

Questionnaire, Self-Service, or Interview? Ranking the Ways to Collect BIA Data

Comparing questionnaires, GRC self-entry, and guided interviews on detail level and data accuracy

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Table of Contents

Introduction....3

What the BIA has to capture....3

Method 1: Distribute a questionnaire....4

Method 2: Grant GRC access and have the contact enter the data....5

Method 3: Guided interview with a process facilitator....6

Method 4: Guided interview with a banking-expert facilitator....7

The ranking....8

Recommendation: lead with the interview, borrow from the others....9

Sources....9

Introduction

Of the four common ways to collect Business Impact Analysis (BIA) data from a department contact, a guided interview led by a facilitator who is also a banking expert produces the most detailed and most accurate data. A guided interview led by a process facilitator, who runs the BIA but does not weigh in on banking questions, comes second. The questionnaire comes third, and asking the contact to enter data directly into the GRC database comes last. The cheaper methods save the BCM team time up front, but the savings are paid back later in rework, examiner findings, and recovery objectives nobody can defend.

Every downstream product of a BCM program, from recovery time objectives to incident response playbooks to board reporting, rests on what the department told you during the BIA. The FFIEC expects examiners to assess the "reasonableness of recovery objectives" and the "comprehensiveness of management's BIA review" (FFIEC BCM Booklet, 2019, p. 10). Neither is possible if the underlying data is thin or wrong. How you collect the data is therefore not an administrative detail. It is the first control on data quality.

This article compares the four methods on two measures, detail level and data accuracy, and lists the pros and cons of each. Where a point comes from published guidance or research, it is cited. Where it comes from BNP, Inc.'s own experience facilitating BIAs for banks and credit unions, it is labeled *Practice-based*.

What the BIA has to capture

A collection method is only as good as its ability to capture what the regulators and standards say a BIA must contain. The FFIEC says completing the BIA "generally involves gathering information regarding business functions, impacts from disruptions," and business interdependencies, then analyzing that information and setting recovery objectives (FFIEC BCM Booklet, 2019, p. 11). Examiners review the BIA for:

- Identification of critical business functions
- Identification of interdependencies across business units
- Identification and analysis of disruptive events
- Reasonableness of recovery objectives
- Communication of BIA results throughout the entity
- Comprehensiveness of management's BIA review

NIST SP 800-34 Rev. 1 frames the same work in three steps: determine mission/business processes and recovery criticality, identify resource requirements, and identify recovery priorities. It directs the coordinator to work "with the process owners" and states that "leadership and business managers determine the acceptable downtime" (NIST SP 800-34 Rev. 1, 2010, pp. 15–17).

Two points follow for data collection. First, much of what a BIA needs is judgment, not lookup: how impact grows over hours and days, which dependency really stops the work, what downtime the business can tolerate. Second, the FFIEC explicitly names "interviews" alongside work flows, organizational charts, and data flow diagrams as tools that can help management identify business processes (p. 11). Neither source names questionnaires or self-service entry.

Method 1: Distribute a questionnaire

The BCM team sends each department contact a questionnaire, usually a Word, Excel, or web form, and the contact returns it by a deadline. The BCM team then reviews the answers and keys them into the BCM or GRC system.

Harvey Betan of Risk Masters, Inc. describes the questionnaire as "not always the best way to gather information about the BIA, but it is the simplest," and warns that "a simple questionnaire is insufficient to get the full picture of a comprehensive BIA" (TechTarget, 2010). He also notes that overly detailed questions tend to produce "short responses with inadequate detail."

Pros

- Simple to administer and easy to send to many departments at once.
- Every department answers the same questions in the same format, which makes results easier to compare.
- The contact can answer on their own schedule and look up facts such as volumes or vendor names.
- The BCM team reviews every answer before it reaches the system of record, which is a built-in checkpoint.

Cons

- No one is present to clarify a question. Survey research identifies clarification and keeping the respondent focused as advantages an interviewer provides and a self-administered form lacks (Pew Research Center, 2015).
- Answers are only as deep as the contact chooses to make them. Long questionnaires invite short answers (Betan).
- Completion is harder to secure. A controlled study found that the presence of an interviewer did not change how carefully people filled in a questionnaire, but it did affect drop-out rates (Mühlböck, Steiber & Kittel, 2017).
- *Practice-based:* Contacts tend to rate their own functions as more critical and less tolerant of downtime than the evidence supports, and a written form gives no chance to challenge the rating in the moment.
- *Practice-based:* Follow-up questions arrive days later by email, which stretches the BIA calendar.

- Answers still have to be re-keyed into the GRC system, which adds a transcription step where errors can enter.

Method 2: Grant GRC access and have the contact enter the data

The BCM team gives the department contact a login to the GRC or BCM database, sometimes with a short training session or job aid, and asks them to create or update their own functions, impacts, recovery objectives, and dependencies directly in the system.

This looks like the most efficient option because it removes the transcription step. It also removes the reviewer. Whatever the contact types becomes the record.

Pros

- Lowest effort for the BCM team, and it scales to any number of departments.
- No re-keying. The contact's answers land in the system of record as entered.
- Drop-down lists, required fields, and validation rules in the tool enforce format and completeness at the field level.
- *Practice-based:* The contact sees how their data connects to resources and other departments, which can build a sense of ownership.

Cons

- Unchecked data entry is error-prone. In a controlled experiment, entering data once and then visually checking it was not significantly more accurate than entering it once with no check, and both were outperformed by double entry (Barchard & Pace, 2011). Self-entry in a GRC tool typically has no second check at all.
- The contact has the same lack of clarification as with a questionnaire, plus an unfamiliar interface. Survey research credits interviewers with clarifying and keeping respondents focused (Pew Research Center, 2015).
- *Practice-based:* Field-level validation checks that a value is present and well-formed, not that it is true. A required RTO field will accept an RTO the business cannot support.
- *Practice-based:* Contacts who rarely use the tool pick default values, skip optional fields, or create near-duplicate records for resources that already exist, which breaks dependency mapping across departments.
- *Practice-based:* Structured fields leave little room for the narrative context (why a function peaks at month-end, what workaround exists) that explains the numbers.
- Granting write access to a system of record adds user provisioning, training, and access reviews for people who may use the tool once a year.

Method 3: Guided interview with a process facilitator

Methods 3 and 4 are both guided interviews. They differ in what the facilitator brings to the conversation.

In Method 3, a facilitator who knows the BIA methodology and the GRC tool meets with the department contact, and often one or two other subject matter experts. The facilitator reads the questions, explains BIA terms, makes sure every required item is covered, and records the answers. The facilitator does not weigh in on banking questions. If the contact says a function can be down for three days, the facilitator records three days.

The FFIEC names interviews among the tools that help management identify business processes (FFIEC BCM Booklet, 2019, p. 11). Betan describes supplemental interviews as a source of insight that a questionnaire alone does not provide (TechTarget, 2010).

This is the variant the research speaks to most directly. In a controlled comparison, people who filled in a questionnaire with an interviewer present were no more diligent than people who filled it in alone, although fewer of them dropped out (Mühlböck, Steiber & Kittel, 2017). An interviewer who only attends and records improves completion, not quality. A process facilitator does somewhat more than the study's interviewer, because they can clarify terms and ask for missing items, but they cannot judge whether an answer is right.

Pros

- The facilitator can clarify terms such as RTO, RPO, and MTD on the spot, which is the advantage survey research attributes to interviewers (Pew Research Center, 2015).
- Every required item is covered, and follow-up questions happen in the same conversation, not in an email chain a week later.
- Completion is more reliable than with a questionnaire (Mühlböck, Steiber & Kittel).
- *Practice-based:* One trained person entering data across departments keeps resource records consistent and avoids duplicates.
- The facilitator does not need banking expertise, so this method is easier to staff than Method 4.

Cons

- *Practice-based:* Content is accepted as given. An inflated criticality rating or an RTO the business cannot support passes through unchallenged, the same as with a questionnaire.
- *Practice-based:* Vague or high-level process descriptions are recorded as-is, because the facilitator cannot tell what detail is missing.
- Higher time cost for the BCM team than a questionnaire or self-entry, and scheduling is harder.
- An interviewer can introduce bias. Survey research documents that respondents may overstate "socially desirable behaviors and attitudes" when an interviewer is present (Pew Research Center, 2015).

Method 4: Guided interview with a banking-expert facilitator

The format is the same as Method 3, but the facilitator is also a banking expert who engages with the content. They ask challenge questions, test answers against how the process works in practice and what other departments said, and press for detail before anything is recorded.

Practice-based: This is how BNP, Inc. runs its BIA sessions. BNP's facilitators are also banking experts. They ask challenge questions that require the SME to defend the recovery time frames and business impacts they chose. Because they know how banking processes actually work, they can tell when an SME is being vague or too high-level about process details, and they press for specifics before anything is recorded.

The Mühlböck finding does not carry over to this variant. The study measured an interviewer who was present but did not ask or challenge anything. The value of Method 4 comes from what the facilitator does: clarifying, probing, and challenging.

Pros

- Everything Method 3 offers: clarification of terms, complete coverage, and reliable completion.
- *Practice-based:* Challenge questions make the SME defend recovery time frames and business impacts, which directly tests the "reasonableness of recovery objectives" that examiners assess (FFIEC BCM Booklet, 2019, p. 10).
- *Practice-based:* The facilitator recognizes vague or high-level answers and presses for process detail.
- *Practice-based:* A facilitator who has seen other departments' answers can challenge an inflated criticality rating or an RTO that conflicts with an upstream dependency.
- *Practice-based:* Conversation surfaces dependencies nobody would write down, such as a spreadsheet on one person's desktop or a vendor portal only one employee can access.
- The session itself is evidence of management engagement that can be documented for examiners.

Cons

- Highest cost of the four methods. Facilitators with both BCM and banking expertise are scarce.
- An expert can lead the witness and substitute their own view for the department's. NIST states that "leadership and business managers determine the acceptable downtime" (NIST SP 800-34 Rev. 1, 2010, p. 17), so the facilitator challenges, but the business decides.
- The social desirability bias documented for interviews still applies (Pew Research Center, 2015).
- *Practice-based:* Answers given from memory in a meeting may miss figures the contact would have looked up, such as transaction volumes, unless the contact is asked to bring them.

The ranking

A guided interview with a banking-expert facilitator ranks first on both detail level and data accuracy. The same interview with a process facilitator ranks second: it captures more detail than a form and fixes misread terms, but it records whatever the contact says. The questionnaire ranks third, mainly because the BCM team reviews every answer before it is entered. Direct GRC entry ranks last, because it removes the reviewer and the conversation at the same time. The ranking below is BNP, Inc.'s practice-based assessment, informed by the sources cited above.

Rank	Method	Detail level	Data accuracy	BCM team effort	Contact effort	Main reason
1	**Guided interview, banking-expert facilitator**	High	High	High	Low to moderate (one session)	Challenge questions test answers before they are recorded
2	**Guided interview, process facilitator**	Moderate to high	Moderate	High	Low to moderate (one session)	Terms clarified and nothing skipped, but answers accepted as given
3	**Questionnaire**	Moderate	Low to moderate	Moderate	Moderate to high	BCM team reviews answers before entry, but cannot clarify or probe
4	**GRC self-entry**	Low to moderate	Low	Low	High	No reviewer between the contact and the system of record

How the two measures differ:

- **Detail level** is how much of what the BIA needs is actually captured: impacts over time, dependencies, workarounds, and the reasons behind the numbers. Both interview methods beat the forms because follow-up questions draw out what a form leaves blank. The banking expert gets further because they know what detail is missing.
- **Data accuracy** is whether what is captured is true and consistent across departments. Only the banking-expert facilitator tests answers against how the process actually works and what other departments said. A process facilitator fixes misread terms but not inflated ratings. The questionnaire gets a BCM review after the fact. GRC self-entry relies on field validation, which checks format, not truth.

Recommendation: lead with the interview, borrow from the others

The methods are not mutually exclusive. The approach below is BNP, Inc.'s practice-based recommendation. It uses each method for what it does best and keeps a reviewer between the contact and the system of record at every step.

1. **Pre-populate.** Load last cycle's BIA data, or a draft built from organizational charts and application inventories, into the GRC system before the meeting. The FFIEC lists these documents as useful inputs (FFIEC BCM Booklet, 2019, p. 11).
2. **Send a short pre-read, not a full questionnaire.** Ask only for facts the contact has to look up, such as transaction volumes, vendor names, and applications used. This keeps the questionnaire's one real advantage without its depth problem.
3. **Hold the guided interview with a banking-expert facilitator.** Walk through the pre-populated data, probe impacts over time, test recovery objectives against dependencies, and challenge ratings that do not fit.
4. **Have the facilitator enter the data.** One trained person entering data across departments keeps resource records consistent and avoids duplicates.
5. **Read back and validate.** Send the contact a report of what was recorded, with every addition, update, and deletion listed, and ask for confirmation by a set date. This is the second check that self-entry lacks (Barchard & Pace, 2011).
6. **Keep the evidence.** The session notes and validated change log support the "comprehensiveness of management's BIA review" that examiners assess (FFIEC, p. 10).

Practice-based: If a banking-expert facilitator is not available, a guided interview with a process facilitator is still a better choice than a questionnaire. In that case, have the BCM team compare the results against other departments' answers before the read-back, to catch what the facilitator could not challenge.

GRC self-entry still has a place. *Practice-based:* For an annual refresh of a low-criticality department whose contact has been trained and has done a facilitated BIA before, self-entry followed by BCM team review can be reasonable. It should not be the method for a first BIA or for a critical function.

Sources

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Statements marked Practice-based reflect BNP, Inc.'s experience facilitating BIAs for banks and credit unions and are not drawn from the sources above.