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The Role of Strategic Leadership in the Profitability of BRI Bank Work Units

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Abstract

This study aims to analyse the role of the BRI Bank Branch Office Head's leadership strategy in influencing the profitability of the work units they lead, with a focus on the BRI Jakarta Regional Office. Facing the challenges of tight competition in the banking industry, leadership strategy at the branch level is a key factor in achieving profit targets and business desires. Through a qualitative approach with a case study method, this study collected data through in-depth interviews and document analysis from several Branch Offices in Jakarta. The results of the study indicate that adaptive leadership, team management skills, and understanding of local market conditions are important elements in maintaining Branch profitability. These findings are expected to provide insight into the development of leadership strategies in the Indonesian banking sector, especially in improving the effectiveness of Branch leaders in achieving financial organization targets.

Keywords

Strategic Leadership, Bank Profitability, Leadership Effectiveness, Branch Profitability.

1. Introduction

In an era of increasingly fierce global competition, the banking sector faces increasingly complex challenges in an effort to maintain profitability and business sustainability. This is inseparable from the increasingly crucial role of strategic leadership in determining the success of an organization (Alabdullah & Naseer, 2023). Profitability can be one of the main indicators of performance in a competitive banking sector. Bank Rakyat Indonesia (BRI), one of the largest banks in Indonesia with more than 130,000 employees and a wide network, recorded the highest profit in the Indonesian banking industry in 2023 of IDR 60.4 trillion. This achievement reflects the success of BRI's strategy and leadership in achieving optimal financial performance (BRI Annual Report, 2023). BRI Bank's profit achievement strengthens its position as a strong market leader, supported by effective strategies and quality leadership throughout the organization. Behind BRI's great achievements, there are differences in profitability between work units or branches (Lubis, 2022). This variation in performance raises questions about factors, including the quality of leadership strategy, that influence the success or failure of branches in achieving profitability targets. An interesting thing to examine is the possibility of differences in the quality of strategic leadership at the branch level that contribute to these performance variations (Shah, 2022).

The reality on the ground shows that although BRI has recorded impressive performance nationally, there is significant variation in profitability between branches. Some branches have managed to exceed targets, while others may have difficulty in achieving their financial goals (Wibowo, 2021). For example, there is a phenomenon of increasing profitability in several work units or branch offices, especially in the Jakarta Regional Office area. The Jakarta Regional Office, which oversees 22 branches in Central Jakarta, West Jakarta, South Jakarta and North Jakarta, shows significant variation. Each Branch Manager is expected to achieve the annual profit target, but data shows that the profitability of several branches actually decreased in 2023, while others recorded an increase in profit since 2021. This difference highlights the variation in strategic leadership capabilities and resource management at the branch level in achieving the targets set by the company (Susanto et al, 2023).

The profitability data of BRI Regional Jakarta Branch Offices in 2021-2023 shows fluctuations, where several branches experienced consistent increases in profits. This positive trend most likely reflects the effective leadership strategies implemented by branch leaders, through efficient time management, utilization of business opportunities, and adaptation to market dynamics. However, several BRI Regional Jakarta branches also experienced a decrease in profits, which was likely caused by a lack of policy adaptation to local challenges, economic conditions, and market changes. Limitations in innovation services, risk management, and leadership skills development, as well as overly conservative strategies, also contributed to the decline in profitability. This highlights the importance of leadership strategy capabilities in dealing with these challenges.

Fluctuations in profitability across BRI branches indicate inconsistencies in target achievement, which are likely caused by differences in the implementation of leadership strategies in each branch. Although BRI recorded high profits overall, this challenge could hamper growth at the regional level. Not all Branch Leaders managed to consistently drive time to achieve targets, representing operational complexity and leadership challenges at the Branch level. This variation in profitability indicates a gap between organizational expectations and actual achievements, as the success of corporate strategies depends on the ability of Branch leaders to translate them effectively into the local context of each branch. Branch leaders' ability to build teams, manage risks, ensure continuity, and innovate is key

in determining BRI Branch performance and profitability. Variations in the implementation of digital strategies and adaptation to technology, coupled with differences in understanding of local market dynamics, create differences in results between branches. This phenomenon shows that, although BRI has a strong strategy, the success of implementation at the Branch level is highly dependent on the quality of strategic leadership. This highlights the importance of understanding the leadership characteristics and competencies that distinguish effective Branch leaders in achieving profitability. In strategic leadership studies, most previous studies have focused on the corporate or national organizational level, with little attention to leadership at the Branch level, especially in the banking sector in Indonesia.

Studies such as those conducted by Witts (2016) and Tolesa (2024) reviewed the effect of strategic leadership on profitability in banks in Tanzania and Ethiopia, but did not provide a specific picture of how strategic leadership is implemented in bank branches with different market characteristics. Although other studies such as those conducted by Kasuni et al. (2022) and Owusu-Boadi (2019) showed a positive impact of strategic leadership on the financial performance of banks and large organizations, they still did not discuss the relationship between strategic leadership in banks branches and work unit profitability. In addition, studies such as Sarfaraz et al. (2015) and Owusu-Boadi (2019) focused on quantitative approaches and sectors other than banking, so they did not examine the direct impact of strategic leadership in the local banking sector. Studies such as those conducted by Bayo et al. (2023) and Boshi (2023) have focused more on the banking sector in Nigeria, but have not discussed much about the challenges of strategic leadership in Indonesia, especially in banking branches that are influenced by different economic, cultural and regulatory factors (Rauf et al., 2022).

Another gap in the literature is the lack of research focusing on strategic leadership in the context of banking branches in Indonesia, which have unique local market dynamics. Most studies focus more on financial performance measures such as Return on Assets (ROA) and Return on Equity (ROE) at the broader organizational level, without much discussion of the impact of strategic leadership in smaller work units. This is important to note, considering that leaders at the branch level face different market conditions and work environments compared to leaders at the head office or corporate level, so the strategies implemented must be more adaptive and contextual. This study attempts to fill this research gap by focusing on the role of strategic leadership at the branch level in influencing profitability at BRI Regional Office Jakarta (Amirudin et al., 2024). Thus, this study is expected to contribute to developing strategic leadership literature in the Indonesian banking sector, especially at the branch level which has different characteristics and challenges from the corporate level. This study aims to understand more deeply how Branch Leaders at the Regional Office Jakarta implement strategic leadership in an effort to achieve profitability. The results of the study are expected to provide insight into the importance of leadership strategies at the Branch level in supporting bank financial performance, as well as provide useful recommendations for the development of leadership competencies in the banking sector in Indonesia (Laeq, 2021).

2. Literature Review

RBV emerged in response to the limitations of traditional approaches to strategy analysis that focused more on external factors such as markets and competition. RBV provides a deeper perspective on how unique resources and capabilities can be identified, developed, and utilized to create value and sustainable competitive advantage (Barney, 2018). Resource-based view (RBV) is a strategic management theory that focuses on a company's internal resources and capabilities as the main

source of competitive advantage (Barney, 2018). RBV states that a company's competitive advantage comes from resources that are valuable, rare, inimitable, and non-substitutable (Kurniawan, 2020). RBV explains that a unique combination of internal resources and capabilities can be a source of sustainable competitive advantage (Teece, 2011). RBV is a theory that suggests that a company's long-term competitive success depends on how it acquires, develops, and manages unique resources (Lubis, 2022). Based on the definitions above, it can be concluded that the Resource-Based View (RBV) is a strategic management theory that focuses on a company's internal resources and capabilities as the main key to achieving and maintaining competitive advantage. RBV emphasizes that sustainable competitive advantage comes from a firm's unique combination of valuable, rare, difficult to imitate, and non-substitutable resources. This theory highlights the importance of firms in effectively identifying, developing, and managing their internal resources to achieve long-term success in competitive markets (Quyen, 2020). The Resource-Based View (RBV) theory states that an organization's competitive advantage depends on leveraging valuable, rare, difficult to imitate, and non-substitutable internal resources, such as technological capabilities, skills, knowledge, and organizational culture. These resources are the basis for achieving optimal performance and building sustainable competitive advantage. In a dynamic business environment, RBV enables organizations to adapt and innovate more effectively, creating value and improving performance better than competitors that do not possess similar resources. (Barney, 2018).

In the banking industry in particular, strategic leadership has become increasingly critical given the constant regulatory changes, developments in financial technology, and changes in consumer behaviour (King, 2018). Bank leaders must be able to navigate this complex landscape while maintaining customer trust and meeting shareholder demands. While definitions and approaches to strategic leadership have evolved over time, the core of the concept remains a consistent focus on how top-level leaders influence organizational performance through their decisions and actions (Samimi et al., 2020). Strategic leadership refers to the ability to anticipate, envision, maintain flexibility, think strategically, and work with others to initiate change that will create a better future for the organization (Hitt et al., 2020). Strategic leadership as the study of people at the top of the organization, their influence on strategic outcomes, and how they achieve that influence (Luciano et al., 2020). Strategic leadership as an orientation to the future and planned change through the development of a shared vision to create sustainable organizational capacity (Quong & Walker, 2010). It can be concluded that strategic leadership is the ability of a leader to anticipate future changes and challenges, maintain flexibility, and design sustainable long-term strategies to achieve the organization's vision.

The expanding role of strategic leadership has generated a desire among stakeholders to understand the impact of top management teams on organizational performance (Carter & Greer, 2013). Strategic leadership in organizations refers to a process by which organizational leaders formulate and implement long-term strategies to achieve the organization's vision and goals, in a flexible and adaptive manner to environmental changes. Strategic leaders are responsible for identifying external opportunities and threats and optimizing the use of internal resources to create competitive advantage. In modern organizations facing the challenges of globalization, technology, and regulatory change, strategic leadership is becoming increasingly important as it enables organizations to innovate and remain relevant in a highly competitive environment (Hitt et al., 2020). Strategic leaders also act as architects of change, influencing not only short-term outcomes but also maintaining the long-term sustainability of the organization. Strategic leadership focuses on developing sustainable organizational capacity through continuous learning,

planned change, and managing relationships with various stakeholders (Boal & Hooijberg, 2000). Thus, strategic leaders play a critical role in creating a clear direction for the organization's future and mobilizing resources to achieve it.

Strategic leadership and organizational performance are closely related and mutually influential. Strategic leadership refers to a leader's ability to anticipate, envision, maintain flexibility, and empower others to create the necessary strategic change (Hitt et al., 2020). Meanwhile, organizational performance is the actual results or output of an organization as measured against the intended or set outputs (goals and objectives). Strategic leaders make key decisions that directly affect the direction and performance of the organization (Cannella et al., 2009). Strategic leadership plays a role in formulating and implementing effective strategies, which in turn improves organizational performance (Storey, 2004). Strategic leaders allocate organizational resources effectively, which has an impact on operational efficiency and effectiveness (Hitt et al., 2020).

Bank profitability is a major focus for various stakeholders, including investors, regulators, and the general public. For investors, profitability reflects operational efficiency and growth potential. For regulators, strong profitability indicates the resilience of the banking sector to economic shocks. Meanwhile, for the public, profitable banks tend to be better able to provide better financial services and contribute to economic development. A deep understanding of bank profitability theory is not only important for academics, but also for banking practitioners in formulating effective business strategies. Bank profitability is the ability of a bank to generate revenues exceeding all costs associated with its operations. It reflects the performance of bank management in converting assets into profits (Tran et al., 2016). Bank profitability is the result of operational efficiency, asset quality, liquidity, sensitivity to market risk, and capital adequacy. It also reflects the bank's ability to maintain stable income despite changes in economic and competitive conditions (Dietrich & Wanzenried, 2011). Bank profitability is the ability to generate stable and high-quality income, which allows the bank to maintain a steady stream of dividends and accumulate sufficient capital to support future growth (Menicucci & Paolucci, 2016). Bank profitability is the capacity of a bank to generate income compared to its expenses, which is a function of internal factors that can be controlled by management and external factors that reflect the economic and legal environment in which the bank operates (Petria et al., 2015). Based on the description, bank profitability can be concluded as the ability of a financial institution to generate income. That exceeds its operating costs, which reflects the efficiency and performance of bank management in managing assets and liabilities.

Bank profitability is influenced by a variety of internal and external factors, making it crucial for bank management to gain a deep understanding of these elements when developing strategies to improve and sustain profitability. Internal factors that can affect profitability include operational efficiency, asset quality, liquidity, sensitivity to market risk, and capital adequacy (Davlyatbekovna, 2024). On the other hand, external factors such as economic conditions and government regulations and policies also play a significant role in shaping a bank's profitability. Understanding both sets of factors enables banks to better navigate challenges and capitalize on opportunities in their operating environment.

3. Methods

This study uses a qualitative approach with a case study design to understand the role of BRI branch leaders' strategic leadership in increasing the profitability of work units at the BRI Jakarta Regional Office. The triangulation method was used in data collection, while data analysis was inductive, focusing on meaning rather than generalization. This approach allows researchers to explore in depth the factors that influence work unit performance and branch leaders' strategic actions, to gain a

holistic understanding of the impact of leadership on profitability. Data sources play a crucial role in research as they determine the type and method of data collection. In this study, primary data is gathered through in-depth interviews with five branch office heads from the BRI Regional Office in Jakarta, each having over three years of experience. Secondary data includes documents and performance reports from BRI branches in the Jakarta Regional Office, along with relevant literature to support the study's analysis. The population in this study consisted of all branch office heads at the BRI Jakarta Regional Office. This study used a qualitative approach, so the sample was determined by purposive sampling, namely is a sampling technique carried out by considering the specific objectives of the study. In purposive sampling, researchers select subjects or respondents based on certain criteria that are relevant to the focus of the study (Sugiyono, 2019). The criteria used include: 1) Have a minimum of 3 years of work experience as a BRI Branch Manager, and 2) Have experience as a Branch Manager at least in 2 (two) different Branch Offices. The sample to be interviewed in this qualitative study was 5 (five) Branch Office Heads at the BRI Jakarta Regional Office.

Data collection methods in this study include in-depth interviews and documentation. Semi-structured interviews, guided by a flexible interview framework, will be conducted to allow for a thorough exploration of the leadership strategies employed by branch leaders. These interviews will take place directly with branch leaders at the BRI Jakarta Regional Office. Additionally, internal company documents such as performance and financial reports will be reviewed to provide an objective view of the profitability of the work units led by the informants. The data obtained from both interviews and documentation will be analysed using qualitative data analysis techniques. The analysis process will unfold in several stages: first, data collection, which involves gathering information through interviews and document reviews; second, data reduction, where the data is sifted to focus on relevant and significant information; third, data presentation, during which the reduced data will be presented as descriptive narratives to enhance understanding of the phenomena under study; and finally, conclusion drawing, where the researcher will identify emerging patterns or themes, as well as assess how strategic leadership contributes to improving the profitability of the work unit (Syarifah & Hersugondo, 2024).

4. Results and Discussion

The study examines the strategic leadership role of BRI Bank Branch Office Heads within the Jakarta Regional Office in driving the profitability of their respective work units. Conducted through a qualitative approach employing a case study method, the research collected data via in-depth interviews and document analysis across several BRI branches in Jakarta. The findings highlight the critical importance of strategic leadership characterized by adaptability, effective team management, and a deep understanding of local market conditions in achieving profit targets. Branch leaders who capitalize on local business opportunities, manage time efficiently, and implement market-aligned strategies consistently report enhanced profitability. On the other hand, branches facing challenges in adaptation, service innovation, or risk management tend to exhibit lower performance. This underscores the necessity for dynamic leadership tailored to the unique conditions of each branch's operating environment.

This study also emphasizes that variations in profitability among branches can be attributed to differences in the implementation of leadership strategies. This highlights the pivotal role of leader competency in addressing and overcoming local market challenges. Effective branch leaders are distinguished by their ability to analyze market dynamics, adapt strategies to fit local conditions, and innovate to meet customer demands. These competencies enable them to identify and seize opportunities while mitigating risks inherent to their specific operating

environments. Conversely, branches under leaders who lack these competencies often struggle with maintaining competitive performance. The findings suggest that strategic leadership is not a one-size-fits-all approach but rather requires a context-sensitive, flexible, and innovative mindset to align organizational goals with local market demands effectively. In addition, the study reveals that investment in leadership development, focusing on skills such as adaptability, market analysis, and risk management, could significantly enhance overall branch performance. By fostering a culture of continuous improvement and strategic alignment, branches can achieve sustainable growth and contribute more effectively to the profitability of the regional office.

The findings of this study make a significant contribution to the growing body of literature on strategic leadership, particularly within the context of the Indonesian banking sector. By focusing on the practical role of branch office heads in managing profitability, the research sheds light on how adaptive leadership strategies can drive performance in a highly competitive environment. This study bridges the gap between theoretical insights and real-world practices by illustrating how strategic leadership influences branch-level outcomes through adaptability, innovation, and contextual understanding of market dynamics.

The study underscores the need for branch leaders to develop and implement localized strategies that align with their specific operational challenges and opportunities. Leaders with a strong capability to analyze market trends, manage risks, and engage teams effectively are better positioned to enhance profitability. The emphasis on adaptability also highlights the dynamic nature of the banking industry, where customer needs, technological advancements, and regulatory requirements continuously evolve. In terms of practical implications, this research provides actionable recommendations for banking institutions to prioritize leadership development programs tailored to branch-level operations. These programs should focus on cultivating skills such as strategic thinking, effective communication, team management, and market responsiveness. By equipping branch leaders with these competencies, banks can build a robust leadership pipeline that supports not only branch-level success but also contributes to the overall financial performance of the organization.

Furthermore, the article serves as a valuable resource for banking practitioners and policymakers, offering insights into the critical role of strategic and adaptive leadership in sustaining profitability amidst intense competition. It advocates for a more nuanced approach to leadership in the banking sector, where the ability to adapt to local challenges and customer demands becomes a key differentiator. By leveraging these findings, banking professionals can foster a leadership culture that drives innovation, resilience, and long-term growth across all levels of the organization.

5. Conclusion

The conclusion of this study emphasizes that adaptive, innovative, and contextual strategic leadership plays a critical role in enhancing the profitability of work units in the banking sector, particularly at BRI Bank branches in the Jakarta region. Branch heads who can understand and respond to local market challenges, capitalize on business opportunities, and implement strategies relevant to market conditions demonstrate significant performance improvements. Conversely, limitations in service innovation, risk management, or adaptability lead to decreased profitability in certain branches. The study also highlights the importance of leadership competency in managing teams, making strategic decisions, and mitigating risks to address the dynamic competition within the banking industry. Variations in the implementation of leadership strategies at the branch level are shown to be key factors influencing performance differences among branches. As a contribution to

the literature, this study provides new insights into the role of strategic leadership in Indonesia's banking sector. Additionally, it recommends that banking institutions allocate more resources to leadership skill development at the branch level through training programs focused on adaptability, innovation, and market analysis. This approach can support sustainable profitability in a competitive environment.

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