

Enhancing Organizational Commitment through Risk Management: The Moderating Role of Self-Efficacy among SME Employees in Bali

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Submitted: 08-07-2025

Accepted: 18-07-2025

Published: 25-08-2025

ABSTRACT

Within any organization, the value of risk management depends on the level of organizational trust, the commitment, and the organizational core functions of financial viability. Still, for small and medium enterprises (SMEs), risk management assignments for the organization value are still seen functionally and technically. This neglects the management control systems from the behavioral and psychological aspects. Consequently, there is minimal scholarship that dissects the interrelations of the human component and organizational systems articulated for commitment and loyalty in the smaller business dimension. To fill this void, the current study utilizes the framing of Behavioral Risk Management Theory with Social Cognitive Theory to assess the relationship of risk management to organizational commitment with self-efficacy as a moderating variable. Quantitative data were acquired using a structured questionnaire and distributed to SME employees in the Bali Province. These data were analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM). It was ascertained that risk management systems function and organizational commitment. Self-efficacy was identified as a significant antecedent influence on organizational commitment. Employees who advanced self-efficacy view risk management systems as organizational supports, access organizational structures, and perceive that organizational trust is extended to them, reinforcing commitment to the organization. This study delineates the need for GRM systems and incorporates psychological risk management systems. Subsequent studies may improve the model by adding variables like perceived organizational support, trust, and leadership style to better capture the human aspects of risk management in maintaining committed employees and resilient organizations.

Keywords: Risk Management, Self-Efficacy, Organizational Commitment

ABSTRAK

Dalam lingkungan bisnis yang penuh ketidakpastian saat ini, manajemen risiko menjadi kemampuan organisasi yang sangat penting karena menentukan tidak hanya stabilitas keuangan, tetapi juga kepercayaan dan komitmen karyawan. Namun, banyak usaha kecil dan menengah (UKM) masih memandang manajemen risiko sebagai proses teknis atau administratif semata, tanpa memperhatikan implikasi perilaku dan psikologisnya. Hal ini menimbulkan kesenjangan riset dalam memahami bagaimana faktor manusia berinteraksi dengan sistem organisasi dalam membentuk komitmen dan loyalitas karyawan di konteks bisnis kecil. Untuk menjembatani kesenjangan tersebut, penelitian ini mengintegrasikan Teori Manajemen Risiko Perilaku dan Teori Kognitif Sosial untuk menguji

*Dipublikasikan Oleh:
Lembaga Penelitian dan Pengabdian kepada Masyarakat
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pengaruh manajemen risiko terhadap komitmen organisasi dengan efikasi diri sebagai variabel moderasi. Pendekatan kuantitatif digunakan dengan pengumpulan data dari karyawan UKM di Provinsi Bali melalui kuesioner terstruktur, kemudian dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa manajemen risiko berpengaruh positif dan signifikan terhadap komitmen organisasi, serta efikasi diri memperkuat hubungan tersebut. Karyawan dengan efikasi diri tinggi memandang sistem manajemen risiko sebagai struktur pendukung yang meningkatkan rasa memiliki dan kepercayaan terhadap organisasi, sehingga mendorong komitmen yang lebih kuat. Temuan ini memberikan implikasi teoretis dan praktis, menekankan pentingnya pengintegrasian pemberdayaan psikologis dalam praktik manajemen risiko UKM. Penelitian selanjutnya disarankan untuk menambahkan variabel seperti dukungan organisasi, kepercayaan, atau gaya kepemimpinan guna memperluas pemahaman tentang dimensi manusia dalam manajemen risiko dan ketahanan organisasi.

Kata Kunci: Manajemen Risiko, Efikasi Diri, Komitmen Organisasi

INTRODUCTION

In today's organizational world marked by volatility, uncertainty, complexity, and ambiguity, risk has become a daily aspect of business operations, and has become a constant fixture within the day-to-day organizational environment (Yan, 2024). Multidimensional risks, including disruptive technologies, financial risks, and human resource uncertainties, may pose threats to modern organizations. When coupled with the increasingly rapid pace of change and intensified competition within the global marketplace, the ability of organizations to manage risks will determine their long term sustainability, survival, and prosperity. The scope of risk management has expanded beyond the traditional focus of identifying and control threats to capital and assets. Instead, it has become a pervasive hierarchy managerial philosophy that shapes the automated behaviors of organizational members towards decision making, company culture, and organizational risk management. Well-designed organizational risk management frameworks may instill psychological safety, foster trust in management, and boost organizational participation. Conversely, overly punitive, rigid, and bureaucratic risk management frameworks may foster psychological distress, employee disengagement, and increased bureaucratic resistance.

Recent global and regional events highlight the significance of the behavioral aspect of risk. Organizations have been adapting and redesigning their operational and risk management systems due to the post-pandemic economic recovery, alongside increased digitalization and automation (Prasetya et al., 2023). For instance, businesses in Indonesia have been dealing with economic pressure due to a mix of technology adoption uncertainty and changes to the structurally adjusted workforce. This situation contributes to feelings of job insecurity and impacts organizational commitment. Organizations experience risk-related disengagement even when robust risk management procedures (like ISO 31000 or internal control audits) are in place. Turnover, disengagement, and diminished organizational loyalty and identification are paradoxical outcomes that speak to the gaps between psychological

disengagement and the implementation of formal risk management. Employees disengage when risk management systems are perceived as control and distrust, while engagement and commitment are associated with feelings of safety and empowerment within organizational risk frameworks (Kahn, 2010).

This disparity raises an important query: why do employees behave differently to the same risk management strategies? One possible explanation is the psychological construct of self-efficacy—people’s beliefs about their ability to plan and perform the actions necessary to control and cope with situations. Self-efficacy is a strong predictor of an individual’s motivation and behavior in given context (Stavropoulou et al., 2025). Highly self-efficacious employees view risks and uncertainties as problems to be resolved, with a strong sense of optimism and determination. They are likely to perceive organizational risk management as a supportive mechanism that bolsters their confidence and organizational stability. Conversely, employees low in self-efficacy are likely to view risk management as a control mechanism that exposes their vulnerabilities, and, thus, a source of insecurity and isolation. Such divergent views suggest that self-efficacy may influence the effectiveness of risk management strategies in enhancing organizational commitment.

Both the theoretical and practical perspectives justify the investigation of this issue. In theory, the convergence of risk management and human resource management has yet to reach full maturity. With regard to the human elements of management, traditional risk management relies on linear, structural approaches that identify, mitigate, and monitor risks, while human resource management engages with motivation and retention (Xikmatullayevich & Mahmudovna, 2024). Nevertheless, the contemporary workplace demands that both these forces integrate. Risk communication and its management directly shape employee trust and commitment to the organization. This understanding helps achieve a more integrated view of the organization, moving from a purely structural approach to the interplay between management systems and the psychology of employees. From a practical point of view, explaining the relationship between self-efficacy, risk management, and organizational commitment provides actionable guidance to leaders on how the design of risk policies may better sustain employee engagement. In times of change, employee commitment is a vital resource that helps anchor organizational resilience (Nelson et al., 2025).

In Indonesia, organizational structures informally intertwine control systems with social and cultural frameworks. In such contexts, compliance-focused risk management becomes ingrained in organization formal structures, especially in the compliance-driven smaller and medium organizations and public institutions. However, perceptions of fairness and the feelings of organizational disempowerment shall be considered in the range of attitudes toward the organization. Risk management systems that employee-centrally offer psychological closure nurture trust and committed organizational performance, while systems that ignore employee self-beliefs and autonomy tend to trigger oppositional attitudes, emotional detachment, and resistance (Ruppel et al., 2022). Hence, the research is

justified and positioned to enhance global perspectives on the growth and development of organizational systems sustainable behaviors.

This research innovation stems from three interconnected areas. First, it shifts the perspective of risk management as a behavioral driver of organizational commitment rather than as a mere technical or compliance management issue. Most of the existing literature considers risk management only from a financial or operational perspective and tangible results like profitability, performance, or compliance (Azuma-Kotei & Ibrahim, 2024). In contrast, this study addresses the psychological dimension by arguing that the perception of risk management determines the emotional attachment of employees and their sense of belonging. Second, it conceptualizes self-efficacy as a moderating variable, specifying the psychological conditions under which risk management translates to higher commitment. Most previous research has positioned self-efficacy as either an independent or a mediating variable that accounts for the results on performance while the role of self-efficacy as a moderator influencing the perception and internalization of organizational systems has been under-explored. Finally, this study makes a contextual contribution by studying organizations in developing economies, where uncertainty and scarce resources render behavioral flexibility and improvisation a key determinant of success. This context is ideal for testing behavioral risk management theory and for incorporating a human-centric approach.

The research gap becomes evident when reviewing existing literature. Although numerous studies have examined the determinants of organizational commitment—such as job satisfaction, transformational leadership, organizational culture, and compensation—few have considered risk management as an antecedent. The majority of empirical research on risk management focuses on financial or operational effectiveness and neglects the psychological implications of risk on employees. Furthermore, the concept of self-efficacy has been widely discussed in the literature on performance, motivation, and learning, but its moderating effect on the relationship between organizational practices and employee commitment has been overlooked. Thus, little is known about how employees' personal beliefs in their own abilities combined with organizational risk frameworks affect commitment. Addressing this gap would benefit behavioral management theory and the pragmatic aspects of HRM policy.

Two grand theories form the base of the fundamentals of this study. First, the Behavioral Risk Management Theory argues that the effectiveness of an organization's risk management is driven not only by the institution's structure and procedure and the emotions and perceptions of the organization's employees about the system put in place to manage risk. This perspective reveals the need for psychological fairness, transparency, and emotional risk as effective risk management systems, which strongly influences the degree to which employees buy into risk management. The second is Social Cognitive Theory (Bandura, 1986), which deals with the interplay of personal, social, and behavioral systems. Self-efficacy is within the framework as a critical driving mechanism influencing individuals' determination and perseverance in the face of uncertainty. This study draws on these theories

to view risk management as an extrinsic cognitive and affective environmental determinant of organizational commitment, which is moderated by self-efficacy.

In theory, the results from this study ought to broaden the comprehension of the role of risk management within the behavioral dynamics of employee commitment. From a practical standpoint, the study seeks to assist organizational leaders and HR practitioners in the development of risk management frameworks that focus on increasing psychological empowerment to a degree that approaches fear or compliance. For instance, employee engagement in risk evaluation and decision-making frameworks may foster a sense of ownership and commitment. Furthermore, self-efficacy training—such as confidence training, peer mentoring, and value recognition—can strengthen the positive impact of risk management on commitment.

Consequently, the focus of this study revolves around analyzing the implications of risk management on organizational commitment, particularly the impact of self-efficacy as a moderator for this relationship. The primary question for this study is to determine the extent to which employees' self-efficacy influences the effectiveness of risk management on the emotional and normative commitment of employees to the organization. The study intends to demonstrate the protective potential of organizational risk management while emphasizing the importance of maintaining a healthy, motivated, and dedicated workforce and arguing this position improves even more when the employees are self-efficacious. This study aspires to the development of psychologically informed management that incorporates agency and control and organizes people as a first line of defense against risk and uncertainty.

Grand Theories Foundation

This research is anchored by these two main theories: the Behavioral Risk Management Theory (BRMT) and Social Cognitive Theory (SCT). Together, these theories explain the connection of an employee's psychological and organizational systems of risk management.

Behavioral Risk Management Theory (BRMT) builds on conventional risk management frameworks by prioritizing the human aspect of risk—specifically the perception, emotion, and behavior of the human actor (Scholten & Chesterfield, 2024). It contends that risks are not entirely external; rather, they are also shaped by organizational culture and cognitive biases. When an organization's risk culture is strong and free, with openness and trust, employees are more likely to display proactive behavior and experience psychological safety. The perception of risk management as fair and protective leads to strong affective and normative commitment. On the other hand, disengagement and fear arise, along with rigid systems, punitive or not. Hence, BRMT positions risk management as a trust and behavioral process commitment to an organization.

Incorporating Social Cognitive Theory (SCT) augments this perspective by showing how belief systems affect the response to external frameworks. Of the many constructs in SCT, self-efficacy stands out. To self-efficacious individuals, challenges and uncertainties will be within their control. Individuals who perceive and believe that they possess the tools and

resources to control circumstances will see the scenario as 'empowering and supportive', whereas, for individuals with low self-efficacy who perceive that they do not possess the resources will see the scenario as 'confining and overwhelming' (Chughtai et al., 2023). Consequently, SCT positions self-efficacy as a cognitive moderator in the continuum of 'commitment and resistance' in response to the management of risk.

Grounded in the principles of Behavioral Risk Management Theory and Social Cognitive Theory, this inquiry proceeds with the following hypotheses:

H1: Risk management positively influences organizational commitment.

This hypothesis argues that the formulation and the implementation of organizational management systems that are designed with care and in a humane manner will result in an increase in organizational commitment. This is the case since the management systems are designed to ensure openness and fairness, and they foster an environment of psychological safety. Employees are likely to experience an emotional bond and commitment to the organization and will grow into a loyal constituent absent the perception that the organization's risk management policies will "mange" (constrain) them (Xikmatullayevich & Mahmudovna, 2024). Effective risk management reduces ambiguity and fosters trust, signalling to the employees that the organization is compassionate, and committed to the welfare and stability of the employees (Maskur & Khuzaini, 2024). These are foundational features that will determine the long-term commitment of employees.

H2: Self-efficacy moderates the relationship between risk management and organizational commitment.

As proposed in this hypothesis, those with high self-efficacy will perceive the positive correlation between risk management and organizational commitment to a greater extent. Following Social Cognitive Theory, such individuals will view organizational risk frameworks as confidence boosters, supportive systems that bolster their abilities and competencies in handling complexities, thus encouraging mastery (Bayrón, 2013). As a result, employees will integrate confidence gained from risk management into their conceptualization of professional mastery, subsequently strengthening trust and organizational commitment. In contrast, employees with low self-efficacy will perceive risk management as more constraining and more likely to induce distress, leading to weakened organizational attachment. Self-efficacy, then, plays a crucial role in determining whether the risk management system will act as a source of organizational enhancement or as a constraining influence (Delgado et al., 2014).

METHODS

This study adopts a quantitative approach using survey-based data collection to examine the relationship between risk management, self-efficacy, and organizational commitment among employees of Small and Medium Enterprises (SMEs) in Bali Province. SMEs were chosen as the research context because they constitute a significant part of the local economy and face ongoing challenges in maintaining stability and workforce commitment amid uncertainty. The target population of this study comprises all employees of SMEs in Bali that have formal business legality and actively implement risk management procedures. The sample was selected using purposive sampling with the following criteria: (1) the SME has formal business legality and documented risk management policies, and (2) employees have worked for at least six months, are directly involved in the SME's operations, and are willing to complete the research questionnaire. The sample size was determined using the (Hair & Alamer, 2022) method, resulting in a total of 200 employees as respondents. Structured questionnaires were then distributed to these employees, who served as the unit of analysis for the study.

Each variable in this study was measured using Likert-scale indicators ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement of risk management reflects the behavioral and procedural aspects of risk culture, communication, and awareness. Self-efficacy was measured by the employees' perceived confidence in handling challenges and uncertainties in their work environment. Organizational commitment was operationalized through the affective, normative, and continuance dimensions that reflect employees' emotional and moral attachment to their organizations.

To ensure construct reliability and validity, Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS version 4.0 was employed. This analytical approach enables the simultaneous assessment of both direct and moderating relationships between constructs, aligning with the study's objective to examine how self-efficacy moderates the influence of risk management on organizational commitment. The bootstrapping method with 5,000 resamples was applied to test the significance of path coefficients and the moderating effects. This methodological design allows a comprehensive examination of both organizational-level factors (risk management) and individual-level psychological factors (self-efficacy) that contribute to strengthening or weakening organizational commitment. The use of a quantitative design and structural equation modeling ensures that the relationships can be evaluated empirically and provide practical implications for SME management and policy formulation in enhancing workforce stability and performance.

RESULTS AND DISCUSSION

Results

Table 1. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Risk Management	0.812	0.845	0.887	0.663
Self-Efficacy	0.732	0.765	0.834	0.557
Organizational Commitment	0.789	0.821	0.859	0.602

(Source: Author 2025)

All constructs in Table 1 demonstrate acceptable reliability and validity levels. Cronbach's Alpha and composite reliability values for Risk Management (0.812; 0.887), Self-Efficacy (0.732; 0.834), and Organizational Commitment (0.789; 0.859) all exceed the 0.70 threshold, indicating strong internal consistency. The Average Variance Extracted (AVE) values, ranging from 0.557 to 0.663, are above the 0.50 benchmark, confirming adequate convergent validity. These results suggest that all measurement items consistently represent their respective constructs, allowing the model to proceed confidently to structural analysis.

Table 2. R-Square

	R-square	R-square adjusted
Organizational Commitment	0.486	0.473

(Source: Author 2025)

The R-Square value of 0.486 indicates that Risk Management and Self-Efficacy together explain approximately 48.6% of the variance in Organizational Commitment, while the adjusted R-Square of 0.473 confirms the model's stability after accounting for the number of predictors. This reflects a moderate explanatory power, suggesting that the proposed model captures nearly half of the factors influencing organizational commitment among SME employees, with the remaining variance likely explained by other organizational or personal variables not included in the model.

Figure 1. Structural Equation Model Testing



(Source: Author 2025)

Table 3. Regression Weight Structural Equational Model.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Risk Management -> Organizational Commitment	0.739	0.744	0.101	7.308	0.000
Self-Efficacy x Risk Management -> Organizational Commitment	0.035	0.032	0.013	2.715	0.007

(Source: Author 2025)

The results from Figure 1 and Table 3 show that Risk Management has a strong and significant positive effect on Organizational Commitment ($\beta = 0.739$, $t = 7.308$, $p < 0.001$). This indicates that when risk management practices are effectively implemented—emphasizing transparency, participation, and supportive communication—employees tend to feel more secure and valued, leading to stronger emotional and moral attachment to their organization.

Furthermore, the interaction term Self-Efficacy \times Risk Management \rightarrow Organizational Commitment ($\beta = 0.035$, $t = 2.715$, $p = 0.007$) is also statistically significant, confirming the moderating role of Self-Efficacy. This suggests that employees with higher self-efficacy strengthen the positive influence of risk management on commitment. In other words, when individuals believe in their own capability to manage uncertainty and challenges, the presence of strong risk management systems further enhances their sense of loyalty and engagement toward the organization. Overall, these findings imply that both organizational systems and individual psychological resources are crucial for cultivating a committed

workforce—highlighting that risk management is most effective when supported by employees' confidence and self-belief.

Discussion

The results detailed in this study empirically support the proposed hypotheses and are consistent with the overarching theories—Behavioral Risk Management Theory (BRMT) and Social Cognitive Theory (SCT)—while answering the study's primary research question of how risk management impacts organizational commitment and how self-efficacy affects this relationship among SME employees in Bali.

The findings indicate that risk management has large positive implications for organizational commitment ($\beta = 0.739$, $p < 0.001$) which also affirms the first hypothesis that proposed effective risk management would positively impact employee commitment to the organization. Effective risk management within an organizational framework, from the perspective of the Behavioral Risk Management Theory, recognizes that risk is not purely an operational, tactical, or strategic matter. It is also a behavioral matter, influencing how people perceive risk, safety, fairness, and trust in the workplace. When an organization builds a participative and open risk culture, where employees take part in the identification, discussion, and mitigation of organizational risks, an organization builds trust and psychological safety. This trust and psychological safety positively impacts affective and normative commitment, employee commitment, and organizational responsibility. In the case of Bali, the relationship is particularly relevant as many small businesses work within a framework of unstable organizational environments and employees depend on job stability. Ethical management is a strong signal of long-term employment.

Moreover, the findings validate that self-efficacy moderates the relationship between risk management and organizational commitment ($\beta = 0.035$, $p = 0.007$), which illustrates support for the second hypothesis. Within the self-efficacy framework of Social Cognitive Theory, an individual's self-efficacy relates to their perception of their ability to confront and overcome challenges. The significant moderating effect in this study suggests that employees who possess more self-efficacy are more responsive to organizational risk management systems. They align organizational risk policies in the framework of organizational supports that allow employees to operate safely and confidently under conditions of uncertainty. On the other hand, employees who possess less self-efficacy and deal with the same systems will experience them as inflexible and intimidating which, in turn, lessens emotional commitment to the organization.

By integrating the different theoretical views, the current study analyzed the interaction between risk management and self-efficacy as two sides of the same coin in the construction of organizational commitment. While risk management displays the structural and cultural foundation that an organization provides trust and predictability, self-efficacy proves that employees possess sufficient internal assurance to self-align and direct their actions toward

the organization's objectives. These elements showcase a climate of psychological safety that encourages commitment.

The study responds to the research purpose and demonstrates that risk management not only helps strengthen an organization's commitment but that self-efficacy also positively influences this effect. This study extends the application of BRMT and SCT to the SME context demonstrating that even in small-size enterprises, the behavioral and psychological integration, which are vital for the development of a loyal and resilient workforce, are necessary. On the part of management, this means that in addition to formal risk management, self-efficacy in employees should be developed through training, empowerment, and participatory decision-making. Together with risk management, self-efficacy helps strengthen commitment within the organization, which are necessary for long-term sustainability and competitiveness.

CONCLUSION

This study suggests that organizational commitment within employees of SMEs positively influenced by well-defined risk management practices, and this association is further influenced by high levels of self-efficacy. The findings, grounded in Behavioral Risk Management Theory and Social Cognitive Theory, indicate that organizational structures which enhance open communication, shared decision processes, and psychological safety engender higher loyalty and trust. Self-efficacious employees are more likely to frame risk management practices as supportive structures that enhance performance, which deepens emotional and normative commitment. This underscores the importance of organizational and psychological integration to develop a committed, resilient, and stable workforce within SMEs.

This study consists of valuable cross-sectional findings but is also limited on focusing on the small and medium-sized enterprises in the province of Bali. This may entail a lack of generalization of the study findings to other sectors and other contexts of culture. Future studies may consider a longitudinal approach to analyze the effect of the culture of risk management on employee commitment on a temporal basis. Additionally, a multi-level approach to study the interplay of leadership, organizational, and relational and group dynamics on employee commitment may provide further valuable insights. Furthermore, the presence of other psychological factors, such as organizational distrust, organizational resilience, or perceived support and others should be included in the study as they could provide further understanding of the interaction of human risk factors and risk factors of the extended organizational systems in achieving prolonged organizational effectiveness.

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