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Are Enterprise Business Continuity Plans "REDI" for the Next Disruption

Risk Evaluation and Digital Intervention (REDI) Framework to Enhance Business Process BCP Resilience

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Introduction

With millions of confirmed cases and billions of people confined to their homes, the novel coronavirus outbreak is truly a health crisis of unprecedented scale – and it is no surprise that this pandemic is impacting every sphere of our lives. Countries have imposed strict restrictions over people's movements, with many announcing social distancing measures including complete or partial lockdowns, and severely limiting travel, public transport, and business activities. The virus has significantly disrupted global supply chains across the world, bringing the economy to a standstill in many countries.

No business had anticipated or planned for the scope, breadth, and pace of disruption associated with the COVID-19 pandemic. Most struggled for weeks to get their operations up and running. Most organizations' existing BCP approaches proved inadequate, as they did not account for disruptions that would extend to all aspects of the business across all regions. The uncertainty associated with a risk such as a virus – unbounded by location or other formal borders – will continue for some time. As a result, enterprises are rethinking their pre-COVID-19 operating procedures and BCP preparedness to adapt their operations.

While virtually all organizations experienced some sort of disruption in operational continuity due to the COVID-19 outbreak, some were able to handle the crisis better than others, mitigating continuity risks more quickly. Largely, these organizations had invested significantly to digitally transform their operations in prior years; therefore, they had the right infrastructure in place to enable them to quickly transition to newer ways of working that were necessitated by the outbreak. Clearly most of these enterprises did not have a global pandemic in mind when they made these investments, but this was the fortuitous side benefit of their overall transformation programs. With the worst of the BCP issues behind us, this viewpoint explores how organizations need to reassess and redefine their existing BCP strategies to better mitigate future Business Process Services (BPS) continuity risks associated with a similar global disruption.

Drawing insights from our extensive research and interactions with market stakeholders, this study addresses the following topics:

- The impact of COVID-19 on the BPS market
- The role of technology in mitigating risks associated with any kind of outage, including a global disruption such as the COVID-19 pandemic
- A framework to assess the vulnerability of BPS functions in specific market segments to an outage and the impact that digital levers can have on enhancing resilience of BCP programs
- Case study highlighting how a third-party service provider helped an organization to mitigate the impact of COVID-19 through digital technology
- An implementation roadmap for a BCP program with technology as a key lever
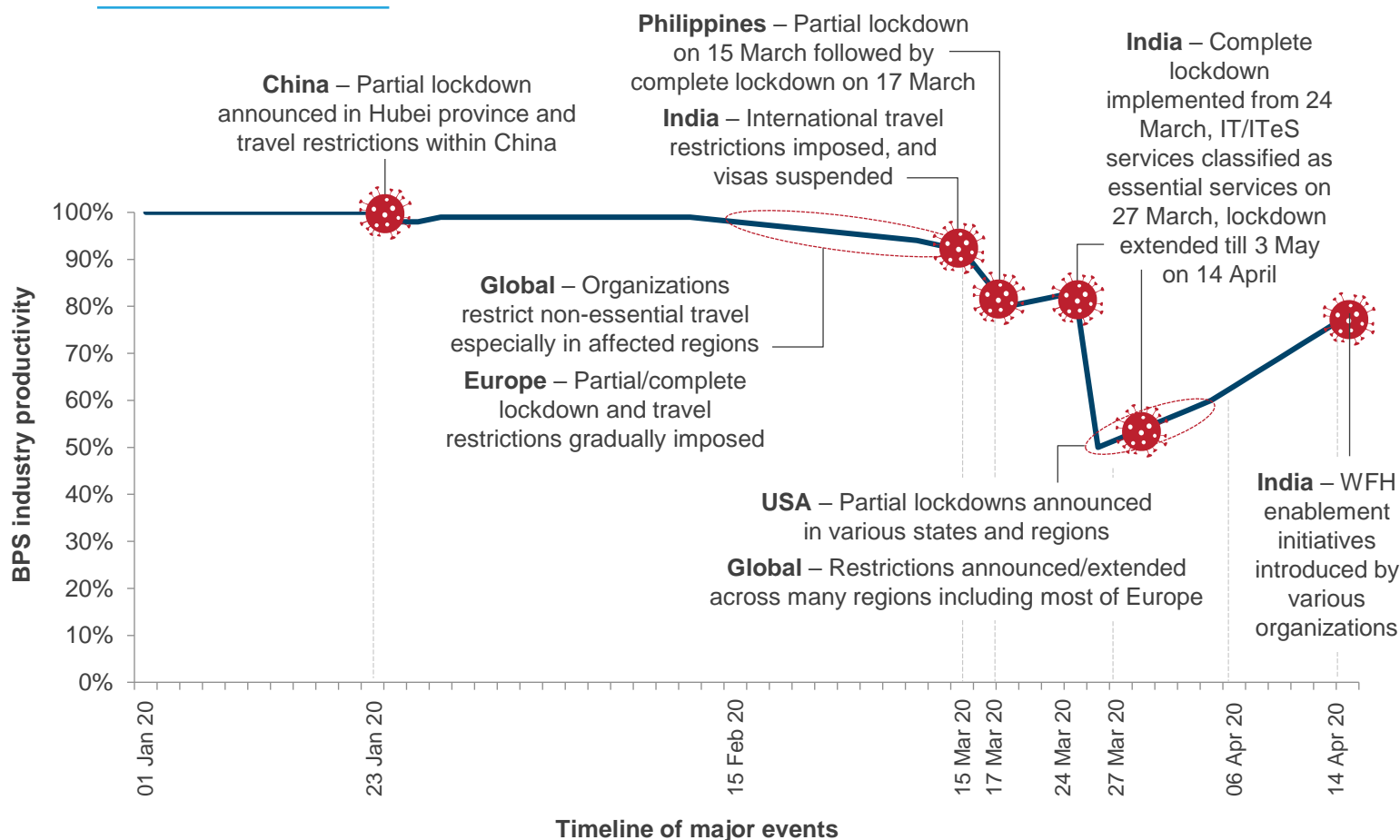
The impact of COVID-19 on the BPS market

Over the past two decades, many organizations have successfully leveraged consolidation and globalization – through outsourcing, global business services / shared services, or a hybrid of the two – to drive cost savings and productivity in their BPS functions. However, the offshore-based outsourcing industry was not prepared for a global disruption such as the coronavirus pandemic. When governments in major offshoring locations such as India and Philippines, which are regarded as the world's back offices, enforced strict lockdown measures to control the spread of the virus, it essentially confined a significant chunk of the global BPS workforce to their homes with restricted access to office facilities.

The inadequacy of existing BCP measures forced service providers and shared services centers to transition most of their operations and workforces to remote working models without any preparation. With employee safety and continuity of critical services the most important priorities, the BPS market experienced significant productivity losses given inadequate capability for remote delivery with wide-ranging issues such as inaccessibility of laptops, poor internet connectivity, and security and compliance risks related to access/use of sensitive data.

EXHIBIT 1

Impact of COVID-19 on BPS market productivity (January-April 2020)

Source: Everest Group (2020)

China – Partial lockdown announced in Hubei province and travel restrictions within China

Philippines – Partial lockdown on 15 March followed by complete lockdown on 17 March

India – International travel restrictions imposed, and visas suspended

India – Complete lockdown implemented from 24 March, IT/ITeS services classified as essential services on 27 March, lockdown extended till 3 May on 14 April

Global – Organizations restrict non-essential travel especially in affected regions

Europe – Partial/complete lockdown and travel restrictions gradually imposed

USA – Partial lockdowns announced in various states and regions

Global – Restrictions announced/extended across many regions including most of Europe

India – WFH enablement initiatives introduced by various organizations

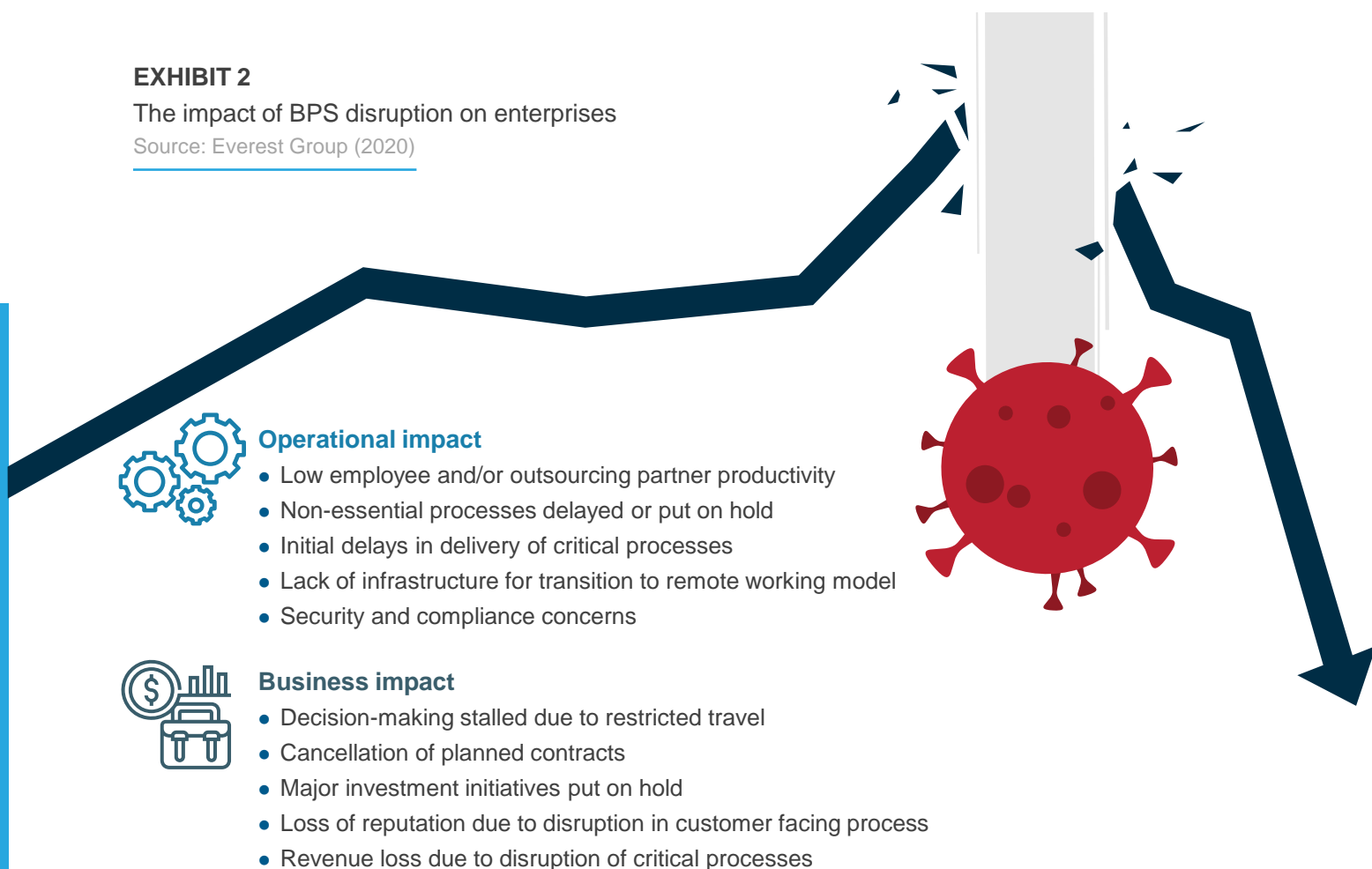BPS industry productivity

Timeline of major events

The lack of preparedness for a disruption of such a magnitude and the subsequent loss of productivity in the BPS market due to the slow and inefficient transition to remote working model had serious implications for many global enterprises, as Exhibit 2, below, illustrates.

EXHIBIT 2

The impact of BPS disruption on enterprises

Source: Everest Group (2020)

Operational impact
- Low employee and/or outsourcing partner productivity
- Non-essential processes delayed or put on hold
- Initial delays in delivery of critical processes
- Lack of infrastructure for transition to remote working model
- Security and compliance concerns

Business impact
- Decision-making stalled due to restricted travel
- Cancellation of planned contracts
- Major investment initiatives put on hold
- Loss of reputation due to disruption in customer facing process
- Revenue loss due to disruption of critical processes

With the failure of existing BCP programs, during the initial period of restrictions, outsourcing services providers and shared services centers operated on short-term conditional plans in close coordination with enterprises. Many of the enterprises relaxed operating procedures, modifying policy and contractual clauses to enable remote service delivery of critical processes while delaying some non-essential processes until service providers were able ramp up their remote delivery capabilities.

Service providers found it easier to restore near normal service delivery for those clients that had already adopted digital levers such as automation, analytics, and technology platforms to digitalize their processes. On the other hand, enterprises still in the early stages of digital adoption experienced productivity declines and disruptions in delivery of critical processes at a much larger scale and/or for a longer duration. Service providers that had made significant investments in advanced digital technologies and had proactively led digital transformation initiatives for their clients faced fewer challenges and were able to ramp up their remote delivery capabilities more quickly and efficiently.

However, the scale of disruption in the BPS industry has raised some serious questions about the efficacy of existing BCP programs. Organizations will need a strategic rethink to redefine the meaning of, and expectations from, their business continuity planning programs to deal with future global disruptions.

Mitigating a global scale disruption – exploring the role of technology in BCP programs

The COVID-19 crisis pushed organizational BCP programs to their limits and highlighted inefficiencies in the traditional risk mitigation approach. Though the unusual rapidity and global nature of the disruption were the primary reasons for BCP program failure, many factors increased impact.

EXHIBIT 3

Key factors that contributed to the failure of traditional BCP programs in case of COVID-19
Source: Everest Group (2020)

| Lack of foresight regarding scope, breadth, and pace of disruption | Unprecedented need to shelter in place, limiting access to facilities | Widespread impact on health and business ecosystems | Globalized nature of the impact across all aspects and all regions | Large scale disruption in all supply chains, travel, and information flows |

The COVID-19 crisis showed enterprises that their BCP strategies, with traditional mitigation levers such as geographic distribution, people management, infrastructure management, data security, and remote workforce protocols, leave gaps in a global pandemic situation that they need to address. The comparative success of the more digitally mature organizations may drive others to look beyond traditional mitigation levers and consider more unconventional BCP resilience approaches, such digital technologies.

The table below highlights key gaps in traditional BCP programs.

Mitigation lever	Importance accorded when designing BCP (1-5 rating)	Key inclusions in current BCP programs	Key gaps in current BCP programs
Location strategy	3.5	Work distribution across multiple delivery centers	• Geographic distribution at city/region level, not at country or global level • Long delivery transition time from one location to another
People management	4	• Ramping up/down FTEs quickly • Availability of additional resources	• Agent concentration at a single location • Hiring freeze if the HR department is impacted • No/limited protocols for virtual employee training
Infrastructure management	3.5	• Robust IT infrastructure with back-up resources • On-premises hardware resource availability (such as desktops, laptops, and secured high-speed internet connection) • Diversified delivery protocols with options such as Work-at-Home (WAH)	• Limited back-up plans for large-scale disruption that can impact IT infrastructure including back-ups • Limited hardware resources in offshore locations such as India and the Philippines • No contractual agreement with hardware providers to provide laptops immediately
Data security	3	Security protocols for each function/process	Rigidity in protocols that inhibit quick transition into alternative service models such as remote workforce and WAH
Remote workforce model	1	• Secure virtual desktop infrastructure ensuring compliance with data protection and regulatory guidelines • Virtual workforce tools • Supporting infrastructure such as wireless safety protocols and up-to-date firewall	• Limited focus on creating and deploying tools/protocols to ensure employee productivity in a remote environment • Focus on only high-level executives when preparing remote workforce infrastructure and protocols • Lack of practice runs to ensure smooth transition into remote delivery model

Leveraging technology to enhance BCP resilience during disruptions

Digital technology can help organizations enhance their BCP program resilience in three ways.

Improve process efficiency through automation and analytics

Digital technologies such as automation and analytics can ensure continuity of critical processes with minimal disruption:

- **Front office:** Chatbots can address over half of all front-office inquiries across industries. AI-based models can further increase this coverage and enable better self-service modes
- **Process automation:** A large proportion of BPS processes, such as invoice processing (F&A), initial claims processing (payer), and medical coding (provider), can be automated using available solutions
- **Data-enabled decisions:** Analytics can be deployed to increase the effectiveness of BPS processes. For instance, dynamic volume routing across different delivery locations can be an effective strategy to mitigate outages. Analytics can be employed to evaluate real-time productivity capacity of different locations to route volume of work accordingly

Support organizational shift to alternative service delivery models

The globalized scale of COVID-19 exposed the limitations of many companies' geographic diversification strategies. As a result, the role of alternative service delivery models such as WAH gained importance in mitigating the impact of the disruption. Organizations are leveraging technology to enable the shift to WAH more effectively:

- **Connectivity and security management:** Using applications such as a connected home monitoring app to scan home network security before allowing connection. Another example is the use of security solutions such as Multi-Factor Authentication (MFA) to ensure that access to cloud-based services or the full network is limited to authorized users only
- **Infrastructure management:** Developing technology usage protocols to ensure that at least critical resources, such as in-house or third-party agents, have access to infrastructure such as laptops and high-speed internet connectivity at the office as well as at home

Ensure workforce productivity, effectiveness, and collaboration

Workforce productivity and effectiveness are key areas in which organizations need to fill gaps in their existing BCP programs. For instance, any impact on HR functionality can freeze hiring, impacting the organization's ability to mitigate disruption by ramping up/down resources. Similarly, organizations need to design protocols around virtual training so as to minimize the impact of facility closure.

Again, technology can play a significant role in filling workforce productivity and effectiveness gaps:
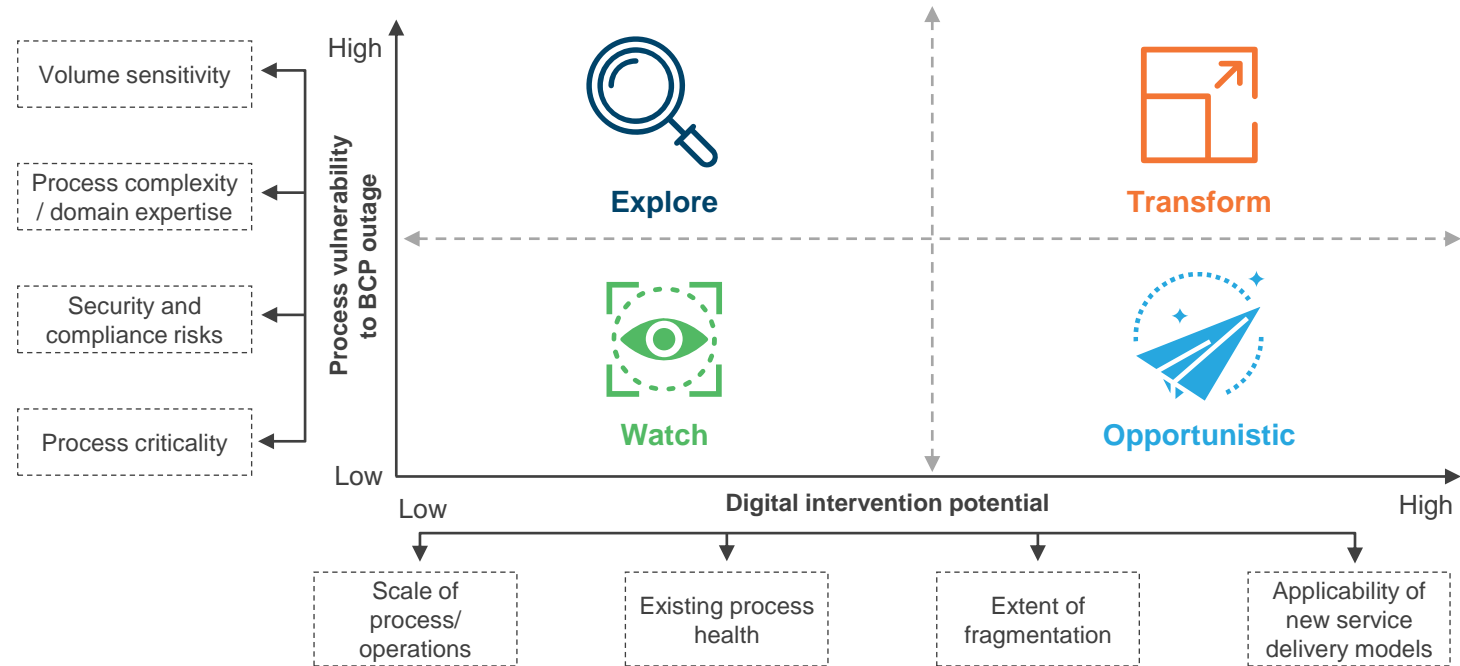
- **Communication tools:** Providing employees access to virtual communication and collaboration tools such as Microsoft Teams and Zoom
- **Workflow management:** Designing protocols involving the use of analytics to organize work according to its criticality and routing the tasks to cross-trained teams, ensuring critical functions remain up and running through the crisis
- **Workforce productivity management:** Maintaining key HR-related systems such as leave, payroll, training, and even wellness

In the next section, we describe a framework to identify business processes that organizations should target from digital perspective to improve BCP program resilience.

Risk Evaluation and Digital Intervention (REDI) framework to enhance BCP resilience

Organizations should follow a methodical approach to develop a standard framework to identify specific BPS functions/processes that are vulnerable to global disruptions and assess the digital intervention potential within these functions/processes to leverage technology to increase their BCP program resilience. Companies can either develop their own frameworks or leverage our REDI framework to assess the digital intervention potential within BPS and help prioritize vulnerable processes to develop a more resilient BCP.

EXHIBIT 4

Everest Group's Risk Evaluation and Digital Intervention (REDI) framework for resilient BCP

Source: Everest Group (2020)

This framework assesses each process across multiple dimensions, as described below.

Y axis: process vulnerability to BCP outage

The Y axis measures the extent of impact of a global disruption on business process/ function operations. The major assessment parameters on this axis are outlined below.

Volume sensitivity

Business processes might see significant volume changes as a result of demand and/or supply side constraints due to global disruptions, while others may not be impacted to a large extent. Fluctuations in market demand and constraints on availability of associated resources (people/systems) to meet this demand during a disruption will determine the volume sensitivity of the process. The greater the potential change in volumes, the more vulnerable the process will be during a global disruption.

For example, invoice processing in the travel and hospitality industry declined significantly due to limited market demand as a result of restrictions imposed by the coronavirus pandemic while – at the same time – customer inquiries for refunds/cancellations/ information increased significantly. However, companies' ability to manage these inquiries was restricted given limited availability of WAH agents who could manage this demand.

Process complexity / domain expertise
The impact of disruption is relatively easier to manage for transactional processes, making them less vulnerable than complex, judgment-intensive processes. Likewise, processes that rely on manual processing, human judgment, decision-making, expertise, and experience are more vulnerable to disruption. It is easier to find alternate resource arrangements for transactional processes than complex processes; for example, companies are increasingly routing simple customer inquiries to alternate channels such as chatbots / intelligent virtual agents and emails while complex queries such as reporting of fraudulent transactions are being managed by human agents many of whom are working from home.

Security and compliance risks
Internal controls around data confidentiality, compliance, and sensitivity of underlying data make the process/segment vulnerable during disruptions. Similarly, processes subject to regulatory norms related to storage, access, and sharing/transfer of sensitive information such as Personally Identifiable Information (PII) and Protected Health Information (PHI) are more vulnerable during disruptions due to continuity complications if access to secure infrastructure/facilities is restricted.

Process criticality
Companies need to closely monitor the vulnerability of processes that are vital to operations continuity wherein minor disruptions can lead to serious business implications, such as revenue loss, reputation damage, unfulfilled orders, and cash flow risks. This challenge applies to time sensitive processes and customer-facing processes that need to be prioritized when developing BCP. As a response to the ongoing COVID-19 pandemic, many enterprises that had outsourced critical processes to service providers have modified contractual clauses and policies to enable smooth transition of these processes to a remote working model.

X axis: digital intervention potential

The X axis measures the potential to leverage digital technologies to increase the resilience of a business process/function. The major assessment parameters on this axis are described below.

Process/operations scale
For organizations, scale of operations (number of transactions, volumes, etc.) is a key consideration in evaluating digital intervention potential; larger scale offers economies of scale and higher ROI. Given the significant upfront investment required in such an endeavor, relatively lower scale processes are generally not viable to digitalize from BCP perspective.

For instance, in the healthcare payer market, the massive scale of claims processing compared to other business processes, such as Fraud, Waste, and Abuse (FWA) or claims subrogation, makes it a more likely process to automate.

Existing process health

A well-defined and structured process with a streamlined workflow is better suited for digital intervention than are unstructured processes with inefficient or loosely defined workflows.

For relatively structured processes, digital levers such as automation and analytics can play a significant role in increasing organization's BCP resilience:

- **Chatbots:** With lockdowns in India and the Philippines, a significant portion of call center support provided by service providers from these regions either stopped completely or declined. As a result, organizations across industries diverted a large portion of customer enquiries to non-voice channels such as chatbots

- **Digital mailroom:** The mailroom is typically one of the busiest departments in organizations across industries; these teams deal with everything from fax to email to physical mail and packages. Disruptions such as the COVID-19 pandemic have significant and immediate impact on mailrooms. Yet, more than half of all organizations have not considered any form of digitalization for their mailrooms. This is a mistake, as digitalizing the mailroom has shown immense promise to not only in increasing resiliency, but also in efficiency, compliance, and cost containment

Extent of fragmentation

Processes that are fragmented in terms of people, technology/systems, and/or data management may require multiple hand-offs and involve manual intervention. Maintaining these fragmented systems and integrating data sources while ensuring collaboration among stakeholders is a serious challenge during a major disruption. Some of these transactional integration activities and manual hand-offs can be eliminated fairly easily through automation; an additional benefit is the potential for applicability of other digital levers such as analytics. Comprehensive data management with seamless flow of information can also provide more holistic and actionable insights through advanced analytics, which can help to improve process resiliency during disruptions.

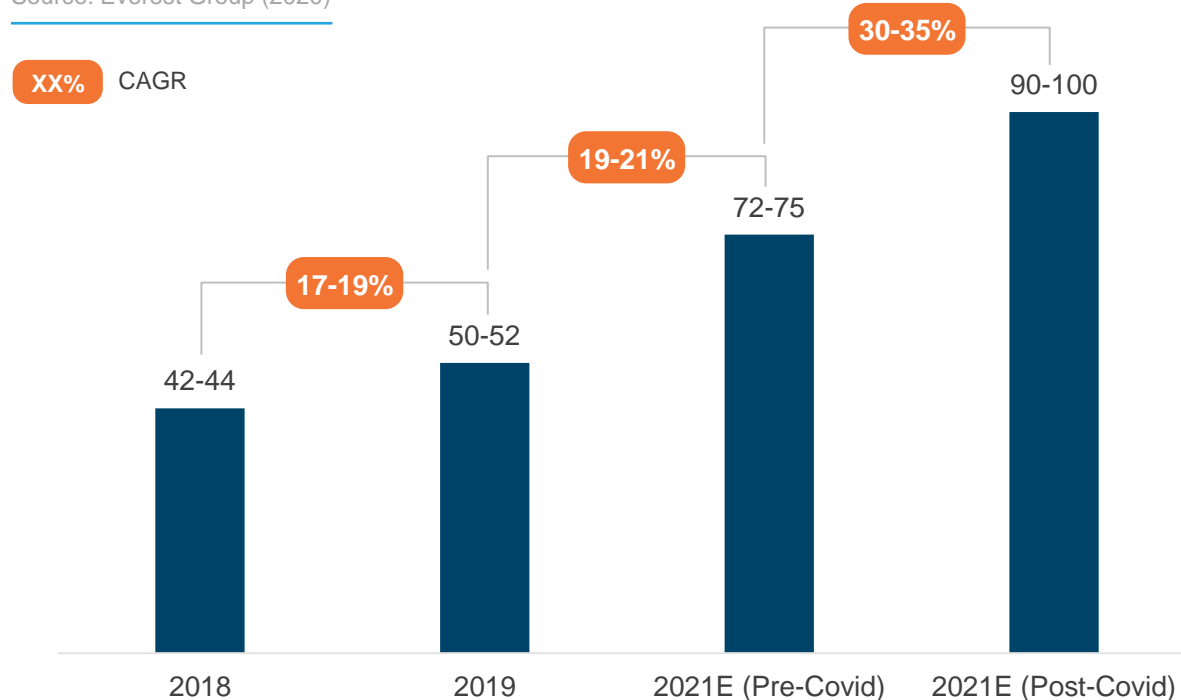**Applicability of new service delivery models**

The COVID-19 crisis tested limits of organizational service models and highlighted how newer models such as WAH and hybrid onsite/offsite models can help organizations in mitigating the crisis. As a result, this parameter measures the amenability of business processes (within a market segment) for service models such as WAH, hybrid onshore/offshore staffing, and virtual hiring/training.

- **WAH:** COVID-19 showcased how complete reliance on brick & mortar delivery models can hamper operations when there is regional/global disruption. As a result, virtual/flexible workforce models (such as WAH) are emerging as an integral mitigation element to maintain business continuity. In fact, we anticipate the WAH model to rise significantly post-COVID, as Exhibit 5 indicates

- **Hybrid onsite/offsite delivery model with dynamic volume routing:** A multi-delivery location strategy has become sacrosanct for organizations from the perspective of BCP; however, COVID-19 proved that even a geographically dispersed strategy may be ineffective in the face of a global outage. A key to increasing the robustness of a multi-delivery location strategy is to use an algorithm-based tool/solution to dynamically route work across locations. Of course, a prerequisite for such as solution is a hybrid onsite/offsite delivery model and protocols in place to activate such a plan when disruption hits

EXHIBIT 5

Growth in CXM WAHA FTEs: Number of WAHA agents (in '000)

Source: Everest Group (2020)

Interpreting the REDI framework

Enterprises leveraging the REDI framework need to assign weights to respective parameters (across X and Y axes) based on importance and applicability to their business. They can then start to evaluate processes within each market segment (such as healthcare payer, RCM, payments, and F&A) by assigning relative dimensional scores in order to assess their vulnerability to disruptions and digital intervention potential. Following this assessment, companies will be able to categorize their processes across market segments in the REDI framework's four quadrants. How they then tackle processes in each quadrant will vary, as described below.

- Processes in the **Transform** quadrant are highly vulnerable to disruptions and have high digital intervention potential. Companies should prioritize the digital transformation of these processes in order to improve their BCP program resiliency

- **Explore** quadrant processes are highly vulnerable to disruptions but have limited digital intervention potential. As a result, companies need to explore alternate levers when developing their BCP strategies for these processes, including extensive geographic diversification, cross-skilling/cross-training staff across regions, and other similar resourcing arrangements.

- The **Opportunistic** quadrant comprises processes with high digital intervention potential and low vulnerability to disruptions. These processes can be considered for digitalization in medium to long term to improve overall operational efficiency. Moreover, digitalizing these processes might help the company in redirecting some of the critical resources toward more vulnerable processes during disruptions

- Companies should monitor the processes in the **Watch** quadrant even though they may not seem vulnerable to disruptions and have limited digital intervention potential. Minor disruptions in these processes may impact the vulnerability of some of the other related processes within BPS

A Top 10 Global Financial Firm – Exela Technologies Case Study

EXHIBIT 6

How a top 10 global financial firm ensured seamless transaction processing amidst COVID-19 disruption
Source: Everest Group (2020)

Client description

Challenges

The firm's primary vendor for payment processing services' operations were disrupted by COVID-19. As a result, it had multiple challenges.

- Payment processing: The firm was struggling to manage huge volumes of payment transactions; on average, it needed to process more than 2 million transactions worth over US$6 billion every month
- Transition to remote work: The COVID-19 outbreak and resulting restrictions forced the majority of the firm's and its vendor's payment transaction processing operations to transition to remote working
- Compliance and information security: The firm had to ensure high information security standards due to sensitive financial information

Requirements

Ensuring seamless processing of huge volumes of payment transactions adhering to compliance and security requirements while following applicable health guidelines/protocols during the COVID-19 outbreak.

Solution

Swift deployment of digital solutions, a multi-location WFH-enabled team, and close coordination with its outsourcing vendor helped the firm manage large transactions volumes of during the disruption.

- The firm engaged with overflow vendor, Exela Technologies, for payment transaction processing to manage additional volumes
- It started by preparing a comprehensive transition protocol and roadmap with Exela
- The provider's flexible payment processing system and automation platform enabled the firm to manage huge transactions volumes
- The system offered automated workflows, OCR and ICR technology for data extraction, validation engines for reconciliation, and exception management tools
- Additionally, the provider's multi-location (onsite and offsite teams with APN access) ensured work continuity
- Further, the firm's executive team coordinated with Exela to transition its exceptions management team into a remote working environment within three days while maintaining required security standards

Results

Seamless payment transaction processing ensured continuity of operations and swift transition into remote working model with the following results:

- 100% payment transaction processing even during peak disruption
- Business operations continuity during the pandemic
- Improved operation resiliency with location-agnostic digital platforms and flexible staffing to meet evolving requirements
- A distributed and secure WFH model that adhered to information security requirements

Implementation roadmap for a BCP program that leverages technology

BCP programs have undergone multiple evolutions over the years – starting with "disaster recovery planning" in 1970s, to alternative sites to a "full-stack continuity planning" in 2000s through integrated location, workforce, and IT management. The full-stack BCP model matured over the years; however, the unprecedented global scale of COVID-19 highlighted critical gaps, pushing organizations to consider alternate levers such as digital technology to enhance their BCP program resilience. With a strategic implementation roadmap, organizations can successfully use technology not only to increase the effectiveness of their existing mitigation strategies but also to create entirely new strategies to make their BCP programs even more resilient. The implementation roadmap comprises five key steps:

- **Process segmentation based on disruption potential:** Segmenting business processes based on vulnerability to disruption
- **BCP gaps identification and impact analysis:** Analyzing the impact of different types of disruptions – pandemic, earthquakes, cyber-attack, civil war, etc. – on business operations and identifying gaps in current BCP programs
- **First level of disruption mitigation:** Establishing communications protocols during disruption, including communication with customers, intra- and inter-team members, and partners. Establishing the first level of mitigation strategies through location, people, and infrastructure management
- **Digital enablement and second level of disruption mitigation:** Using digital levers such as automation and analytics to create a technology-enabled process environment that can act as a second level of disruption mitigation strategy
- **Enabling alternative service models:** Creating a technology ecosystem to ensure seamless transition to alternate service models such as WAH and virtual workforce during disruptions

With a strategic implementation roadmap, organizations can successfully use technology not only to increase the effectiveness of their existing mitigation strategies but also to create entirely new strategies

The table below highlights key pre- and post-disruption mitigation strategies roadmap steps that an organization can follow

Step	Pre-disruption	Post-disruption
Process segmentation based on disruption potential	• Establish business process criticality tiers (level 1, 2, 3, etc.) based on disruption impact • Assign restoration time for each process depending on criticality • Define protocols to divert organizational resources to most critical processes	NA
BCP gaps identification and impact analysis	• Run disruption scenarios to identify gaps in mitigation strategies • Identify critical skill shortages • Evaluate IT preparedness for various disruption scenarios – pandemic, floods, cyber-attack, etc. • Evaluate delivery site-specific preparedness for disruption	• Monitor the impact of disruption • Share real-time updates with relevant stakeholders to dynamically course correct mitigation approach

First level of disruption mitigation	• Establish a disruption-focused communication center with pre-approved message templates, contact information, and authorized spokesperson(s)
	• Develop targeted mitigation protocols pertaining to:
	  – People management
	    ◆ Identification of critical staffing requirements
	    ◆ Cross-training resources
	    ◆ Establishing hiring protocols
	  – Location management
	    ◆ Geography diversification
	    ◆ Formulating a back-up location strategy
	    ◆ Diversifying the delivery network to include more Work-At-Home-Agents (WAHA)
	  – Infrastructure management
	    ◆ Assessing IT supply chain preparedness
	    ◆ Deploying extra IT inventory on-site in case of resource failures
	    ◆ Signing contracts with hardware providers to enable quick procurement
	    ◆ Implementing remote data center management solutions
	    ◆ Leveraging the cloud to shift the risk out of a specific location
		• Activate the communication center
		• Continuously monitor employee well-being
		• Work with third-party partners to identify the impact on contractual SLAs
		• Identify skill shortages and divert resources accordingly
		• Dynamically route work to different locations
		• Provide required IT resources (laptops, data cards, etc.) to employees to ensure work continuity

Step	Pre-disruption	Post-disruption
Digital enablement and second level of disruption mitigation	• Link the organization's digital adoption strategy to BCP programs • Categorize business processes into four segments based on the impact that digital can have on BCP preparedness • For processes with the most digital intervention potential: – Digitalize the bulk of the work – Eliminate redundancy in remaining work – Enable and focus on alternative service models for the remaining work that can neither can be digitalized nor eliminated	NA
Enabling alternative service models	• Define and establish WAH protocols • Invest in remote workforce management tools to ensure productivity during disruption • Create a multi-layered data security and compliance infrastructure that can be dynamically changed depending upon the severity of disruption and business continuity requirements	• Monitor employee productivity and absenteeism • Deploy virtual hiring and training solutions to meet employee productivity shortages

If nothing else, the COVID-19 pandemic has shown that digital technology can play a significant role in enhancing BCP program efficacy. A methodical approach and well-defined implementation roadmap are critical for organizations in addressing the inadequacies of their existing BCP programs.

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