

## ABSTRACT

*This study was aimed at investigating the effectiveness of Business Continuity Plans for Commercial Banks in Zambia. The study used both the qualitative and quantitative methods to address the objectives. The study targeted fourteen commercial banks, which are the total number of commercial banks in Zambia. The main reason for this was that the population, which included both local and international banks, was relatively small and manageable. Guided oral interviews, documentary analysis and questionnaires were used to collect data. Quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS) while qualitative data was manually analyzed.*

*The study found that all the commercial banks had Business Continuity plans apart from one Commercial Bank and the Bank of Zambia. It was further discovered that the BCPs for eight banks are ineffective and BCP personnel from twelve commercial banks were not adequately trained to handle BCM programmes. As a result they did not have a clear understanding of BCM international standards.*

*The fact that BCP personnel were inadequately trained meant that the majority of employees from banks had a very scanty understanding of BCPs. The main recommendation therefore is to adopt a more holistic approach to BCM and its relevance to the strategic and operational aspects of the banks. There should be an integrated organization-wide approach which must ensure adequate allocation of resources to the BCM programmes.*