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Volume 22, Number 2
2026
ISSN 1553-5495 (Print)
ISSN 2616-2733 (Online)

JGBAT

Journal of Global Business and Technology

SELECTED CONTENTS

In Cooperation with the Global Business and Technology Association

Journal of Global Business and Technology *Volume 22, Number 2, 2026*

The Journal of Global Business and Technology

Volume 22, Number 2, 2026

Publisher

Global Business and Technology Association, Inc. (GBATA)
22 Cobblers Lane
Dix Hills, New York 11746
U.S.A.

Publication Details

Continous Publication Schedule
ISSN 1553-5495 (Print)
ISSN 2616-2733 (Online)

Published in the United States of America, 2026

Website

Further information is available on the Global Business and Technology Association website at: www.gbata.org

All full papers submitted to the Journal of Global Business and Technology are subject to a double-blind peer reviewing process, using subject specialists selected for their expert knowledge.

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Abstract: There has been an increasing amount of research in recent years on the moderating roles of financial market development, institutional quality, financial stability and economic growth on financial inclusion. However, there remains a dearth of research on the Common Market for Eastern and Southern Africa (COMESA) region, compared to other economic blocs like Sub-Saharan Africa (SSA), the Southern African Development Community (SADC), and the Economic Community of West African States (ECOWAS), largely due to data paucity, a lack of interest among active scholars, and the heterogeneity of economies in the region. Yet these differences are further reasons we should engage in scholarly research, which informs practice and policy changes with real-world impact on previously excluded communities. This study investigates the impact of financial stability and economic growth on financial inclusion in the COMESA region, utilising panel data from 2007 to 2022 and employing a two-step system GMM estimation method. Financial inclusion and financial stability in this study are measured using a composite index derived from principal component analysis (PCA). We found that the lag of financial inclusion, financial stability and economic growth exert a positive and significant impact on financial inclusion in the region. Among the considered control variables, the findings revealed that domestic credit to the private sector and the real interest rate both have a positive impact, while mobile subscriptions, institutional quality, and income inequality have a negative impact on financial inclusion in the region. This study recommends that policymakers implement financial market reforms to facilitate greater financial inclusion by lowering the cost of mobile data access and mandating that all state banks establish low-cost bank accounts with savings and transactional capabilities. To increase intra-trade amongst member states, we recommend easing import and export customs and excise duties, as well as similar tariffs, on services rendered by and goods manufactured or produced by MSMEs, in line with the provisions of the African Continental Free Trade Area (AfCFTA) agreement, leading to productive cross-border investments, regional integration, increased trade and economic growth.

Abstract: Taxes are crucial for the country's growth, comprising a significant portion of the state budget. To ensure a fair tax burden and maintain the integrity of the tax system, the Indonesian government must address the issue of tax avoidance. This research paper aims to investigate the relationship between firm profitability, financial leverage, and the moderating impact of the audit committee on tax avoidance practices. This study examines the influence of leverage and profitability on tax avoidance practices within the Indonesian banking industry, focusing on firms listed on the Indonesia Stock Exchange from 2020 to 2022. The researchers also explored the moderating role of the Audit Committee. The sample was selected using purposive sampling, aligning with a quantitative research approach. Data from 27 companies were analyzed using Partial Least Square methods. The findings indicate that profitability does not significantly impact tax avoidance, while leverage exhibits a notable negative relationship with tax avoidance. Furthermore, the study reveals that the audit committee's oversight does not affect the relationship between profitability and tax avoidance. However, when leverage is under the audit committee's control, it substantially reduces instances of tax avoidance. Implications of this study suggest that firms with higher leverage tend to engage in less tax avoidance, likely due to the audit committee's monitoring and oversight role. The audit committee's ability to scrutinize and constrain the use of leverage for tax minimization purposes appears to be an effective deterrent against aggressive tax avoidance practices.

Abstract: Despite the growing scrutiny on environmental, social, and governance (ESG) practices within the global textile sector, existing literature remains fragmented regarding how greenwashing and measurement frictions propagate into capital market information risk, particularly in ASEAN emerging economies. This study addresses this gap and maps the research frontier at the intersection of ESG, greenwashing, and the textile value chain. Using a PRISMA-guided systematic review of Scopus-indexed publications (2000–2025), we conduct bibliometric and content analyses with VOSviewer and Bibliometrix, incorporating robustness tests for threshold and clustering choices. Corresponding to our research objectives, the results indicate: (i) a significant trajectory of interest evidenced by a sharp post-2020 publication surge; (ii) the identification of four thematic clusters: consumer legitimacy and direct/vicarious greenwashing; ESG metrics, governance drivers and assurance; traceability, circularity and digital technologies in multi-tier supply chains; and verification, risk and market consequences; and (iii) critical evidence that rating disagreement and opacity in wet-processing tiers intensify information risk where disclosure and audit capacity are weak. We contribute a replicable knowledge map, an integrative disclosure–assurance framework, and facility-verifiable "say–do" indicators to support research and governance of sustainability-linked investment.

Abstract: Small and medium-sized enterprises (SMEs) are central to Africa's economy but face persistent challenges in volatile, uncertain, complex, and ambiguous (VUCA) environments. This study examines how Artificial Intelligence (AI) can support resource-constrained SMEs in enhancing resilience, efficiency, and competitiveness. Drawing on a systematic literature review of 95 peer-reviewed articles and bibliometric analysis, the paper map's key themes and trends in AI adoption among African SMEs. Findings show that AI applications such as predictive analytics, chatbots, and automation are mainly used to improve efficiency, agility, and decision-making, though adoption is constrained by high costs, limited skills, and weak infrastructure. Guided by the Resource-Based View and Diffusion of Innovations frameworks, the analysis positions AI both as a strategic resource and as a socially embedded innovation. The study contributes by highlighting policy priorities digital infrastructure, regulatory clarity, and incentives and practical strategies for capacity-building and ecosystem partnerships to foster sustainable SME development.

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Abstract: Small and medium-sized enterprises (SMEs) are central to Africa's economy but face persistent challenges in volatile, uncertain, complex, and ambiguous (VUCA) environments. This study examines how Artificial Intelligence (AI) can support resource-constrained SMEs in enhancing resilience, efficiency, and competitiveness. Drawing on a systematic literature review of 95 peer-reviewed articles and bibliometric analysis, the paper map's key themes and trends in AI adoption among African SMEs. Findings show that AI applications such as predictive analytics, chatbots, and automation are mainly used to improve

NOTE FROM THE EDITORS

As an interdisciplinary indexed journal, *The Journal of Global Business and Technology (JGBAT)* serves academicians and practitioners in the fields of global business and technology management and their related areas. JGBAT is also an appropriate outlet for manuscripts designed to be of interest, concern, and applied value to its audience of professionals and scholars. Readers will note that our attempt to bridge the gap between theory and practice has been successful.

We cannot thank our reviewers enough for having been so professional and effective in reiterating to contributors the need to provide managerial applications of their research. As is now obvious, the majority of the articles include a section on managerial implications of research. We wish to reiterate once again our sincere thanks to JGBAT reviewers for having induced contributors to answer the "so what?" question that every *Journal of Global Business and Technology* article is required to address.

Thank you for your interest in the journal and we are looking forward to receiving your submissions. For submissions guidelines and requirements, please refer to the Manuscript Guidelines at the end of this publication.

N. Delener, Ph.D., Editor-in-Chief
F. Victor Lu, Ph.D., Managing Editor

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