

# EXPLORING LEADERSHIP STYLES AND THEIR IMPACT ON RISK MANAGEMENT IN ISLAMIC BANK: A LITERATURE REVIEW MULTIPLE CASE STUDY APPROACH

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**Abstract.** Every leader must be able to take risks on behalf of the organization, since these are skills that can steer a business in the proper direction. In the absence of a shared understanding of what constitutes a complex construction of leadership, the implementation of risk management is impacted, which has repercussions for the performance and risk of Islamic banking. The objective of this study was to analyze leadership styles and leadership typologies in implementing risk management, with implications for Islamic banking's performance and risk. This study employs qualitative research with a literature review or literature review methodology. Researchers selected ten peer-reviewed journal papers that matched the research topic in the Scopus index throughout a five-year period (2017–2021). These publications were examined by researchers and then analyzed descriptively. The most prevalent kind of leadership is transformational leadership, which motivates individuals to achieve extraordinary results. The study's findings also indicate that leadership style and type have an effect on the implementation of risk management, which has consequences for the performance of Islamic banking.

**Keywords:** Leadership Style; Leadership Typology; Risk Management; Performance

## 1. INTRODUCTION

Every leader must be able to take risks on behalf of the organization, since these are skills that can steer a business in the proper direction. Every line of business and control activity in a bank must be designed to promote clarity, particularly those connected to risk management. According to Nuala F. Ryan et al., leader development programs should be expanded because organizational and social environments might be fragile (Ryan et al., 2021). Importantly, Longman et al. demonstrate the significance of risk and how it may be managed in the leadership process (Longman et al., 2018).

According to the book "Types of Leadership" by Joseph Ezale Cobbinah and Samuel Agyemang, every corporate leader must use multiple methods in their everyday actions so that the company becomes competitive, helps employees flourish, and achieves its vision. The technique to be used will depend on the type of leadership demonstrated or adopted. The adoption of a specific form of leadership will also depend on various circumstances. Businesses are extremely complex organizations comprised of several individuals with varying aims and objectives; hence, leading such an institution demands a certain method or style of leadership. For instance, the kind of employees, organizational culture, and strategy, the principles underlying the company's formation, and the vision, mission, and values of the firm can all impact the leadership style selected (Cobbinah & Agyemang, 2019).

Since the establishment of these categories, the definition of "leadership style" has been the subject of much discussion and debate in numerous leadership texts. Moreover, a specific leadership style should be adopted, and at what moment or stage such a style should be required, because of how leaders use or apply the concept of different forms of leadership, as well as how the subject is described in much of the leadership and management literature, misunderstandings have emerged. In numerous

leadership texts, the distinctions between leadership styles and kinds are unclear (Cobbannah & Agyemang, 2019).

In their work titled "Global Leadership Effectiveness: A Multilevel Study and Investigation of the Construct Domain," Rickley, Marketa, and Madelynn Stackhouse show how the profession of leadership has evolved and progressed over the past decade. In contrast to the term "global leadership," which enjoys conceptual clarity that enables cumulative growth, the notions of "global leadership effectiveness" are relatively devalued, with examples of inconsistent definitional ambiguity and methodological operationalization across studies. As such, the purpose of this chapter is to present a thorough overview of the research on global leadership effectiveness (Rickley & Stackhouse, 2022).

Since the present operationalizations may or may not overlap, researchers consider this problematic both theoretically and experimentally. By providing operationalizations of leadership success that extend beyond task-based typologies, our approach can meaningfully reconcile divergent viewpoints (e.g., adaptive effectiveness) while emphasizing the potential for future research in understudied domains (e.g., relational effectiveness, affective effectiveness). Rickley and Stackhouse (2002)

Several studies have determined that the lack of contextualization in leadership is detrimental for a variety of reasons. Secondly, failure to identify the dimensions of the underlying construct risks conflating qualitatively distinct leadership tasks, resulting in an apples-to-oranges comparison. Second, the insufficient specification of the leadership construct's content domain has precluded leadership experts from providing clear sample criteria. The absence of a shared conceptualization of what comprises a multifaceted construct of leadership not only prevents scientists from drawing meaningful conclusions across qualitatively distinct leadership roles but also risks its further fragmentation, which not only indicates an immature research domain but also poses a significant barrier for leadership studies (Reiche et al., 2017).

However, research on leadership styles and leadership typologies in the implementation of risk management, with implications for the performance and risk of Islamic banking, remains scarce. Hence, the leadership style and type used in the application of risk management have implications for Islamic bank performance and risk.

## **2. LITERATURE REVIEW**

### **2.1 Leadership Styles**

Based on Joseph Ezale Cobbannah and Samuel Agyemang's book entitled "Types of Leadership", it is explained that leadership can be described as transactional or transformational.

#### ***Transformational Leadership***

According to the title of Thomas's book "What is Transformational Leadership? Ideas Produce Results", transformational leadership is a sort of leadership that inspires people to accomplish remarkable results. This allows kids to make their own judgments and build their own skills. It also helps individuals improve their performance by inspiring them to work harder and attain outcomes (St. Thomas Online, 2018). (St. Thomas Online, 2018).

Transformational leaders possess the following characteristics:

- (1) Very well organized and expect their followers to be creative
- (2) Team oriented and expects followers to work together to create the best results
- (3) Be respected and in turn respect followers
- (4) Act as team coach. He provides training and motivation to achieve the desired goals
- (5) Take responsibility for their team, but also instill responsibility to team members
- (6) Earn respect through personal connection and influence

According to Bass and Avolio, who are experts in this sector, transformative leadership leads in above-average performance (Avolio & Bass, 1988).

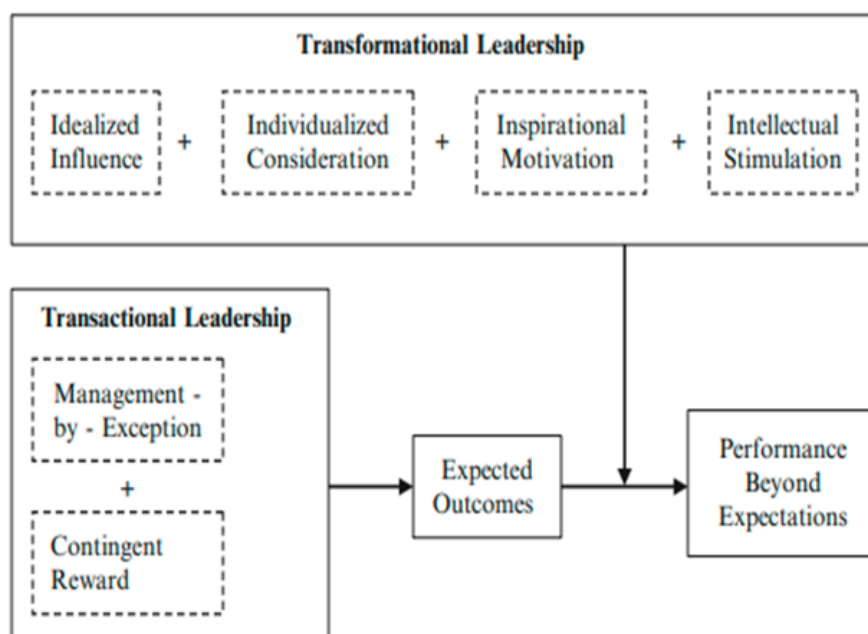
Transformational leadership development begins with the pursuit of self-awareness and mindfulness techniques. Self-evaluation begins with gaining a greater awareness of concerns and adjustments that are essential for leading oneself and others. In Baumeister's exhaustive book review of "The Cultural Animal: Human Nature, Meaning, and Social Life", he concludes that self-awareness is essential "anticipating how others will perceive you, evaluating yourself and your actions based on collective beliefs and values, and caring how others will judge you" (Baumeister, 2010). Hall in his book entitled "Self-awareness, identity, and leader development," he recognized two components of self-awareness: "Internal (recognizing one's inner condition) and external (recognizing one's impact on others)". Moreover, mindfulness is an integral component of the process. Without taking care of oneself and getting opinion from other respected individuals, it is impossible to believe that caring individuals must adjust (Hall, 2004). Fundamental organizational change is difficult. This is regarded an apt statement because of the extensive list of transformation attempts that have failed—even when billed as successful. Maybe, the number of successes would rise if change leadership began with a commitment to self-transformation — self-transformation requires a commitment to creating transformational leadership — self-change.

### Transactional Leadership

In a book entitled "What is Transactional Leadership? Structure Leads to Results", explained that transactional leadership focuses on results and follows the organizational structure. Responsible for maintaining routines and ensuring that group performance is consistent. This type of leader sets the expectations of his team members and uses performance reviews as a tool to evaluate their performance. Transactional leadership is focused on maintaining the status quo of the organization by rewarding its employees (St Thomas University, 2018).

The traits of transactional leaders:

- i) Focus on short term goals
- ii) Likes structured policies and procedures
- iii) Thrive by following the rules and doing things right
- iv) Revel in efficiency
- v) Tend to be inflexible
- vi) Against change



**Figure 1.** The effect of transformational and transactional leadership  
(Source: Winkler, 2010)

### *Typology of Leadership Roles*

In the book titled "Global Leadership Effectiveness: A Multilevel Review and Exploration of the Construct Domain" by Rickley, Marketa, and Madelynn Stackhouse, it is stated that the operationalization of task-based typology leadership effectiveness will enable meaningful reconciliation from different perspectives (such as into adaptive effectiveness) while drawing attention to under-researched areas for future studies (eg, relational effectiveness, affective effectiveness) (Rickley & Stackhouse, 2022). This study based on the typology of leadership roles is theoretically and empirically expected to increase operational activities which are currently still overlapping. Based on research by Reiche and others, there are several leadership typologies, which are described as follows (Reiche et al., 2017).

#### *1. Connective Leadership*

- a) Tasks: Low levels of variation and flux
- b) Relationships: High number & variety of boundaries and high degree of interdependence
- c) Leaders in the liaison leadership role are expected to engage in behaviors and actions that are primarily concerned with fulfilling the role requirements regarding their relationship and are therefore primarily people-focused. They need to familiarize themselves with different cultural, linguistic, functional, and organizational contexts of interaction and continually adapt and respond to different partner behaviors and expectations. They also need to develop and maintain frequent and close interactions with their relevant constituents.

#### *2. Integrative Leadership*

- a) Tasks: High levels of variation and flux
- b) Relationships: High limit number & variety and high degree of dependability
- c) Leaders in this role need to reconcile and actively address the potential trade-offs between maintaining legitimacy with the respective external constituencies within the company, including customers, the government, and other constituencies, and maintaining internal legitimacy in terms of the acceptance and approval of organizational units by certain constituencies in other parts of the organization. Likewise, high variation among different elements in the task environment (e.g., followers, business units, countries, languages, suppliers, regulators, communities, etc.) may be reflected in the interactions required with the specific constituencies associated with each of these elements.

#### *3. Additional Leadership*

- a) Tasks: Low levels of variation and flux
- b) Relationships: Low number & variety limits, and low levels of interdependence
- c) This ideal-typical leadership role occurs in the context of tasks and relationships that are uncomplicated, transparent, stable, predictable, and socially bound. This role has a lot of technical responsibilities, requires a high level of specialization, and has a limited number and range of required interactions.

#### *4. Operational Leadership*

- a) Tasks: High levels of variation and flux
- b) Relationships: Low number & variety boundaries, and low levels of interdependence
- c) This ideal type experiences strong cognitive demands that emerge from exceedingly complicated task conditions. This complexity may arise, for instance, because of great environmental diversity, as exemplified by the numerous regulatory authorities located in different nations or the vast number of diverse clients with widely varying needs. However, operational leadership roles are characterized by high degrees

of volatility, for instance, due to the rapid speed and disparate regulatory changes across markets.

## **2.2 Risk Management**

Risk management is at the core of the bank's financial intermediation process and has assumed ultimate importance during the recession, which has been accompanied by the most complicated and volatile financial markets in living memory. In Islamic finance, risk management is a neglected topic of research. As a result, many obstacles remain in this subject. In terms of risk management, the lack of adequate tools to deal with purposeful defaults, the ban on debt sales, the ban on currency forwards and futures, and the lack of standardization of Islamic finance contracts are also significant obstacles (Eid & Asutay, 2019).

## **2.3 Performance**

Performance is the consequence of a person's or group's work, such as work standards, targets set for a specific time that are directed by norms, company operational standards, criteria, and functions that have been established or apply inside the firm. In addition, performance is related to the accomplishments a person attains in completing the duties and job assigned to him (Nurhayati, 2019).

## **3. RESEARCH METHODS**

This study employs qualitative research with a literature review or literature review methodology. Researchers collected ten peer-reviewed journal papers matching the research topic in the Scopus index throughout a five-year period (2017–2021) and examined them utilizing tables to gather comprehensive findings. The significance of leadership style and leadership typology in risk management execution, as well as its implications for the performance and risk of Islamic banks, is then analytically described.

## **4. RESULTS AND DISCUSSION**

### **4.1 Results**

**Table 1.** Multiple Case Study Literature Review: Leadership Style and Leadership Typology in the Implementation of Risk Management Implications for Sharia Banking Performance and Risk

No	Name of Researcher and Year of Publication	Method	Empirical Level of Analysis	Theory	Result
1	(Georgakakis & Ruigrok, 2017)	Quantitative	Organization	Upper echelons theory	Effective team leaders are those who are aware of the information and skills residing within the group, and can allocate resources in ways that improve overall team performance.
2	(Liu et al., 2018)	Quantitative (survey)	Individual	Social capital theory	Company performance can be defined as the result of the effectiveness in which office holders carry out activities that contribute to the technical core of the organization.

3	(Singh et al., 2019)	Quantitative (archival)	Organization	Agency theory	There is an impact of cultural friction on the company and the performance of its subsidiaries.
4	(Geil & Greenwald, 2020)	Quantitative (survey)	Individual	None	The characteristics of each individual employee influence the style of the leader in leading the company in order to achieve the perceived effectiveness of the company.
5	(Rambe, 2020)	Quantitative	-	-	Bank health is in the interest of all related leadership parties, both owners and managers (management), so that they can contribute to society as users of bank services
6	(Densten, 2020)	Quantitative (survey, observational)	Individual	Social identity theory, Implicit leadership theory	The identity of the leader, namely prototype, progress, entrepreneurship, and impresarioship, influences the characteristics of each individual.
7	(Neeley & Reiche, 2020)	Mixed methods: Qualitative (interview), Quantitative (archival)	Individual	Social distance theory, Theory of power and downward deference	This study theorizes how a leader's position enforces downward respect — affecting firm performance
8	(Szymanski & Kalra, 2021)	Quantitative (archival)	Group	Social identity theory	The effectiveness of multicultural managers is understood as their influence on individual performance
9	(Javidan et al., 2021)	Quantitative (survey)	Individual	Social learning theory, Contact hypothesis	There are implications of social contact and cognitive theory as applied to leader effectiveness
10	(Elgadi & Ghardallou, 2022)	Quantitative	Group	Gender diversity	Bank managers may also benefit from findings about the age of banks, which suggest that they can learn from the experience of newly established banks, as they are shown to be able to use their resources to generate more profits.

(Source: Data processed by researchers, 2022)

#### 4.2 Discussion

According to the results of the table above, transformational leadership is the most prevalent style of leadership. This sort of leadership will determine the achievement of

the organization's objectives. This is since businesses are extremely complex entities comprised of diverse individuals with distinct aims and objectives, requiring a specific strategy or style of leadership. For instance, the kind of employees, organizational culture, and strategy, the principles underlying the company's formation, and the vision, mission, and values of the firm can all impact the leadership style selected (Cobbinah & Agyemang, 2019).

It is noted in the book "Types of Leadership" by Joseph Ezale Cobbinah and Samuel Agyemang that leadership can be transactional or transformational. In the above-mentioned publications, leaders try to boost the motivation and involvement of followers by directing their actions toward a shared vision. This fits the description of a transformational leader type (Cobbinah & Agyemang, 2019).

Transformational leadership is a sort of leadership that motivates individuals to accomplish extraordinary results. This allows kids to make their own judgments and build their own skills. It also improves their performance by encouraging them to work harder and achieve success (St. Thomas Online, 2018).

In contrast to transactional leadership, this form of leadership focuses solely on outcomes and adheres to the organizational structure established in the book "What Is Transactional Leadership?" That is what "Structure Drives Outcomes" explains. Transactional leadership focuses on maintaining the organization's status quo through rewarding personnel (St. Thomas University, 2018). This style of transformational leadership that inspires people to do great things is in line with the idea of a connective leadership typology, which is focused on fulfilling role requirements in the leader-subordinate relationship. This type of leadership is mostly about people (Reiche et al., 2017).

The research in the literature study, Geogakakis and Ruigrok (2017) indicate that effective team leaders are those who are aware of the group's information and talents and can distribute resources to increase the team's overall performance. This is congruent with the transformational leadership characteristics defined by Avolio and Bass, namely a focus on teamwork and the expectation that followers will collaborate to get the best results. perform as a team coach. Transformational leaders also provide instruction and encouragement to attain the desired objectives (Avolio & Bass, 1988).

In the literature analysis, Geil & Greenwald's (2020) research reveals that the qualities of each individual employee influence the leader's approach in directing the organization in order to achieve a sense of corporate performance. This study highlighted the individual nature of the empirical level of analysis. This is compatible with the transformative leadership attributes defined by Avolio and Bass, namely personal relationships, and influence.

This leadership style emphasizes taking responsibility for the team while also instilling accountability in team members to foster mutual respect.

This can explain Baumeister's conclusion in "The Cultural Animal: Human Nature, Meaning, and Social Life" that this type of leader has self-awareness, i.e., anticipating how others perceive the leader, self-evaluating and acting in accordance with collective beliefs and values, and caring about how others perceive the leader (Baumeister, 2010). If you already possess this level of self-awareness, implementing organizational adjustments will be simple. Hall explains this in his book titled "Self-awareness, Identity, and Leader Development," where he also emphasizes the significance of paying complete attention. Without taking care of oneself and getting an opinion from other respected individuals, it is impossible to believe that caring individuals must adjust (Hall, 2004).

Based on the table above, it has also been demonstrated that leadership has a favorable and significant effect on the success of a firm, where this performance is also tied to the organization's risk management. In the above literature review, Neeley and Reiche theorize how a leader's position affects firm performance through imposing downward respect (Neeley & Reiche, 2020). Risk culture (Happy & Ibrahim, 2018) moderates the relationship between the commitment of senior management, the chief

risk officer, and the implementation of corporate risk management.

Rambe (2020) states that bank health is in the best interest of all key leadership parties, including owners and managers (management), so that they can contribute to society as bank service consumers. Risk management is frequently overlooked in Islamic finance, even though it has a significant impact on the bank's objectives. As a result, many obstacles remain in this subject. In terms of risk management, the lack of adequate tools to deal with purposeful defaults, the ban on debt sales, the ban on currency forwards and futures, and the lack of standardization of Islamic finance contracts are also significant obstacles (Eid & Asutay, 2019). Therefore, it is explained in the research that bank managers can also benefit from findings about the age of banks, which demonstrate that they can learn from the experiences of newly established banks, as these banks have demonstrated the ability to use their resources to generate profits for the common welfare within the context of sharia (Elgadi & Ghardallou, 2022). Consequently, the leader of such Islamic banks may face a variety of financial challenges related to intentional defaults, prohibitions on the sale of debt, prohibitions on currency forwards and futures, and a lack of standardization of Islamic finance contracts within the context of corporate risk management.

Liu asserts that the influence of leadership style and type will influence the implementation of risk management, which will have repercussions for the performance of Islamic banking. According to Nuhayati, performance is also related to a person's accomplishments in completing the allotted duties and labor (Nurhayati, 2019). Business performance is a sort of effectiveness in which executives can execute operations that contribute to the organization's technological core (Liu et al., 2018).

As one of the corporate entities engaged in business activities, Islamic banks must pay attention to enterprise risk management. Most studies in the table above indicate that leadership has a positive and significant impact on banks' risk management techniques, which has consequences for the success of Islamic banks.

## **CONCLUSION**

According to the results of the table above, transformational leadership is the most prevalent style of leadership. This sort of leadership will determine the achievement of the organization's objectives. This is since businesses are extremely complex entities comprised of diverse individuals with distinct aims and objectives, requiring a specific strategy or style of leadership. This transformational leadership style that motivates people to achieve extraordinary results is consistent with the connective leadership typology, which is concerned with fulfilling role requirements regarding the leader-subordinate relationship; consequently, this type of leadership focuses primarily on people. Based on the table above, it has also been demonstrated that leadership has a favorable and significant effect on the success of a firm, where this performance is also tied to the organization's risk management. The study's findings also indicate that leadership style and type influence the implementation of risk management, which has consequences for the performance of Islamic banking. This is because performance is also related to an individual's (each employee's) accomplishments in completing the duties and job allotted to him by the leader.

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