




# “The role of disruption in the impact of multiple leadership styles on bank performance: evidence from Indonesia”

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# THE ROLE OF DISRUPTION IN THE IMPACT OF MULTIPLE LEADERSHIP STYLES ON BANK PERFORMANCE: EVIDENCE FROM INDONESIA

## Abstract

This study aims to explore the role of multiple leadership styles in bank performance, with disruption as a moderator in Indonesia. The study uses a probability sampling technique with random sampling types. The main data source was the distribution of questionnaires. 300 bank employees were targeted, and 450 data inputs were received upon completion of the survey. The data were processed using Structural Equation Modelling (SEM) with Partial Least Square Structural Software. The data analysis obtained a construct and discriminant validity value of 0.7 and achieved an R-Square of 0.743. The results of this study showed that multiple leadership styles, consisting of transformational leadership style, ethical leadership style, and servant leadership style, influence bank performance (P-Value 0.000). Disruption also influences bank performance (P-Values 0.000); however, disruption does not moderate the influence of leadership styles on bank performance (P-Value 0.993). This study emphasizes the importance of multiple leadership styles that combine transformational leadership style, ethical leadership style, and servant leadership style in managing banking business performance. This study significantly contributes to leadership development initiatives in the dynamic Indonesian banking industry and offers future research directions.

## Keywords

disruption, bank performance, perceptions, bank employees, ethical leadership, transformational leadership, e-leadership, servant leadership

## JEL Classification

G21, L20, M10

## INTRODUCTION

In Indonesia, the banking sector is an interesting sector to study. For example, during the COVID-19 pandemic, there were social restriction policies that restricted banks to carry out service processes as normal. The restriction opened an opportunity for fintech start-ups to grow, which put pressure on the banking sector. Some banks developed mobile digital platforms to serve customers, where they can access from everywhere. The presence of fintech start-ups will disrupt banking performance, and this is where leadership in banking is important. The study of leadership in Indonesian banking is rare, not to mention how to measure the role of leadership styles in bank performance. However, existing research regarding leadership styles in banking is inconclusive. In the current era, a leader cannot rely on only one type of leadership style but might use several leadership styles at the same time depending on the situation and conditions.



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Author(s) reported no conflict of interest

## 1. LITERATURE REVIEW

Bank performance is a bank's ability to meet requirements, regulations, and standards referred to as bank performance (Faozi et al., 2022), and banks must always check performance to ensure profitability (Ugoani, 2019). Bank performance in Indonesia is influenced by the Indonesian Central Bank (BI) rate, Efficiency Ratio, Return on Assets (ROA), Internal Environmental Variables, and Macro Environmental Changes, which do not significantly affect efficiency and performance (Nohong, 2017). In Indonesia, the national private banks' productivity increased significantly from 2002–2004, and the source of growth came from technical change rather than efficiency change (Omar et al., 2007). A company's performance is not only measured by financial metrics. There are three factors related to company performance:

- 1) Financial Performance, such as revenue, profitability, and return on investment, which reflects an organization's financial health and viability.
- 2) Processing Performance, which evaluates the efficiency and effectiveness of organizational processes, and the key indicators, which include high-quality product development, the rapid launch of new products, and advanced automation, reflecting an organization's ability to adapt and innovate.
- 3) Performance of employee development prioritizes employee well-being and engagement.

This includes metrics such as employee retention, leadership skills development, employee satisfaction, and strong welfare policies that can provide an idea of how much the company cares through investments in human resources (Tseng & Lee, 2014). Technology is one of the factors that will affect bank performance (Subanidja et al., 2022). Leadership styles have been researched as predictors of bank performance (Lagesse, 2020).

Leadership styles are often associated with business success. They express the attitudes and behaviors of leaders that impact organizational values and beliefs (Mgeni, 2015). Leadership style is a characteristic pattern of behaviors possessed and

demonstrated by leaders when influencing, motivating, and directing individuals or groups in the organization. Leadership is a person's capacity to invite their teams to carry out productive collaboration, later known as charismatic leadership (Ya. Pardesi & Yo. Pardesi, 2013). Leadership styles also convey how the leaders make decisions and communicate them to subordinates. Leadership is dynamic, with the interpersonal impact of a leader inspiring people or groups to achieve specific goals (French & Rayner, 2015).

There are three common types of leadership styles, which are authoritarian, democratic, and laissez-faire (Hussain, et al., 2018). However, other research found transformational leadership is also the leadership style found in several situations, and through this style, followers will be energized since the leader creates a cohesive vision, emotional bonds, and shared aspirational goals (Dvir et al., 2004). Transformational leadership emphasizes rapid adaptability. In highly regulated industries such as the banking sector, ethical leadership is needed (Northouse, 2021), such as encouraging honesty, prioritizing ethical standards, and fair treatment in business (Brown et al., 2005). Moreover, this type is expected to place followers' needs above their own and is thought to increase followers' motivation (Liden et al., 2014).

Leadership styles are important in gaining a competitive advantage and achieving organizational success (Marquardt, 2002). Leadership styles such as bureaucratic leadership, autocratic, and laissez-faire leadership, which refer to traditional leadership styles, did not positively influence growth indicators within the informal economy. Leadership styles, explored from an employee's point of view, affect employee performance (Khan et al., 2023). The influence of leadership styles on bank performance is a basis for important employee engagement (Minoo & Kembu, 2023); leadership styles also affect organizational productivity (Kehinde, et al., 2024) and employee performance (Nyakundi, et al., 2021).

Most studies focus on transformational and transactional leadership styles from employees' points of view, but limited research has explored bank performance. Organizations other than banking consider transformational and transactional

leadership (Donkor et al., 2022); also, bank profitability can be measured through the impact of leadership styles (Delić et al., 2017) and through specific leadership styles practiced in the banking industry (Mohammad et al., 2017). On the other hand, banking in Indonesia is unique because it has a leadership development program that emphasizes several leadership styles, including Burns' transformational Leadership styles (Long, 2017), Greenleaf's servant leadership styles (Pawar et al., 2020), and ethical leadership styles (Brown et al., 2005), which are later known as multiple leadership styles. Recently, bank performance has been linked to supporting factors, such as technology adoption (Dadoukis et al., 2021), role of intellectual capital efficiency in bank performance (Rehman et al., 2022). Still, when research displayed human capital also affects bank performance during diversification (Adesina, 2021), there is a bright light where bank performance can be measured using non-financial performance.

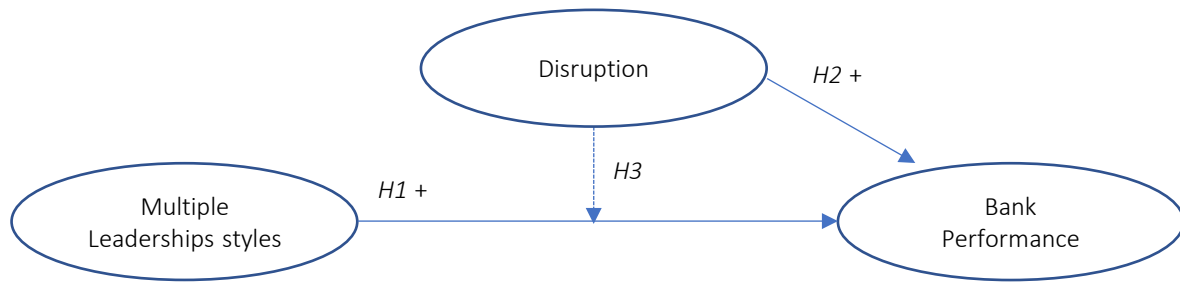
However, studies on bank performance and multiple leadership styles are still limited. To the best of the author's knowledge, research is still relatively rare on the role of multiple leadership styles, which may influence bank performance, especially because leadership styles are never referred to as just one style in business situations. Especially when start-up fintech presents; although fintech initially was suspected of having a negative influence on the bank performance (Phan et al., 2020), later research believed start-up fintech affected overall bank performance (Zhao et al., 2022), and the presence of start-up fintech was considered as disruption (Oshodin et al., 2017). However, it requires creating an orchestra of leadership styles that can drive good bank performance.

Disruption can be interpreted as changes that occur significantly and shake the status quo. The term disruption is often associated with the writings of Clayton Christensen, who, at the time of writing this book, did not specifically mention examples but provided some insights into the characteristics of disruption, including changing the value proposition in the market, more efficient, simpler to use for all backgrounds (Christensen, 1997). Previous studies state that one form of disruption is the emergence of fintech start-ups, and fintech start-ups are considered disruptive to tra-

ditional banking services because they change the business model (Lee & Shin, 2018). This fact displayed technology as a competitive concept for future financial institutions. Information and communication technologies are an important lever in modernizing the banking sector and achieving competitive advantage (Reis et al., 2013). The fintech revolution is transforming the financial services industry, improving efficiency, customer centricity, and transparency (Gomber et al., 2018). There is a need for the banking sector to reinvent itself because the start-up fintech, and this has made the banking sector increase its investments in technology (Siek & Sutanto, 2019). However, traditional banking lacks the innovative component, but traditional banking also realizes its importance of being innovative (Carbo-Valverde et al., 2021). Research also conveys the importance of collaboration between banks and start-up fintech (Lien et al., 2020) as part of a broader banking ecosystem and indicates that the benefit resulting from this collaboration will affect the entire value chain, that is, from artificial intelligence to improve customer service client, even training, security and surveillance software (Vives, 2017). The largest challenge to the banking industry will soon come within itself, that is, from those who are most adept at using financial technology (Thakor, 2020). Conventional banking in Indonesia must adapt to disruptive start-up fintech by reengineering its business processes to compete with start-up fintech and provide new products that align with customer wishes (Riyanto et al., 2018). Traditional banks still hold a dominant position, but they have already realized that they must adapt to remain competitive – and even profit – from start-up fintech innovation (Reyes-Mercado, 2021).

- 1) Disruption may influence bank performance during a crisis (Herianto et al., 2023).
- 2) Disruption in financial services creates uncertainty and complexity, then it is believed that usual leadership styles will be less effective when disruption happened (Abadia, 2023).

Previous research looked at the role of disruption in the financial sector due to the problems and complexities in the financial business. Financial market disruptions have large and persistent effects on economic activity, with favorable finan-



**Figure 1.** Research model of the study

cial shocks having little effect and adverse shocks having large and persistent effects (Barnichon et al., 2022). Banking is considered as part of the financial sector that is affected by the presence of fintech start-ups. Fintech has the potential to revolutionize the banking industry, but its growth comes with challenges like increased reliance on technology, high costs, job losses, and security risks (Varma et al., 2022). In the context of disruption studies, it can act as a factor that determines bank performance but can also act as a moderator of the influence of leadership styles on bank performance.

The aim of this study is to examine the influence of multiple leadership styles on bank performance, and disruption as a moderator to influence bank performance. The following is the hypotheses formulation used.

- H1: Disruption positively affects bank performance.*
- H2: Multiple leadership styles positively affect a bank's performance.*
- H3: Disruption moderates multiple leadership styles that impact bank performance.*

Figure 1 shows the hypotheses in the research model.

## 2. METHODOLOGY

This study uses random a sampling type to collect the data. The reasons for using this type of sampling are to reduce bias by giving the same opportunity for respondents. Furthermore, it provides a generalization that the respondents of this re-

search represent the overall population. To collect the data, online forms were distributed. Data collection is cross-sectional and was carried out from January 2022 to February 2022. Respondents in this study range from staff, supervisors, assistant managers, managers, and head/division head to directors, who work in foreign banks, government banks, national private banks, and other banks outside the categories mentioned. From the results of the questionnaire distribution, we came up with 450 surveys that were returned.

To measure each variable, the researchers adopted measurements from previous studies. To measure multiple leaderships styles, there were 16 items adopted (Kalshoven et al., 2011; Liden et al., 2015; Putriastuti & Stasi, 2019). To measure bank performance, 12 items were adopted (Tseng & Lee, 2014). To measure disruption, 10 items were adopted (Guo et al., 2019). This study utilized a 5-point Likert scale, where 1 represents “completely disagree” and 5 represents “completely agree”.

This study analyzed the data using multiple regression analysis techniques within the Structural Equation Modeling (SEM) framework. Two stages are followed: measuring the measurement model and measuring the structural model. The initial phase, the measurement model, focused on convergent validity by assessing the strength of the association between each indicator and its underlying constructs. A factor loading threshold, as found in outer loadings, of 0.70 was established for acceptable validity; however, if the results had loadings below this threshold, these indicators may require further analyses (Chin, 1998) since there is strong support for the grounds of the measurement model assessment (Hair et al., 2019). Following the removal of invalid indicators, a second assessment of the convergent valid-

ity is necessary. This refinement ensured that all remaining indicators exceeded the 0.70 threshold, establishing suitability for representing their respective constructs. The result further solidified the instrument's robustness, composite reliability, and Cronbach's alpha values, which exceeded the recommended threshold of 0.70 (Nunnally & Bernstein, 1994), further confirming the internal consistency and reliability of the measurement model. This result indicates strong internal consistency and reliability of the constructs within the

measurement model. Additionally, the Average Variance Extracted (AVE) for all constructs surpassed the benchmark of 0.50 (Henseler et al., 2009). This favorable outcome implies adequate discriminant validity, demonstrating that each construct captures a unique variance and is distinct from the other constructs within the model.

The best way to measure discriminant validity is to use the Heretroit-Monotrait Ratio (HTMT) criteria (Henseler et al., 2014). Table 2 displays

**Table 1.** Reliability testing

Source: Statistical analysis.

Variables	Items	Outer Loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Bank Performance	KPK 1	0.786	0.927	0.929	0.937	0.555
	KPK 2	0.770				
	KPK 3	0.749				
	KPK 4	0.734				
	KPP 1	0.727				
	KPP 2	0.783				
	KPP 3	0.702				
	KPP 4	0.674				
	KPP 5	0.746				
	KPS 1	0.759				
	KPS 2	0.728				
KPS 3	0.772					
Disruptions	DDP 1	0.794	0.940	0.942	0.949	0.652
	DDP 2	0.833				
	DDP 3	0.796				
	DFT 1	0.824				
	DFT 2	0.756				
	DFT 3	0.825				
	DFT 4	0.829				
	DFT 5	0.792				
	DLE 1	0.823				
DLE 2	0.797					
Leaderships Style	GKEL 1	0.619	0.927	0.933	0.936	0.453
	GKET 1	0.816				
	GKET 2	0.644				
	GKET 3	0.700				
	GKET 5	0.675				
	GKET 6	0.681				
	GKET 7	0.698				
	GKET 8	0.776				
	GKM 1	0.753				
	GKM 2	0.688				
	GKT 1	0.678				
	GKT 4	0.712				
GKT 5	0.743					
GKT 6	0.750					

Note: n = 450.

**Table 2.** Validity testing

Source: Statistical analysis.

Variables	Bank Performance	Disruptions	Multiple leadership styles
Bank performance	–	–	–
Disruptions	0.889	–	–
Multiple leaderships style	0.814	0.804	–

Note: n = 450.

the Heterotrait-Monotrait Ratio (HTMT) values that are below the critical threshold of 0.90 for all constructs, robustly confirming their discriminant validity. Consequently, given the satisfactory results of the convergent validity, reliability, and discriminant validity assessments, the structural model was evaluated using SEM-PLS.

The reliability and validity testing for variables are displayed in Tables 1 and 2, where both show that the variables are reliable and valid. After the measurement model measurement results are complete, the data will be analyzed at the structural model stage, where bootstrapping is used to test the path’s coefficients’ significance or P-values. The results are expected to be between –1 and + 1.

### 3. RESULTS

Table 3 displays the respondents’ profiles, including gender, age, bank ownership, and position. The majority of respondents were men, and most were over 45 years old; the 35–40-year-olds were the second largest number. Furthermore, the respondents came from foreign banks, government banks, national private banks, and others. The majority of the respondents were managers, followed by Head/Division Head positions and others such as staff, supervisor, assistant management, and director positions.

**Table 3.** Demographic table

Source: Survey results.

Category	Frequency	In %
<b>Gender</b>		
Male	276	61%
Female	174	39%
<b>Age (Years)</b>		
< 25	15	3%
25-29	57	13%
30-34	82	18%
35-40	94	21%
41-44	52	12%
≥ 45	150	33%

Category	Frequency	In %
<b>Bank Ownerships</b>		
Foreign bank	100	22%
Government bank	79	18%
National private bank	250	56%
Other than above	21	5%
<b>Position</b>		
Staff	25	6%
Supervisor	23	5%
Assistant Manager	52	12%
Manager	252	56%
Head/Division Head	92	20%
Director	6	1%

Note: n = 450.

The focus of the investigation subsequently shifted to the structural model, which is also known as the inner model. This phase aimed to investigate R-Squared values, which indicate the amount of variance in endogenous variables explained by exogenous factors, and to evaluate the hypothesized causal links between constructs. This coefficient, which varies between 0 and 1, provides useful information about the model’s predictive power. Higher R-squared values show more explanatory power, implying a more robust model capable of successfully capturing the connections between the examined components (Ozili, 2022).

**Table 4.** R-square

Source: Statistical analysis.

Variable	R-square	R-square adjusted
Banking’s Company Performance	0.743	0.742

Note: n = 450.

Table 4 displays the R-squared values for both endogenous variables, indicating the proportion of variation explained by the exogenous variables. The R-square value for the firm performance variable was 0.743, indicating that 74.3% of the variance can be attributable to multiple leadership styles and disruption. The results fall within the “substantial” range (>0.67) ac-

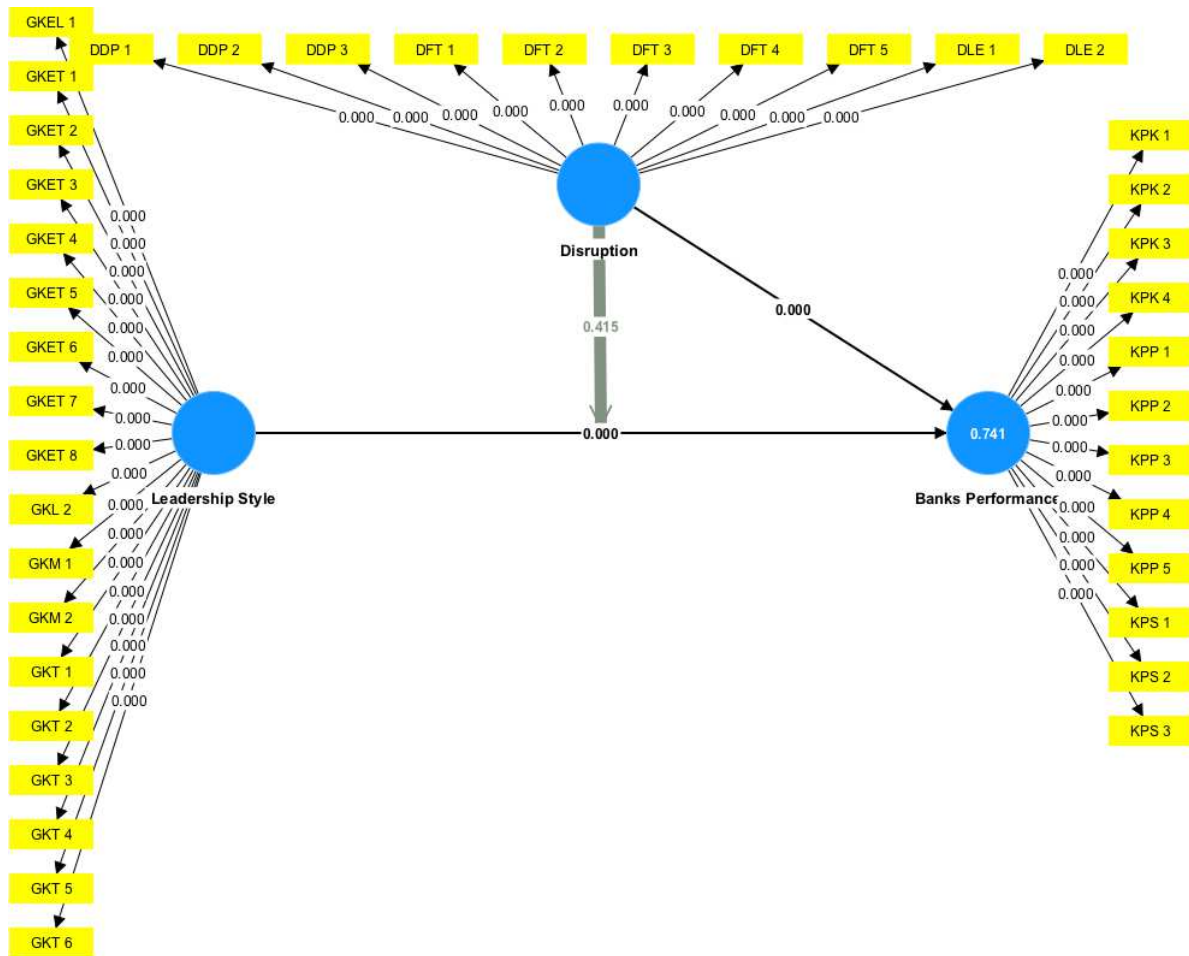


Figure 2. Model result

Table 5. Hypotheses testing

Source: Statistical analysis.

Hypotheses	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Disruption → Banks Performance	0.598	0.597	0.041	14.544	0.000
Multiple leaderships style → Banks Performance	0.314	0.316	0.043	7.335	0.000
Disruption x Multiple leadership Styles → Banks Performance	-0.004	-0.003	0.018	0.216	0.415

Note: n = 450.

According to Garson’s (2016) categorization, highlighting the strong explanatory power of the model on company performance. These favorable R-squared values justify proceeding with the hypothesis testing in the next stage. The hypothesis testing phase delves deeper into the specific relationships between the independent and dependent variables, determining whether significant influences exist and ultimately solidifying the research findings. Disruption positively affects bank performance (P-values = 0,000); multiple leadership styles positively affect bank performance (P values = 0,000), but

disruption moderates the effect of multiple leadership styles on bank performance, which is not supported (P values > 0,000).

The results of hypothesis testing in Table 5 show that disruption does not moderate the influence of multiple leadership styles on bank performance (Hypothesis 3 is not supported). The result showed that disruption does not strengthen the influence of multiple leadership styles on company performance. In other words, respondents considered that the leader’s role and disruption influence a bank. The illustration then can be seen in Figure 2.



## 4. DISCUSSION

In 2021, after Indonesia declared a COVID-19 emergency, the government announced a list of essential and critical businesses that are crucial for people's lives in which they have permission to work in the office (Astutik, 2021). The results of this study described the situation in 2022, which was the transition period from the COVID-19 pandemic to the new normal period. Moreover, the bank performance in Indonesia in 2022 displayed positive performance values, including loan disbursement (Santosa, 2023), stable banking risk indicators in Indonesia, and the Non-Performing Loan (NPL) ratio due to the government program to loan restructured (Hadi, 2023).

This study confirms that disruption positively affected bank performance (Hypothesis 1 is supported). A company's performance consisted of financial performance, processing performance and human resource development performance. The data showed that disruption affected company performance, especially financial performance of revenue, profit, and performance. This result is in line with Tseng and Lee (2014). Meanwhile, disruption affects company performance in terms of processing performance, such as

- (1) ability to introduce new products on time;
- (2) ability to develop new high-quality products;
- (3) launch products earlier than competitors;
- (4) level of sophistication is better than competitors; and
- (5) retaining staff involved in processing performance.

The disruption affected company performance in terms of human resources, such as

- (1) ability to develop leadership abilities;
- (2) providing welfare to employees; and
- (3) implementing employee welfare policies.

The financial and non-financial criteria performance results are relevant to the study by Civelek et al. (2015).

This study has confirmed a positive relationship between multiple leadership styles and bank performance (Hypothesis 2 is supported). The multiple leadership styles combine various approaches (ethical leadership styles, transformational leadership styles, and servant leadership styles), and they emerge as key contributors to successful bank performance. This study is in line with Wiley (2021). Various other studies show the positive influence that multiple leadership styles have on bank performance; this shows that the role of multiple leadership styles is not only at the individual level but also at the organizational level, which, of course, will have a significant impact on business continuity.

Disruption does not moderate the effect of leadership styles on bank performance (Hypothesis 3 is not supported). Considering that start-up fintech and digital banking as disruption Indonesia, it must not be seen as moderators since both (start-up fintech and digital banking) can be seen in terms of the use of technology. This is in accordance with the views of previous experts that disruption is close to the application of technology, and start-up fintech positively correlates with Indonesia's economic growth, with the impact increasing in their second year (Narayan, 2019).

Since its emergence in Indonesia, the impact of fintech has changed the payment system at levels of society that conventional banks do not reach. One of the contributions of fintech is to help start-up companies reduce capital costs and high operational costs at the start. Apart from that, the role of fintech is very large in the payment system in Indonesia, where fintech can replace the role of formal financial institutions such as banks, and then attracted the attention of several researchers, including research stated that the presence of start-up fintech could help small and medium businesses to grow and bridge the financial inclusion gap, which is still very large in Indonesia (Nugraha et al., 2022). Moreover, start-up fintech development in Indonesia has significantly impacted the bank-

ing industry, posing challenges and threats, and research suggests that SWOT analysis can help banks strategically plan and achieve short-term and long-term goals (Marginingsih, 2019). On the other hand, in the issue of digital banking as part of the disruption, the research found artificial intelligence (AI) and Big Data Analytics can enhance the customer experience in the Indonesian banking sector by focusing on data-driven personalization and enhancing customer engagement (Indriasari et al., 2019). Habit, he-

donic motivation, and social influence are key factors influencing Indonesian consumers' intention and usage of digital banking (Anggraeni et al., 2021). Therefore, leaders in the banking sector must be able to control the wave by adapting new ways of doing business, including investing in fintech start-ups, which are considered the most feasible way, and the willingness to invest in digital technology to make services easier which can also help bank performance improve.

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## CONCLUSION

The aim of this study is to examine the influence of multiple leadership styles on bank performance with disruption as a moderator. This study confirms the effect of multiple leadership styles on bank performance. Specifically, multiple leadership styles were measured, including ethical leadership, transformational leadership, and servant leadership, which were identified as key contributing factors to successful organizational outcomes. Consequently, equipping bank leaders with the ability to blend these approaches effectively will increase company performance. This necessitates fostering a leadership development that emphasizes ethical decision-making, empowering others, and cultivating a collaborative spirit, ultimately enabling leaders to inspire and guide their teams toward achieving organizational goals. While the impact of multiple leadership styles on bank performance considering disruption as a moderator is not statistically substantiated in this study, it does not imply that leaders have no role in influencing performance under disruptive conditions since the results showed disruption positively affects bank performance. Leaders may exert significant influence on followers through effective communication, team motivation, and direction. A limitation of this study was that it was conducted shortly after the COVID-19 pandemic when the government changed health protocol policies, and activities returned to normal. It is likely that employee perceptions of leadership styles have persisted in the COVID-19 environment of working from home. This study suggests future research on multiple leadership styles during office and bank work.

## AUTHOR CONTRIBUTIONS

Conceptualization: Anita Maharani.

Formal analysis: Dewi Tamara.

Methodology: Anita Maharani.

Project administration: Dewi Tamara.

Validation: Dewi Tamara.

Writing – original draft: Anita Maharani, Dewi Tamara.

Writing – reviewing & editing: Anita Maharani.

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## APPENDIX A

**Table A1.** Questionnaires

Variables and Sources	Statement	Code
Multiple leadership styles	My boss tries to make time to ask how his employees are doing	GKT 1
	My boss is responsible for things that are not the employee's fault	GKT 2
	My boss provides opportunities for his employees to have a role in decision making	GKT 3
	I feel that my boss shows concern regarding business continuity	GKT 4
	I feel my boss can explain their respective responsibilities to each employee	GKT 5
	I feel my boss can be trusted with what he says	GKT 6
	My boss shows his sincerity in supporting the self-development of his employees	GKET 1
	My boss does not use his employees for personal gain	GKET 2
	My boss gives employees the freedom to provide input before making important decisions	GKET 3
	My boss encourages recycling items that are no longer available used in our department	GKET 4
	I feel like my supervisor explains the possible consequences of possible unethical behavior by employees	GKET 5
	I feel my boss stimulates discussion about integrity issues among employees	GKET 6
	I feel that my boss is able to explain what priorities must be achieved in the unit he leads	GKET 7
	I feel my boss is reliable in terms of commitment	GKET 8
	My boss encouraged me to understand the importance of doing good to society	GKM 1
My boss gave me the freedom to handle the situation which is difficult in ways that I consider the best	GKM 2	
Bank performance	I received information from my boss that our company has good revenue	KPK 1
	I received information from my boss that our company has good profits	KPK 2
	I received information from my boss that our company has very good revenue performance	KPK 3
	I received information from my boss that our company has a very high return on investment (ROI)	KPK 4
	I received information from my boss that our company is introducing new products or services in a timely manner	KPP 1
	My boss told me that our company has the ability to develop new, high-quality products	KPP 2
	My boss informed me that our company can launch new products much faster than our competitors	KPP 3
	My boss told me that our company has a much higher level of sophistication than our competitors	KPP 4
	My boss told me that our company can retain high-achieving staff	KPP 5
	My boss told me that our company is actively developing leadership skills among staff	KPS 1
Disruption	My boss told me that our company focuses on employee satisfaction in our company actions	KPS 2
	My boss gave me information about the company's employee welfare policy	KPS 3
	My boss told me that the company's level of innovation blends with the existing paradigm	DFT 1
	My boss told me that this company has the potential to develop, implement and apply the latest technology	DFT 2
	My boss talks about maturity and reliability supporting technology or infrastructure related to the business	DFT 3
	My boss makes it easy for his employees to innovate	DFT 4
	My supervisor helped realize increased customer satisfaction through streamlining existing technology	DFT 5
	This company introduces innovation by occupying new market vacancies	DDP 1
	My boss explained that the profitability of upstream, downstream and all companies collaborating with others is related to innovation	DDP 2
	My boss conveyed to me that cost reductions were used to obtain certain functions, services, or products	DDP 3
	My supervisor explained the policy-related impacts on the development and adoption of innovations, both positive and negative	DLE 1
	The boss informed me and others in the company about the influence of macro situations on the development and adoption of business innovations	DLE 2