

Adaptive Human Resource Management Model for the Needs of Working Students at Universitas Terbuka

Selomita Dewi Salsabila¹, Septia Septia², Yonatan Ari Santoso³

^{1,2,3} Universitas Palangkaraya, Kalimantan Tengah, Indonesia.

Correspondence: Selomitasalsabila@gmail.com¹



Received: October 19, 2025 | Revised: October 3, 2025 | Accepted: October 31, 2025



<https://doi.org/10.31629/juan.v13i2.7691>

ABSTRACT

This study explores the development of an adaptive human resource management (HRM) model designed to address the specific needs of working students at Universitas Terbuka, Indonesia's foremost open and distance learning institution. The background of this research arises from the increasing number of students who must balance professional responsibilities with academic commitments, leading to challenges related to time constraints, high stress levels, and the demand for flexible academic services. The main objective of this study is to analyze the current HRM practices at Universitas Terbuka, identify barriers that hinder adaptiveness, and formulate strategies to create a more inclusive and responsive management model. A qualitative case study approach was used, involving semi-structured interviews with students, lecturers, tutors, and administrative staff, complemented by document analysis and field observations. The collected data were thematically analyzed to uncover major patterns of adaptive and non-adaptive HRM practices within the institution. The findings reveal that effective adaptive HRM must emphasize three essential dimensions: strengthening educators' pedagogical and empathetic competencies, restructuring administrative services through responsive digital systems, and revising institutional policies to promote flexibility and inclusivity. Despite significant progress in digital transformation, bureaucratic rigidity continues to limit the realization of truly flexible open education, creating implicit barriers for working students. The study concludes that achieving adaptive HRM requires empathy, participatory policy formulation, and cultural transformation as key foundations. Theoretically, this research enriches HRM discourse in higher education, while practically, it provides recommendations for continuous professional development, flexible administrative structures, and policy reforms that prioritize the realities of working students.

Keyword: Adaptive HR Management, Working Students, Open Distance Learning



INTRODUCTION

The phenomenon of higher education in Indonesia is experiencing increasingly complex dynamics in line with the social, economic, and technological transformations that have taken place over the past two decades (Syarifah et al., 2024). Universities, once understood as institutions focused on producing graduates through conventional learning models, now face a new reality characterized by increasingly diverse student profiles. One

increasingly prominent profile is the student worker group, individuals who simultaneously fulfill the dual roles of both workers and students (Firdasanti et al., 2021).

The presence of this group not only marks a shift in student demographic characteristics but also presents fundamental challenges to human resource (HR) management systems in higher education, particularly at Universitas Terbuka (UT), which was originally designed as a pioneer of distance learning in Indonesia. Universitas Terbuka (UT) exists with a mandate to expand access to higher education for all levels of society without exception. UT's open and distance learning principles have opened up opportunities for individuals who, due to time, location, or economic constraints, are unable to participate in regular face-to-face education (Fitriana & Syahrinullah, 2025).

Within this framework, working students find a strategic path to continue pursuing higher education without having to abandon their professional obligations. However, this open access does not automatically address all the needs of working students. Higher education management models, including the human resource management strategies that support the institution's operations, need to adapt adaptively so that working students are not only accommodated administratively but also facilitated substantively (Merawan et al., 2021).

Working students have unique characteristics that differentiate them from regular students. They tend to have limited study time, higher levels of stress due to work demands, and need greater flexibility in accessing learning resources and interacting with lecturers and educational staff. In this context, human resources in higher education institutions, particularly lecturers, tutors, administrative staff, and learning system managers, are required to develop more adaptive work models (Putri, 2024).

This adaptation extends beyond distance learning technology to communication patterns, evaluation strategies, academic services, and institutional policies that address the realities of working students. Without adaptive human resource management, the risk of study failure, delayed graduation, and even dropping out of college for working students will increase. From a human resource management perspective, adaptability is one of the key competencies that determines an organization's success in facing changes in the external environment (Arfah & Arif, 2021).

As public organizations focused on educational services, universities should be able to apply this principle of adaptability to every aspect of human resource management. Adaptation can take the form of flexible interaction schedules, assessment policies that accommodate students' work rhythms, and digital-based academic service innovations. Furthermore, adapting human resources in universities also requires emotional and pedagogical competencies from lecturers and tutors to understand the psychosocial challenges of working students. Therefore, adaptive human resource management is not only viewed from an administrative perspective but also encompasses aspects of pedagogy, communication, and integrated institutional policies.

Universitas Terbuka (Open University) has strategic potential to become a laboratory for adaptive human resource management practices, as UT is structurally designed to serve students with diverse backgrounds, including workers. However, the reality on the ground demonstrates a gap between system design and implementation practices. Many working students still face service constraints, limited communication with tutors, and difficulty accessing academic support relevant to their work conditions. This phenomenon indicates that existing human resource management models are not fully responsive to the actual needs of working students. Therefore, research on adaptive human resource management models is crucial, not only to enrich the academic literature in higher education management but also to provide practical recommendations for improving the quality of distance education services in Indonesia.

The urgency of this research is further strengthened when linked to the national policy on inclusive higher education, which is oriented towards improving the quality of Indonesia's human resources. The government is encouraging an increase in the Gross Enrollment Rate

(GER) in higher education while emphasizing the importance of lifelong learning for all citizens. Within this framework, student workers are crucial actors and direct beneficiaries of this policy (Harmilawati et al., 2024). Their success in pursuing higher education will impact the quality of the national workforce, which in turn supports the nation's competitiveness. Therefore, the absence of an adaptive human resource management model will actually undermine Indonesia's broader human resource development agenda.

From a theoretical perspective, this research can contribute to the development of human resource management studies in the context of open and distance higher education. Most human resource management literature is still dominated by studies in the private sector or business organizations, while universities have distinct institutional characteristics, both in terms of objectives, service orientation, and bureaucratic structure. By focusing on working-students at Universitas Terbuka (Open University), this study attempts to fill an academic gap by presenting a human resource management model based on the principles of adaptability, sustainability, and a focus on non-traditional student groups.

Practically, the results of this study are expected to serve as a reference for policymakers at Universitas Terbuka (Open University) in designing human resource capacity-building programs that are more responsive to the needs of working-students. The resulting recommendations can also serve as a reference for other universities adopting open and distance learning systems, particularly in addressing the dynamics of students with heterogeneous profiles. Thus, this research has strong practical relevance in supporting efforts to improve the quality of higher education in the era of digital disruption and globalization.

The research problem to be answered through this study centers on the question: how to design a human resource management model that adapts to the needs of student workers at Universitas Terbuka (Open University). This question then gives rise to sub-questions, including: to what extent is UT's actual human resource management in serving student workers, what factors hinder adaptation, and what ideal strategies can be implemented to ensure HR management is truly responsive to the realities of student workers. The purpose of this research is to describe the existing conditions, analyze obstacles and opportunities, and formulate an adaptive human resource management model appropriate to the context of Universitas Terbuka (Open University).

The benefits of this research can be seen in three dimensions. First, theoretically, this research enriches the academic literature on human resource management in the higher education sector, particularly with a focus on open and distance learning. Second, practically, this research provides concrete input for Universitas Terbuka to improve academic and non-academic services for student workers through more adaptive human resource management strategies. Third, from a policy perspective, this research can provide input to the government in formulating higher education regulations that are more inclusive and pro-worker student groups, whose numbers are increasing in line with developments in the world of work and education in Indonesia.

Thus, this introduction emphasizes that research on adaptive HR management models for the needs of working students at Universitas Terbuka is not merely an academic choice, but a strategic imperative. Universities can no longer survive with static HR management patterns, but must move toward dynamic, responsive, and contextual models. Adaptability is not merely a catchphrase, but an inevitability that determines the quality of the sustainability of higher education services in Indonesia. Universitas Terbuka, as an institution that has carried the mission of openness and accessibility from the outset, must be a pioneer in proving that adaptive HR management can provide space for working students to develop, complete their studies successfully, and ultimately contribute to national development.

RESEARCH METHODS

This research method employed a qualitative approach with a case study design at Universitas Terbuka to explore in-depth the human resource (HRM) management model that

adapts to the needs of student workers. Data were collected through semi-structured interviews with student workers, lecturers, tutors, and educational staff, supplemented by policy document analysis and observations of academic services, enabling source triangulation (Fadli, 2021). Informants were selected using purposive sampling, involving 20 student workers from various study programs and regions, 10 academic staff, and 10 educational staff.

The instruments, consisting of interview guides and observation sheets, were developed based on the adaptive HRM management framework and the characteristics of student workers. Data were analyzed using thematic analysis. Validity was strengthened through triangulation, member checking, and peer debriefing, while reliability was maintained through research logs, transcripts, and reflective notes (Moleong, 2017). Ethical considerations were also addressed through participant consent, data anonymization, and institutional permission. With this method, the research is expected to produce an HRM management model that is contextual, applicable, and relevant to the dynamics of student workers at Universitas Terbuka.

RESULTS AND DISCUSSION

Pengelolaan sumber daya manusia (SDM) dalam konteks pendidikan tinggi terbuka merupakan tantangan yang sangat kompleks, terlebih ketika institusi berhadapan dengan mahasiswa yang memiliki status ganda sebagai pekerja (Muslimat, 2023). Universitas Terbuka (UT) sejak awal berdirinya membawa misi menyediakan akses pendidikan tinggi yang fleksibel bagi semua kalangan, termasuk mereka yang terikat pada tanggung jawab profesional dan keluarga. Namun, sebagaimana penelitian ini temukan, strategi pengelolaan SDM adaptif yang telah dilakukan UT sesungguhnya mencerminkan suatu proses transisi yang belum tuntas, yakni dari model birokratis tradisional menuju model manajemen berbasis kebutuhan pengguna. Transisi ini mengandung potensi besar, tetapi sekaligus menyisakan kontradiksi yang patut dikritisi secara akademis.

1. Strengthening Lecturer Capacity as an Adaptive Human Resources Strategy

Strengthening the capacity of teaching staff is one of UT's primary strategies to support the distance learning system. Training programs, workshops, and capacity building programs for information technology are regularly held. From a policy perspective, this demonstrates the institution's commitment to providing professional learning services relevant to the demands of the digital age. However, critical analysis suggests that the primary problem lies not in the absence of training programs, but rather in the content of training, which tends to emphasize technical aspects, while contextual aspects receive insufficient attention (Hapsa & Baidawi, 2021).

Working students face dilemmas regarding time, energy, and priorities (Nursalam et al., 2020). They learn not in a distraction-free space, but rather in the juxtaposition of professional and domestic responsibilities. In this context, a lecturer or tutor's adaptive competence cannot be developed solely through mastery of technology or instructional methodologies (Nugrahayu & Husain, 2025). Furthermore, social sensitivity and empathy are required to understand that working students may not always be able to attend online tutorials in full, submit assignments on time, or actively participate in discussion forums.

This gap raises a critical question: does the lecturer capacity development system at UT consider the complexities of student-workers' situations? If training focuses solely on technical skills, the resulting workforce will be digitally agile but pedagogically rigid. Yet, the literature on distance education emphasizes that the success of online learning is determined not only by media and technology, but also by human interactions that foster a sense of inclusion and connectedness. Therefore, the lecturer capacity building strategy at UT should shift from a technocratic paradigm to a humanistic-adaptive paradigm that places empathy as a core competency.

2. Digitalization of Administrative Services and the Challenge of HR Responsiveness

UT has developed various online portals and applications to facilitate registration, payment, academic consultation, and information access. Theoretically, this digitalization is a response to the needs of working students who demand high flexibility. However, findings reveal a fundamental contradiction between the promise of flexibility and daily practice. Working students who attempt to access services outside of conventional business hours often encounter delayed responses. Although online systems are available 24/7, the human response required to resolve administrative issues still follows the logic of bureaucratic work hours. This creates a paradox: technology is designed to transcend the boundaries of time and space, yet human resource management remains trapped in rigid work patterns.

This phenomenon can be understood through the perspective of sociotechnical theory, where technology never operates neutrally but is always tied to the social structure and culture of an organization. At UT, despite the adoption of technology, rigid bureaucratic habits continue to dominate practice. As a result, working students who require prompt service at night or on weekends still feel hampered. In other words, the problem lies not in the availability of technology, but rather in the adaptation of human resources to utilize it responsively. This situation demonstrates the gap between "technology as a promise" and "humans as actors." Without human resources with an adaptive mindset, technology becomes merely a surface layer covering old rigidities. This critique demonstrates that digitalization strategies should not be viewed solely as technical projects but rather within the framework of a work culture transformation.

3. Institutional Policies and the Paradox of Open Education Flexibility

UT is often viewed as a symbol of flexibility because it provides a system of self-paced learning and exams across various regions. However, this research shows that the flexibility offered is still limited by a rigid administrative framework. Working students whose exam schedules conflict with work obligations are faced with a difficult choice: sacrifice their jobs or skip the exams (Fadloli et al., 2024). This situation reveals a fundamental paradox in the concept of open education. Normatively, open education is oriented towards individual needs and offers freedom to determine the pace of learning; however, in institutional practice, UT still places institutional interests above those of students (Marini et al., 2024). The flexibility that should be inherent in the DNA of distance education is instead limited by administrative logic.

This critical analysis reveals that UT's human resource management strategy still tends to be top-down, where policies are determined by institutional standards without sufficient dialogue with the lived experiences of working students. Yet, educational management literature emphasizes that policy adaptability cannot be separated from stakeholder participation (Shofia & Anggoro, 2020). Without involving student workers as subjects, not merely objects, the flexibility policy has the potential to become rhetoric without substantive meaning (Nurdiana et al., 2024). When examined comprehensively, the three dimensions above reveal a consistent pattern: UT's current human resource management strategy lies at the intersection of idealism and reality. UT's idealism is reflected in its vision of providing the broadest possible access to higher education, including for student workers. However, practical reality shows that the implemented strategy still contains conventional administrative logic.

This intersection has serious implications. First, the goal of inclusivity has not been fully achieved and may even lead to hidden exclusion. Student workers, the primary target of the open education system, may feel marginalized by rigid regulations that are insensitive to their needs (Rahmawati et al., 2023). Second, UT's sustainability as an open educational institution is at stake. Without real innovation in human resource management, UT risks losing its edge amidst the global competition in distance education.

4. Theoretical Reflection and Strategic Implications of Adaptive Human Resource Management at Universitas Terbuka

These results are both consistent with and contrast with several previous studies. Research on distance education in developing countries indicates that the primary challenge lies in technological infrastructure. However, in the case of UT, technological issues are relatively well-managed, while problems arise in the human resource management dimension. Thus, this research contributes by broadening the discourse beyond technical issues to cultural and managerial ones (Ridwan et al., 2024). Furthermore, studies on adaptive management emphasize the importance of an agile mindset in addressing complexity. In the context of UT, an agile mindset has not yet fully become a work culture. Practice is still dominated by an orientation toward compliance with administrative regulations rather than responding to student needs. This indicates that the adoption of adaptive management theory in open higher education in Indonesia is still in its embryonic stage (Sapta, 2024).

Theoretically, this research reinforces the notion that adaptive human resource management in distance education cannot be reduced to technological issues. Empathetic competence, work culture transformation, and participatory policies must be key pillars. This opens up opportunities to develop a new conceptual model that emphasizes a balance between technical, human, and institutional dimensions. Practically, the results of this study provide recommendations for UT. First, lecturer training must be redesigned to emphasize not only digital competency but also empathy, communication, and inclusive pedagogy skills (Sufandi et al., 2024).

Second, the digitalization of services must be accompanied by a restructuring of staff working hours to be truly responsive to the needs of working students. Third, academic flexibility policies must be more contextualized, allowing working students to negotiate their exam schedules and academic assignments. While this analysis highlights numerous weaknesses, it is important to note that UT is under significant institutional pressure. As a national-scale public university, UT must balance the ideals of open education with state bureaucratic regulations. A limitation of this study is that it has not yet deeply investigated how external regulations influence UT's internal strategies. Therefore, further research is needed to expand the analysis to the national and global policy levels. Ultimately, UT's adaptive human resource management strategy reflects a transition process full of trade-offs (Siswanto et al., 2024).

On the one hand, there is a commitment to realizing the ideals of inclusive, open education. On the other hand, reality shows that traditional bureaucratic influences remain strong. Without fundamental transformation at the human resources level, digitalization and institutional policies will be merely cosmetic. Thus, UT currently stands at a crossroads: whether to continue old practices with a new face, or boldly take the leap toward truly adaptive management that prioritizes student-workers as the primary subject of distance learning.

CONCLUSION

This study concludes that adaptive human resource management at the Open University (UT) must include strengthening the capacity of teaching staff, developing truly flexible digital-based administrative services, and implementing institutional policies that are responsive to the needs of student workers. This approach places humans at the center of a sustainable and relevant distance learning system. Furthermore, the research findings confirm that the success of distance learning is determined not only by the availability of technology but also by the quality of humanistic and participatory HR management. Empathy and participation are key elements in building an inclusive, effective learning environment that is oriented towards individual student needs. Therefore, more inclusive pedagogical training, restructuring of administrative services, and more flexible academic policies are needed to address these challenges. A limitation of this study lies in its limited focus on the internal context of the Open University. This opens up opportunities for further research to examine

the influence of external regulations, national policies, and global dynamics on HR management strategies in open higher education institutions. Such follow-up studies are expected to provide a broader and more comprehensive perspective on developing an adaptive HR management system in the digital era.

REFERENCES

- Arfah, A., & Arif, M. (2021). Pembangunan Ekonomi, Keadilan Sosial dan Ekonomi Berkelanjutan dalam Perspektif Islam. *SEIKO: Journal of Management & Business*, 4(1), 566–581. <https://doi.org/10.37531/SEJAMAN.V4I3.2926>
- Fadli, M. R. (2021). Memahami desain metode penelitian kualitatif. *Humanika*, 21(1), 33–54. <https://doi.org/10.21831/HUM.V21I1.38075>
- Fadloli, F., Bimo, D. S., Anggraini, C. C. D., & Kamari, K. (2024). Pengaruh Kecerdasan Intektual, Kecerdasan Emosional dan Kecerdasan Spiritual Terhadap Prestasi Belajar Mahasiswa Universitas Terbuka Surakarta. *Intelektiva: Jurnal Ekonomi, Sosial Dan Humaniora*, 6(02), 51–61. <https://jurnalintelektiva.com/index.php/jurnal/article/view/1043>
- Firdasanti, A. Y., Khailany, A. D., Dzulkrirom, N. A., Sitompul, T. M. P., & Savirani, A. (2021). Mahasiswa dan Gig Economy: Kerentanan Pekerja Sambilan (Freelance) di Kalangan Tenaga Kerja Terdidik. *Jurnal PolGov*, 3(1), 195–234. <https://doi.org/10.22146/POLGOV.V3I1.2866>
- Fitriana, F., & Syahrinullah, S. (2025). Pengaruh Manajemen Waktu Dan Motivasi Mahasiswa Yang Kuliah Sambil Bekerja Terhadap Prestasi Akademik Mahasiswa Pada Prodi Manajemen Universitas Terbuka Semarang. *Journal of Management Branding*, 2(1), 60–70. <https://doi.org/10.71326/JMB.V2.I1.68>
- Hapsa, H., & Baidawi, A. (2021). Sosialisasi Pengelolaan Lingkungan Hidup Berbasis Konesp Good Environmental Governance Menuju Smart Environment di Himpunan Mahasiswa Batanghari (Himbari). *Jurnal Gramaswara*, 1(2), 60–67. <https://doi.org/10.21776/UB.GRAMASWARA.2021.001.02.06>
- Harmilawati, H., Rifqatussa'diyah, R., Amalia, P., Majid, H. A., & Sahrah, I. A. (2024). Peran Teknologi AI dalam Pengembangan Kemampuan Berpikir Kritis Mahasiswa. *Prosiding Seminar Nasional Fakultas Tarbiyah Dan Ilmu Keguruan IAIM Sinjai*, 3, 26–31. <https://doi.org/10.47435/SENTIKJAR.V3I0.3134>
- Marini, Y., Riady, Y., Samosir, A., Johannes, J., Simanjuntak, H., & Syahril, S. (2024). Optimalisasi Gaya Hidup Sehat Melalui Sosialisasi Dan Olahraga Senam Di Universitas Terbuka Medan. *Jurnal Abdimas Indonesia*, 4(2), 223–230. <https://doi.org/10.53769/JAI.V4I2.637>
- Merawan, C. T., Hajidin, & Duskri, M. (2021). Self-regulated learning through Contextual Teaching and Learning (CTL) approach. *Journal of Physics: Conference Series*, 1882(1), 012087. <https://doi.org/10.1088/1742-6596/1882/1/012087>
- Moleong, L. J. (2017). *Metodologi penelitian kualitatif*. Remaja Rosdakarya.
- Muslimat, A. (2023). Analisis Strategi Manajemen Sumber Daya Manusia dalam Meningkatkan Kepuasan Kerja di Perusahaan Startup. *Jurnal Tadbir Peradaban*, 3(3), 301–305. <https://doi.org/10.55182/JTP.V3I3.344>
- Nugrahyu, H., & Husain, A. (2025). The Role of the Palangka Raya City Government in Revitalizing Customary Law Values Based on the Huma Betang Philosophy. *Jurnal Ilmu Hukum Tambun Bungai*, 10(1), 559–572. <https://doi.org/10.61394/JIHTB.V10I1.528>
- Nurdiana, D., Aprijani, D. A., Amastini, F., Maulana, M. R., & Utama, Moh. R. P. A. (2024). Pengembangan Sistem Informasi Pengelolaan Pembimbing Lapangan Praktik Kerja Lapangan (PKL) Prodi Sistem Informasi Universitas Terbuka. *Decode: Jurnal Pendidikan Teknologi Informasi*, 4(2), 418–436. <https://doi.org/10.51454/DECODE.V4I2.433>

- Nursalam, N., Suardi, S., Syarifuddin, S., Mutiara, I. A., & Ririn, H. (2020). Pemberdayaan Masyarakat Desa Melalui Literasi Digital Berbasis QR Code di Desa Bonto Jai Kecamatan Bissappu Kabupaten Bantaeng. *Jurnal Pengabdian Kepada Masyarakat Membangun Negeri*, 4.
- Putri, P. K. (2024). Gen Z di Dunia Kerja: Kepribadian dan Motivasi Jadi Penentu Produktivitas Kerja. *AKADEMIK: Jurnal Mahasiswa Ekonomi & Bisnis*, 4(1), 30–38. <https://doi.org/10.37481/JMEB.V4I1.650>
- Rahmawati, D., Hasanah, M., & Amelasasih, P. (2023). Self Regulated Learning pada Mahasiswa yang Bekerja. *Al-Ihath: Jurnal Bimbingan Dan Konseling Islam*, 3(2), 117–145. <https://doi.org/10.53915/JBKI.V3I2.338>
- Ridwan, M. Y., Maulana, M. R., & Nurdiana, D. (2024). Usability Testing Website My UT Menggunakan Metode Post-Study System Usability Questionnaire Berdasarkan Pandangan Mahasiswa Universitas Terbuka. *Jurnal Sistem Informasi Dan Informatika (Simika)*, 7(2), 207–222. <https://doi.org/10.47080/SIMIKA.V7I2.3389>
- Sapta, A. (2024). Analisis Kesalahan Mahasiswa Menyelesaikan Metode Simpleks Pada Tutorial Online Universitas Terbuka. *Journal of Science and Social Research*, 2, 773–780. <http://jurnal.goretanpena.com/index.php/JSSR>
- Shofia, S., & Anggoro, D. A. (2020). Sistem Informasi Manajemen Administrasi Dan Keuangan Pada Tk-IT Permata Hati Sumberrejo-Bojonegoro. *JITK (Jurnal Ilmu Pengetahuan Dan Teknologi Komputer)*, 5(2), 221–230. <https://doi.org/10.33480/JITK.V5I2.1192>
- Siswanto, R., Kusmawan, U., Sukmayadi, D., Abidin, A. A., & Kadarisman, K. (2024). Pemanfaatan Artificial Intelligence dalam Perencanaan, Pelaksanaan, dan Evaluasi Pembelajaran oleh Mahasiswa Calon Guru Universitas Terbuka. *Jurnal Administrasi Pendidikan Islam*, 6(2), 143–158. <https://doi.org/10.15642/JAPI.2024.6.2.143-158>
- Sufandi, U. U., Pandiangan, P., Hidayat, A., & Trihapningsari, D. (2024). Menghitung Efisiensi Kebutuhan Bahan Ajar Cetak Universitas Terbuka Menggunakan Model Safety Stock dan Reorder Point. *INSERT: Information System and Emerging Technology Journal*, 5(2), 110–127. <https://doi.org/10.23887/INSERT.V5I2.79851>
- Syarifah, L. L., Khotimah, H., & Yusnia, Y. (2024). Strategi Untuk Mengendalikan Inflasi Menurut Perspektif Ekonomi Islam. *Jurnal Penelitian Ekonomi Manajemen Dan Bisnis*, 3(3), 157–171. <https://doi.org/10.55606/JEKOMBIS.V3I3.3965>