

The Effect of Servant Leadership and Organizational Commitment on Employee Performance Study at PT. Bank Rakyat Indonesia Sumedang Branch

Pany Amelya^{1*}, Nina Nurani²

^{1*, 2} Universitas Widyatama, Jl. Cikutra No.204A, Sukapada, Kec. Cibeunying Kidul, Kota Bandung, Jawa Barat 40125

ARTICLE INFO



Correspondence Email:

panyamelya@gmail.com

Keywords:

Servant Leadership; Organizational Commitment; Performance.

DOI:

<https://doi.org/10.33096/jmb.v11i2.1049>

ABSTRACT

One of the most important aspects of employee engagement is the focus on managing new organizational dynamics. The purpose of this study is to analyze narratively and simultaneously the influence of employee leadership and organizational commitment on employee performance at PT Bank Rakyat Indonesia. The method used is quantitative and survey methods, data collection is done through questionnaires. The respondents of this study are a combined sample that includes all permanent employees. A total of 38 people used single regression and multiple regression methods in data analysis to test the relationship and influence of independent variables on dependent variables. The findings show that employee leadership and one-time management commitment have a significant impact on improving employee performance. However, the noble side of a servant has signs that are not included in the category of goodness, namely the romantic side. Management hopes that this can encourage managers to give praise regularly, not only for big achievements but also for small things that support improving employee performance.

ABSTRAK

Salah satu aspek terpenting dari keterikatan karyawan adalah fokus pada pengelolaan dinamika organisasi baru. Tujuan dari penelitian ini adalah untuk menganalisis secara naratif dan simultan pengaruh kepemimpinan karyawan dan komitmen organisasi terhadap kinerja karyawan di PT Bank Rakyat Indonesia. Metode yang digunakan adalah metode kuantitatif dan survei, pengumpulan data dilakukan melalui kuesioner. Responden penelitian ini adalah sampel gabungan yang mencakup semua karyawan tetap. Sebanyak 38 orang menggunakan metode regresi tunggal dan regresi berganda dalam analisis data untuk menguji hubungan dan pengaruh variabel independen terhadap variabel dependen. Temuan penelitian menunjukkan bahwa kepemimpinan karyawan dan komitmen manajemen satu kali memiliki dampak yang signifikan terhadap peningkatan kinerja karyawan. Namun, sisi mulia seorang pelayan memiliki tanda-tanda yang tidak termasuk dalam kategori kebaikan, yaitu sisi romantis. Manajemen berharap bahwa hal ini dapat mendorong para manajer untuk memberikan pujian secara teratur, tidak hanya untuk pencapaian besar tetapi juga untuk hal-hal kecil yang mendukung peningkatan kinerja karyawan.



This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

INTRODUCTION

Banks are the main financial institutions in the economy (Qadariyah & Permata, 2017). Banks take money from the general public in the form of savings and transfer it to the public in the form of loans. (Manurung, 2024). The main function of banks is to accept deposits and provide credit (Karunia, 2016).

In financial services and insurance, finance plays a major role in the economy (Handayani & Abubakar, 2017). Banks collect money from the public and distribute it based on the amount (Muhamad Turmudi, 2017). Financial activity affects economic growth. If savings increase, the economy grows well, but debt also increases (Saharuddin, 2017).

Customers are people or business entities that use financial goods and services. According to Law No. 10 of 1998, consumers use financial services. Customers play an important role because the money they save is very important for bank operations.

Most of the customers come from small and medium communities, including those living in remote areas, because the Bank focuses on serving underprivileged communities with access to financial services. (Ahmadi, 2018) The Bank develops products and services for the needs of indigenous and remote communities to reach more people. The Bank's success is also the result of the efforts of its employees (Pandaleke et al., 2021).

The financial performance of a bank needs to be analyzed to determine its level of health (Prasetya & Suwarno, 2024). This analysis is important to assess the bank's ability to carry out banking operations and minimize its obligations based on applicable laws and regulations. Bank health includes the ability to work efficiently in all financial activities (Tambuwun et al., 2015).

Human resources in the financial sector are heavily influenced by managers (Burhanuddin, 2015). Good leaders communicate well, have a clear vision, and manage change to help employees adjust to difficulties (Riski et al., 2023). Employee loyalty and awareness increased as a result of fair and transparent management, which had a positive impact on the bank's profits (Ilmi et al., 2023).

The success or failure of a company is influenced by the actions of its employees and managers (Octavia & Savira, 2017). Employee performance can be influenced by motivation, encouragement, and support from superiors and coworkers. A leader can perform better by empowering and praising (Susanti, 2021).

In the financial sector, most of the money comes from lending and collecting savings. Management and staff practices have a strong influence on customer service. Unstable results affect the stability of the company and require a review of business strategies (Yuliaty et al., 2020).

Employee actions related to completing their tasks. This needs to be studied to find out the cause. Factors such as leadership style, low involvement, and a hostile work environment can affect performance (Plangiten, 2013). The role of employees in organizations and businesses is very important. It is a sign of employee quality assessment and productivity maintenance (Nidaul & Ida, 2016). Employees who perform well are entitled to receive recognition or awards from the company (Rio & Dharmawan, 2020).

Employment is a major factor that influences the success of a business (Suarmawan, 2015). Factors that influence performance include energy, knowledge, job design, people, motivation, leadership, organizational culture, efficiency, environment, honesty, commitment, and job learning (Purwanto et al., 2020). The authors also conducted a pre-study survey of employees to obtain their opinions on work-related issues.

Some key factors for improving employee performance include employee leadership and company loyalty. (Daeli et al., 2024) Managers must guide subordinates to achieve goals, but organizational commitment drives employee enthusiasm (Perkasa & Herawaty, 2021).

In addition to effective leadership, organizations need leaders who support the needs of the team and develop employees. A good leader can increase employee knowledge and influence their morale and performance. Each leader has a leadership style that is relevant to the culture and work of the organization. Leadership effectiveness has a positive impact on employee motivation, engagement, and performance. (Rasmuji & Putranti, 2017)

The research conducted shows that employee leadership is related to employee performance in Pekayon Jaya Village, and the research also shows the benefits of staff leaders at TV Republik Indonesia East Kalimantan. The purpose of staff leadership is to serve students with spiritual moral standards (Widiyastuti & Arikunto, 2015).

According to research, organizational commitment affects employee performance and also shows a positive influence of organizational commitment. (Muis et al., 2018) Organizational commitment is related to employees' pride in their work and organization.

Prior to the study using the purposive sampling method, namely random sampling at employee meetings, research showed that employee leadership style improved their performance, but did not find significant benefits from employee leadership style (Hermanto, 2015).

Servant leadership is leadership that begins with a sincere desire to serve and focuses on the needs of followers (Mira & Margaretha, 2012). A good leader has the qualities of honesty, integrity, and humility. And maybe a pattern. Employee leadership is closely related to organizational commitment. If an employee supports the goals of the organization and wants to stay there, it is called organizational commitment (Darmawan, 2016). Good managers can increase engagement by creating a positive work environment, providing fair compensation, and maintaining communication. Some factors that influence organizational loyalty include: job responsibilities, promotion opportunities, appearance, and behavior. When it comes to new employees, orientation will improve if employees are well managed (Anifah & FoEh, 2022).

The results of interviews with HR supervisors and credit RMs showed that the lack of promotion opportunities, clarity of career paths, and appreciation from the organization made them feel trapped. They stayed not because they wanted to, but because they were forced to, which reflects a weak commitment to the organization (Prawitasari, 2016).

As this study shows, organizational commitment including affective, persistence, and cultural commitment has a positive, significant impact on employee performance and problem solving at work (Ilim Nafisatul et al., 2024).

Apart from issues related to employee leadership, it is believed to affect employee performance (Jufrizen, 2018). All employees, including managers, must be committed to achieving organizational goals. Organizational commitment is the degree to which people understand the organization and its goals. Commitment is an important attitude that enhances performance and the desire of people to remain in the organization. Organizational commitment is the willingness of members to make decisions and try to carry them out. In accordance with the needs of the organization (Damri, 2017).

Commitment is important for a person because it measures stability and responsibility in different situations. Without commitment, there is no fit. A good organization has highly engaged members, which increases productivity. Incentivizing hard-working employees can also be beneficial for human turnover (Sinaga sarman, 2020).

Included in the research problem statement is a description of employee leadership, organizational commitment, employee performance, and how leadership and organizational commitment affect employee performance.

The purpose of this study is to determine how employee leadership, organizational commitment, employee performance, and innovation affect employee performance (Karyawan, 2016). Another objective of this study is to determine the extent to which employee leadership and organizational commitment simultaneously affect employee performance. This study is

expected to increase knowledge about human resource management and provide information on how to improve systematic employee performance in banking companies.

Management is the art and science of organizing which includes planning, organizing, coordinating, monitoring, and controlling to achieve organizational goals through the work of human resources (Darim, 2020). Management is also the process that businesses use to carry out activities to achieve those goals (Adolph, 2016).

Planning, organizing, leading, and managing are administrative tasks. Human resources (HR) are very important for a company because the success of achieving its goals depends on the abilities of its employees. Therefore, HR management must be given special attention.

Human resource management is a technique that manages employees as assets to gain an advantage over competitors. It focuses on skill enhancement, productive work environment, and employee engagement (Muktamar et al., 2024).

Human resource management has many functions in a company, such as administrative functions involving planning, organizing, leading, and controlling. In addition, there are administrative functions such as acquisition, development, compensation and protection of human resources, recruitment, Care, education and termination.

Leadership is important in organizations and businesses with different defined characteristics, such as employee leadership, which describes the actions, philosophies, skills, and attitudes of a leader. Servant leadership is a leadership model that emerged to address the issue of student trust in leaders. This model transforms leaders into servants who meet the needs of employees and put employees first. A staff leader is a leader who focuses on performance, employee development, and meeting ethical and spiritual standards, without specific guidelines.

Servant leaders are sensitive to student needs, listen to ideas, heal emotions, are decision makers, are persuasive, and have the ability to create and encourage employee development. Organizational commitment is an individual or employee's attitude that shows respect and commitment to the organization. Organization, goal achievement, and member retention are important.

The components of organizational commitment are commitment, continuity, and cultural commitment, and affective commitment increases the emotional attachment and loyalty of employees to the organization. Commitment is the desire of individuals to remain members of the organization because they consider they must continue to work, while moral obligation is the moral obligation to continue to work for the organization (Saputri, 2019).

Employee Work is the result of work, measured by the accuracy of work, consistency of work hours, attendance, and level of cooperation, which is influenced by employee leadership and organizational commitment.

RESEARCH METHOD

When conducting research, the first step is to determine the purpose of the research. The research topic is the main topic, which includes the problem that needs to be solved or explained (Mutiah et al., 2022). Research uses systematic methods and approaches to achieve solutions and obtain objective data through steps such as problem definition and data analysis. Research methods are the process of collecting and processing data to achieve goals, and quantitative research studies. Using questions, interviews, or observations.

Quantitative descriptive research methods are carried out with the aim of describing the characteristics of employee leadership, organizational commitment, and employee performance

using a cross-sectional design. Variable management is carried out with the aim of determining the type, sign and scale of variables in order to test hypotheses according to the research title and measure variables as much as possible. Population is something or an event that has specific Subject characteristics being studied, but the sample is part of the population used to present the research results. The measurement scale of variables in this study is nominal, ordinal, spatial, and ratio, which are used to measure individual attitudes and opinions using the Likert scale.

DISCUSSION

Servant leadership is a powerful model for managing problems. Servant leaders put the needs of those they lead above their own, are service-oriented, and act on moral and spiritual principles. Spears says these leaders are driven by a natural desire to serve.

Organizational commitment is the psychological perspective of employees regarding their relationships at work. Employee performance is a reflection of the abilities, skills, and performance outcomes that an employee demonstrates while carrying out their duties and responsibilities at work, and it is important for employee satisfaction and retention. As a measure, employee performance reflects their commitment and contribution to achieving company goals.

The purpose of the multiple linear test is to identify a strong relationship between independent variables that can cause the regression coefficient to become unstable and increase the error.

The multicollinearity test aims to determine whether there is a correlation or relationship between independent variables in the regression model. The variance inflation factor (VIF) value is used to determine whether there is multicollinearity between the independent variables in this study.

The heterogeneity test determines the inconsistency of residual changes from one observation to another. This is called homoscedasticity if the residual variance between two observations is the same, and heteroscedasticity if not. A good regression model is one that is homoscedastic or does not experience heteroscedasticity problems.

The results of the study showed that employee leadership can improve employee performance through participation and inclusion. Other studies have confirmed that this leadership creates a positive work environment. This study shows that employee leadership can improve organizational performance and increase employee job satisfaction and well-being. Employee leadership is very important, and can create a positive work environment and encourage employee satisfaction and participation in management. Research shows that organizational commitment improves performance. According to previous studies, employees have found a relationship between job satisfaction and engagement.

The company's commitment to employee performance is beneficial, with highly engaged employees more likely to be productive and contribute to achieving company goals. The lowest score on the employee leadership index is when leaders are not appreciated, employees will not appreciate them, and this will have a negative impact on performance. that

Managers should be more proactive in recognizing employee achievements, because recognition is motivating, creates a positive environment, and increases loyalty and enthusiasm in working.

Many employees dislike open work opportunities, which has a negative impact on motivation and productivity, so companies need to increase their support for employee engagement.

CONCLUSION.

This study was conducted with a sample of employees, Indonesia Through multiple regression analysis. The results of the study indicate that employee leadership has a positive effect on employee performance in a company or agency. Employee leadership can increase employee motivation by considering employee needs and aspirations.

Organizational stability is very important to improve employee performance, so employee performance, both impactful, formal, and sustainable, can have a positive impact on achieving company goals.

The benefits of employee leadership and commitment to management simultaneously contribute more to improving employee performance, the rest is influenced by other factors.

There needs to be an increase and give awards to employees who perform better.

The goal is for management to encourage leaders to be more proactive in their efforts, not only in the short term. Not for big achievements, but for small things that support the work. Gratitude can be expressed through various methods, such as providing direct feedback or celebrating team meetings.

Most workers expressed dissatisfaction with the direction of career development. It is recommended that companies clarify career paths for their employees to ensure that they have a clear vision. This can increase employee motivation, engagement, and support.

REFERENCE

- Adolph, R. (2016). ~~济無~~No Title No Title No Title. 1–23.
- Ahmadi, H. (2018). Analysis of Brilink Implementation at Bank Bri in Madiun City as an Effort to Encourage Financial Inclusion. *Inventory: Jurnal Akuntansi*, 2(1), 211. <https://doi.org/10.25273/inventory.v1i2.2441>
- Anifah, A., & FoEh, J. E. (2022). Factors Influencing Job Satisfaction and Job Loyalty. *Jurnal Kajian Ilmiah*, 22(3), 253–266. <https://doi.org/10.31599/jki.v22i3.1231>
- Burhanuddin, Y. (2015). Human Resource Management in Islamic Financial Institutions. In *Manajemen Sumber Daya Manusia Di Lembaga Keuangan Syariah* (p. 29). https://repository.uinjkt.ac.id/dspace/bitstream/123456789/38476/2/Buku_MSDM_editor.pdf
- Daeli, H. P. D., Amzul, T. A. A., Purnomo, S. Y., Gunawan, L., Prihatni, A., & Gunawan, L. (2024). The Influence of Transformational Leadership, Organizational Culture, and Work Motivation on Employee Performance in Manufacturing Companies. *Jurnal TADBIR PERADABAN*, 4(2), 404–419. <http://journal-stiehidayatullah.ac.id/index.php/tadbir/article/view/482>
- Damri, Z. N. U. (2017). The Influence of Organizational Commitment, Job Satisfaction, and Leadership on Work Discipline of Employees of the Riau Province General Government Administration Bureau. *JOM Fekon*, 4(1), 656–667. zuhrah.nadima@yahoo.com
- Darim, A. (2020). Organizational Behavior Management in Realizing Competent Human Resources. *Munaddhomah: Jurnal Manajemen Pendidikan Islam*, 1(1), 22–40. <https://doi.org/10.31538/munaddhomah.v1i1.29>
- Darmawan, D. (2016). The Role of Work Motivation, Organizational Commitment and Organizational Culture on Job Satisfaction. *Jurnal Ilmiah Manajemen Pendidikan Indonesia*, 2(3), 97–106. <https://doi.org/10.31227/osf.io/e32dz>
- Handayani, T., & Abubakar, L. (2017). Development of Financial Services Sector Law in Efforts

- to Accelerate National Economic Growth. *De Lega Lata*, 2(2), 418–444.
- Hermanto, Y. dan. (2015). *Suwardi Bambang Hermanto*. 4(1), 1–19.
- Ilim Nafisatul, Khairul Wahyudi A., Kurniadi Fadlan, Hairunnisa Siti, & Isa Anshori M. (2024). The Influence of Work Experience, Training, and Employee Work Motivation in Improving Employee Performance. *Jurnal Manajemen Dan Bisnis Ekonomi*, 2(1), 39–54.
- Ilmi, M. S., Rahmadini, A., & Hasanah, U. (2023). Leadership and Motivation in Philanthropic Organizations. *Filantropi: Jurnal Manajemen Zakat Dan Wakaf*, 4(1), 27–41. <https://doi.org/10.22515/finalmazawa.v4i1.8005>
- Jufrizen, J. (2018). The Moderation Effect of Work Ethics on the Influence of Transformational Leadership and Organizational Culture on Employee Performance. *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis*, 18(2), 145–158. <https://doi.org/10.29103/e-mabis.v18i2.180>
- Karunia. (2016). *No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析* Title. 4(June), 2016.
- Karyawan, D. A. N. K. (2016). *Transformational leadership style, organizational culture, and employee performance with the mediation of organizational commitment*. IV(1), 86–100.
- Manurung, I. S. (2024). BTN Syariah Bank Marketing Strategy to Increase the Number of Customers for KPR Products at BTN Syariah KCP Setiabudi Using Soar Analysis. *Maslahah: Jurnal Manajemen Dan Ekonomi Syariah*, 2(2), 342–355.
- Mira, W. S., & Margaretha, M. (2012). The Influence of Servant Leadership on Organizational Commitment and Organizational Citizenship Behavior. *Journal Manajemen*, 11(2), 189–206.
- Muhamad Turmudi. (2017). Empowerment and Improvement Efforts of MSMEs by BRI Syariah Kendari Branch. *Urnal Studi Ekonomi Dan Bisnis Islam*, 2(1), 137–154.
- Muis, M. R., Jufrizen, J., & Fahmi, M. (2018). The Influence of Organizational Culture and Organizational Commitment on Employee Performance. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 1(1), 9–25. <https://doi.org/10.36778/jesya.v1i1.7>
- Muktamar, A., Saputra, A., Zali, M., & Ugi, N. B. (2024). Uncovering the Vital Role of Leadership in Human Resource Management: Productivity, Job Satisfaction, and Retention of Quality Workforces. *Journal of International Multidisciplinary Research*, 2, 9–19. <https://journal.banjaresepacific.com/index.php/jimr>
- Mutiah, M., Andayani, Y., Anwar, Y. A. S., Idrus, S. W. Al, & Junaidi, E. (2022). Implementation of Integrated Problem Based Learning (PTPBL) Practicum Model to Improve the Quality of Analytical Separation Practicum Implementation. *Jurnal Ilmiah Profesi Pendidikan*, 7(4). <https://doi.org/10.29303/jipp.v7i4.950>
- Nidaul, I., & Ida, A. (2016). Employee Work Productivity in the Mechanical Division of PT. Mulia Makmur Elektrikatama. *Jurnal Administrasi Bisnis*, 13(02)(02), 188.
- Octavia, L. S., & Savira, S. I. (2017). Principal Leadership Style in Efforts to Improve Teacher and Education Personnel Performance. *Jurnal Dinamika Manajemen Pendidikan*, 1(1), 7. <https://doi.org/10.26740/jdmp.v1n1.p7-14>
- Pandaleke, R. B., Tinangon, J. J., & Wangkar, A. (2021). Implementation of Balanced Scorecard as an Alternative Performance Measurement at PT. Bank Sultgo, Ratahan Branch. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 9(3), 1235–1244. <https://ejournal.unsrat.ac.id/index.php/emba/article/view/35479>
- Perkasa, D. H., & Herawaty, Y. (2021). The Mediating Effect of Organizational Commitment in Influencing Work Engagement and Transformational Leadership on OCB at PT. Vindo

- Internasional. *Jurnal Perspektif Manajerial Dan Kewirausahaan (JPMK)*, 2(1), 90–103. <https://doi.org/10.59832/jpmk.v2i1.27>
- Plangiten, P. (2013). Leadership Style and Work Environment Influence on Employee Job Satisfaction at PT. Pos Indonesia (Persero) Manado. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 1(4), 2155–2166.
- Prasetya, Y. B., & Suwarno, A. E. (2024). The Influence of Company Size, Company Age, Profitability, and Leverage on Financial Performance. *Economic and Digital Business*, 5(1), 329–374.
- Prawitasari, A. (2016). Ekombis Review-Andriyani Prawitasari. *Ekombis Review*, 177–186.
- Purwanto, A., Asbari, M., & Hari Hadi, A. (2020). The Influence of Transformational, Authentic, Authoritarian, Transactional Leadership Styles on the Performance of Islamic Boarding School Teachers in Tangerang. *Dirasah : Jurnal Studi Ilmu Dan Manajemen Pendidikan Islam*, 3(1), 85–110. <https://doi.org/10.29062/dirasah.v3i1.84>
- Qadariyah, L., & Permata, A. R. E. (2017). The Role of Islamic Microfinance Institutions in the Indonesian Economy: A Theoretical and Empirical Study. *Dinar: Ekonomi Dan Keuangan Islam*, 4(1), 1–14. <https://journal.trunojoyo.ac.id/dinar/article/view/5062>
- Rasmuji, R., & Putranti, H. R. D. (2017). The Influence of Leadership Effectiveness and Work Environment on Employee Performance with the Mediating Role of Job Satisfaction (Study at PD. BPR BKK Batang). *Media Ekonomi Dan Manajemen*, 32(2), 178–194. <https://doi.org/10.24856/mem.v32i2.539>
- Rio, M. A., & Dharmawan, D. (2020). Pengaruh Motivasi Kerja Dan Disiplin Kerja Terhadap Kinerja Karyawan Pt. Bank Central Asia Tbk Kcu Matraman. *Jurnal Ekonomi Dan Industri*, 20(3), 8–17. <https://doi.org/10.35137/jei.v20i3.364>
- Riski, W., Maulana, I., & Mujibno, M. (2023). Compensation and Benefits in the Perspective of Sharia Management: Efforts to Improve Justice. *AB-JOIEC: Al-Bahjah Journal of Islamic Economics*, 1(2), 68–77. <https://doi.org/10.61553/abjoiec.v1i2.35>
- Saharuddin, D. (2017).. *Jurnal Ekonomi-Qu*, 7(2). www.bps.go.id
- Saputri, M. (2019). The Influence of Organizational Climate on Employee Work Motivation at PT. Taspen (Persero) Padang. *Jurnal Daya Saing*, 5(3), 284–289. <https://doi.org/10.35446/dayasaing.v5i3.411>
- Sinaga sarman. (2020). The Role of Rewards and Incentives on Work Motivation at PT. Sony Gemerlang Medan. *Jurnal Darma Agung*, 28(1), 132–144.
- Suarmawan, K. A. (2015). Analysis of Factors Influencing Business Success in Bulian Village. *Universitas Pendidikan Ganesha*, 5(1), 2.
- Susanti, H. (2021). Educational Management, Educational Personnel, Educator Standards, and Educational Quality. *Asatiza: Jurnal Pendidikan*, 2(1), 33–48. <https://doi.org/10.46963/asatiza.v2i1.254>
- Tambuwun, C. J., Dan, & Sondakh, J. J. (2015). C.J. Tambuwun., J.J. Sondakh. *Jurnal EMBA*, 3(2), 863–873.
- Widiyastuti, M., & Arikunto, S. (2015). Dynamics of Principal Leadership in Developing Effective Schools at Kanisius Kadirojo Elementary School, Sengkan, Duwet. *Jurnal Akuntabilitas Manajemen Pendidikan*, 3(1), 82–96. <https://doi.org/10.21831/amp.v3i1.6272>
- Yuliaty, T., Shafira, C. S., & Akbar, M. R. (2020). MSME Strategy in Facing Global Business Competition. *Mbia*, 19(3), 293–308. <https://doi.org/10.33557/mbia.v19i3.1167>