

Transactional Leadership and Transformational Leadership, Their Impacts on Job Satisfaction: Islamic Banking in South Sumatra

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Abstract—This study focuses on examining the direct effects of transactional leadership and transformational leadership on job satisfaction by choosing Islamic banking in South Sumatra as object. Five hundred front and back office employees who work at seven Islamic banks from four different locations are selected randomly as respondents, and as many as four hundred and eighty-seven questionnaires are returned in fully filled status. The multiple regression analysis is used to analyze the model in explaining the causal relationship among the three variables, and all items in the questionnaires are first tested for validity and reliability. The results show that all items, 8 items of transactional leadership, 12 items of transformational leadership, and 5 items of job satisfaction are valid and reliable. Hypothesis test results show that transactional leadership and transformational leadership simultaneously influence job satisfaction and there are no partial effects of the two leaderships, transactional or transformational styles on job satisfaction. These support previous studies which stated that transactional leadership and transformational leadership are complementary and interrelated. In addition, the results indicate that the leadership styles have a role in creating job satisfaction directly without any combination of other variables.

Keywords: *transactional leadership, transformational leadership, job satisfaction, Islamic banking*

I. INTRODUCTION

Leadership analysts have focused their studies on the virtue of leadership that are contextual to the current business environment. The attention which initially only focused on the physical appearance of the leader in the long-established view [1] has shifted to a holistic understanding of the complexity of changing global environments for the effectiveness of organizational leadership [2]. Organizational effectiveness is inseparable from the job satisfaction of the people in organization and the efforts of their leaders to make it improved.

Contemporary leadership literature examine transactional and transformational leadership [3] and both are considered to be unified and complementary.

The relationship attracts the interest of researchers widely [4] and become popular in understanding organizational effectiveness [5]. Transactional leaders direct employees toward expected performance and transformational leaders create the potential for employee's expected performance [6]. The direction granted by transactional leaders is signified in the exchange between the desires of the leader and his employees, and the potential for performance designed in transformational leadership is manifested in a close relationship between the leader and his employees in doing work, where the leader adjusts his characteristics to the characteristics of his employees to achieve growth and organizational success [7]. Transactional leaders believe the importance of promises and rewards to employees and transformational leaders believe the need for a formal distribution of power [8].

Indeed, the fame of transactional and transformational leadership in organizations is engaging to be investigated in increasing employee job satisfaction. On the one hand, giving direction, exchanging desires, promises and rewards offered by transactional leaders to their employees become a special consideration in increasing employee job satisfaction. On the other hand, giving potential, close relationships, the distribution of power facilitated by transformational leaders become very useful to ensure high employee job satisfaction.

Job satisfaction studies have been conducted in relation to leadership styles, work locus of control, culture, organizational commitment, and organizational justice. However, in relation to transactional and transformational leadership, researchers do not focus on examining job satisfaction in which they combine with other variables, such as outcome of performance, career satisfaction, organizational commitment, organizational supports, educational level, laissez faire leadership, employee performance, and organizational commitment. In addition, the two leadership styles are still examined separately. This becomes inconsistent in explaining the simultaneous influence of transactional and transformational leadership on job satisfaction. We

consider it important to conduct a focused study explaining how job satisfaction is simultaneously affected by transactional and transformational leadership.

We organize this research to provide a response to the inconsistencies in previous studies that examine the relationship between transactional, transformational leadership and job satisfaction by taking Islamic banking as a different object. From previous researches that have been collected, we find there are six studies that directly examine the relationship between transactional leadership, transformational leadership and job satisfaction in which they have been carried out in different types of organizations (non-Islamic banking sector, shipping companies, private educator schools, hospitality industry, private schools directory, and nursing homes) and locations (Pakistan, Jakarta, Germany, the US), and different years (2008, 2011, 2012, 2013).

The leading approaches of Islamic banking in Indonesia is still tied to conventional banking leadership in order to support its holding company, bearing in mind the establishment of Islamic banking is still inseparable from the role of conventional banks themselves. So, this uniqueness is of particular interest for us to conduct research in Islamic banking.

II. LITERATURE REVIEW

A. Transactional Leadership

The idea of transactional leadership grew out of exchange-based leadership theories that dominated the leadership literatures in 1980s [9] where there is a series of exchanges that took place between leader and followers [10]. Resource exchange as beneficial to this leadership style [11], is based on economic contracts, economic exchange, and refers to contingency approaches to management by exceptions [12], and relying on clearly defined quid-pro-quo transactions [13].

This leader offers rewards and penalties for determining desired behavior and completion of certain tasks [14]. Transactional leaders stipulate that prizes are given based on merit, emphasize individuals as opposed to collective goals, and emphasis prizes usually signal the scarcity of resources and create evaluative contexts [15]. The leaders define and communicate what needs to be done, how it will be done, and gifts and recognition that employees will receive if the task is done satisfactorily [16]. Recognition, reward and punishment, communication provided by transactional leaders will increase employee job satisfaction.

Although perceptions of transactional leadership preferences tend to divert followers from their own innovative efforts [17], this leadership focuses on strengthening contingents [18]. Transactional leadership consists of several components that differ in their effectiveness [19] and explain to employees how objectives will be achieved [20]. Although

transactional leadership focuses on short-term, everyday leadership and has been considered a passive form, contingency reward is the most active method [21]. Transactional leaders set clear goals and expectations and value efforts by employees [22]. This will increase employee satisfaction with many aspects in organization.

Hypothesis 1. Transactional leadership positive impact on job satisfaction.

B. Transformational Leadership

Transformational leadership creates higher employee job satisfaction [23]. Transformational leaders provide new considerations in growing or changing understanding of various things by promoting stimulation and enthusiasm to place further determination to achieve common goals [24]. This leadership increases maturity, hope, concern, self-actualization, and employee welfare in organizations [25]. The concept of transformational leadership was first introduced by James McGregor Burn in 1978 where this leader paid attention to the development needs in individual employees [26] which would affect his satisfaction with supervisors, coworkers, work, salary, and promotion.

Transformational leaders use intellectual judgment in problem solving [27]. This leadership refers to the behavior of leaders who motivate followers to perform and identify organizational goals and interests and who have the capacity to motivate employees beyond the expected level of performance [28]. Specifically, the main purpose of transformational leadership is to articulate a vision that focuses employees' attention on their contribution to others [29]. Obviously, this will affect employee satisfaction with various aspects of the organization including supervisors, relationships with colleagues, job content, salaries, and promotion opportunities.

Transformational leaders ask employees to create new ideas and creative solutions in solving the problems they face [30]. Transformational leadership has influenced employees and will foster their creativity [31]. The leaders enhance innovation in organizations and may also have a positive influence on the success of the innovation market [32]. Transformational leadership can enhance supportive behavior among team members by creating a shared commitment to innovation [33]. Transformational leaders have the ability to encourage employees to produce change and creativity through organizing their needs and interests and helping to use new ways to solve company problems [34].

Like most leadership behaviors, transformational leadership is designed both at the individual level and at the group or work unit level [35]. It goes beyond a purely rational social exchange process by building emotional bonds between leaders and employees [36]. Transformational leaders can be defined as a leadership style that increases awareness of the collective interests of employees and helps them to achieve goals and collective efforts in creating an

emotional relationship between leaders and employees and inspires higher values [37].

Hypothesis 2. Transformational leadership positively impacts on job satisfaction. Job satisfaction, transactional and transformational leadership.

C. Job Satisfaction

Job satisfaction has been widely studied over the past four decades in organizational research and it is important to retain and attract qualified employees [38]. The study of job satisfaction is not a new in organizational study, and it will be very helpful in briefing about its origin. The phenomenon of job satisfaction has been of interest to organizational researchers since the 1930s [39]. Over the past decade, organizations of all types and sizes have increasingly recognized the importance of employee job satisfaction [40]. Over the past four decades, economists have paid special attention to job satisfaction [41]. Over the past decade, organizations of all types and sizes have increasingly recognized the importance of employee job satisfaction for this purpose [40].

Job satisfaction is perhaps the most researched concept in the area of organizational behavior and is the main antecedent of organizational results [42]. It is a subject of study that is often carried out in work and organizational literature and has been defined in several ways by different authors [43]. Job satisfaction is one of the most important and widely studied variables in industrial-organizational psychology [44]. Job satisfaction remains an area of extraordinary discussion in the fields of management, psychology and especially in organizational behavior and human resource management, for a long time [45].

Job satisfaction is the effective orientation of individuals towards the role of work they currently occupy [46]. This variable is a measure of quality of life in organizations [47]. A number of important factors can determine job satisfaction: attitudes toward work, job characteristics, life satisfaction, and socio-demographic characteristics [48]. In examining employee satisfaction, supervisors, coworkers, jobs, salaries, and promotions are considered to be fundamental things to consider. These things can be realized by offering gifts and punishments, communication facilities, recognition of transactional leadership, and at the same time as motivation, physical articulation, and intellectual considerations of transactional leadership.

Hypothesis 3. Transactional leadership and transformational leadership simultaneously impact on job satisfaction.

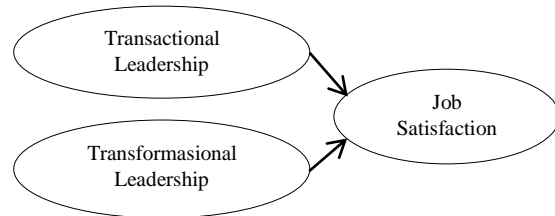


Fig 1.: Conceptual Framework of Transactional Leadership and Transformational Leadership, Their Impacts on Job Satisfaction: Islamic Banking in South Sumatra

III. METHODOLOGY

A. Research Designs, Samples and Procedures

This study uses a quantitative approach in answering the proposed hypothesis, and seven Islamic banks operating in five locations in South Sumatra are the object of research. Before conducting the survey, we contacted the management of these banks via telephone to confirm the submission of proposals, permits and survey schedules. After permission then we collect data.

The population of this study is all employees (back office and front office) who work in Islamic banking in South Sumatra, estimated at more than two thousand five hundred people both working in regional or branch offices. Simple random sampling technique is used by taking samples of 500 people in five different locations of seven different Islamic banks. Data collection was carried out for approximately 45 days (mid-August to the end of September 2018). Frequency analysis is performed to determine the demographic characteristics of respondents based on gender, age, company, length of work, and formal education. Validity and reliability tests are carried out on the item statements submitted in the questionnaire, then, multiple regression analysis to test the proposed hypothesis.

B. Measurement

Transactional leadership is developed based on three dimensions which are contingent reward, management by exceptions active, and management by exceptions passive [49]. Transformational leadership is measured based on four dimensions: charisma, inspiration, intellectual stimulation, and individual consideration. Job satisfaction is measured by using five dimensions: supervisor, coworkers, job, salary, and promotion [50].

In transactional leadership, contingent reward explains the manager's offer to the employee if the work meets the achievement. Management by exception active explains the stipulation of a number of rules by managers that must be obeyed by employees and the existence of controls so that employees avoid various mistakes. Management by exception passive explains the intervention and correction by the manager if there are serious mistakes from employees.

Charisma depicts how transformational managers create loyalty, commitment and recognition, and open-mindedness of employees with their individual character. Inspiration shows how the actions and behaviors of managers that create employee love of challenges and the ability of managers to explain the expectations set. Intellectual stimulation explains how managers find new ideas in seeing problems and encourage employees to provide solutions with creative ways to support innovative new models of work. Individual considerations illustrate how feelings of respect for managers in encouraging, advising, and listening give attention to the needs and achievements of employees.

Satisfied with supervisors occur when employees feel happy with their relationship with managers at

work. Satisfied with colleagues explains how employees are delighted with relationships with colleagues at work. Satisfied with job content explains how employees are satisfied with all the attributes inherent in the job. Satisfied with salary show how employees are contented with the salary received from working. Then, satisfied with promotion explains how employees are satisfied with the promotion opportunities that are provided at work.

IV. RESULTS AND DISCUSSION

A. Demographics of Respondent

From 500 questionnaires distributed to all respondents, 487 are returned completely as explained in the table below:

TABLE I Questionnaires Returned by Respondents

No.	Bank	Locations					Respondents	Sequence
		1	2	3	4	5		
1	A	30	20	20	-	15	85	1 – 85
2	B	40	20	15	-	20	95	85 – 180
3	C	35	-	-	-	-	35	181 – 215
4	D	80	20	19	16	-	135	216 – 350
5	E	20	10	16	9	-	55	351 – 405
6	F	40	-	-	-	-	40	406 – 445
7	G	42	-	-	-	-	42	446 – 487
Total		287	70	70	25	35	487	487

In majority, respondents are reported from bank B with the largest portion in location 1. They are maledged 31-40 years and with a degree of undergraduate education in m, and a maximum

length of work of 5 years. The data can be selected in the table below:

TABLE II Demogrphics of Respondents

BN	%	L	%	G	%	A (Year)	%	E	%	LW (Year)	%
A	17.5	1	58.9	M	59.3	17-20	0.6	Senior high school	13.8	0-5	57.9
B	19.5	2	14.4	F	40.7	21-30	55	Associate's Degree	9.9	6-10	34.9
C	7.2	3	14.4			31-40	39.8	Bachelor	72.7	11-15	4.7
D	27.7	4	5.1			41-50	3.7	Master	3.7	15-20	1.4
E	11.3	5	7.2			> 51	0.8			> 20	1.0
F	8.2										
G	8.6										
Total	100		100		100		100		100		100

BN = Bank name., L = Location, G = Gender, A = Age, E = Eeducation, LW = Length of work

B. Multiple Regression Analysis

Since all items in the questionnaires have been valid and reliable through validity and reliability tests, in table 4, we present data on the proportion of contribution of the impact of transactional leadership and transformational leadership simultaneously on job satisfaction. In table 5, there is a significance value of the F test to find out whether there is a significant effect of transactional leadership and transformational leadership

simultaneously on job satisfaction. In table 6, we provide information about the regression equation and whether or not the influence of transactional leadership and transformational leadership partially on job satisfaction.

TABLE III Model Summary

Model	R	R square	Adjusted R square	Standard error of the estimate
1	.701 ^a	.492	.490	.22487

a. Predictors: (Constant), X2, X1

TABLE IV Anova^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	23.706	2	11,853	234.408	.000 ^b
	Residual	24.474	484	.051		
	Total	48.180	486			

a. Dependent variable: Y

b. Predictors: (Constant), X2, X1

TABLE V Coefficients^a

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.465	.201		2.310	.021
	X1	.008	.043	.007	.194	.847
	X2	.879	.045	.699	19.590	.000

a. Dependent variable: Y

C. Test of Hypotheses

Based on table 5, the significance value in the F test is 0.0000 or much smaller than 0.05, so transactional leadership and transformational leadership simultaneously impact on job satisfaction. The coefficient of determination (R^2) in table 4 is 0.492. It shows the contribution of simultaneous influence of transactional leadership and transformational leadership on job satisfaction by 49.2 percent, and the remaining 50.8% is the influence of other variables. In table 6, the coefficient shows the significance value of hypothesis 1 of 0.847 (>0.05), then hypothesis 1 is rejected, and the significance value of hypothesis 2 is 0.000, then hypothesis 2 is accepted with the following equation:

$$Y = 0.465 + 0.008X_1 + 0.0879X_2$$

When transactional leadership and transformational leadership are zero, then job satisfaction is 0.465. The regression coefficient of transactional leadership is 0.008, meaning that when other independent variables have a fixed value, transactional leadership increases by 1 percent, and job satisfaction will increase by 0.008.

Regression coefficient of transformational leadership is 0.0879, just the same meaning that when the other independent variables have a fixed value, this leadership style increases by 1 percent, and the value of job satisfaction will increase by 0.879.

Discussion

This study indicates a difference with previous research by [51] which examines job satisfaction in relation to transactional leadership without combining it with transformational leadership. Transactional and transformational leadership is proven to have simultaneously influenced job satisfaction, and there is no partial effect of transactional leadership on job satisfaction. Meanwhile, transformational leadership in relation to job satisfaction has never been examined. This is in line with the results of this study

which showed no positive effect on transformational leadership satisfaction on job satisfaction.

The results of this study also show differences with previous studies examining transactional and transformational leadership in relation to job satisfaction by including other variables, such as outcome of performance [52]. Laissez-faire leadership [53], organizational commitment [54], employee performance [55] and organizational support and education level [56]. Transactional and transformational leadership has been proven to have simultaneously affected job satisfaction without the combination of other variables.

Transactional and transformational leadership of sharia banking leaders has improved the performance of employees (front and back office) of sharia banking, this shows that although the current pattern of sharia banking leadership is still contaminated by conventional banking, this still shows the transformative and transactional behavior of leaders and job satisfaction from employees (front and back office).

V. CONCLUSION

First, transactional and transformational leadership are two appropriate leadership styles to be examined simultaneously in relation to job satisfaction without the combination of other variables. It is obvious that in examining these two leadership styles it is not appropriate to be tested separately. Effective leaders are able to play a transactional and transformational role in increasing the job satisfaction of their employees. Second, leadership in Islamic banking considers transactional and transformational behavioral styles in realizing employee job satisfaction. These two leadership styles are not idealistic for certain types of organizations; this leadership approach can continue to be studied in various types of companies.

A. Theoretical Implications

The effectiveness of an organization that stems from individual employee job satisfaction has demanded leaders to apply the appropriate leadership style and is needed for the current organizational environment. A leadership style can be combined with other leadership styles in determining organizational effectiveness. The duet between transactional leadership and transformational leadership has created effectiveness as organizational leadership.

B. Managerial implications

Company leaders can use two styles of leadership at the same time, transactional leadership and transformational leadership. When employees feel high job satisfaction in their jobs, at the same time the leader have effectively influenced them with his styles.

C. Limitation and Future Research

Subsequent research can take samples with different techniques for different locations and organizations. Subsequent research needs to look for variables that are antecedents of transactional and transformational leadership, and variables that can be influenced by job satisfaction, so that they can form more complex models. There needs to be a comparison of job satisfaction which is oriented towards the different organizational cultural contexts.

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