



The Roles of Transformational Leadership on Employee's Job Satisfaction, Readiness for Change, and Organizational Commitment of Islamic Banking in Indonesia

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ABSTRAK

This study aims to deeply analyze the effect of transformational leadership, job satisfaction, readiness for change, and organizational commitment on work performance in Islamic banks. In this study, 195 respondents were obtained from Islamic bank employees in Indonesia based on a purposive sampling method by distributing online questionnaires. The research was conducted using a quantitative approach and processed by the Structural Equation Modelling method using the Lisrel application. The results showed that transformational leadership positively affects job satisfaction, readiness for change, and organizational commitment. However, transformational leadership, job satisfaction, and organizational commitment do not affect work performance. On the other hand, the study proves that readiness for change can be an intervening mediator in the research. This finding is a managerial implication that contributes to improving the work performance of Islamic bank employees through a commitment to instilling organizational values and providing adequate space to encourage self-development to increase employee satisfaction, organizational commitment, and work performance.

INTRODUCTION

Most companies in the era of industrialization must be prepared to face changes and inevitable phenomena. The right strategies and business processes are seen as integrating the direction of business development. One strategy that has a major impact is readiness for change because global competition in this era demands changes without any pause (Astuti & Khoirunnisa, 2020; Novitasari et al., 2020; Xu et al., 2018). This strategy will help the company not be affected by the situation and hinder their business (Hutagalung et al., 2020; Jumiran et al., 2020). This readiness will be a milestone in maintaining the business that is already running to get out of the crisis.

One of the successes of a business run depends on the success of the readiness of all employees of an organization to make changes for the better (Asbari et al., 2021). Good leadership focuses on communicating and rewarding employees (Kishen et al., 2020). The transformational leadership style is distinct from other types of leadership because it always aims to maximize the potential of its followers (Banks et al., 2016). The application of transformational leadership, according to research results (Al-Tahitah et al., 2018), is considered capable of inspiring and motivating employees to make changes for the better.

In addition, the company will face an undesirable situation and even enter a crisis puddle if the company's management is not responsive and anticipatory to existing changes. The decision to conduct mergers and acquisitions is common for companies today, especially in the banking sector (Thuy & Van, 2020). Merger and acquisition efforts can be successful if, in the process, the right restructuring is formed, starting with changes in vision, business strategy, organizational systems, changes in employee behavior, leadership styles, skills, and readiness for change. In addition to the important role of readiness for change, leadership before and after mergers and acquisitions is a key factor (Cummings et al., 2018). Transformational leaders act as good liaisons for each member of the organization to create a cooperative and transformational atmosphere that is beneficial for continuous performance improvement (Jiang et al., 2017). Although merger initiatives can increase popularity, more than 2-3 major mergers fail (Cecilia Cortina, 2015) and positive results related to M&A activities, such as successful development. However, some disappointing things happened due to the wrong implementation of the human resource management side (Cartwright et al., 2007). This is due to the incompetence of many leaders in managing organizational change, especially in integrating the new culture into the combined company (Supriyanto et al., 2017).

It must apply the right HR strategy to prepare for various organizational changes and achieve new company targets. Cahyana & Jati (2017) said that by implementing the right HR strategy, you would be able to create competencies that can produce HR with high productivity. This is also proven by Bagis et al. (2019) that the ability of HR management to manage the organization is an important factor for business success. Work performance and high productivity are indicators of quality human resources. Work performance is the result of work considered important to support the company's success so that labor is always motivated to perform well (Sakban et al., 2019).

Work performance can affect the readiness of employees to make changes for the better (Novitasari, 2021). Organizational commitment or organizational commitment is another factor that may affect an individual's work performance. Employees who are committed and care about the organization when solving problems would support performance improvement (Soomro & Shah, 2019). In achieving organizational output, organizational commitment also functions as a major factor (Soomro & Shah, 2019). Robbins & Judge (2013) show that job satisfaction is pleasurable during work due to the evaluation of the work performed. If employee job satisfaction increases, then work performance will likely increase.

Previous studies concluded that transformational leadership might affect employee job satisfaction, readiness for change, and level of organizational commitment (Abbasi, 2017; Abelha et al., 2018; Busari et al., 2020; Danish et al., 2014; Dlamini et al., 2017; Elkordy, 2013; Henricks et al., 2020; Jiang et al., 2017; Judge & Piccolo, 2004; Katsaros et al., 2020; Luo et al., 2017; Virgianty & Budiani, 2021; Waqas et al., 2018; Xu et al., 2018). In previous studies, job satisfaction was found to affect employee performance (Ibrahim et al., 2020; Mathews & Khann, 2016; Gangai & Agrawal, 2015; Renyut et al., 2017). Readiness for change affects employee performance (Alqudah et al., 2022; Asbari et al., 2021; Novitasari, 2021; Novitasari et al., 2020). Organizational commitment affects work performance (Atmojo, 2012; Bahrami et al., 2016; Hafiz, 2017; Hendri, 2019; Herold et al., 2008; Dost & Tariq, 2012; Sattigeri, 2016). In addition, several studies also suggest that leaders who adopt a transformational leadership style may influence employee work performance even without other mediating roles (Kamar et al., 2020; Muchran, 2017; Suprapti et al., 2020).

THEORETICAL REVIEW

The study assesses transformational leadership, job satisfaction, readiness for change, and organizational commitment to work performance in Islamic banks. Assessment of readiness for change is the most obvious logical approach for addressing most transformation initiatives through aspects of business process improvement and issues related to members within the organization.

A. Transformational Leadership

Eliyana et al. (2019) describe a transformational leader figure as someone who may inspire employees to create leadership perceptions with new perspectives through intellectual stimulation. Syamsudin (2016) argues that transformational leadership is an attitude and behavior that can influence employee awareness of shared interests in achieving organizational goals. Transformational leadership shows psychological behaviors that contribute to work engagement so that more employees are more willing to help each other for the company's success (Lai et al., 2020). As the researcher's definition, the researcher concludes how important the role of a

transformational leadership figure capable of inspiring and exerting a powerful influence on employees to work optimally in the company is.

B. Job Satisfaction

Eliyana et al. (2019) define job satisfaction as assessed based on employee satisfaction with work and work results. Job satisfaction produces a positive and emotional feelings that are created from the results of job appraisals (Bagis et al., 2020). Pawirosumarto et al. (2017) describe job satisfaction as an emotional attitude that arises due to the difference between the work given and the rewards they receive. The most complex aspect managers often face in managing an organization is job satisfaction (Aziri, 2011). Job satisfaction is created from work performance. If it is comparable to the awards and achievements received, then job satisfaction is pleasurable in evaluating work performance. It may influence employee actions and attitudes at work (Eliyana et al., 2019).

3.3 Readiness for Change

According to Holt et al. (2007), readiness for change is an attitude created by changing individual characteristics to participate in organizational activities. Then, Aljohani (2016) defines readiness for change as a core challenge for developing human resources in professional organizations because every change involves all individuals working in an organization. There are five dimensions of readiness for change: incompatibility, changing self-efficacy, organizational valence, management support, and personal valence (Holt et al., 2007). Actively participating and accepting change is a positive attitude that can be said as a form of readiness for change (Henricks et al., 2020).

3.4 Organizational Commitment

Referring to Aldag & Reschke (1997), organizational commitment is a form of individual strength and desire to remain involved. Eliyana et al. (2019) suggest that organizational commitment is seen when employees recognize certain attachments. Organizational commitment is addressed through the emotional connection and totality of employees' work towards the company (Loan, 2020). The researcher concludes that organizational commitment is a condition where employees are interested and are strongly determined to be part of the organization.

3.5 Work Performance

Bagis et al. (2020) define work performance as the result of willingness, motivation, understanding of what is done, and competence in completing work. Santos et al. (2018) define work performance as employee competence to continue contributing to organizational development. Based on the definition of experts, the researcher concludes that work performance is the result of labor seen from his characteristics and perceptions of his role in the job or a separate form of assessment in carrying out and improving his work programs.

METHODOLOGY

The measurement indicators of this study refer to previous research, which was modified to suit the banking context with a quantitative approach method to analyze the relationship that affects each variable through hypothesis testing. Measurement of transformational leadership is obtained from (Bass et al., 2003), which consists of 9 statement items. Job satisfaction is measured using six Minnesota Satisfaction Questionnaire items (Chen, 2006). We used seven items from (Holt et al., 2007) to assess readiness for change. For organizational commitment, we use eight items (Mowday et al., 1979). Furthermore, the measurement of work performance consists of 9 statement items obtained from (Koopmans et al., 2012). The variable questionnaire was measured using a Likert Scale of 1 – 5 (strongly disagree - strongly agree) with a total measurement is 39 questions.

The study population is the employees of Bank Syariah Indonesia (BSI). Sampling used a non-probability side with a purposive sampling technique which was limited by certain criteria, namely BSI employees with more than three years of working and a top management position. It is also determined with the assumption that a minimum of 3 years is sufficient to see aspects of readiness for change and the transformational leadership that is carried out. Bank Syariah Indonesia (BSI) was selected as the subject of study, considering BSI is the largest Islamic bank in Indonesia and has an extensive network in each province and district/city. Data were collected for one monthly period ranging from April 2022 to May 2022. This study applies the theory (Hair et al., 2014), in which samples representative is the number of variables multiplied by 5.

Sample data processing based on Structural Equation Model (SEM) using the Lisrel application. The researcher conducted a validity and reliability test with SPSS to data pre-test, analyzing the factors that occurred by measuring the Kaiser Meyer Olkin (KMO) and Measure of Sampling Adequacy (MSA) values. The KMO and MSA values are more than 0.5, indicating that the factor analysis is appropriate. The Cronbach's Alpha value is closer to 1, the better (Hair et al., 2014). All job satisfaction variables and readiness for change variables were declared valid.

Meanwhile, for the transformational leadership variable, out of 12 statements, there are only nine valid statements. In the organizational commitment variable, from 10 statements, there are only eight valid statements, and in the work performance variable, from 13 statements, only nine valid statements. Thus, after analyzing the pre-test result, 39 statements were declared valid and may be used for questionnaires.

RESULTS

Bank Syariah Indonesia (BSI) employees were selected as respondents in this study. Of the 200 respondents, 41.6% of the people were Ex. employees of Bank Rakyat Indonesia Syariah (BRIS), 30% of people are Ex. employees of Bank Syariah Mandiri (BSM), and 28.4% are Ex. employees of Bank Negara

Indonesia Syariah (BNIS). The respondents are mostly 20-30 years old (48.8%) and have an undergraduate degree (76%) with positions/positions as staff/implementers (82.4%) who have worked for 4-10 years (74.8%) and evenly distributed in BSI Greater Jakarta and outside offices. Based on the data we obtained, it can be stated that the research respondents have represented Bank Syariah Indonesia employees with good capacity (50%).

In the study, all construct validity was declared valid because all indicators in each variable have a loading factor value of more than 0.50. The construct reliability test fulfilled the reliability requirements with a CR value > 0.60 and a VE value > 0.50 (Hair et al., 2014). In the study, all variables calculated for CR showed a value > 0.60 , and the VE value was > 0.50 , except for the VE value in the Readiness for Change variable. The results of the CR and VE calculations can be seen as follows: Transformational (CR=0.915; VE=0.545), Job Satisfaction (CR=0.865; VE=0.517), Readiness for Change (CR=0.870; VE=0.489), Organizational Commitment (CR=0.938; VE=0.655), and Work Performance (CR=0.914; VE=0.544). Based on the above, it can be concluded that the overall calculation results from construct reliability (CR) and variance extracted (VE) in the study were declared eligible. Structural tests are carried out to predict causality (causal relationships) between latent variables or variables that cannot be measured directly so that the R^2 value in each equation will be seen.

Regarding the analysis of various conformity indicators, most tests showed a good match, including NCP Interval, RMSEA, CAIC, NFI, CFI, GFI, and others. So, the researchers concluded that all models had a match (goodness of fit), although some still had a marginal fit.

Table 1. Hypothesis Results

Hypothesis	Statement Hypothesis	T-Value	Result
H1	Transformational Leadership has positive effects on Job Satisfaction	12,03	Accepted
H2	Transformational Leadership has positive effects on Readiness for Change	9,05	Accepted
H3	Transformational Leadership has positive effects on Organizational Commitment	10,21	Accepted
H4	Transformational Leadership has positive effects on Work Performance	0,16	Not Accepted
H5	Job satisfaction has positive effects on Work Performance	-0,01	Not Accepted
H6	Readiness for Change has positive effects on Work Performance	4,40	Accepted
H7	Organizational Commitment has positive effects on Work Performance	1,29	Not Accepted

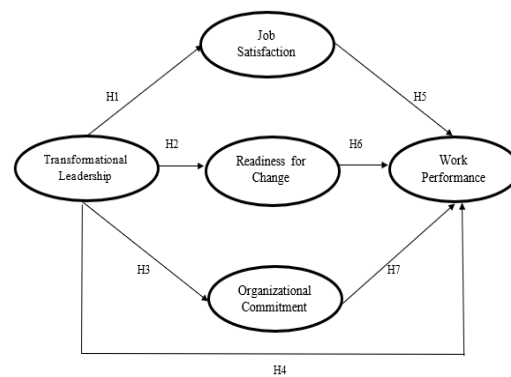


Figure 1. Research Framework

DISCUSSION

The study shows that transformational leadership is an inductor of job satisfaction. This is because a transformational leader can inspire trust between employees and their leader (Amalina et al., 2022). It also provides opportunities for employees to argue that, ultimately, the job satisfaction of its employees increases because they feel cared for (Abelha et al., 2018). A transformational leader can handle employees professionally and provides opportunities for employees to develop in a community, express opinions, and provide rewards in the form of praise for good performance. It will increase employee job satisfaction because they feel cared for and considered part of the organization. The transformational leadership implemented by the leaders at Bank Syariah Indonesia has an ideal influence, inspires, and motivates to foster employee satisfaction with what they get and do. The research findings are from previous studies (Abelha et al., 2018; Amalina et al., 2022; Judge & Piccolo, 2004; Sanjaya & Anindita, 2020).

Transformational leadership strongly impacts the formation of readiness for change in employees. Change is unavoidable, and all levels in the company need to be able to adjust quickly to these changes (Wahyuni et al., 2022). An organization needs to have a leader who can inspire his or her staff to follow changes that occur without coercion, and the most suitable leadership is transformational leadership (Xu et al., 2018). In this study, it was found that transformational leaders who emphasize being committed to the belief in organizational values, always speaking optimistically about the company's future, and motivating employees for self-development may give employees the confidence to be prepared and able to face any changes that occur. The transformational leadership shown and implemented at Bank Syariah Indonesia can motivate employees to follow their directions so that they can convince employees to be ready to make changes appropriately and quickly. This result is consistent with previous research (Abbasi, 2017; Al-Tahitah et al., 2018; Asbari et al., 2021; Busari et al., 2020; Henricks et al., 2020; Katsaros et al., 2020; Novitasari, 2021; Susyanto, 2019; Virgianty & Budiani, 2021; Xu et al., 2018)

The next thing found in this study is that transformational leadership also positively correlates with organizational commitment. Organizations and leaders who may provide confidence in employees' work status can make employees highly committed to the organization. (Waqas et al., 2018). In addition, a transformational leader delivers values to create a greater personal commitment to work (Batoool et al., 2013; Shamir et al., 1998). A transformational leader who can generate a comfortable and safe workplace atmosphere proves the leadership and company care for the welfare of employees. The leader also wants to help employees who are experiencing problems in their work. In addition, supported by the company's commitment to providing confidence in the employment status of each employee, it can create a greater level of individual commitment to work than the previous one, thereby eliminating employees' thoughts of looking for a new job. The study's results agree with previous studies (Danish et al., 2014; Dlamini et al., 2017; Sanjaya & Anindita, 2020; Waqas et al., 2018). These findings prove that leaders with a transformational style applied at Bank Syariah Indonesia can convince employees to be committed to the company by always showing consistency to organizational values.

Previous research found that transformational leadership influences work performance. A leader with transformational leadership can stimulate increased work performance by showing trust and high loyalty and making employees willing to be involved in all parts of the organization (Yanthy et al., 2020). This finding is relevant to the following studies (Asbari et al., 2021; Muchran, 2017; Rosidah, 2021; Suprpti et al., 2020; Yanthy et al., 2020). The company's transformation process begins with restructuring, selecting new leaders, and drafting new regulations and work systems. However, in this research, it was not proven because the leader has not shown consistency in the values he conveys, and the transformation process in this industry has only taken place in a fairly short time, namely one year. This makes employees reluctant to improve their work performance because no leader figure can convince them to work better. Thus, the study proves that the work performance of Bank Syariah Indonesia employees cannot be affected by the above changes because the role of transformational leadership in implementing the new vision and mission is believed to be inconsistent, and the merger age is relatively short. The study is in line with research (Eliyana et al., 2019; Hutagalung et al., 2020; Prabowo et al., 2018; Yanthy et al., 2020) which concluded that transformational leadership does not affect work performance. This finding provides benefits for company management to initiate change with a more structured mechanism so that every employee is expected to understand and support the change fully.

Several previous studies such as (Mathews & Khann, 2016; Gangai & Agrawal, 2015; Renyut et al., 2017) prove that job satisfaction can affect work performance because employees who get satisfied with the performance obtained and produced will tend to increase their productivity, so their work performance also increases (Ibrahim et al., 2020). However, the study shows that job satisfaction does not affect work performance. Satisfied workers ought to be able to improve their performance at work significantly. Employee responses prove that the leadership cannot decide, and the reward in the form of praise has not

been obtained by employees who have worked well. Based on the findings, this can happen because the work achievement index is no longer oriented to employee satisfaction but prioritizes work results. Even though they are by their work environment and have full opportunities to explore their abilities, they are still unsatisfied with the new tasks they get, making prioritizing work difficult. The mismatch of workloads and work targets before and after the merger made employees unhappy at work, and promotion opportunities were also viewed as less supportive of performance improvement of Bank Syariah Indonesia employees. It is reinforced by the data of 48.8% of respondents known as generation Z (20-30 years), which shows no desire to improve performance. Gen Z is believed to be braver than previous generations to make their own choices and views and able to do various work to achieve goals. However, work is not done with a sense of obligation. However, motivation arises from the meaning of work assignments, new learning, a relaxed atmosphere, flexible work arrangements, good co-workers, and good managers or leaders. They emphasize flexible coordination between work and leisure time. They are working as a tool to improve work performance and make a career that has become convenient and a hobby that is considered more important (Holopainen & Suslova, 2019). Therefore, the job satisfaction of Bank Syariah Indonesia employees has not been able to affect work performance. The study proved that job satisfaction could not predict employee work performance, so adding a mediating variable in the next research model was necessary. This finding is in line with the results of research conducted by (Judge & Piccolo, 2004; Puspitawat & Atmaja, 2021; Subakti, 2013), that job satisfaction has not been able to affect performance improvement.

This finding shows that readiness for change affects work performance. Referring to the respondents' answers, most respondents believed that the change was motivated by some reasons and was indeed necessary (Holt et al., 2007). In addition, the opportunity to get financial benefits and career advancement makes them optimistic that they will succeed with the changes made and compete to show their achievements at work, such as completing work on time, daring to take challenging work assignments, and taking full responsibility for their work. Several previous studies (Alqudah et al., 2022; Asbari et al., 2021; Novitasari, 2021; Novitasari et al., 2020) strengthens the findings in this study.

The study explores another thing. Namely, organizational commitment affects work performance. Someone firm in their organizational commitment will be involved in work, loyal, and willing to stay with the organization (Hendri, 2019). Research has shown that organizational commitment positively correlates with work performance (Atmojo, 2012; Hafiz, 2017; Dost & Tariq, 2012). In contrast to these studies, this study shows that organizational commitment does not affect work performance. Organizational commitment is a desire to contribute, trust, and willingness to put the organization first. High organizational commitment shows a happy attitude at work (Bagis et al., 2019). The findings in this study show that employees do not feel that problems in the organization are their problems. It is not difficult for them if they want to resign

from the company, so they are reluctant to show the quality of their work to the maximum, it is not difficult for them if they want to resign from the company. There are interesting things in this study where most of the employees of Bank Syariah Indonesia, 74.8%, have worked for 4-10 years. This finding proves that the employees of Bank Syariah Indonesia have a high commitment and totality of work. However, these findings cannot prove that their tenure can guarantee organizational commitment. This finding is reinforced by research (Holopainen & Suslova, 2019), where Generation Z is currently the most optimistic generation to switch jobs. Bank Syariah Indonesia employees work as much as possible to achieve the company's goals. However, this finding proves that their desire to remain part of the office of Bank Syariah Indonesia is not strong. Highly committed employees can support optimal performance. This finding is in line with previous findings (Amin, 2022; Indarti et al., 2017; Dost & Tariq, 2012; Renyut et al., 2017).

CONCLUSION

This study shows two things: first, from the seven hypotheses proposed, it is known that transformational leadership influences job satisfaction, readiness for change, and organizational commitment. At the same time, the variables of transformational leadership, job satisfaction, and organizational commitment do not positively influence work performance. Second, this study proves that readiness for change can be an intervening mediator in researching the Islamic banking industry that conducts mergers in Indonesia.

Transformational leadership, job satisfaction, and organizational commitment do not affect work performance, proving that the role of transformational leaders and job satisfaction indicators and the level of organizational commitment of Bank Syariah Indonesia employees do not affect their work performance. For employees to be content, leaders must always be consistent in their commitment to them, sacrifice, be loyal, carry out work obligations, be wise, and feel comfortable at work. Employees are always required to obey organizational rules as normative can commit to realizing sustainable organizational goals, and every employee is expected to help the organization maintain success. In addition, employees are always required to develop their competencies. It is hoped that each employee will enjoy every job they are given to improve their performance at work. Employee job satisfaction can be created by strengthening organizational commitment consistently and continuously to all employees.

The study has several managerial implications that are important to do in order to improve employee performance at Bank Syariah Indonesia, such as considering transformational leadership proven to have a major role in improving work performance, they should get used to always being committed to instilling values of belief in the sustainability of the organization to all employees, introducing new knowledge that is different from the previous experience or skills, ensuring that changes are needed to improve company performance without the need to eliminate the human resources (employment) policies that have been implemented previously.

Leaders or Managerial Teams should re-analyze the weight of the assignment by the workload and work targets needed by the organization while prioritizing employee job satisfaction. In addition, always strive to provide full motivation and support to employees by ensuring that they can handle the existing changes and continue to encourage employees to optimize their abilities for the success of the change, as well as develop the right strategy so that employees are sure that they will be successful even in the transitional period of change they are facing. Another significant fact that must be shared is that the Manager or Managerial Team should improve the ability to find new knowledge and continue to provide adequate space to encourage employee self-development, such as giving praise, implementing a reward system and promotions for employees; hence they are motivated to provide best for the organization.

FURTHER STUDY

The limitations in this study are, first, limited by work performance in organizations that merge within one year, which is a process that requires time to adapt to various changes, so short-term research (cross-sectional) can be inaccurate. Long-term research (longitudinal) is recommended. Second, the research was conducted during the Covid-19 pandemic situation, which coincided with the age of the merger, so it is necessary to study the interrelationships of the variables in this study in a non-pandemic situation. Third, it is necessary to add a mediating variable to strengthen the relationship between job satisfaction and organizational commitment to work performance.

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