The Effect of Transformational Leadership on Organizational Citizenship Behavior Mediated by Job Satisfaction and Organizational Commitment (Study at Islamic Bank in Malang Raya)

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Abstract: Organizational Citizenship Behavior (OCB) has an effect on organization effectiveness. This behavior has important consequences in workplace. OCB can contribute to organizational effectiveness through improved performance, enabling the organization to adapt to changes in environment, and strengthen coordination in working group. Because the effect on organizational effectiveness, it is important to investigate variables that can improve Employee OCB in organization. This study aims to investigate the effect of transformational leadership on OCB, to determine the effect of job satisfaction on organizational commitment, to identify the role of job satisfaction and organizational commitment to mediate the effect of transformational leadership on OCB. The population was all employees at Bank Shariah, consists of Bank Mandiri Shariah, BTN Shariah, BNI shariah, and BRI Shariah with total 436 employees. Samples are 140 full time employees selected by proportional random sampling technique. Data is collected directly from respondents by questionnaires and analyzed by PLS. The results showed that transformational leadership has no significant effect on OCB, job satisfaction affect on organizational commitment, job satisfaction mediates the effect of transformational leadership on OCB and organizational commitment mediates the effect of transformational leadership on OCB.

Keywords: Transformational leadership, job satisfaction, organizational commitment, OCB.

INTRODUCTION

The Issuance momentum of Law No. 21 year 2008 encouraged the establishment of Islamic Banks. The banking industry was able to show high growth acceleration at average of 40.2% per year in last five years
(2007-2011). It was above the average growth of national banking system at 16.7% per year. Therefore, Islamic banking industry is called as “the fastest growing industry” (Alamsyah, 2012). Islamic banking has developed quite rapidly, but it has not been able to increase turnover nationally. Secretary General of Islamic Economic Society (IES) Shakir Kula (2014) stated that Islamic finance industry had not yet mastered the banking system of Muslim-majority in Indonesia. The current composition of new Islamic banking reached 5% when compared with conventional of 95%, although the Muslim population in Indonesia is 87%. It is an irony faced by Islamic banking in Indonesia. Furthermore, he said that small market share of Islamic banking due to lack of public knowledge related to shariah system.

Among rapid development of Islamic banking industry, we need to realize the challenges to be resolved in order to improve the quality of Islamic banking growth and maintain continuous acceleration. The challenge is continuity socialization and education programs to community. This activity aims to arouse the community interest to take advantage of Islamic banking products and services. During this socialization and educational activities, Islamic banking is supported by Bank Indonesia through the “iB Campaign” program at mass media (public service announcements), shariah expo, workshops, seminars, etc. The role of Bank Indonesia in this regard will reduced consistent with transfer of authority to regulation and supervision of banking sector (including Islamic banking) to Financial Services Authority. Effectiveness of Islamic banking industry is required by increasing self-reliance in formulation of programs and funding to make “iB Campaign” program can continue in a sustainable manner (Alamsyah, 2012).

The effectiveness of Islamic banking can be achieved when the manager of Islamic banking has a good inspirational motivation in order to achieve performance. Islamic banking managers motivate and inspire subordinates by communicating clear job challenges, expressing an important goal in a simple way, as well as encouraging teamwork and optimism among coworkers (Sani, 2011). Danuwirana (2012) suggest that in order to achieve organizational effectiveness, a leader needs to motivate employees to perform their responsibilities, communicating the organization’s vision, and able to manage human resources properly. Human resource management should prioritize the behavior competency of employees. Behavior competency is the of HR ability to act effectively, morale, flexibility and curiosity as well as a high loyalty to organization. HR Competency role is to make a positive contribution in accordance with the role in organization, quickly capturing the changes and able to build relationships with others; as well as the Core Competency in its views and beliefs in accordance with vision, mission, meaning and values and corporate culture.

In addition to above factors, effectiveness of Islamic banking can be achieved when organization members showed OCB behavior. This behavior has an effect on organization effectiveness, so this behavior has important consequences in workplace (Hans et al., 2015). OCB can contribute to organizational effectiveness by adapting to environment change, and strengthen the coordination in working groups to affect organizational performance (Podsakoff et al., 2000). Because the effect on organizational effectiveness, it is important to investigate variables to improve OCB in organizations (Podsakoff et al., 2009).

Leadership behaviors have a consistent effect on OCB because the essence of transformational leadership is the ability to engage employees to achieve higher performance and exceed expectations (Organ, 2006). Recent evidence reveals that transformational leadership is closely related to OCB (Suliman and
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Han, 2013). Boerner et al. (2007) states that OCB affect on transformational leadership. Oguz (2010); Cohen et al. (2012) found a positive relationship between transformational leadership and OCB. These findings studies differ with Logomarsino and Cardona (2003), who found that leadership has no effect on OCB. Likewise, Cho and Dansereau (2010); Lin and Hsiao (2014); Herman and Warren (2014) found that transformational leadership has no effect on OCB.

Recent research reveals that job satisfaction affect on OCB. Begum (2006); Zeinabadi (2010) stated that high job satisfaction will affect on the Employee OCB. Salehi and Gholtash (2011) and Talat et al. (2014) stated that there was a positive relationship between job satisfaction and OCB. Fernando et al. (2007); Ibraheem et al. (2011) suggested that transformational leadership is positively correlated with job satisfaction. Geijel and Peter (2003), states that transformational leadership behaviors significantly affect on job satisfaction.

Commitment is a topic much debated and controversial in research and discussion of job satisfaction. Managers believe that a satisfied worker has a high commitment. But many studies have not found clear relationship between satisfaction and commitment. Some workers are satisfied with their jobs but they have low commitment. Adversely, workers are not satisfied with their jobs but the committed. Naderi (2012); Ogunleye et al. (2013); Sani and Soetjipto (2016) found a positive correlation between job satisfaction and commitment of Bank employees. While Srivastana (2013) obtained results that satisfaction does not affect the commitment.

The effect of transformational leadership on OCB was mediated by organizational commitment (Bushra et al., 2011, Nurharani et al., 2013, Cohen et al., 2012). Tyssen et al. (2014) showed that transformational leadership affect on commitment, while Muhammad (2014); Saher (2012); Benjamin (2012) and Thomas and Feldman (2011) in his study found evidence that commitment affect on OCB.

Based on above description, this study aims are: (1) testing and analyzing the effect of transformational leadership on OCB, (2) testing and analyzing the effects of job satisfaction on organizational commitment, (3) testing the job satisfaction as mediation effect of transformational leadership on OCB, (4) Testing organizational commitment effect as mediation of transformational leadership on OCB.

LITERATURE REVIEW AND HYPOTHESIS

Transformational Leadership

Tichy and Devanna (1990) believe that a transformational leader engages in a process; this results in a sequence of phases that include recognizing the need for change, creating a new vision, and institutionalizing the change. Transformational leadership is based on assumptions such as: people are trustworthy and purposeful, and everyone has a unique contribution to make (Bass et al., 2003).

The followers of transformational leaders feel their trust, admiration, loyalty and respect for leader and they feel motivated to do more than initially expected by them. The leaders transform and motivate followers by: (1) making them more aware to the importance of job results, (2) encouraging them to concern to organizations (Yukl, 1998). A leader can transform their subordinates in four ways, called four I (Bass, 1996), namely: Idealized Influence; Inspiration Motivation; Intellectual Stimulation; Individualized Consideration.
Job satisfaction

Crossman and Bassem (2003) define job satisfaction as positive emotions from comfortable feeling of every employee when carrying out the work. According to Saks (2002), job satisfaction is employee attitudes about the job and this can be judged as a whole or individual satisfaction.

Luthans (2011) explains job satisfaction as the result of employee perceptions on how a good job gives someone everything as something important through his work. Job satisfaction can be defined as satisfied or not satisfied feeling with work that has been done. Some indicators of employee satisfaction are: the job itself; payment system; promotion; supervisor attitude and the attitude of coworkers.

Organizational commitment

Organization commitment is the willingness to exert extra effort for organization benefit and a strong desire to maintain membership with organization (Mowday et al., In Zeinabadi and Salehi (2011). Organizational commitment is associated with total engagement of a person to organization, both cognitive and affective. Cognitive engagement includes a person's perception to organization, receiving value, goals and objectives of organization; affective involvement is the desire and willingness to do what is best for organization, including stay in an organization.

According Luthans (2011), organizational commitment is an attitude about employee loyalty to organization and an ongoing process where the participants or members of organization show their attention to organization and also the well-being and success of organization. Meyer and Allen (1991) suggest that organizational commitment is multidimensional. There are three-dimensional to support commitments development, namely: affective commitment; continuance commitment; normative commitment.

Organizational Citizenship Behavior (OCB)

OCB is conceptualized as contextual performance. It is defined as behavior manifested in form of psychological support to social environment that supports the tasks performance. This behavior serves to support the task performance that benefits the organization (Organ, 1997). This behavior is expressed in form of willingness to knowingly and voluntarily to work and contribute to organization (Organ et al., 2006).

OCB involves some behaviors as helping others, becoming a volunteer for extra duty, obey the rules and procedures in workplace. This behavior illustrates “the added value of employees” and is one form of pro-social behavior, positive social behavior, constructive and meaningful help. OCB is considered as an appropriate workplace behavior with a personal assessment that exceeds the requirements of one's work. OCB in context of organization theory come for their system of cooperation and people willingness to contribute and work into a system of cooperation and an absolute requirement in organization (Podsakoff et al., 2000). Organ (1988) defines five main categories of OCB, namely: altruism; conscientiousness; sportsmanship; courtesy; civic virtue.

Model and Research Hypotheses

The research model is based on theoretical review and above previous research. It can be shown in figure 1 below.
Based on the research model, the research hypothesis can be proposed below.

H1. Transformational Leadership would be related to OCB.

H2. An employee with high level of job satisfaction will exhibit higher levels of organizational commitment.

H3. Job satisfaction mediates the effect of Transformational Leadership on OCB.

H4. Organizational commitment mediates the effect of Transformational Leadership on OCB.

**RESEARCH METHOD**

This research uses explanatory approach. The population is all employees of state-owned Islamic banking in Malang, consisting of Bank Shariah Mandiri, BRI Shariah, BTN Shariah and BNI Shariah, with total 436 employees. The samples were 140 full time employees for elements of leadership at Islamic Bank in Malang.

Data were collected by questionnaires with five point Likert scale, ranging from 1 means strongly disagree to 5 means strongly agree. Descriptive statistics analysis determines the frequency distribution of respondents and describes in depth the studied variables. The data is analyzed with PLS.

**RESEARCH RESULT**

The age of majority respondents in this study are 30-40 years (90 people or 64.3%), over 40 years (15 people or 10.7%) and the remaining <30 years (35 people or 25.0%). The majority respondents in this study are male (90 people or 64.3%), while the remaining are women (50 people or 35.7%). The majority respondents in this study have bachelor. The majority respondents in this study had been working for 5-10 years (64 people or 45.7%). The majority respondents in this study has work life less than 5 years (61 people or 43.6%), and others are 10 years (15 respondents or 10.7%). The linearity test result is shown in table 1 below.

Table 1 shows that all the variables have a linear relationship, with a significance level below 5%. Thus it can be further analyzed.
PLS Analysis Results

**Discriminant Validity Testing Results**

Discriminant validity is tested by average square root (AVE) to test whether a research instrument is valid to reflect latent variables.

<table>
<thead>
<tr>
<th>Variables</th>
<th>AVE</th>
<th>( \sqrt{AVE} )</th>
<th>CM</th>
<th>JS</th>
<th>OCB</th>
<th>TL</th>
</tr>
</thead>
<tbody>
<tr>
<td>CM</td>
<td>0.6581</td>
<td>0.8110</td>
<td>1.0000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JS</td>
<td>0.3805</td>
<td>0.6169</td>
<td>0.4807</td>
<td>1.0000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCB</td>
<td>0.4870</td>
<td>0.6978</td>
<td>0.5531</td>
<td>0.5572</td>
<td>1.0000</td>
<td></td>
</tr>
<tr>
<td>TL</td>
<td>0.5043</td>
<td>0.7101</td>
<td>0.4626</td>
<td>0.3192</td>
<td>0.4087</td>
<td>1.0000</td>
</tr>
</tbody>
</table>

Description: CM = Organizational Commitment; JS = Job Satisfaction; OCB = Organizational Citizenship Behavior; TL = Transformational Leadership.

Table 2 show that \( \sqrt{AVE} \) value of all variables is greater than the correlation between the latent variables to other latent variables. It means all instruments are valid.

**Composite Reliability Testing Results**

The composite reliability testing result is shown in table 3 below:

<table>
<thead>
<tr>
<th>Variables</th>
<th>Composite Reliability</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational commitment</td>
<td>0.8501</td>
<td>Reliable</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>0.7534</td>
<td>Reliable</td>
</tr>
<tr>
<td>Organizational Citizenship Behavior</td>
<td>0.8247</td>
<td>Reliable</td>
</tr>
<tr>
<td>Transformational leadership</td>
<td>0.8016</td>
<td>Reliable</td>
</tr>
</tbody>
</table>
Table 3 shows the composite reliability values of all variables are above 0.70. It means the analysis can be done by checking the goodness of fit models with inner model evaluation.

Structural Model Testing (Inner Model)

Goodness of fit testing for inner structural model can be done with predictive relevance (Q²) to measure how well the observed values generated by the model. The R² of endogenous variable in this study are as follows: 1) Y1 has R² of 0.1019; 2) Y2 has R² of 0.3374; and 3) Y3 has R² of 0.7686.

Predictive-relevance value is obtained by formulation below:

\[ Q^2 = 1 - (1 - R_1^2) (1 - R_2^2) ... (1 - R_p^2) \]

Substituting the values, we get:

\[ Q^2 = 1 - (1 - 0.3374)(1 - 0.1019)(1 - 0.7686) \]

\[ Q^2 = 0.8623 \]

Hypothesis Testing Results (Inner Model)

Hypotheses Testing and Path Coefficient of Direct Effect

Results of hypothesis testing for direct effect can be seen in figure 2 below.

The tabulation of hypothesis testing result can be seen at table 4 below.

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variables</th>
<th>Path coefficient</th>
<th>t-statistic</th>
<th>p-value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transformational leadership</td>
<td>Job satisfaction</td>
<td>0.319</td>
<td>3.578</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Transformational leadership</td>
<td>Organizational commitment</td>
<td>0.344</td>
<td>4.644</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Transformational leadership</td>
<td>OCB</td>
<td>0.101</td>
<td>1.441</td>
<td>0.145</td>
<td>Insignificant</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>Organizational commitment</td>
<td>0.371</td>
<td>5.516</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Job satisfaction</td>
<td>OCB</td>
<td>0.756</td>
<td>18.816</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>Organizational commitment</td>
<td>OCB</td>
<td>0.143</td>
<td>2.667</td>
<td>0.013</td>
<td>Significant</td>
</tr>
</tbody>
</table>
Hypotheses Testing and Path Coefficients for Mediation Effect

Mediation hypothesis testing is needed to detect the position of intervening variables in model. The testing can be done by Sobel Test using calculator software for significance of mediation version 4.0. Table 5 below presents the analysis results with Sobel Test.

<table>
<thead>
<tr>
<th>Path</th>
<th>$A$</th>
<th>$B$</th>
<th>$SE_A$</th>
<th>$SE_B$</th>
<th>$t$-value</th>
<th>$sig$</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>TL-JS-OCB</td>
<td>0.319</td>
<td>0.756</td>
<td>0.086</td>
<td>0.041</td>
<td>3.636</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>TL-CM-OCB</td>
<td>0.344</td>
<td>0.143</td>
<td>0.0695</td>
<td>0.0578</td>
<td>2.213</td>
<td>0.026</td>
<td>Significant</td>
</tr>
</tbody>
</table>

Table 5 shows the Sobel Test values is $3.636 > 1.96$ and significance value of $0.000 < 0.05$. It can be concluded that job satisfaction mediates the effect of transformational leadership on OCB. The Sobel Test for path coefficient effect of transformational leadership on OCB mediated by organizational commitment has $t$ value of $2.213 > 1.96; 0.026$ and $p$ value of $< 0.05$. It means that organizational commitment mediates the effect of transformational leadership on OCB.

Examination of mediation path has aim to detect the position of variables in model. This method is used to determine the nature of relationship between variables. Testing results of mediation variables the effect of job satisfaction and organizational commitment in this study can be seen in Table 6 below.

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Mediation effect</th>
<th>Path coefficient</th>
<th>Mediation type</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>$H_2$</td>
<td>TL-JS OCBOCB</td>
<td>0.319 (S)</td>
<td>0.756 (S)</td>
<td>0.101 (NS)</td>
</tr>
<tr>
<td>$H_3$</td>
<td>TL-CM OCB</td>
<td>0.344 (S)</td>
<td>0.143 (S)</td>
<td>0.101 (NS)</td>
</tr>
</tbody>
</table>

The hypothesis testing results can be explained below:

1. The first hypothesis is rejected. Thus it can be interpreted that transformational leadership does not affect on OCB.
2. The second hypothesis is accepted, job satisfaction affect on organizational commitment.
3. The third hypothesis is accepted, job satisfaction mediates the effect of transformational leadership on OCB.
4. The fourth hypothesis is accepted, organizational commitment mediates the effect of transformational leadership on OCB.

DISCUSSION

Effect of Transformational Leadership on OCB

Table 4 shows path coefficients the $t$ statistic value of $1.441 < 1.96$; with a probability $p$-value of $0.145 > 0.05$. Because $p$-value $> 5\%$. It means transformational leadership directly does not affect on OCB. The
research results are not consistent with research findings of Suliman and Hanan (2013); Boerner et al. (2007), which states that transformational leadership affect on OCB. But this study results support the findings of Logomarsino and Cardona (2003); Cho and Dansereau (2010); Lin and Hsiao (2014); Herman and Warren (2014) who found that transformational leadership has no direct effect on OCB. This study finding is consistent with opinion of Luthans (2011) that transformational leadership does not have a direct effect on OCB. The study results of OCB Islamic banking is not constituted by attitude of leader. OCB arise because of individual factors, not because affected by other factors.

This research finding is not consistent with research findings of Oguz (2010); Cohen et al. (2012) that there is a positive relationship between transformational leadership with OCB. Leadership behaviors will significantly affect on OCB if the subordinates had faith in her abilities in completing the work. Perception of subordinates regarding self-efficacy and potential for its development was supported by leader. Therefore this study results can explains that subordinates ability to finish the job is not because of the effect of leader behavior alone.

Transformational leadership directly does not affect on OCB. It is caused by banking business environment, every employee carry out its duties have been guided by a standard manual work to complete their tasks individually. Therefore, the leadership has lower role as referrals. Subordinate relationship with leadership in most banking institutions tends to become a co-workers relation, and subordinates often sharing when addressing the issue of work

Effect of Job Satisfaction on Organizational Commitment

The analysis showed that job satisfaction has direct effect on organizational commitment, at inner models value of 0.371 values and value of 0.000. Statistical t count result is 5.516, t > 1.96 and probability value of 0.000 <0.05. It means empirical evidence accept the hypothesis the direct effect of job satisfaction on organizational commitment. This results support previous research of Ogunleye et al. (2013); Sani and Soetjipto (2016); Naderi (2012) who found a positive correlation between job satisfaction and organizational commitment. This means that when job satisfaction increases, then at same time will increase organizational commitment.

Adversely, this research finding is not consistent with Srivastana (2013) that satisfaction will increase organizational commitment when moderated by trust. This finding was supported by Hughes et al. (2012) that job satisfaction is related to a person’s attitude about work. Satisfied workers are more likely to work continuously for organization. Satisfied workers also likely to engage organizational behavior that goes beyond their job descriptions and roles, as well as helping to reduce the workload and stress levels of other members in organization.

This study finding is consistent with opinion of Luthans (2011) that commitment is an employee attitude to loyalty and continuous process of an organizational members to express their concern to organization’s success and goodness. The loyalty attitude is indicated by three things: (1) a strong desire to become member of organization; (2) willingness to exert efforts for organization; (3) a strong belief and acceptance to values and goals of organization. Organizational commitment will make the workers give their best to organization. Workers who have a strong commitment will more orient to work. They would tend happy to help and work together.
Job satisfaction mediates the effect of Transformational Leadership on OCB

Testing the effect of variable transformational leadership on OCB in initial model involves mediation variables of job satisfaction. It can be seen that transformational leadership does not directly affect on OCB and job satisfaction directly has significant effect on OCB. Transformational leadership directly has significant effect on job satisfaction. Analysis results with Sobel test have t value of 3.636 > 1.96; and significance of 0.000 < 0.05; so the job satisfaction is expressed as a mediation variable. In this mediation model, job satisfaction completely mediates the effect of transformational leadership on OCB (complete mediation). This meant that better the transformational leadership will enhance employee job satisfaction, and higher employee job satisfaction will increase OCB.

This study results not support the previous research of Sani et al. (2016) that leadership can't improve employee job satisfaction. But the research finding consistent with Fernando et al. (2007); Ibraheem et al. (2011) that transformational leadership can improve employee job satisfaction. This is consistent with Gibson et al. (1996) that an individual may see an effective leader not by satisfaction they receive from the total experience, and in fact, acceptance of an order or request of a leader is based on followers expectations, so the good response leads to good results. This evidence consistent with Geijel and Peter (2003) that transformational leadership has an effect on satisfaction, trust in leaders and subordinates performance. Transformational leadership can transform the aspirations, identity, needs, preferences and values of followers so they can realize their fullest potential. Transformational leaders especially can build team spirit with enthusiasm and optimism (Bass et al., 2003).

This research finding is consistent with previous research of Begum (2006), Zeinabadi (2010), Talat et al. (2014), Salehi and Gholtash (2011) that job satisfaction affect on OCB. As revealed by Organ et al. (2006), higher OCB is affected by two factors, namely internal factors from employees it-self, among others are job satisfaction, commitment, and personality. The second factor is external factors, it come from outside employees, among others are leadership style and organizational culture. The research result is consistent with Podsakoff et al. (2006) that a motivated employee is easier to make a contribution above the role (OCB) than any other role. In addition, satisfied employees will speak positively about the organization, helping colleagues, and make their performance beyond the normal estimation (Robbins, 2006).

Organizational commitment mediates the effect of Transformational Leadership on OCB.

Testing the effect of transformational leadership on OCB in initial model involves mediation variables of organizational commitment. It can be seen that transformational leadership does not directly affect on OCB and organizational commitment directly has significant effect on OCB. Transformational leadership directly has significant effect on organizational commitment. Analysis with Sobel test has value t of 2.213 > 1.96; and significance 0.026 < 0.05. It means organizational commitment is expressed as a mediation variable.

Examination result to determine the mediation type of organizational commitment can be seen in Table 6. Organizational commitment can be described as perfect mediation variables (complete mediation). This meant that better the transformational leadership will enhance the organizational commitment, increasing organizational commitment of employees will increase OCB. This findings support the research results of Bushra et al. (2011); Cohen et al. (2012); Tyssen et al. (2014) that transformational leadership
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affect on commitment. Nurharani et al. (2013) also found a positive relationship between transformational leadership and organizational commitment. This condition is supported by Bass and Avolio in Robbins and Timothy (2011). Transformational leadership can increase the willingness of followers, generate commitment, and encourage the achievement of organizational objectives. This means that if the leadership behaviors are applied consistent in according with subordinate expectations to leaders, then they will increase organizational commitment. The above results are supported by Robbins (2006) that transformational leaders who inspire opt to go beyond their personal interests and capable to carry a profound and extraordinary effect on follower.

This findings also support the research of Saher (2012) that there is a positive relationship between affective commitment and altruism, affective commitment and conscientiousness, and civic virtue. The results also support the empirical study of Muhammad (2014); Benjamin (2012) and Thomas and Feldman (2011) that commitment affect on OCB. The statement above is reinforced by Trang (2012) that commitment to organization is an important behavioral dimensions that can be used to evaluate the members motivation to stay in an organization. Employees who have a high level of commitment not only join to company physically or doing something of his job, but also willing to work beyond his duties.

Research Contributions

These study findings indicate that transformational leadership indirectly affect on OCB mediated by job satisfaction and organizational commitment. This means that someone would do OCB when they feel satisfied and tied to organization. Satisfied person will speak positively about the organization. Job satisfaction and organizational commitment as variables to mediate the effects of transformational leadership on OCB are considered able to align with increasingly complex organizational dynamics. Through this process, Islamic banking is expected to boost OCB which in turn can increase the banking effectiveness.

Research limitations

There are many limitations to this study where these findings have not been able to provide a full overview. (1) (Research results at Islamic Banking (BUMN) in Malang have different characteristics from other Islamic Bank (Muamalah). Therefore, the results cannot fully generalizable. (2) This research design is still not able to completely eliminate common method bias. (3) Bias of Social desirability response because all data in this study is obtained from selfassessment (self rating). Future research should conduct similar research to study the relation of transactional leadership, LMX and OCB on employee performance.

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