



# University of HUDDERSFIELD

## University of Huddersfield Repository

Sawalha, Ihab Hanna S, Anchor, J.R and Meaton, Julia

Business continuity management in Jordanian banks: Some cultural considerations

### Original Citation

Sawalha, Ihab Hanna S, Anchor, J.R and Meaton, Julia (2012) Business continuity management in Jordanian banks: Some cultural considerations. *Risk Management*, 14 (4). pp. 301-324. ISSN 1460-3799

This version is available at <http://eprints.hud.ac.uk/id/eprint/16135/>

The University Repository is a digital collection of the research output of the University, available on Open Access. Copyright and Moral Rights for the items on this site are retained by the individual author and/or other copyright owners. Users may access full items free of charge; copies of full text items generally can be reproduced, displayed or performed and given to third parties in any format or medium for personal research or study, educational or not-for-profit purposes without prior permission or charge, provided:

- The authors, title and full bibliographic details is credited in any copy;
- A hyperlink and/or URL is included for the original metadata page; and
- The content is not changed in any way.

For more information, including our policy and submission procedure, please contact the Repository Team at: [E.mailbox@hud.ac.uk](mailto:E.mailbox@hud.ac.uk).

<http://eprints.hud.ac.uk/>

## Responses to reviewers' recommendations

### **Reviewer 1:**

1. In response to the first recommendation on whether or not there were differences between participants and non participants, the methodology section indicates that after applying the Chi-square test, it was found that there were no significant differences between participants and non participants in terms of size, age, and the cultural background of the bank. The sample is representative of the entire population.

2. In response to the second and third recommendations concerning the cultural context, the authors have elaborated on the significant developments that have affected the Jordanian banking sector over the last decade and on the features of Arab and Jordanian culture and business environment and on the differences between this culture and Western culture. This can be found in the first and second paragraphs of the literature review (Section 2: Jordan and the banking industry).

3. In response to the fourth recommendation on the working definition of BCM that has been used in this research, one that adds value to the organization and takes an enterprise-wide perspective. The new definition is: *“a holistic management process that identifies potential threats to an organisation and the impacts to business operations that those threats, if realised, might cause, and which provides a framework for building organisational resilience with the capability for an effective response that safeguards the interests of its key stakeholders, reputation, brand and value-creating activities”* (British Standards Institution, 2006, p. 1). In order to match this definition, the structure of the literature review has been rearranged to reflect this new definition of BCM. This can be found in sections 2 and 3 of the literature review.

4. In response to the fifth recommendation on linking the suggested framework of BCM with the sources from which it was adopted, the authors have revised the framework of BCM. In addition, the discussion on BIA has been extended.

**5.** In response to the sixth recommendation on a bias towards an IS view of BCM, the paragraph that discusses BIA and describes the ATM example has been redesigned and the example was deleted since the research is concerned more with the strategic context of BCM rather than an IT focus. Moreover, the rearrangement of the literature helps to highlight the strategic context of BCM.

**6.** In response to the seventh recommendation on developing the literature review in order to increase its criticality, the authors have rearranged the research structure and added a new discussion on BCM (in the three paragraphs that come after the discussion of the 11 activities of BCM). The three paragraphs that come after the discussion of the framework of BCM consider different views of the BCM process.

**7.** In response to the eighth recommendation on the KPMG study. The authors agree that this paragraph was out of place, and therefore it has been deleted. Jordanian business does not resemble Chinese business; therefore all the statements referring to the Chinese study have been removed.

**8.** In response to the ninth recommendation on adding references to the Tripartite benchmarking study, a discussion of the Tripartite standing committee report has been added (see page 13).

**9.** In response to the recommendations on developing the methodology section, more discussion has been added on the sample, the differences between respondents and non respondents, the design of the questionnaire in terms of close ended and open ended questions, the selection criteria of the questionnaire, and more discussion on the data collection methods. More references have been added in order to support this discussion.

**10.** In response to the recommendation on developing the link between the literature and the results, the authors have made a better attempt to link the results with the relevant literature, especially in the discussion of who takes the responsibility for BCM. Herbane (2010) has been used in order to develop the discussion of the literature and to improve discussion of the findings (paragraph 2, page 17).

**11.** In response to the recommendation, the sentence that states that Jordanian banks were crisis-prepared has been deleted. A greater focus on actual results rather than on normative statements has been made throughout the paper.

**12.** The conclusion has been redesigned to reflect the other revisions.

The reporting of the three interviews and the significant improvements to the literature and the quantitative results constitute major changes to the paper. The interviews have added a better understanding of cultural factors influencing the adoption of BCM in Jordanian banks. This in turn improves both the criticality and contribution of the paper.

## **Reviewer 2:**

**1.** In response to the first recommendation, the authors have made a more in-depth engagement with the cultural and structural features of Jordan, including its finance sector, which affects the adoption and implementation of BCM. This was done through reporting on three semi-structured interviews with Jordanian banks from different cultural backgrounds. This complements the findings and discussion of the quantitative part and provides a better understanding of the cultural factors affecting BCM in Jordanian banks.

**2.** In response to the second comment on the criticality of the literature review, the authors have enhanced the content and critique of the literature. The discussion on the eleven activities of the BCM framework has been reduced. Moreover, the three paragraphs that come after the discussion of the 11 stages of BCM also discuss a number of aspects related to BCM in a more critical manner (pages 9 and 10). Overall, the literature review was revised and improved in order to engage in a more in-depth and critical discussion.

**3.** In response to the third recommendation concerning the methodological basis of the paper, the reporting of the methodology of the research was redesigned. The analysis of the questionnaires was complemented by a report on the results of three semi-structured interviews in order to provide a more comprehensive understanding of the cultural and structural factors which affect the adoption and implementation of BCM in Jordan. This in turn has helped to underpin the contribution made by this research and has helped to enforce its methodological foundation.

**4.** In response to the fourth recommendation, the incorporation of both quantitative and qualitative approaches in the paper have helped to generate a greater understanding of BCM, especially in relation to cultural factors and other aspects of the Jordanian context. The interview results have helped to improve the understanding of the adoption and implementation of BCM in the context of Jordan and the Arab world more generally. This contributes to the development of the literature of BCM in emerging markets and provides greater insight into the factors that are likely to obstruct or encourage the adoption of BCM within the Arab business context.