MDB) is an international financial institution that aims to fund projects that support social and economic development, such as building hospitals, schools, roads, and providing clean water to communities (Turnham, 1991).

Business Continuity Management (BCM) is a subset of the organization's risk management, but the difference is the Risk Management objective is to avoid, accept, or mitigate the risk by applying risk reduction, sharing, or transferring. However, the BCM is related to pre-event responses to perceived risks (Krell, 2006). BCM could be defined as the organization's ability to continue its operations and mandates at acceptable levels after a disruptive incidence (Swartz, *et al.*, 2010).

### 1.7 Significance of the Study

The MDBs operations require field missions. This posed an immediate and potentially long-term challenge for executing the BCP to ensure the continuance of the bank operations. Therefore, this study has focused on this problem that how the pandemic constraints such as lockdown and travel band have affected the MDB's stakeholders and operations, and what will be the future consequences.

### 1.8 Rationale of the Study

Business Continuity plans are vital to resilience. It is the backbone of risk management, as BCM provides framework for identifying an organization's risk of exposure to internal and external threats including disaster recovery, business recovery, crisis management, incident management, emergency management and contingency planning. Generally, many businesses have developed Business Continuity Management (BCM) plans to address cases where their buildings, systems, equipment, and products or services are damaged, with the assumption that at least a few employees can return to their work sites after the incident. However, as the COVID-19 outbreak has shown, when access to both employees and work sites is limited for a long period of time, it can severely impact businesses' ability to recover.

Performing BCM activities in the pre-COVID-19 environment has extensive research available (Muley, *et al.*, 2021). However, according to research, there was no available information when investigating the lived experience of the BCM Team of a Multilateral Development bank within the current pandemic environment. This study explores the key fast reaction considerations for businesses during a public health crisis through investigating the critical areas that affect BCM planning and work environment. This study can, thus, become a benchmark in providing an understanding of how MDBs instantly responded to the pandemic, as

well as provide an assessment of the key areas of actions that BCM professional must take into consideration to ensure business continuity.

### 1.9 Structure of the Study

- The first chapter includes the introduction and describes aims, research questions, research significance, rationale of research, and the problem statement of the topic.
- The second chapter involves a literature review and theoretical framework.
- The third chapter defines the methodology and reveals the philosophy, approach, design of the research, data collection methods, sample size and techniques, data analysis, ethical considerations, and limitations of the study.
- The fourth chapter defines the results.
- The fifth chapter reveals the discussion of the results.
- The sixth chapter exhibits the conclusion, implications, recommendations, and future research.

## CHAPTER 2: LITERATURE REVIEW

### 2.1 Introduction

The purpose of this study was to explore the challenges faced by BCM professional of a multilateral development bank impacted by COVID-19 restrictions. After examining the literature, it revealed gaps in research and knowledge of the impact of COVID-19 restrictions on MDBs work environment and the ability to continue operations. COVID-19 restrictions have had a variety of outcomes on businesses. A systematic literature review is conducted in this section to understand the effects that COVID-19 had on businesses.

### 2.2 COVID-19 and Continuity of Business Operations

One area that is necessary to look at is the impact that COVID-19 had on the ability of businesses to continue with their operations, especially given that most of the COVID-19 measures involved ensuring that people stayed at home as much as possible (Muley, *et al.*, 2021). Systematic literature review reveals the following about the ability of businesses to continue with their operations in the face of COVID-19 restrictions.

#### Employee productivity

Employee productivity is necessary for business continuity. Reduced employee productivity means that the overall organizational productivity is reduced. A review of the literature shows that there was evidence of a negative effect of COVID-19 on employee productivity. Bloom *et al.*, (2021) conducted a study to understand the impact that COVID-19 had on the total factor productivity of employees using data from UK firms. The researchers found that COVID-19 harmed employee productivity and reduced employee productivity by up to 4%. Sunarsi *et al.*, (2020) also conducted a study to determine the COVID-19 impact on employee productivity in the industrial sector of

Tangerang. The researchers employed exploratory research using data from 96 respondents. The results of the study showed that there was a significant negative impact of COVID-19 on employee productivity in the studied sector. A study by Narayanamurthy and Tortorella (2021) conducted to determine the impact of COVID-19 productivity on employee performance was negative. The study used a sample size of 106 respondents and found that virtual connection, working from home, and job insecurity were the main factors that negatively affected employee performance. The negative impact of working from home, virtual connection, and job insecurity on employee productivity is also supported by the results of other studies such as the study of Munim and Dhar (2021). Further analysis by Galanti (2021) showed that working from home had a negative impact on employee productivity during COVID-19. These working from home factors include family-work conflict, social isolation, distracting environment, job autonomy, and self-leadership.

#### Business Finance

Business finance is another factor that influences the ability of firms to continue with their operations, which has been discussed in related literature. Businesses must spend, whether on inputs, human resources, or production processes, for operations to continue (Kennickell, *et al.*, 2015). Literature review shows that COVID-19 harmed business finance. In research that followed a qualitative approach and grounded theory research design, Barai and Dhar (2021) collected data and analyzed it to determine the inflicted costs on businesses and societies due to COVID-19 pandemic. The results of the study showed that the over-reliance on massive supply chain distributions for businesses to procure inputs increased the business costs due to the COVID-19 measures, which slowed down work due to stay at home mandates. Apart from the impact of COVID-19 on business costs, other studies were also conducted to determine the impact of COVID-19 on firm liquidity. Carletti *et al.*, (2020) conducted one such research in which the researchers sought to establish the impact of COVID-19 on firm liquidity and equity position. The researchers used data from Italy, with a sample size of 80,972 firms. The results of the study showed that a 3-month lockdown enacted by the government had a negative impact on business revenue, and 8.8% of the firms studied became financially distressed during the said lockdown. Business finance dictates the funds that are available to business owners and the costs of operations. High costs or lack of enough funds for firm operations might adversely affect the operations of the business.

#### Business Performance

Another impact of COVID-19 on the ability of businesses to continue with their operation, as discussed by literature, was on business performance. Business performance in terms of profits, growth, and other financial measures of performance are a source of funds

for businesses to fund their operations and pay debts. As such, they are necessary for the continuity of business operations. Studies showed that COVID-19 had a negative impact on businesses performance. A study conducted by Bloom *et al.*, (2021), on the impact of COVID-19 on the performance of US firms found that there was an average loss of 29% in revenue annually, a quarter reduction in revenue by 50%, and 10% drop in sales for online firms. The study used a sample size of 2,500 US small businesses. In another study, Fu and Shen (2020) sought to determine the impact of COVID-19 on the corporate performance of firms operating in the energy industry. Using a parallel trend test to compare revenue and sales between different years, the study found that COVID-19 negatively affected the growth, revenues, leverage, trade receivable turnovers, and net profit margin of firms. Huayu *et al.*, (2020) also conducted a study to determine the impact that COVID-19 had on firm performance in emerging markets. The researchers found that COVID-19 had a negative impact on firm performance in listed Chinese companies. The negative impact on performance was in terms of firm growth and firm revenue. The researchers used descriptive statistics, regression analysis, and parallel trend tests to conduct the data analysis.

### 2.3 COVID-19 and Work Environment

The work environment is made of various elements, including the climate, the setting, the physical conditions, and the social features. These elements can influence the employees' feelings of well-being, employee-employee relationships, employee health, and operations efficiency (Purnomo & Zahra, 2020). Systematic literature review showed that COVID-19 also influenced the work-environment of businesses in the workforce management, collaboration (teamwork), employee safety, and work-from-home. The following is a discussion on each element.

#### Workforce management

Workforce management is the protocol used by an organization to manage its human resource to maximize the productivity of its employees (Galanti T, 2021). Workforce management procedures and protocols help to establish the business work environment in the form of cooperation between employees. Kniffin *et al.*, (2021) conducted a study with the aim of determining the implications, issues, and insights for future research and action on COVID-19 and the workplace. One of the implications found in relation to the changes in the workplace due to COVID-19 was workforce management. There were changes in how workers were completing their work (working from home) and the needs of the workers (stress, safety, motivation, etc.), which led to the changes in workforce management. Managers had to devise new ways to manage their workforce in such situations.

#### Working from Home (WFH)

One way that COVID-19 changed the work environment for many people and businesses is the mandated work from home. One of the most prominent COVID-19 measures mandated by the government for most people stayed at home (Sunarsi, *et al.*, 2020). One lasting impact of COVID-19 on the work environment, as discussed by different studies, is working from home (Bonacini, *et al.*, 2021). Leung *et al.*, (2020), for example, used data from China in relation to transmissibility and severity to model an impact assessment of sub-sequent COVID-19 wave scenarios. The researchers found that the adoption of WFH might be long-lasting, even beyond COVID-19. In another research, Dubey and Tripathi (2020) sought to analyze the attitude of workers towards the WFH directives. The researchers used secondary data from Twitter and analyzed more than 100,000 tweets. The researchers found that most of the work had been transferred to home, and most people were working from home. In addition to this, the study also found that 70% of the people included in the sample had a positive attitude towards WFH directives. Erdsiek (2021) also conducted a study to determine the impact that COVID-19 had on the decision to WFH and the expected perceptions of employers on WFH during the Pandemic and after the Pandemic. The study involved 1,700 managers from Germany. The results of the study showed that, for medium-sized firms and large firms, the managers expected that the WFH changes would be long lasting.

#### Employee Safety

Employee safety is a key element that defines the work environment. Employee safety is necessary in order to ensure employee productivity, satisfaction, and motivation. Safety culture during the COVID-19 pandemic was necessary given the scare of contracting COVID-19 and the associated its long-term effects (Sunarsi, *et al.*, 2020). In a study aimed at understanding the moderating effect of employee safety, on the influence of work stress, on employee performance, Saleem *et al.*, (2021) found that the higher the safety culture in the organization, the higher the moderation effect culture had on the relationship between work stress and employee performance. This proves the importance of an environment which is safe for the employee. Literature has evaluated the impact that COVID-19 had on employee safety, and most of the literature supports the view that COVID-19 had a negative influence on employee safety (Anser, *et al.*, 2020). Seddighi *et al.*, (2020), for example, conducted a study to evaluate the psychosocial safety climate of employees during the COVID-19 Pandemic in Iran. The research used secondary data from publications and previous research to conduct an analysis. The results of the study showed that the requirement for employees to report to work put them in harm's way by contracting COVID-19. As such, this harmed the psychosocial safety of employees, which led to an increase in work stress. Brown *et al.*, (2021) also researched to examine the perception of employees



on safety and health climates for well-being in the workplace during the COVID-19 pandemic. The researchers surveyed 491 employees from 30 small businesses situated in Colorado, USA. The results of the study showed that employees put a lot of concern on their safety, and employees who felt safe had higher well-being compared to those who did not during the first wave of COVID-19.

### Teamwork and Collaboration

Teamwork is necessary for any work environment. Employees and employers must engage with each other in order to set goals, strategies and share individual tasks on how to achieve these strategies (Jankelová, *et al.*, 2021). Before COVID-19, this was possible in a physical office, as there was no stay-at-home mandates, mandates limiting the number of people who could sit together in a group, and even the ability to travel from one region to another. However, COVID-19 changed how this is done, and now collaboration has moved to virtual team works (Bonacini, *et al.*, 2021). Kniffin *et al.*, (2021) conducted a study with the aim of determining the implications, issues, and insights for future research and action on COVID-19 and the workplace. The researchers conducted a systematic review of the literature to determine the emergent changes in the workplace, and one of the changes they came across was virtual teamwork. This means that one of the implications that COVID-19 had on the workplace environment was the change from physical teams to virtual teams. Klostermann, *et al.*, (2021) also conducted a study with the aim of understanding the changes in teamwork organization, from physical teamwork to virtual teamwork. The study used a sample size of 110 employees from Germany working in teams. According to the results of the study, the instant adjustments to virtual team works were not as efficient, and it was necessary that teams be always prepared for virtual teamwork at any time during the pandemic. AlZaabi *et al.*, (2021) listed similar sentiments. Alzaabi *et al.*, (2021) conducted a study to determine the challenges in the transition from traditional to virtual teamwork during COVID-19 in organizations operating in the United Arab Emirates. The results of the study showed that teamwork was negatively affected at the instant in which teams migrated from traditional teamwork to virtual teamwork.

### 2.4 Changes in Operations Due to COVID-19 Measures

COVID-19 control measures are an external factor that can influence the success of the business (Anser, *et al.*, 2020). Since the business cannot control the external environmental factor, the only option it has is to change its operations and strategies in order to align them with the changes in the external environment (Leung, *et al.*, 2020). Systematic literature review shows that the main changes taken by the organization due to COVID-19 measures were Teleworking, Online Marketing, and Online Selling. The following is a discussion in each.

### Tele-working

Teleworking means WFH and from the office, depending on the prevailing circumstances (Bloom, *et al.*, 2021). Due to COVID-19 measures of minimal movement, no social gatherings, and quarantines, most businesses had to adapt and implement teleworking. According to Kniffin *et al.*, (2021), one of the implications of COVID-19 measures is that organizations adopted virtual teamwork and working-from-home. This enabled business operations to continue while at the same time meeting the government requirements as stipulated in the COVID-19 measures. Other studies, which show similar steps taken by organizations to maintain COVID-19, include Alzaabi *et al.*, (2021), Dubey & Tripathi (2020), Klostermann, Ontrup, Thomaschewski, & Kluge (2021), and Leung, Wu, Liu, & Leung (2020).

### E-Marketing

Online marketing has been another area of operations, which has changed in organizations due to COVID-19. The restriction on social distancing and travelling meant that people were mostly glued to their phones at home, following the internet (He & Harris, 2020). As such, companies opted to conduct online marketing in order to achieve a higher target market. Various studies have shown the impact that COVID-19 had on online marketing. Sharma and Jhamb (2020) conducted a study that evaluates the changing consumer behaviors to online shopping, which in turn lead to most companies using the internet as a marketing platform. Other studies that show the adoption of online marketing due to COVID-19 include Martino *et al.*, (2021), Nguyen *et al.*, (2020), Hoekstra & Leeftang (2020), and Habes *et al.*, (2020). These studies show the shift to online marketing increased during the pandemic, and more businesses advertised remotely through digital means.

### 2.5 Theoretical Framework

In primary and secondary studies, the theoretical framework has significant importance because it provides the theoretical explanation and relevant concepts to meet the study objectives and aim (Vaismoradi & Snelgrove, 2019). The current study has focused on the business environment, policies, and employees in terms of MDBs and BCM; therefore, theories related to human management are important. The Abraham Maslow theory to motivate the employees and Lewins change model are important to respond to the pandemic outbreak.

### Abraham Maslow Theory of Motivation

The theory of motivation that has been made by Abraham Maslow is the most effective in the HR policies and strategies to motivate the employees and stakeholders by meeting their needs under this hierarchy. In the current study, this theory is important to motivate the employees and stakeholders to accept the change and work for the betterment of business to respond to the pandemic with effective tools (Purnomo & Zahra, 2020).

In this way, this theory is a way to internally motivate the employees and reduce the complications for management to develop the change policies under BCM and MDB roles.

### Lewin's Change Management Model

This study has aim to explore the current situation of the business under the role of BCM and MDB; therefore, change models are important to strategically handle the situation and alter the post situation into the opportunities (Levasseur, 2001). The Lewins change model is effective to reduce the resilience of the stakeholders and to motivate them with the importance of change through analyzing the business environment which is relevant to the theoretical concept of this study.

Information ascertained from this literature review indicates the strict COVID-19 environment significantly impacted the business continuity and workplace. It presented increased challenges to how BCM would sustain business operations and provide safe work environment. The way many companies work changed overnight. Massive numbers of workforces have gone remote. As the COVID 19 pandemic progressed, many organizations had to adjust their way of doing work rapidly. Working in a remote environment forced organizations to rethink business continuity aspects such as employee productivity, business finance, and business performance. The use of a virtual technology platform became necessary and not optional to run the business during the crisis specially for tele-working, marketing, and commerce (Abdelrhim & Elsayed, 2020). For many organizations, virtual technology suddenly became a top priority because of the government directives. MDBs workforce transitioned to having virtual meetings and having them more frequently than usual to improve employee's engagement and teamwork collaboration. While discovering new best practices for communicating using Zoom and Microsoft Teams combined with figuring out how to manage the work-life balance, social isolation, job autonomy, and self-leadership in the remote environment, employees felt an increased level of additional stress (Erdsiek, 2021).

The main area of debates in the literature review was that WFH would be long-lasting approach that businesses will use even after the pandemic because it reduced cost, staff showed positive attitude toward WFH, and the frequent virtual meetings enhanced employee's engagement. On another hand, some studies showed that WFH due to COVID restricted environment reduced employee productivity, increased costs, and lowered the efficiency of teamwork and collaboration.

This study will explore the impact of COVID restricted environment on MDBs which could be interesting since this type of non-profit organizations that is not concerned about business returns require a lot of field missions which raise a big risk for executing the

BCP and ensure the continuance of the bank operations. Accordingly, this study will explore how does the BCM of an MDBs reacted during the COVID pandemic and what measures were taken to sustain the business operations.

### 2.6 Conceptual Framework

The Conceptual Model shows the constructs examined in this study to gain insight into the experiences and challenges the BCM faced to sustain operations and adapt to the change in the work environment during the pandemic.

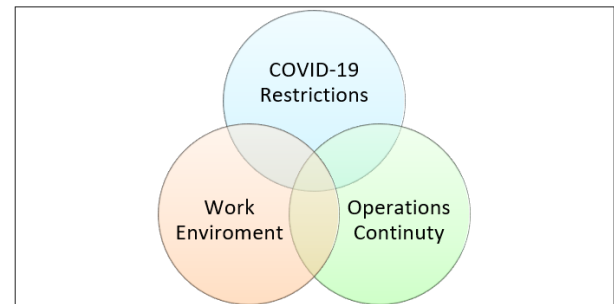


Figure 1: The Study Conceptual Framework

## CHAPTER 3: RESEARCH METHODOLOGY

### 3.1 Introduction

This chapter describes in detail the design of the study with specifics on the technology platform used, participants' role, research design, and procedures, including data collection and subsequent analysis that guided the researcher included are trustworthiness and ethical concerns.

### 3.2 Research Philosophy

This study is based on the primary data, and the nature of this study is naturalistic; therefore, the current study has been listed under the interpretivism philosophy because others are not effective as this is support to the qualitative data and analysis (Alharahsheh & Pius, 2020). This study has the aim to explore the phenomenon of the COVID-19 outbreak and the role of BCM of MDB in the post-pandemic situation. Based on this aim, the interpretivism philosophy has been selected to investigate the phenomenon through a primarily qualitative approach and analyze the findings in detail.

### 3.3 Methodology and Research Design

This study used a naturalistic inquiry and interpretivism philosophy to investigate the phenomenon in-depth. The qualitative primary research design aimed to understand the experiences through those who experienced them and sought to understand the lived experience of persons experiencing a specific phenomenon (Dubey & Tripathi, 2020). The goal was to have the participants describe the phenomenon in detail, illuminating their experience as they lived them. A qualitative research design is most appropriate for this study because it investigated the actual meaning of the participants' lived experiences (Moustakas, 1994). The

objective was to gain a holistic understanding of the phenomenon through an inductive approach.

### 3.4 Research Approach

The phenomenological inquiry model afforded the participant the freedom of expression when recalling their lived experiences, which enabled the researcher to gather salient comments of their specific experience at a given point in time. The qualitative method of inquiry allowed the participant the advantage of telling their stories and describing their experiences without being encumbered by time restraints (Creswell, 2013). In this way, the current study has selected the inductive approach to investigate the new phenomenon with the primary data collection (Alharahsheh & Pius, 2020).

### 3.5 Data Collection

The study will use interviews as data collection tool. Interviews are designed to collect a richer source of information from a small number of people about attributes, behavior feelings, Opinions, and knowledge (Creswell, 2009). Interviews are most effective for qualitative research where it helps explain, understand, and explore research subjects' opinions, behavior, experiences, and phenomenon (Moustakas, 1994). Accordingly, this tool fits the objectives of this research since the open-ended questions of the interview will provide the researcher with in-depth information about the lived experience of the COVID-19 phenomenon.

The open-ended qualitative method of interview is systematic about observing a pre-described order of questions to ensure consistency in the primary data collection process (Vaismoradi & Snelgrove, 2019). Respondents were provided with the exact questions, allowing them to respond beyond the usual closed-ended response (Gall, *et al.*, 1996). All participants completed a demographic questionnaire (DQ) where they submitted the following demographic information: Employment Status, Grade, Years of Experience, etc. The DQ contained variables commonly examined by past researchers and the research interest to validate that the participant met the inclusion criteria. The DQ will allow the researcher to gain background information on the participants (Vaismoradi & Snelgrove, 2019). These questions provide context for the collected data, allowing researchers to describe their participants and better analyze their data. Interview question listed in (Annex-3).

### 3.6 Sampling Techniques and Size

This study has been based on the primary data collection approach and a specific phenomenon; hence, probability sampling approach is not effective because it allows all the individuals of the selected population equal chances (Moustakas, 1994). Therefore, the current study has been based on non-random sampling techniques, and the participants have been selected through the purposive sampling method to increase the study validity and efficacy (Semon, 2000). The study has included 20

research participants from both males and females who are working in MDB based on the selection criteria discussed in (Annex-7).

### 3.7 Data Analysis

The qualitative data analysis has been based on the in-depth phenomenon. Thus, the current study has adopted thematic analysis as the appropriate tool for the data analysis since it supports the in-depth findings and evaluation of the phenomenon (Belotto, 2018). Thematic analysis is the most appropriate method if the researcher was trying to understand and explore people's opinions and experience of certain event (Marvasti, 2019). Thus, the researcher selected thematic analysis to achieve the research objective which is exploring people's opinions about the business continuity role during the pandemic. Data analysis started after the researcher transcribed the audio recorded interviews then identified the themes that were repeated rapidly within the data.

Data analysis makes sense of the findings and allows the researcher to express those findings to others (Marvasti, 2019). Data analysis comes from reading the data multiple time thoroughly and then understanding the data to build in a written narrative (Sachdeva, 2009). Additionally, the transcripts were manually coded individually utilized the inductive coding process, with initial codes created based on the research question which helped to frame them into conceptualized themes and ideas that contributed to the research's findings. Based on these implications, the thematic analysis has been applied.

### 3.8 Research Limitations

It was a challenge for the researcher in this study to gather new data that had not been gathered before, but it was done successfully. Primary data gathering in this study was determined to be more expensive for the researcher than secondary data collecting (Sachdeva, 2009). To get the best results, some background knowledge is needed because the data collected through qualitative research depends on the researcher's experience involved in the process. Industry-specific data must be collected by a researcher that is familiar with the industry (Marvasti, 2019).

Moreover, the researcher faced stringent time constraints to meet the deadline of submitting the study since the process of interviewing the participants took a long time as the interviews were conducted with high-level managers who had tight busy schedules.

### 3.9 Ethical Considerations

This study's ethical considerations were treated very seriously, especially when collecting primary data, and did not violate any ethical guidelines. To avoid any ambiguity, the researcher has obtained the assent of respondents to their participation, which is considered voluntary.

Participants had a complete understanding of the purpose and methods of the study and the demands they were to experience in agreeing to be participants of this study by distributing the consent form enclosed (Annex-4) and the ethical form (Annex-5).

All data collected as confidential, and pseudonyms were used in the report. The findings collected from the respondents are kept anonymous to protect their privacy. In all the data collection, field notes, and transcripts, there were no personal identifiers. All the data is password protected on a digital folder.

Credibility concerns the accuracy of the researcher’s interpretation of participants’ meanings (Creswell, 2013). In this study, triangulation and replying on multiple sources was used to increase the research credibility by comparing information from the

interviews, current literature, transcript review, and researcher’s reflective journaling.

## CHAPTER 4: RESULTS

### 4.1 Introduction

The primary rationale of this chapter is to present the data and preliminary results from the phenomenological study of the perceptions and lived experience of BCM committee professionals during COVID-9 pandemic. This chapter presents a comprehensive description of the extracts that developed from the participants' personal experiences. Also, collective descriptions were clustered together into a thematic map. Thematic map helped to show the structure of the findings. The chapter structured as the following: The participant demographics, finding related to RQ1, finding related to RQ2, and the concluding summary. Below is an outline of the themes with the relevant research question:

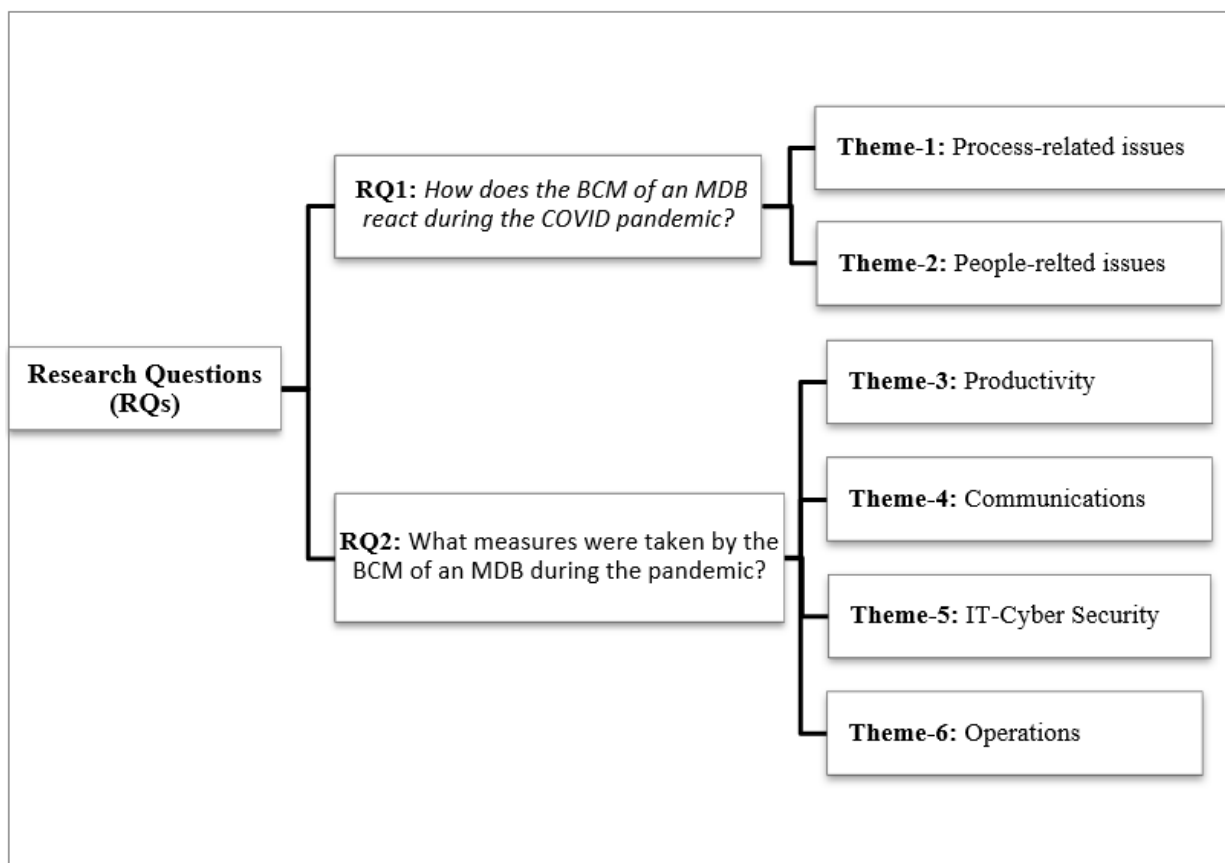


Figure 2: Themes Map

### 4.2 The participant demographics

The study was conducted using 20 BCM professionals who volunteered to share their lived experiences while executing the business operations of multilateral development bank culture impacted by the COVID-19 restrictions. This population represents an equal number of males and females with a range of experience from 15 years to 25 years of employment

within MDBs (Figure 2). Only four of the twenty participants had less than fifteen years of experience working for the MDBs. Ten participants allowed data saturation in that enough data was collected until it would be redundant to continue to do so (Creswell, 2009). The participant demographics details are in Annex-1.



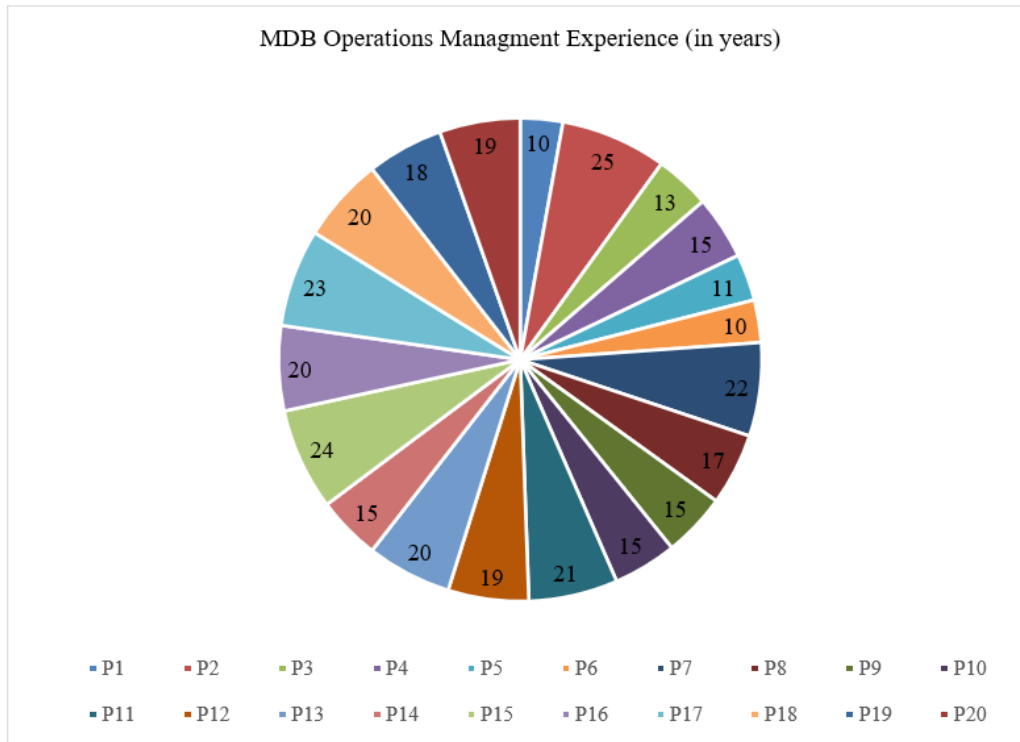


Figure 3: Study Participants: Years of Business Operations Experience

**4.3 Research Question-1**

Response to the first Research Question: *How does the BCM of an MDB react during the COVID pandemic?* It was found that during the COVID-19 restrictions, the MDB dedicated a BCM committee two weeks after the declaration of the COVID-19 outbreak as a public health emergency on 11th March 2020 by the World Health Organization (WHO). The BCM first reaction was to study the operational risks related to COVID-19 which grouped into two themes Processes-related issues, and People-related issues.

**Theme-1: Process-related Issues**

Processes related issues in relevance to the subject include decision-making arrangements, reporting lines, and communication processes. The BCM Committee consisted of high-level managers from the critical functions of the bank (IT Director, HR Director, COO, CEOs, VP of finance, VP of administration services, manager of Medical Services, Risk management Director, etc) where they meet frequently to enhanced reporting to the board, share updates, and discuss emerging issues. In addition, the case banks had a clear risk management framework in place that included Business Continuity Management (BCM) which allowed the bank to identify, mitigate, report, and monitor the risks it faces.

P12: “First react we made was trying to redesign our major processes to adapt the changes. For instance, we digitalized all managers’ signatures, and made all our documentation 100% paperless”

**Theme-2: People-related issues**

People-related issues included work environment, employee work-health arrangements; implementing protective health measures within head quarter and regional hubs located in member countries of the bank, in-house basic medical facilities, proper training, and the provision of health informational materials. The risks include potential future legal consequences associated with the bank actions and reputational risks.

P7: “Our staff safety is number one priority regardless of what it will cost the institution”.

**4.4 Research Question-2**

Considering the second Research Question: *What measures were taken by the BCM of an MDB during the pandemic?* the main measures that the case bank BCM took during the pandemic were grouped as the following themes:

**Theme-3: Productivity**

The bank measured the productivity by checking KPIs and deliverables which were significantly increased during the pandemic in comparison to the last two years (2018, and 2019). However, the HR management did not apply any attendance measuring methods to quantity the staff working hours from home. This theme is related to the people-related theme-2 of the first question.

P4: “Unexpectedly, the performance reports showed that the productivity significantly increased (by 50%) during the COVID-19 restrictions and WFH which made us as management wondering about the reasons”.

#### **Theme-4: Communication and Employee Engagement**

The BCM committee was sharing information with stakeholders and keeping up with continuously changing news and communicate through circulars accordingly by emails. Also, the BCM committee with collaboration with the medical services departments were raising awareness among staff about COVID-19. In addition, the BCM committee conducted many surveys to ensure staff satisfaction, through which they seek their opinions and to comprehend the challenges they are facing, and the improvements they suggest. This theme is related to the Processes-related theme-1 of the first question.

P17: "In a crisis's early stages, communicators must provide instructing information to encourage calm and focused on clear, simple instructions and guidelines on new operational rules regarding time off, overtime, and operational changes."

#### **Theme-5: IT & cyber-security**

The MDB distributed a large number of laptops, delivering these to staff at home and authorizing use of private laptops in some cases. Also, the committee established IT systems for remote access (VPN), installed additional software such as (Microsoft Teams, and ZOOM), and identified key third parties for cloud computing and general IT infrastructure. Moreover, the bank increased staff awareness activities relating to phishing and information protection. This theme is related to the Processes-related theme-1 of the first question.

P5: "A key issue is that, in most workplaces, an IT team will take care of cybersecurity within the office. With a distributed workforce working remotely, staff must pay more attention to cybersecurity threats themselves. The IT department conducted staff training to ensure WFH safely."

#### **Theme-6: Operations**

Strategic risk assessment was carried out to see if the bank can still achieve its mandate including postponing larger projects. The main challenges were that many projects of this type of organization require field missions which were cancelled due to the travel ban. The BCM committee decided to rely on experts and consultants to do the filed missions. Also, they drastically increased the number of virtual meetings to ensure the business continuity of these projects. This theme is related to the Processes-related theme-1 of the first question. Other key action areas and their description are listed in Annex-6.

P19: "The pandemic showed us that we have slow and inefficient consultant hiring process starting from developing the Terms of Reference Document, approval from procurement department, approval from legal department, and payment process by finance department."

## **CHAPTER 5: FINDINGS DISCUSSION**

Generally, the data collected in this study provided a plenty of information that effectively answered the research questions. Although researchers extensively examined business continuity, little empirical research examines the specific impact of COVID-19 restrictions on the BCM process of multilateral development bank. Chapter 5 focused on the interpretation of the results from the previous chapter.

### **5.1 Research Question-1**

Based on the participants' responses, it was clear that the business continuity activities, as well as the organizational culture, were affected by the COVID-19 restrictions. The data suggested that the BCM response was focused on two main areas: Process-related issues, and People-related issues.

#### **Theme-1: Process-related Issues**

The BCM professionals acknowledged that the rapid change in business functions, human resource practices, and organizational cultures without prediction or notice caused immediate turmoil in their organizations. Such changes barred opportunities for management to implement strategic plans that would help transition operations and sustain them in the new COVID-19 environment. According to Bonacini *et al.*, (2021), because of moving to a 100% remote work environment suddenly without warning, businesses had to shift to virtual processes while they also helped usher other employees into working from home and answer employees' questions, calm their fears, and make hard decisions that directly impacted employees' lives and the organization. Unfortunately, during times of crisis, most agencies made the mistake of uniformly entering a hiring freeze and/or scaling back on recruiting events (Erdsiek, 2021).

The data supported that processes-related issues in relevance to the subject included redesigning the decision-making process, Information-processing, reporting lines, and communication processes, digitalizing managers' signatures, and being 100% paperless. Most of previous studies discussed the communication and selling processes only and the change from traditional to virtual environment. This finding will contribute to the BCM field where it suggests focussing on redesigning one of the most critical processes of the business which is decision-making process. Optimizing this process requires huge investment in Information Processing and Data analysis. In movement in which performance efficiency depends on reaction time, Decision-making is a complex action requiring efficient information processing (Czyz, 2021). The findings support Lewins change model that is effective to reduce the resilience and to inspire the management with the importance of change through analyzing the business environment and adapt the changes (Cone & Unni, 2020).

P2: "As an international organization with huge budget, capabilities, and expertise, we started to invest largely in information processing which reduced decision-making errors and biases. Also, we use Application analytics which helped us a lot in making decisions specifically in creating Human Resources Policies."

### Theme-2: People-related issues

The data suggested that People-related issues in relevance to the subject included safe work environment, employee work-health arrangements, implementing protective health measures. Many of the BCM processes and procedures in place before COVID-19 did not address safety concerns, the rapid changes in the workplace, and reputational risks. Consequently, it was necessary to conduct ongoing updates and revisions to BCM policies and procedures, including the increased use of technology (Zoom, Microsoft Teams) to communicate with colleagues and partners within the remote work environment. Business meetings and social activities were being conducted in a virtual environment using the Microsoft Teams technology platform.

Employees' safety and work environment were discussed in previous studies where all organizations and firms applied these measurements since it was imposed by governments. The difference with MDBs is that they should consider the reputational risk that could emerge. It is very sensitive because MDBs are supranational institutions set up by sovereign states and their responsibilities reflect the development aid and cooperation policies established by governments. Therefore, failure to manage the COVID-19 crisis could ultimately lead to a lack of public trust in the efficiency and effectiveness of the bank, its policies, and its operations.

P10: "The pandemic can create new risks for the image and reputation that has been built and fostered over time by the MDB. The smartest approach to make sure you maintain your strong reputation is by ensuring your employees' safety and well-being as your top priority."

### 5.2 Research Question-2

Based on the participants responses, it was clear that the business continuity Management did a benchmark study with top-ranked international institutions to come up with the required measures that should be taken during the pandemic. The data identified the key action areas which are: Productivity, Communication, IT-Cyber Security, and Operations.

### Theme-3: Productivity

The data indicated productivity as One of the key action areas to ensure business continuity. The productivity of the MDB staff significantly increased by 50% in comparison to the last two years (2018, and 2019). In contrast, the studies in the literature review found that mid and small size organizations had a significant decline in the productivity measures of their employees. The reasons were having a flexible work

schedule and less distraction made employees more creative and productive. However, during the curfew and travel ban, employees had plenty of time which made them work more than the official working hours. Also, many employees did not know how to manage their work timing and adopted the new working style from home which ended up with spending more working hours than required. Another important reason could be that the MDBs give their staff Job Security. Job security is an assurance that an employee can keep the job with minimal influences from outside factors such as the pandemic. In 2020, the unemployment rate increased, and many people lost their job due to the global coronavirus recession where many businesses closed and could not run the business (Falk, *et al.*, 2021).

### Theme-4: Communication and Employee Engagement

The data revealed communications and employees' Engagement as one of the key action areas to ensure business continuity. There was regular communication about overall company status provided by top management to all employees and managers. However, there was no monitoring tool used for employees at the Home Office. In addition, there were no clear instructions for managers of Home Office workers that were to be communicated to ensure sufficient operation and visibility across teams. Moreover, the bank did not consider psychological distress and motivate the staff. As suggested by previous studies, providing training and shared tips for stress management and healthy Home Office work can enhance communication and increase employee engagement. Furthermore, the theory of motivation that has been made by Abraham Maslow is the most effective in the HR policies and strategies which suggest motivating the employees to accept the sudden change and respond to the pandemic with effective tools (Purnomo & Zahra, 2020). MDBs should consider this to internally motivate staff and reduce the difficulties for top management to create policies under as well.

The BCM committee shared information with stakeholders and conducted several surveys to test the staff satisfaction which was a good tool to communicate with employees and increase their engagement. As stated in the literature review, employee engagement was one of the main challenges faced by management where it severely decreased during the pandemic. The BCM committee increased employee's engagement through frequent communication enforcing the emotional commitment an employee has to their organization and its employees, vision, and goals. During the work-from-home scenario, BCM committee followed the Supportive Management approach, created a positive work environment, and encourage trust in leadership to strengthen employee engagement.

### Theme-5: IT & cyber-security

The data showed IT and Cyber-Security as one of the key action areas to ensure business continuity. The BCM committee requested the IT department to apply additional procedures to ensure information security since 80% of the MDB employees were working from home. The data suggested that slow Internet connection, Email Scams, Unsafe Wi-Fi Networks, and sensitive documents protection were the major challenges faced by the IT function. Therefore, the BCM committee created a WFH security policy that included clear definition positions that are eligible for remote work, list the tools and platforms that should be used, and provide employees with steps to follow at the first signs of account compromise. The finding supports other studies where it suggested the fundamental tools that employees should have installed on their devices to ensure Cyber-Security are Multi-factor authentication, Password Manager, and VPN, Firewall, and Strong Endpoint Detection and Response (EDR) solutions.

### Theme-6: Operations

The data suggested Operations as one of the key action areas to ensure business continuity. Strategic risk assessment was carried out to see if the bank can still achieve its mandate including postponing larger projects. The unique challenge MDBs faced is that many projects require field missions and traveling which completely stopped due to the curfew and travel ban. In the beginning, this negatively impacted the business continuity of some operations in the member countries. Compared to previous studies, the business continuity of firms operating in industrials and retail sector was negatively affected by the travel restrictions (Bloom, *et al.*, 2021). To overcome this challenge, the BCM committee decided to rely on experts and consultants to do the field missions. The BCM raised the consultancy budget by 40% to adapt to the situation and give part of the work to consultants who are living in the same country of targeted projects. The BCM committee learned from this crisis that they need to improve their consultancy recruitment process and have a roster or database of consultants that can be filtered by country and expertise field. This challenge is unique to international organizations and was not discussed before in previous studies.

P20: "Most of the MDB's operations require a field mission and traveling. During the travel ban, the MDB management in collaboration with the BCM committee decided to raise the consultancy budget by 40% to adapt to the situation and give part of the work to consultants who are living in the same country of targeted projects".

## CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

This chapter will show the concluding summer of the finding, the limitations of the study, Recommendations, Future studies, and finally the conclusion of the research.

### 6.1 Summary of findings

The objective of this study was to investigate the firsthand experiences of BCM professionals engaged in business continuity activities within an MDB operating under COVID-19 restrictions. Previous research indicated a negative impact on employee productivity during the pandemic. However, this study reveals a 40% increase in productivity among MDB employees, attributed to reduced distractions and minimized socializing during office hours. Additionally, the study affirms the existing literature by highlighting the potential long-term viability of remote work even beyond the pandemic. Furthermore, the findings demonstrate that virtual meetings and social activities have facilitated enhanced collaboration and employee engagement, with greater individual attention.

The study aligns with Abraham Maslow's motivation theory, as BCM professionals within MDBs have formulated policies and procedures aimed at improving employee motivation. Moreover, the research supports Lewin's change model, which effectively reduced stakeholder resistance and motivated them by analyzing the business environment to foster the perception of change necessity. This process involved progressing towards the desired behavior and solidifying the new behavior as the norm.

Critical challenges faced by BCM professionals were identified in this study, providing valuable insights for policymakers. These findings shed light on key aspects, challenges, and areas that significantly impacted the business continuity of MDBs during the pandemic. Notably, the study addresses the transition from traditional work environments to facilitate real-time decision-making.

### 6.2 Recommendations

Based on the study findings, there are some recommendations that can serve as an essential input for the management to improve business continuity during crisis such as COVID-19 and thereby improve work environment as well.

To ensure business continuity it is recommended that BCM committee develop clear WFH Policy to adopt work from home arrangements to improve staff productivity and performance, staff motivation and morale, and at the same time maintain a staff healthy work-life balance. Moreover, prioritize investment into IT services to enable cloud-based tools, cutting-edge data and cybersecurity to make available adequate services to the staff, including online training on security standards, and develop comprehensive and user-friendly guidelines. Lastly, strengthen the digital transformation process through greater use of E-Memos, E-Signature, paperless environment, and E-learning, to reduce operational costs, enhance transparency, and improve efficiency.



### 6.3 Limitations

Regardless of the valuable inputs gained from the participants in exploring their lived experiences as BCM professionals, this study has a limitation. This is a phenomenological study that seeks to describe and interpret the experience of participants where the findings obtained are limited to the challenges and lived experiences of the 20 BCM professionals interviewed across the MDBs. As a result, the findings could not be transferable. Transferability is the degree to which the results of qualitative research can be generalized to another contexts or settings (Slevin & Sines, 2013). Transferability in qualitative research offers no rules, and each researcher must verify the results based upon the sample and data collection at the time of the research. Therefore, it is vital to consider that findings may only be representative of a specific point in time.

### 6.4 Future Studies

To advance the findings in any similar research study, researchers can focus on additional dimensions that affect the business continuity and work environment by using larger sample including middle management and lower-level staff can play a crucial role in gaining a broader picture of their experiences and leading to more detailed findings.

### 6.5 Conclusion

After analyzing the lived experiences of BCM professionals executing Business Continuity activities within the COVID restricted environment, findings indicate that most of their experiences have been affected by the COVID-19 restrictions. The purpose of this qualitative primary research was to explore the lived experiences of the BCM Committee during the pandemic. Transitioning to the COVID-19 restricted environment was alive with substantive change where work environment and business functions practices changed suddenly. There were no studies that focused specifically on exploring the lived experiences of BCM Committees as they perform the BCP within an organizational culture permeated with COVID-19 restrictions.

The results of this study will make considerable contributions to the business continuity field, future policy, and the availability of relevant literature. The study found that the BCM Committee of MDB divided its response to the raised issues during the pandemic into Process-related issue and People-related issues. The study discovered that the main critical areas of measures to be taken by the BCM Committee during crisis as COVID-19 restricted environment were summarized into 4 themes that are Productivity, Communication and Employee Engagement, IT and Cyber Security, and operations.

### List of Abbreviations

<b>BCM</b>	Business Continuity Management
<b>BCP</b>	Business Continuity Plan
<b>MDB</b>	Multilateral Development Banks
<b>CDC</b>	Centers for Disease Control and Prevention
<b>WHO</b>	World Health Organization
<b>WFH</b>	Working from Home
<b>MDB</b>	Multilateral Development Bank
<b>COVID-19</b>	Coronavirus Disease 2019
<b>MC</b>	Member Country
<b>DQ</b>	Demographic Questionnaire
<b>RQ</b>	Research Question

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**Annexes**

**Annex-1: Demographic Datasheet**

This questionnaire is designed to obtain demographic information. Please check the answer corresponding to the appropriate response or provide a specific response in the blank.

1. Are you currently employed as a Professional with the MDB?  
Yes No
2. Are you member of a BCM Committee or any team related to Business continuity and Crises Management?  
Yes \_\_\_\_\_ No \_\_\_\_\_
3. Please annotate your Department (e.g., Administration Services, Information Technology, Human Resources, etc.)  
\_\_\_\_\_  
\_\_\_\_\_
4. Please identify your employment status  
Part-time \_\_\_\_\_ Full-time \_\_\_\_\_
5. Describe your current duties as a BCM Committee member with MDB.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. How long have you been employed with MDB as Professional?  
(Please describe period in years and months)  
\_\_\_\_\_
7. Were you employed as a Federal HR Professional from January 2020 to the present?  
Yes \_\_\_\_\_ No \_\_\_\_\_
8. What is your current pay grade?  
\_\_\_\_\_

**Annex-2: Summary of Participants demographics**

Participant Name Code	Gender	Experience (years)	Grade
P1	Male	10 years	Grade-9
P2	Male	25 years	Grade-12
P3	Male	13 years	Grade-9
P4	Male	15 years	Grade-10
P5	Male	11 years	Grade-9
P6	Male	10 years	Grade-9
P7	Male	22 years	Grade-12
P8	Male	17 years	Grade-10
P9	Male	15 years	Grade-11
P10	Male	15 years	Grade-9
P11	female	21 years	Grade-12
P12	female	19 years	Grade-11
P13	female	20 years	Grade-12
P14	female	15 years	Grade-10
P15	female	24 years	Grade-12
P16	female	20 years	Grade-12
P17	female	23 years	Grade-9
P18	female	20 years	Grade-12
P19	female	18 years	Grade-10
P20	female	19 years	Grade-11

**Annex-3: Interview Questions**

1. Describe your experience executing BCM activities within the COVID-19 restricted environment.
2. How have pre-COVID BCM processes or procedures enabled you to execute business operations during the current restriction?
3. Prior to the start of the COVID-19 Pandemic, describe your understanding of your organization’s business continuity plan (BCP).
  - a. What is your involvement, as a high-level manager, in executing the BCP?
4. How has the COVID-19 restriction impacted your organisation's culture?



5. What organisational changes occurred because of working within the COVID-19 CDC mandated protocols?
6. What are business processes and procedures have changed because of working within the COVID-19 restricted environment?
7. Describe how you maintained smooth communications among the organisation stakeholders in the current environment.
  - a. Describe the way of communications among employees pre-COVID.
  - b. Describe your communication and engagement with your organisation's leadership during the COVID-19 restrictions.
8. What challenges, if any, did remote work have on your ability to perform the organisation operations?
9. Since COVID-19, have you worked from your office?
  - a. Describe your experience working in the office during the COVID-19 restriction.
10. Describe any challenges Telework pose on your ability to execute the BCP in general during COVID-19 restrictions.
11. Describe your perceived productivity while Teleworking compared to working in the office.
12. What recommended changes to the BCM committee are suggested to support executing HR activities during the COVID-19 restriction?
13. What are the actions that the BCM Committee took on the operations management, human resources management, IT management, communication, and access to information, and protection of the health of Staff and their families?
14. Describe organisational culture and environment pre-COVID-19.
  - a. How has the organisational culture and environment of your organisation changed because of COVID-19 restrictions?

**Annex-4: Inform Consent Form**  
**Informed Consent Form**  
**Participation in a Research Study**  
**Westford University college**

**Title of Research:** Rethinking the Work-Environment Post COVID-19: The Lived Experience of BCM Committee of a Multilateral Development Bank

**Description of the research and participation:**

You are invited to participate in a research study conducted by Reem G. Alaudhli. The purpose of this research is has the aim to rethink and explore the work environment of post-COVID-19 with the lived experience of the BCM Committee of an MDB. Further, this study aims to evaluate the current situation and

related phenomenon due to COVID-19 in the current time and future. The study objectives are to examine the influences of COVID-19 on the continuity of BCM business operations and work environment of MDB. Additionally, to evaluate procedures and functions which BCM has adopted to control the COVID-19 outbreak under the government measures to respond to the global Pandemic. With the study covering a varied scope of questions, your support in the provision of the information to the questions is essential for meeting the study goals. Your voluntary participation is appreciated, and in case, within the duration of the survey, you may feel the urge to stop or withdraw, and your decision will be highly respected.

Your participation will involve completing the survey in two pivotal phases, starting with demographic information, work-related data (Role, work experience, and grade). This will be followed by fourteen open-ended interview questions. As a participant, you are called upon to respond to the questions with utmost honesty. The interview is designed to last 45-60 minutes.

**Risks and discomforts**

The participants may feel some discomfort answering some questions about their personal experiences and their attitudes about certain workplace issues. Please be aware that this survey and interview are designed to test psychological theories, and it does not directly examine the participant's mental state or intelligence. Participants can stop participation in the research study if they feel any adverse reaction when responding to the questions.

**Protection of confidentiality**

Data collection during the survey is confidential. We will do everything we can to protect your privacy, as there is no collection of any identifiable information, with the survey only identified with numbers. Only the researcher will have access to the survey information, with your anonymity fully maintained. All information is kept in a password-protected computer hard drive. Your identity will not be revealed in any publication resulting from this study or any of the information about the responses you provided.

**Voluntary participation**

Your participation in this research study is voluntary. You may choose not to participate, and you may withdraw your consent to participate at any time. You will not be penalized in any way should you decide not to participate or withdraw from this study.

**Contact information.**

If you have any questions or concerns about this study or if any problems arise, please contact me via phone at +966-555-323-386 or rmsaleh@effat.edu.sa.

## Consent

As a participant, I understand that the informed consent will be read to me verbally, and I will be provided with the opportunity to ask questions. Furthermore, I understand that I will be asked to verbally acknowledge consent by stating YES to complete the interview and being audio recorded via Zoom or a similar platform.

Participant: \_\_\_\_\_ Date: \_\_\_\_\_

## Annex-5: Approved Ethical Form Research Ethics Approval Form (DBA Interim Research Project)

In the first instance, you should consult the Ethical Procedures Guidance document to ensure you are fully aware of your responsibilities. If you have any issues around the completion of this document, please speak with an academic in the first instance for further guidance. Please ensure you complete all sections as fully as you are able so there is sufficient information to be able to determine if ethical permissions require revision. When you have completed all sections, please save the document using your student number as the file name (e.g. 12345678.docx). Please ensure you complete fully all sections of this form. Where you see a shaded box (for example by the 'Name' in section A below), you simply click inside the box and start typing.

**A.** Name: Reem Gabel Al-Audhli

**B.** Student Number: ONLSE7002102A18

**C.** E-Mail Address1: Rmsaleh@effat.edu.sa

**D.** Project Working Title2: Rethinking the Work-Environment post COVID-19: The Lived Experience of BCM Committee of a Multilateral Development Bank.

**E.** I confirm I have discussed my project in detail with an academic member of staff and all ethical issues have been explored: Yes

**F.** I confirm I have read the Ethical Procedures Guidance: Yes

**G.** Ethical Categorisation

Here at the Westford Group, we have determined three distinct levels of ethical categorisation for guidance purposes. These are for guidance purposes only and you are required to indicate which category you think your research would fall into. The three categories are as follows:

1. **Category 1.** Projects that fall into this category are *unlikely to receive ethical approval* as they have the potential to cause harm. Typically, the proposed research could involve: -

- a. Research work where there is a potential to access confidential or sensitive data about people or organisations and their operations.
- b. Research that involves potentially vulnerable individuals such as children and adults who have diminished mental capacity (and are unable to give their consent)

- c. Research that may be contentious and present possible risk to the reputations of both the researcher and Westford.
- d. Research that places the researcher in a position of harm or can place others in harm's way.
- e. Research that may lead to harm either psychologically, physically or both.

<sup>1</sup>Please ensure you use your official Westford/UCAM e-mail address for data protection purposes.

<sup>2</sup>Project titles may change as the project develops and as such, we suggest working title is more appropriate at this stage.

2. **Category 2.** (Not applicable for DBA Researchers).

Projects in this category do not involve people as the main research subjects and thus should not present any ethical concerns. Typical examples of these are:

- a. Secondary data projects that will proffer a meta-analysis of readily available data that has already been analysed.
- b. Theoretical research-based projects that do not perform any form of data analysis and are purely theoretical in nature. These types of projects normally put forward a new theoretical perspective and present no ethical issues.
- c. Although both 'a' and 'b' in **Category 2** projects normally do not present any ethical issues there still needs due diligence if the publication of the research could identify individuals or place individuals at risk.

3. **Category 3.** Projects in this category are those involved in normal primary data collections.

This type of research involves typical human research interaction but is considered not to have the potential to cause any harm either psychological or physical (providing all participants are fully informed and their anonymity is protected).

- a. Research in this category could involve survey or questionnaire data collection.
- b. Projects could be utilising participant observation or observation of people at work or in wider society.
- c. Research projects may involve video or audio recordings used for subsequent analysis and further research purposes. This list is by no means exhaustive and projects may involve all of the above and more.

**H.** Category of Research.

Please select from the drop-down menu the category of research your project falls into after you have given due consideration to the nature of your research. Category 3

**I. Types of Data Collection.**

Please indicate below what your data collection will involve. Please note this is indicative at this stage as

research projects can and do change during their life cycle.

Capturing of video images (including participant interviews)?	NO
Capturing of audio recordings?	Yes
Observation of individuals or groups?	No
Participant observation (Ethnographic Research)?	No
Does your research involve any vulnerable individuals or groups?	No
Focus groups?	No
Interviews?	Yes
Questionnaires and/or surveys?	Yes
Will you be accessing confidential information?	No
Is your research considered controversial in nature?	No

If other aspects have not been covered in the ‘Types or Data Collection’ table above, you feel need further explanation please detail this below.

**J. Project Outline**

Please write a condensed view of the research project here. This should not be a full explanation but of sufficient depth that an independent reviewer would be able to determine the overall nature of the project:

**The research purpose:** Multilateral development banks’ operations are very complexed, and we can draw many lessons learned, recommendations, and best practices to show case for other organizations. The purpose of this qualitative phenomenological research study is to describe and explore the lived experiences of BCM Committee operating in development bank to ensure the continuance of business operations within an organizational environment permeated with COVID-19 restrictions. The results of this study will make considerable contributions to the business continuity field, future policy, and the availability of relevant literature. The study's goal was to eliminate a gap unavailable research and expand the general knowledge and existing pool of literature.

**Literature Review:** One area that is necessary to look at is the impact that COVID-19 had on the ability for businesses to continue with their operations, especially given that most of the COVID-19 measures involved ensuring that people stayed at home as much as possible. Systematic literature review reveals the following about the ability of businesses to continue with their operations in the face of COVID-19 restrictions. This section will discuss what has been found in the literature:

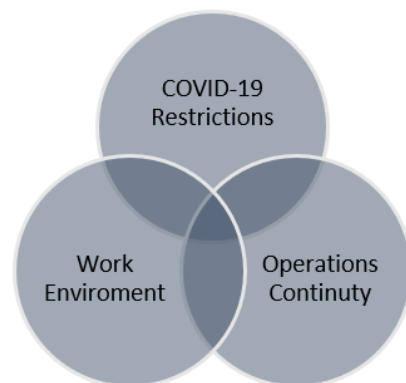
**1. COVID-19 and Continuity of Business Operations:**

- Employee productivity
- business finance
- business performance

**2. COVID-19 work environment:**

- Workforce engagement
- Working from home
- employee safety
- teamwork and collaboration

**Theoretical framework:** This study used a phenomenological research design to explore the lived experience of BCM committee operating in a multilateral development bank with three constructs. The Conceptual Model shows the constructs examined in this study, which include continue performing the bank’s operations in a COVID-19 restricted environment and the perceived impact on the work environment.



**Research Questions:** The research questions are as follow:

1. How did COVID-19 influence the continuity if BCM business operations?
2. How did COVID-19 influence the work environment of the BCM?
3. What change of procedures and functions did BCM because of COVID-19 government control measures?

**K. Proposed Methodology**

For an independent reviewer to be able to understand your project, it is a requisite that you outline in brief your proposed methodological approach. We do

not at this stage require an explanation of the ontological and epistemological position but simply the data collection process (and ethical considerations around data protection and anonymity of participants). As such you should cover aspects around how you will identify the participants, your sampling strategy, the number of participants (or survey response expectations). Outline any access issues you feel may be problematic to your research and how you intend to overcome them. Where secondary data forms part of the process outline how you intend to access the data you will require:

This qualitative phenomenological study explored the lived experiences of BCM committee members in a multilateral development bank as they ensure the operations continuance within an organizational environment permeated by the COVID-19 restrictions. Quantitative study would not fit the goals of this research due to the researcher seeking to understand the experiences, perspectives, and perceptions of the BCM professionals. Instead, the purpose of the phenomenological study was to interpret an experience by determining its meaning as perceived by the participants Ashworth (2003). Using the data presented, the researcher described and expressed experiences of the phenomenon without attempting to solve a problem.

**This study used a naturalistic inquiry, using the principles of phenomenology.** The phenomenological research design aimed to understand the experiences through those who experienced them and sought to understand the lived experience of persons experiencing a specific phenomenon (Depoy *et al.*, 1998). The goal was to have the participant describe the phenomenon in detail, illuminating their experience as they lived them. A **qualitative research** design is most appropriate for this study because it investigates the actual meaning of the participants' lived experiences (Moustakas, 1994) and allowed the researcher to empathically view participants' world from their perspectives (Lodico *et al.*, 2010). The objective was to gain a holistic understanding of the phenomenon through an **inductive approach**.

All the participants will complete a **demographic questionnaire** where they submitted the following demographic information: employment status, Grade, and more. In addition, the researcher used 15 open-ended interview questions to examine the participant's experience executing the BCP in a multilateral development bank in work environment pervaded by COVID-19 restrictions.

The study employed **interviews** as a means of collecting data. Qualitative queries allow the researcher and potential respondents the opportunity to discuss the phenomenon under investigation without being encumbered by time restraint (Creswell, 2013).

The researcher gave respondents time to read all disclosures and made them aware of their rights as participants in the study. The interviews were audio recorded using the Zoom technological platform to ensure the reliability and credibility of the study. Each interview took approximately 60-90 minutes to complete.

There will be Inclusion / Exclusion Criteria to help the researcher to ensure good quality research findings.


**Ethical consideration:** the researcher will make sure to inform the participants the following:

- Informed Consent (written) where all participants receive and understand all the information (study purpose, objectives, research questions, benefits, etc.) they need to decide whether they want to participate or not.
- Voluntary participation where participants are free to leave the study at any time.
- Confidentiality where the participants names and job titles will not be mentioned.

In addition, the researcher will ensure protecting the research quality and maintain integrity as per the rules and norms. The research will be conducted according to the accepted standards of practice and the researcher will make sure that is no harm on participants or deception.

**L. Signatories**

Please ensure this project proposal is signed by all parties. In the box below, indicate if the project needs to be sent ethics committee for further consideration, where there are concerns raised with the nature of the overall project.

Student Signature	Reem Alaudhli
Date:	19 December 2021
Ethics Committee Further Review? *	
Academic Signature <sup>3</sup>	
Date:	January 2022

<sup>3</sup>By signing the agreement, the signatory is able to state the proposed project presents either no ethical concerns and/or where there have been concerns, they have been discussed mitigated sufficiently.

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\*For official use only.

Where a project has been subject to an ethics committee review, please give details of that discussion and the amendments the researcher was instructed to make. It is a requirement that a detailed record of the



discussion be recorded quality purposes. Please give details below.

Date of Review

Name of reviewer(s)

#### Annex-6: key Action Areas and Measurement by BCM Committee

Action Area	Action Description
<b>Initial Response</b>	Defined BCM Committee that will be responsible for decisions related to implementation measures during the crisis involving top management.
	list and implement all recommendations from WHO and Local Governments (HQ and RHs)
<b>Safety - Employee Travel</b>	Local travel restrictions according to the Ministry of Health are documented and communicated to all employees.
	A list of employees abroad is updated with status and next action defined for each.
<b>Safety - Entrance and Security</b>	Temperature monitoring of incoming employees.
	Checking the staff health status in the health passport (TAWAKLNA) on daily biases.
<b>Safety - Facility</b>	Facilities cleaning is more frequent and surfaces highly exposed to employees (handles, elevators, pad, keyboards, door handles, etc.) All restaurants and coffee machines closed.
<b>Safety - Visitors</b>	Visitors - reduced or prohibited - Guidance for allowing visitors is documented and communicated.
<b>Safety - Meetings</b>	Meetings that do not require physical presence are changed to virtual calls.
	Necessary meetings that require physical presence are allowed for only 10 employees maximum. Other attendees must join virtually.
<b>Home Office</b>	Employees are provided with laptops and all necessary HW and SW for remote work.
	Home Office conditions for employees are documented and communicated.
<b>Employee Quarantine</b>	List of employees in quarantine is updated daily and communicated to department managers.
	Time off/vacation is offered to all employees in quarantine.
<b>Infrastructure and Security</b>	If possible, prioritization for access to the infrastructure is assigned based on employee grade -management/top management.
	The number of licenses required for the planned amount of Home Office workers is assessed. If necessary, mitigation for limited licenses is proposed.
	Infrastructure capacity for Home Office workers is assessed. If necessary, mitigation for limited licenses is proposed.
	Security monitoring of VPN servers and remote applications is increased.
<b>Lockdown Preparation</b>	An awareness campaign for phishing attacks related to COVID-19 is performed.
	A list of Critical bank functions employees is defined.
	The process for temporary office visits and the notification of such an action is defined.
	A plan is in place to ensure IT Support during lockdown.
	A plan is in place to ensure IT Infrastructure operations during lockdown.
	A plan is in place to ensure Business Operations of all functions during lockdown.
A plan is in place to ensure Legal and Regulatory obligations during lockdown.	

#### Annex-7: Inclusion and Exclusion Criteria

The researcher specified the sampling inclusion and exclusion criteria to ensure that the study participants had the characteristics that will make it possible to accomplish the study's purpose. The validity of inclusion and exclusion criteria will help minimize random error, selection bias, and will increase the likelihood of the study producing accurate and reliable findings (Semon, 2000).

##### **Inclusion Criteria:**

Inclusion criteria for participation were mid to high-level Professional Staff who is a member of the BCM committee that was formulated on 12 January 2020, from grade-9 to grade-12, which includes (Leads, Managers, Directors, CEOs, and VP's). In addition,

participants must have worked in the development organizations for two years at least before the COVID-19 pandemic.

##### **Exclusion criteria:**

Those who are not Professional Staff such as consultants and support staff. Employees who are either lower than the grade-9 (because they are not engaged in the planning and decision-making process) or over the rate grade-12 (because of their macro management they might be not aware of the technical details of the planning). Similarly, Employees who joined the organization after December 2017 and are not a member of the BCM Committee are excluded. Lastly, those who have not worked during the COVID-19 Pandemic.