Case Study of Business Continuity Plan and Disaster Recovery Plan for Banking Industry in Indonesia

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Abstract

In every type of industry, the company has its own risk that threatens its business continuity and activities. The banking industry, which even plays a vital role in the country's economy, is not an exception to that risk. In general, businesses have two types of threats: natural (e.g., volcanic eruption, flood, tsunami, etc.) and human threats (e.g., sabotage, fire, terrorism, cybercrime, power outage, etc.). Therefore, the banking industry needs to develop a good BCP (Business Continuity Plan) and DRP (Disaster Recovery Plan) to support its continuity and mitigate the risk that may threaten the business. In Indonesia, risk management for banks is regulated by The Financial Services Authority (OJK) and the Indonesian Central Bank (BI). This study will include applicable law by the mentioned authority, best practices for risk management, business continuity management standards, practiced risk policies from banks, research reports, and secondary sources. By analyzing the resources and data, this study will include risk scenarios, business impact analysis, and business continuity strategy for the banking industry. The result of this study could be used as a basis for developing a business continuity plan and disaster recovery plan to manage risks and recover optimally from any disaster or be a basis for further study on business continuity, disaster recovery, and risk management.

Keywords

Business Continuity Plan, Disaster Recovery Plan, Banking, Risk management

1. Introduction

The banking industry is a financial industry that is critical to a country's economy and is subject to various threats. Some natural hazards that can disrupt the banking industry's business activities are volcanic eruptions, earthquakes, tsunamis, floods, and other natural disasters. In addition to natural threats, threats that humans cause include sabotage, fire, terrorism, cybercrime, power outages, IT (Information Technology) system failures, and disruption of data service providers. As a result of these disturbances, the banking industry faces eight types of risks, namely credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, and compliance risk. Banks that operate around the clock will not forecast when these threats will arise. As a result, banks must comprehend each threat and respond appropriately. As the number of transactions in both electronic and traditional banking services grows, the banking industry must develop a Business Continuity Plan to have good procedures in place for dealing with such disruptions and ensure that business can continue even when the threats occur (Chandra 2017).

Business Continuity Planning is a framework for developing and validating plans to keep businesses running smoothly; it can be used before, during, and after a disaster or interruption (Fani and Subriadi 2019). The purpose of creating a BCP is to maintain business continuity when a disaster occurs, minimize confusion in the event of a disaster, reduce dependence on certain personnel, reduce data loss, accelerate recovery, maintain company image, comply with regulatory regulations, and constitute good corporate governance (Chandra 2017). The result of business continuity planning is a plan called a business continuity plan. A Business Continuity Plan is a procedure for reducing an organization's business risk from unplanned interruptions to important manual or automated operations that are critical to the organization's business continuity (Muhaemin 2018).

Disaster Recovery is the recovery of critical technology assets in catastrophic IT failure events (Tariku and Lessa 2020). This plan consists of organizational procedures and capabilities to perform backup processing, storage, and database. The Disaster Recovery Plan also includes restoration measures for computing and communications services after a disruption. Business continuity comprises providing alternative locations with computers and telephone lines, backup of information technology facilities, current evacuation plans, backups for laptops and servers for each department, and assistance to employees to access communication in a disaster situation.

This study is important because, with a good Business Continuity Plan and Disaster Recovery Plan, the banking industry can face and prevent risks that can disrupt business processes when those risks occur. So as a result, the goal of this study is to develop a Business Continuity Plan and Disaster Recovery Plan that can aid the banking industry in mitigating and coping with risks that can disrupt business processes. The research uses a qualitative approach that includes observations and literature reviews to identify problems and propose solutions.

1.1 Objectives

This research aims to establish business continuity and disaster recovery plan to control risks and recover as quickly as possible from any crisis or serve as a foundation for future research on business continuity, disaster recovery, and risk management.

2. Literature Review

2.1. Business Continuity Planning

Business continuity is actions to sustain and continue operations impacted by the crisis (Engemann and Henderson, 2012). Business continuity planning, commonly called continuity of operations planning in the public sector, is known as one of the vital parts of the risk management in the organization. With business continuity planning, an organization can safeguard and mitigate all the risks that will affect the organization’s operations which ensures the continuity of operation in the organization. With the recent pandemic of Covid-19, many business activities and processes are involved and hard to operate because of a lack of business continuity planning. Hence, an organization needs a comprehensive strategy to mitigate all the losses if a risk happens (Kurniati and Huizen 2021). For effective business continuity planning within an organization, an organization can use business continuity management to maintain the effectiveness of the business continuity plan.

Business continuity management is management for maintaining the capabilities of an organization to continue operating during a disturbance (ISO 22301 2019). Risk management and BCM are two management programs that complete each other, with BCM consisting of three stages: development, implementation, and maintenance (Engemann and Henderson 2012). BCM needs risk management and assessment as a basis for resource allocation in the development stage.

Developing a Business Continuity Plan (BCP) for BCM is initiated by simultaneous or separate processes of Risk Assessment and continued by creating Business Impact Analysis to help an organization understand the risk that can happen and the consequences (Nurrahma and Iftadi 2017). The next step is creating the organization’s business continuity plan based on risk assessment and business impact analysis. This step will contain creating an effective strategy for the organization's continuity that includes all aspects, such as technology, human resources, and business processes.

Risk assessment compares risk levels with the risk criteria with the risk identified and analyzed for the probable causes and effects (Engemann and Henderson 2012). Business impact analysis checks the importance of activities of the

organization and assesses the impact over time if interrupted, along with the continuity and recovery objectives. The objectives are established before, during, and after the crisis. An organization can determine a suitable strategy to reach business continuity with business impact analysis.

2.2. Disaster Recovery Planning

Disaster recovery planning, known as DRP, is a crucial part of a business continuity plan in an organization. With disaster recovery planning, a business continuity plan can maintain continuity in an organization effectively and efficiently if an accident occurs. Disaster recovery planning aims to provide an organization with a structured program that minimizes the impact and ensures the organization's operation within a brief period after a disaster occurs (Setiawan et al. 2021). With disaster recovery planning, an organization can recover operating activities quickly after the disaster without sacrificing or creating a new problem in the long-term future (Finucane et al. 2020).

2.3. Business Continuity Planning and Disaster Recovery Planning in Banking Industry

Business continuity planning and disaster recovery planning are needed for the entire banking industry to minimize and mitigate the risks during banking operations. As one of the most critical parts of the economic sector, the banking industry should continue to operate its business operations even in a disaster (Sayanagi and Watanabe 2015). And with the rapid development of technology, the banking industry will face many new challenges during the company's operation, like power outages, system errors, and other disasters that can disrupt the company's process. Nowadays, the banking industry also has electronic banking services that stand by for 24 hours, seven days a week, making it impossible to know when the disaster will happen, so it has become a custom for the banking industry to prepare scenarios to deal with such disasters. With the increasing number of banking transactions, both in electronic banking services and traditional banking services, the banking industry must utilize business continuity planning as best as possible to have scenarios when dealing with the disruptions and ensure that the business can operate normally even when the disruptions occur (Chandra 2017).

3. Methods

This research will identify risks in the Indonesian banking industry by observation, analysis, and data collection through a literature review with materials from papers, journals, law books, and research about this topic. After the risks are identified, the study will enter the assessment stage, which will assess all the identified risks and provide decisions on whether these risks are necessary to be included in BCP (Business Continuity Plan) and DRP (Disaster Recovery Plan) in the Indonesian banking industry. The final stage of this research will be to design standardized business continuity and disaster recovery plan for the Indonesian banking industry from the assessed risks in the assessment stage (Figure 1).

Figure 1. Research Guidelines

4. Results and Discussion

4.1 Banking Activities to be Discussed

As a form of business, Bank will engage in banking activities as part of regular operations. The Financial Services Authority Regulation No 27 /SEOJK.03/2016 defines banking activities involving product issuance and all actions to meet customer demand. Banking activities are grouped into savings, disbursement of funds, trade finance; treasury; agent; payment gateway and electronic banking; and miscellaneous services.

4.2 Risk Identification and Scenario

Indonesia's banking industry as Financial Conglomerates manages 10 (ten) types of risk according to The Financial Services Authority Regulation No 17/POJK.03/2014 Article 9, namely credit risk – risk due to the failure of debtor and/or another party to fulfil their obligation to the Bank; market risk – risk due to the movement of market variables of the Bank's portfolio; liquidity risk – risk due to the Bank's inability to fulfil the obligations due from the cash flow sources and/or high liquidity assets can be pledged, without disturbing the Bank's activity and financial conditions; operational risk – risk due to inadequacy and/or malfunction of internal process, human error, system failure, and/or external events affecting the Bank's operation; legal risk – risk as a result of lawsuit and/or weakness of juridical aspect; reputation risk – risk due to decreasing level of stockholders' trust caused by negative perception towards the Bank; strategic risk – risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment; compliance risk – risk due to the Bank that is not complying with and/or not implying the laws, regulations and provisions; intra-group transaction risk – risk due to the dependence of an entity, either directly or indirectly, on other commodities in one Financial Conglomerate to fulfil written and unwritten agreement obligations; and insurance risk – risk due to failure of the insurance company in meeting its liability to the policyholders as a result of insufficient risk selection process, premium determination, use of reinsurance, and/or claim handling.

Credit risk in the Indonesian banking industry can be identified and controlled using a standardized method abiding by the OJK Circular Letter No. 42/SEOJK.03/2016 that specifies RWA calculation usage for credit risk using the Standardized Approach. Bank XYZ also employs internal rating as a supporting tool in the credit decision-making process. Market risk in the banking industry can be identified as foreign currency risk exposure. Operational risk identification can be made using Risk Self-Assessment (RSA) or the Risk and Control Self-Assessment (RCSA) methodology. A Loss Event Database (LED) and Key Risk Indicator (KRI) can be implemented to assist banks in identifying and analyzing operational events that could lead to losses. Liquidity risk can be mitigated by reviewing factors that may disrupt the capability of the Bank to obtain funds, including the identification of alternative funds sources. Legal risk can be identified as a vulnerability within the Bank's commitment or lawsuits arising from a third party. Strategic risk in the banking industry can be identified by the Bank's Capital and Capital Adequacy Ratio (CAR), which can be considered by risk appetite, risk tolerance, and the Bank's capabilities Reputation risk is identified as a negative image or perception by stakeholders, and public Compliance risk can be identified as a failure to abide by the rules and regulations (Table 1).

Table 1. Risk Scenario Table

People	Things	Money	IT	Infrastructure	Scenario	Type
○	○	▲	○	○	People unable to pay credit	Credit Risk
▲	○	x	○	○	Bad Investment	Market Risk
▲	○	x	○	○	Default	Liquidity Risk
▲	○	○	▲	▲	Brokent ATM	Operational Risk
x	○	▲	○	○	Bank Robbery	Operational Risk
○	▲	○	▲	○	Power Outtage	Operational Risk
▲	○	▲	x	x	Broken IT Service	Operational Risk
x	▲	▲	▲	○	Pandemic	Operational Risk
▲	○	▲	○	○	Disrupted cash distribution	Operational Risk
▲	○	▲	○	○	Change of central bank interest rate	Operational Risk
x	○	x	○	○	Bad reporting	Legal Risk
x	○	▲	x	▲	Failure to adapt in competition	Strategic Risk
x	○	○	○	x	Failure to implement standard from the governn	Compliance Risk
x	○	○	○	○	Bad behaving employee	Reputation Risk
▲	○	▲	x	x	Fire or flood	Operational Risk

Impact Factor x > ▲ > ○

4.3 Risk Assessment

The higher impact factor, frequency of occurrence, and vulnerability values represent higher risk. The product/services are according to Financial Services Authority Regulation No 27 /SEOJK.03/2016 (Table 2-6).

Table 2. Risk Assessment

Product/Services	Risk Type	Important Process/Resources	Threat	Accident/Incident	Impact Factor A	Frequency of Occurrence B	Vulnerability C	Risk A x B x C	Adopt in BCP	Action
Savings	Legal, Reputation	Internal control of saving account, savings information system, Bank teller	Lost savings and sued by client	Embezzlement by employee	3	2	2	12	✓	- Build two mirroring data center - Scheduled backup Direction of action: Acceptance, reduction
Disbursement of funds	Liquidity, Reputation	Cash distribution process, Bank asset management	Failure to disburse cash	-	3	1	3	9	✓	- Manage assets with good care Direction of action: Acceptance, avoidance
Trade Finance	Reputation, Credit	Client data collection, Credit scoring	Bad Credit	Client failed to pay	2	3	2	12	✓	- Ensure good credit score before accepting client Direction of action: Acceptance, avoidance
Treasury	Market, Strategic	Analysis of purchase	Significant loss in paper value	Economic crisis	2	2	2	8	✓	- Ensure that the purchase will not decrease in value Direction of action: Acceptance, avoidance
Agent	Operational, Reputation, Intra-group transaction	Availability and reliability of accurate data	Incorrect transaction	Corrupt or incorrect data	3	2	1	6	✓	- Improve system architecture Direction of action: Acceptance, reduction
Payment gateway and Electronic Banking	Operational, Reputation, Compliance	Electric power, bank information system, server, data center, telecommunication	Transaction Failure	Short circuit, blackout	3	2	3	18	✓	- Build two mirroring data center - Scheduled backup - Create a standardized payment gateway Direction of action: Acceptance, reduction
Miscellaneous services	Operational, Strategic, Insurance	Security of safe deposit box	Loss of items guarded	Bank heist	3	1	3	9	✓	-Implement authentication and authorization of access Direction of action: Acceptance, avoidance

4.4 Business Impact Analysis

Table 3. Business Impact Analysis

Department	Product/Service	Time of Suspension	Impact to The Company	Impact to The Stakeholders			Total Impact	MTPD	Importance	Adopt BCP
			Finance	Creditability	Customer	Society				
Transaction Banking	Savings	1 hour	1	1	1	1	1	1 day	Big	O
		1 day	2	2	2	1	2			
		1 week	3	2	3	2	3			
		1 month	4	3	3	3	3			
Transaction Banking	Disbursement of Funds	1 hour	1	2	1	2	2	1 day	Big	O
		1 day	2	3	2	3	3			
		1 week	3	3	3	4	3			
		1 month	4	3	3	3	3			
SME & Commercial Banking	Trade Finance	1 hour	1	2	1	1	1	1 day	Big	O
		1 day	2	3	3	2	3			
		1 week	3	4	3	3	3			
		1 month	5	5	5	5	5			
Transaction Banking	Treasury	1 hour	2	3	3	3	3	1 day	Big	O
		1 day	3	3	3	3	3			
		1 week	3	4	4	4	4			
		1 month	4	5	5	5	5			
Transaction Banking	Agent	1 hour	1	2	2	2	2	1 day	Medium	O
		1 day	2	3	3	2	3			
		1 week	3	4	4	3	4			
		1 month	4	5	5	5	5			
Information Technology	Payment Gateway & Electronic Banking	1 hour	2	2	3	3	3	1 hour	Big	O
		1 day	3	4	4	4	4			
		1 week	5	5	4	4	5			
		1 month	5	5	5	5	5			
Transaction Banking	Miscellanous Services	1 hour	1	2	1	2	2	1 day	Big	O
		1 day	2	3	2	3	3			
		1 week	3	3	3	4	3			
		1 month	4	3	3	3	3			

4.5 Business Continuity Strategy Development

Table 4. Business Continuity Strategy of Recording money in and out

Name of Business	Record money in and out	Dept	Finance	RTO	48hrs	RLO	25%
Place	Bogor Branch Office	Chief	Ahmad Yasin				

equired Management Resource	Resources	<24hrs	48hrs	72hrs	6 days	Total quantity	Related Departments	Notes
Staff	Finance Staff	-	2	2	-	4	Jakarta Headquarters	Travel by company car
Data	Company Data	-	-	1	-	1		Access data via system
Communication	Phone book	-	3	1	-	4	Items of Bogor Branch Office	
	Headset		3	1	-	4		
Network	Network equipment	1	1	1	1	1	Infrastructure of Bogor Branch Office	
Forms and ledgers	Company ledger	-	2	-	-	2		
Other tools	Laptop computer	-	3	1	-	4	Preparation at Bogor Branch Office	

Table 5. Business Continuity Strategy for Helping Customer's Problems

Name of Business	Helping customers problems	Dept	Service	RTO	72hrs	RLO	25%
Place	Bogor Branch Office	Chief	Nike Anita				

equired Management Resource	Resources	<24hrs	48hrs	72hrs	6 days	Total quantity	Related Departments	Notes
Staff	Service Staff	-	2	2	-	4	Jakarta Headquarters	Travel by company car
Data	Customer Data	-	1	-	-	1		Access data via system
Communication	Phone book	-	1	3	-	4	Items of Bogor Branch Office	
	Headset		1	3	-	4		
Network	Network equipment	1	1	1	1	1	Infrastructure of Bogor Branch Office	
Forms and ledgers	Customer ledger	-	-	2	-	2		
Other tools	Laptop computer	-	1	3	-	4	Preparation at Bogor Branch Office	

Table 6. Business Continuity Strategy of Customer Acquisition

Name of Business	Looking for new customers to open an account or credit	Dept	Marketing	RTO	72hrs	RLO	25%
Place	Bogor Branch Office	Chief	Dede Sudrajat				

equired Management Resource	Resources	<24hrs	48hrs	72hrs	6 days	Total quantity	Related Departments	Notes
Staff	Marketing Staff	-	4	4	-		Jakarta Headquarters	Travel by company car
Data	Banking products	-	1	-	-	2		Access data via system
	New customer data		1					
Communication	Phone book	-	1	3	-	4	Items of Bogor Branch Office	
	Headset		1	3		4		
	Social media		1	3		4		
Network	Network equipment	1	1	1	1	1	Infrastructure of Bogor Branch Office	
Forms and ledgers	New customer ledger	-	-	2	-	2		
Other tools	Google analytics	-	1	1	-	1	Preparation at Bogor Branch Office	

6. Conclusion

The banking industry in Indonesia cannot be separated from natural and human threats because banks in Indonesia are in all cities in Indonesia. Due to these threats, the banking industry faces ten kinds of risks. Therefore, a good Business Continuity Plan and Disaster Recovery Plan are needed to maintain the business continuity of the banking industry in Indonesia in the event of an unexpected disaster. To develop a good Business Continuity Plan and Disaster Recovery Plan, it is necessary to identify good risks by compiling a Risk Scenario Table. After identifying the risks that could have an impact on the banking industry, a risk assessment needs to be carried out to find out how much impact these risks have on banking business processes so that the process of preparing the Business Continuity Plan and Disaster Recovery Plan can be carried out on target. Then after the Risk Assessment is carried out, a Business Impact Analysis also needs to be carried out to find out what impacts can be caused if the risk occurs and how big the effect is. After all the analysis is done, the preparation of a Business Continuity Plan and a Disaster Recovery Plan can be prepared.

In conclusion, the Business Continuity Plan and Disaster Recovery Plan that we designed is if a disaster occurs, all employees will be transferred to a backup workplace that is not affected by the disaster. If the branch office is disturbed, the secondary workplace is the nearest previously determined branch office. If the head office is in a disaster, the employees will be transferred to the Secondary Operation Center in another bank building determined. And if the data center experiences a disaster, banks must prepare several backup data centers as a backup for use.

In addition, this paper only provides a basic overview of the design of the banking Business Continuity Plan and Disaster Recovery Plan with the basic regulations applicable in Indonesia with observation and risk analysis. Each bank's Business Continuity Plan and Disaster Recovery Plan may vary according to their respective strategies and needs.

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