

The Influence of Transformational Leadership, Personality and Work Stress on Organizational Commitment at Syariah Banking in West Nusa Tenggara Province

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Abstract

The purpose of this research is to find out the Influence of transformational leadership, personality, and stress at workplace on the organizational commitment of the employees. The research is conducted at Syariah Banking in West Nusa Tenggara. This research used is a quantitative approach to survey methods and path analysis technique. It is involved 100 respondents registered as marketing employee, research sample us a purposive random sampling. Collecting data uses questioners and data analyzes. Path analysis is a method to find out the path coefficient score. Based on the analysis and hypothesis test, the research concludes that: (1) There is a negative influence of transformational leadership on stress; (2) There is a negative influence of personality on stress; (3) There is a positive influence of transformational leadership on organizational commitment; (4) There is a positive influence of personality on organizational commitment; (5) There is a negative influence of stress on organizational commitment. Thus, in order to increase organizational commitment employee at Syariah Banking in West Nusa Tenggara (NTB), it needs to be improved transformational leadership, personality and employee management at Syariah Banking Stress.

Keywords: Organizational Commitment, Stress, Transformational Leadership, Personality, Syariah Bank Employees.

1. BACKGROUND OF STUDY

Syariah bank is a bank operating in accordance with Islamic principles. It means that within its operations, it follows the Islamic provisions, especially it concerns on the Islamic Rules.

The existence of Syariah Banks in Indonesian banking system is a commercial bank based on Islamic principles. In contrast to Law Number 7 of 1992 recognizing Syariah bank solely based on its management based on profit sharing, Law No. 10/1998 expressly recognizes the existence of a bank with Syariah Principles besides conventional banks based on interest. Based on the provisions of Article 1 paragraph (13) of Law No. 10 year 1998.

The presence of Syariah banks has a tremendous influence on the growth of the real sector. This is because the system of *mudharabah* and *musharaka*; direct investment in the real sector, return on the financial sector (profit sharing), in the principle of Islamic teachings, is determined by the real sector. The existence of Islamic banks is able to contribute increasing the growth of the real sector, the function is realized because Islamic banks using profit and loss sharing contract as its core product.

One of the most prominent differences in conventional banks is the high lending rate while in Syariah banking it uses the preferred profit-sharing principle of the community. Financing products provided by Syariah banks have different characteristics loans with conventional banks. Based on the basic principles of the product, Syariah bank actually has a core product of profit sharing financing developed in *musyarakah* and *mudharabah* financing products.

From the results of interviews to 10 consumers of Syariah Banks shifting from conventional banks, 7 of them said that Syariah Bank provides better comfort than conventional banks. Consumers feel that the company provides sincere, friendly service, and feels like being treated as a family, so they move to Syariah Bank. While 5 out of 10 consumers are choosing to use Syariah Banking services due to the ethical problem; they are very comfortable with the service of the employees. However, the banking industry is experiencing a slowdown in performance, some Syariah Banks such the explanation placed in West Nusa Tenggara (NTB).

Related to above issues, so the company policy in the field of personnel very determines the survival of the company or organization, because of the personnel policy concerns in all areas of the company's operations. Thus, they have passion and willingness to complete its work through a commitment.

Current business competition, commitment to the organization is urgently needed. Organizational commitment is a sense of belonging to a company reflected in, how an employee engages and participates in jobs in the company including in making decisions.

In addition, leadership is also an important thing in a job because it can affect a person or group in an effort achieving certain goals. It means that leaders direct and guides their subordinates and able to influence and move them on the achievement of goals. Thus, different aspirations can support each other in shaping organizational



decisions and foster organizational commitment.

Leadership is the aspirational strength that can influence members to change attitudes, so they can compromise with the leader's wishes. In this case, leadership emerges and evolves as a result of automatic interaction between leaders and individuals who are led. In addition, employees as subordinates are human resources that are not less important in achieving company goals because employees are moving forward and backward a company.

However, there is a problem experienced by employees of Banking Syariah, namely stress. This is because the number of customers who are too much to get special service every day to obtain agreement, customer location is relatively far away, and the target set by the company. If each employee is able to achieve the targets set by the company, the chances of their work stress are low, but for employees who are not able to reach the target, they will experience work stress.

As matter of fact, the working area of Islamic banking in NTB placed in two islands; Lombok and Sumbawa with their respective working areas. Lombok Island starts from the nearest Mataram area to the most distant area of East Lombok. It will certainly cause stress for employees.

This study examines 10 Syariah banks in NTB, including PT. Bank NTB Syariah, PT. Bank Danamon Syariah, PT. Bank CIMB Niaga Syariah, PT. Bank Syariah Mandiri, PT. Bank CIMB Niaga Syariah, PT. Bank Negara Indonesia Syariah, PT. Bank Tabungan Pensiunan Nasional Syariah, PT. Bank Muamalat Indonesia, PT. Bank Rakyat Indonesia (Persero) Syariah, PT. Bank Mega Syariah.

Based on the above background, it is necessary to examine the factors affecting the organizational commitment in NTB Syariah Banking. The factors influence the organizational commitment that will be examined as well as the title of research are: Influence of Transformational Leadership, Personalities and Working Stress on Organizational Commitment with research object of Syariah Banking employees in West Nusa Tenggara (NTB).

2. THEORETICAL FRAMEWORK

2.1 Conceptual Description

2.1.1. Organizational Commitment

Employees who have worked in a company automatically become part of the company. By being part of the company, employees are educated to commit to the company's goals. There are many reasons why an organization should strive to increase organizational commitment to employees. For example, many researchers find that the higher the employee is committed to the company, the employee will do better in completing the tasks.

Stephen P. Robbins, (2008) put forward the notion of Organizational Commitment as follows:

"Organizational commitment is the degree to which an employee identifies with a particular organization and its goals and wishes to maintain membership in the organization. The statement is intended that organizational commitment is the extent to which an employee places itself within the organization for the purpose of the organization, in the hope of maintaining membership within the organization".

According to Schermerhorn Jr. John R (2010) states about Organizational Commitment:

"Organizational commitment is the loyalty of an individual to the organization. Individuals with a high organizational commitment identify strongly with the organization and take pride in considering themselves a member".

The conclusions from Schermerhorns' are organizational commitment includes 1). Employee's tendency to be loyal, 2). High commitment to the organization, 3). Proud being a member of the organization. From the above definition, it can be briefly synthesized that organizational commitment is a strong desire of a person obeying and executing all agreed things by showing concerning, involvement based on Affective commitment, Continuous commitment, and Normative commitment.

2.1.2. Transformational Leadership

Leadership by Davis and Newstrom (1996) is the activity of influencing people to achieve group goals. While according to Robbins and Judge (2009), leadership style is a strategy or ability influencing a group on the achievement of goals.

According to Bass and Avolio, (1995) states transformational leadership is as the influence of leaders against subordinates. Subordinates feel trust, pride, loyalty and respect for superiors, and they are motivated to go beyond what is expected. Transformational leadership must be able to clearly define the vision for the organization so that its followers will accept the leader's credibility. In simple language, transformational leadership can be defined and understood as a leadership capable of bringing about change within each individual involved or for the whole organization to achieve higher performance.

By the statement above, it can be synthesized that transformational leadership is the ability of leaders to influence their subordinates with several indicators including inspirational motivation, intellectual stimulation,



individual consideration, and the influence of idealism.

2.1.3. Work Stress

Stress is one of the problems that every person in everyday life or work environment can face. Stress can be interpreted as uncomfortable pressure, tension or disturbance, where there is an unbalance between job demands and the individual's ability to cope with the demands.

Jason A. Colquitt et al (2007) in his book states that: Stress is defined as the psychological response to the person and the tax or exceed the person's capacity or resources. Jason Colquitt states that stress is defined as a psychological response to risky demands on jobs that exceed the capacity of the employee.

Understanding Work Stress According to James L. Gibson et al (2012) says that *Stress is an adaptive* response, mediated by individual differences, that is a consequence of any action, situation, or event that places special demands on a person.

By the definition above, it can be synthesized that stress is a feeling of distress experienced by employees in relation to their work while interacting with others in a workplace environment or adaptive response, mediated by individual differences, which are the consequences of any action, or events with indicators including personal behavior, social support, role conflict, bad environment, workload, and home situation.

2.1.4. Personality

The most important human resources in the organization are the people providing their energy, talents, creativity and efforts to the organization, so an organization can remain consistent. Personality is a characteristic belonging to a person inherent in the individual includes attributes based on good personality, cooperative, and trustworthy personality, and extraversion (sociable, gregarious, firm, open-minded experience (interest and interest in new things).

Gibson (2012) says that personality is about ability, proficiency, demographic backgrounds such as race, age, gender also determine personality. From Gibson's definition, it can be drawn the conclusion that personality is behavior, abilities, skills, background and demographics (gender and race).

Meanwhile, Echais (in Tuhelelu, 2010) says that characteristics mean the nature owned by each individual as a person. The characteristics include sex, marital status, age, education, the income of tenure. Echais's statement defines personality based on demographics includes gender, marital status, the age of education, and tenure revenue.

Personality can be synthesized as follows: Personality is a characteristic belonging to a person are based on conformity, cooperative, and full of trust, the nature of caution (responsible, persistent, and orderly), emotional stability (calm, confident) extraversion (sociable, gregarious, firm, open-minded, interest in new things).

2.2 Research Hypothesis

- 2.2.1. Transformational leadership has a direct negative influence on the work stress of Syariah Banking employees in NTB.
- 2.2.2. Personality has a direct negative influence on the employee stress of Syariah Banking in NTB.
- 2.2.3. Transformational leadership has a direct positive influence on organizational commitment of Syariah Banking employees in NTB.
- 2.2.4. Personality has a direct positive influence on the organizational commitment of Syariah Banking employees in NTB.
- 2.2.5. Work stress has a direct negative influence on the organizational commitment of Syariah Banking employees in NTB.

2.3 Research Method

This research uses quantitative research approach. According to Sugiyono (2013), quantitative research is a scientific and systematic research where the observations made include all things related to the object of research, phenomenon, and correlation. This research is to see and prove the influence of one or more independent variables on the dependent variable.

The sample is taken by using Purposive Random Sampling technique which the sample is determined by the researchers (Arikunto, 2013). In this research, the respondents were taken from 10 marketing division for every Syariah bank in NTB. There are 10 Syariah banks in NTB, so the total sample is 100 people.



3. FINDINGS and DISCUSSION

3.1. FINDING

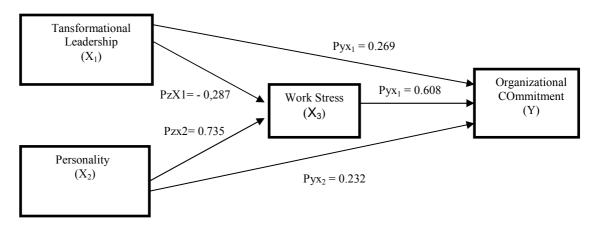


Figure 1. Model of Joint Path Analysis

Table 1
Summary of path coefficient and T-Test

path	Path coefficient	t_{count}	t_{table} 0,05
P _{v1}	0,269	3,379*	1,985
P _{y2}	0,232	2,715*	1,985
P_{v3}	-0,608	-6,951*	-1,985
P_{v4}	-0,287	-2,344*	-1,985
P _{v5}	- 0,735	-6,539*	-1,985

Hypothesis Test Result

3.1.1. Transformational Leadership (X1) Influence on Work Stress (X3)

The empirical test concern with the direct influence of transformational leadership (X_1) on work stress (X_3) is through the hypothesis such below;

Based on the calculation of path coefficient obtained py₁x₁ = -0.190 with t_{count} -0.287 $< t_{tabel}$ -1.985 because of $t_{count} < t_{tabel}$ ($\alpha = 0.05$). It means that transformational leadership (X₁) has a direct negative influence on work stress (X₃). Therefore, strong transformational leadership Could reduce the work stress.

3.1.2. Personality (X₂) Influence on Work Stress (X₃)

The empirical test concern with the direct influence of personality (X_2) on work stress (X_3) is through the hypothesis such below;

Ho :
$${}^{\beta}_{y2} \le 0$$

H_a : ${}^{\beta}_{y_2} > 0$

Based on the calculation of path coefficient obtained $py_1x_2 = 0.735$ with t_{count} -6.539> t_{table} 1.985, because of t_{count} < t_{tabel} ($\alpha = 0.05$), then Ho is rejected and H_1 is accepted. It means that Personality (X_2) has a direct negative influence on work stress (X_3). Therefore, the god personality would reduce the work stress among Syariah Banking Employee at NTB.

3.1.3. Transformational Leadership (X_1) Influence on Organizational Commitment (\hat{Y})

The empirical test concern with the direct influence of Transformational Leadership (X_1) on Organizational Commitment (\hat{Y}) is through the hypothesis such below;

Ho :βy3≤0

Ha : β y3 >0

Based on the calculation of path coefficient obtained $py_2x_1 = 0.269$ with t_{count} 3.379> t_{table} 1.985 because of t_{count} > t_{table} ($\alpha = 0.05$), then Ho is rejected and H_1 is accepted. It means that transformational leadership (X_1) has a direct positive influence on organizational commitment (\hat{Y}). Therefore, the god Transformational Leadership (X_1) would improve Organizational Commitment (\hat{Y}) among Syariah Banking Employee at NTB.

3.1.4. Personality Influence (X_2) on Organizational Commitment (\hat{Y})

The empirical test concern with the direct nfluence of Transformational Leadership (X_1) on Organizational Commitment (\hat{Y}) is through the hypothesis such below;

Ho :βy4≤0



Ha : β y4 >0

Based on the calculation of path coefficient obtained $py_2x_1 = 0.269$ with t_{count} 3.379> t_{table} 1.985 because of t_{count} > t_{table} (α = 0.05), then Ho is rejected and H_1 is accepted. It means that transformational leadership (X_1) has a direct positive influence on organizational commitment (\hat{Y}). Therefore, the god Transformational Leadership (X_1) would improve Organizational Commitment (\hat{Y}) among Syariah Banking Employees in NTB.

3.1.5. Direct Personality Influence (X_3) On Organizational Commitment (\hat{Y})

To empirical test concern with the direct influence of work stress (X3) on organizational commitment (\hat{Y}), the tested hypothesis is as follows:

Ho: βy5≤0 Ha: βy5> 0

Based on the calculation of path coefficient obtained py2y1 = -0.608 with tcount -6.951 <t_{table} 1.985 for t_{count} < t_{table} (α = 0.05), then Ho is accepted and H₁ is rejected which means that work stress (X3) directly negative influence on organizational commitment (\hat{Y}). Thus obtained the conclusions of work stress is decreasing it will increase the organizational commitment of employees in Syariah banking in NTB.

3.2. DISCUSSION OF THE RESULT

The overall findings above emphasize prior theories that organizational commitment of employees is influenced by various factors, such as transformational leadership variables, personality and work stress.

3.2.1. Negative Influence of Transformational Leadership on work Stress at Syariah Banking NTB

Hypothesis result shows that transformational leadership has a direct negative influence on work stress of Syariah banking employees in NTB. It is seen from the path coefficient obtained $^{\beta}_{y1}$ significant at the level of $\alpha = 0.05$. Thus, it has been asserted through this research that transformational leadership has a direct negative influence on employee work stress among Syariah banking employees in NTB. That is, the better implementation of transformational leadership applied by the leadership of Islamic banking in NTB will reduce the stress of employee Syariah banking employees in NTB.

It is in accordance with the research conducted by Hamdani and Handoyo (2012) which state that transformational leadership has a negative influence on employee stress of Surabaya local water company (PDAM Surya Surabaya city owned), which means that the transformational leadership conducted by the leader in PDAM Surya in the city of Surabaya is able to reduce stress work from PDAM Surya employees in Surabaya City. This can happen due to transformational leadership is a leadership style that can bring changes in each individual involved or for the whole organization to achieve higher performance. According to Bass and Avolio, states transformational leadership as the influence of leaders or superiors against subordinates. Subordinates feel trust, pride, loyalty and respect for superiors, and they are motivated to go beyond what is expected. Transformational leadership must be able to clearly define the vision for the organization so that its followers will accept the leader's credibility.

Through the better leaders transform, their subordinates will feel confortable. so that the pressure in work can be minimized. Transformational leaders are charismatic leaders and have a central and strategic role in bringing the organization to its goal. Transformational leaders must also have the ability to equate the vision of the future with their subordinates and heighten the needs of subordinates at a higher level than what they need. When the needs of the subordinates have been fulfilled such as awards for achievement, training to improve skills and subordinates feel terayomi by the leader then the stress will be lowered.

Based on the results of this study, the leadership of Syariah banking in NTB can be said to have successfully implemented a good transformational leadership style so as to reduce the stress of employment of Syariah banking employees in NTB. Employees will strive to show their best performance when leaders are able to clarify the company's vision and mission as well as the goals of the company.

However, there is a similar step between the leader and employees on their work and this will automatically reduce the stress of work from the employees of Syariah banking in NTB itself. Based on the responses of respondents in this study, transformational leadership that has been done by the leadership of Islamic banking in NTB has been good. However, there are some aspects of transformational leadership that need to be reinvigorated by the leadership of Syariah banking in NTB for transformational leadership to be maximized to be performed such as (1) Syariah banking leaders in NTB must be able to demonstrate a consistent and consistent commitment in carrying out tasks ahead (2) Syariah banking leaders in NTB must be able to demonstrate confidence and competence in accordance with their current position (3) Syariah banking leaders in NTB must be able to perform tasks based on vision, mission and organizational goals (4) Syariah in NTB must be able to implement vision, mission and achievement of standard work in a simple and easy to understand (5) Syariah banking leadership in NTB in performing its duty must be able to accept differences of opinion in order to achieve organizational goals (6) Syariah banking leaders are required to always motivate k (7) The leadership of Syariah banking in NTB in solving the problem must be able to avoid unilateral decisions, (8) The leadership of Syariah banking in NTB in solving the problem should prioritize discussion with its employees, especially first



made a decision. (9) The leadership of Syariah banking in NTB should be able to always encourage creativity and innovation of its employees. (10) The leadership of Syariah banking in NTB must be able to always give recognition to the achievement of its employees. (11) The leadership of Syariah banking in NTB should be able to always emphasize teamwork. (12) The assessment given by the leadership of Syariah banking in NTB is my passion and motivation to work better. (13) The leadership of Syariah banking in NTB must be able to always provide good examples to subordinates and (14) With the ability of Islamic banking leaders in NTB should be able to always invite subordinates to work properly.

3.2.2. Negative Influence of Personality on Work Stress at Syariah Banking NTB

Hypothesis result shows that personality has a direct negative influence on the work stress at Syariah banking employees in NTB. It can be seen from the path coefficient revealed by pzX_2 significant at $\alpha=0.05$. Thus it has been asserted through this research that personality has a direct negative influence on work stress among Syariah banking employees in NTB. That is, the better personality of an employee will be able to reduce employee stress on Syariah banking in NTB. in addition, this research discloses that employees those have good personality will be able to reduce work stress.

Due to Syariah banking employees responsible is heavy, employees with good personality will be able to manage itself amid the workload is so dense. Moreover, in this study the respondents are employees who work on the marketing department in charge of finding customers and must be able to meet the targets charged where the workload of Islamic banking employees in NTB is quite high.

this research also revealed that the marketing department is required to take a new market gap regard with Syariah banking in NTB is one type of new financial industry. Therefore, every employee is not only required to be able to run jobs that already become routine duties and responsibilities, the employee must also be able to educate the public and provide explanations about the Syariah banking itself. So, this is an additional workload given by the company or the environment that must be undertaken every day. However, from the results of this study, the employees of Islamic banking has a good personality, where despite heavy work and many employees still able to meet the targets- targets that have been charged by the company.

The finding above dealing with the statement by Mr. Yusri as the Head of NTB Financial Services Authority (OJK). He said that the market share of Syariah banking in NTB has increased to 8 percent or above the national average, indicating that Syariah banking employees have good personality although workload and work demands increase but work stress can be managed well and can reduce work stress.

Furthermore, Kirkcaldy (2010) in Wirjono (2010) stating that work stress will arise when there are demands on a person who feels challenging, suppressing, burdening the adjustment power possessed by individuals who come from the organization but when the personality is better then the stress of work can be overcome. It means that a good personality owned by someone when the company or organization does the additional job loading, then it will be able to reduce the stress of work.

3.2.3. Positive Influence of Transformational Leadership on Organizational Commitment at Syariah Banking Employees NTB

Hypothesis result shows that transformational leadership has a direct positive influence on organizational commitment of Syariah banking employees in NTB. It is seen from the path coefficient obtained $^{\beta}$ y2 significant at $\alpha = 0.05$. Thus it has been asserted through this research that transformational leadership has a direct positive influence on the organizational commitment of Syariah banking employees in NTB. That is, the better the transformational leadership of the leadership of Syariah banking in NTB will increase the organizational commitment of Islamic banking employees in NTB.

Leadership means the ability to influence, move, and direct an action on a person or a group of people, to achieve certain goals in certain situations. The result of hypothesis test proves that transformational leadership has a positive and significant influence on organizational commitment. This means that the higher the intensity of the implementation of transformational leadership by the leadership of Syariah banking in NTB, the higher the level of organizational commitment of the permanent employees of Syariah banking of NTB. Vice versa, the lower the intensity of the implementation of transformational leadership by the leadership of Syariah banking in NTB, the lower the level of organizational commitment of Syariah banking employees in NTB. These results indicate that with the behavior of leaders who are able to cultivate a sense of pride and trust of subordinates, inspire and motivate subordinates, stimulate creativity and innovation subordinates, treating each subordinate individually and always train and provide direction to subordinates, will foster a strong commitment of the employees on their organization or company.

Organizational commitment is characterized by emotional attachment and a sense of pride in the organization, has no desire to leave the organization, and has the obligation and responsibility to survive in the organization. Increasing the value of organizational commitment can be done by increasing the intensity of application of transformational leadership of Syariah banking leaders in NTB.

The results of this study are in line with research conducted by Tuna et al. (2011) conducted research on hospital industry in Turkey 113 and concluded that transformational leadership enhances employee commitment



and loyalty to the organization. Ismail et al. (2011) conducted a study of the US corporate employee in East Malaysia, demonstrating that transformational leadership is positively and significantly correlated with organizational commitment.

3.2.4. Positive Influence of Personality on Organizational Commitment of Syariah Banking Employees NTB

Hypothesis result shows that personality has a positive direct influence on the organizational commitment of Syariah banking employees in NTB. It is seen from the path coefficient obtained $^{\beta}$ y2 significant at $\alpha = 0.05$. Thus, Thus it has been asserted through this research that personality has a direct positive influence on the organizational commitment of Syariah banking employees in NTB. This means that the better personality of Syariah banking employees in NTB will increase the organizational commitment of Syariah banking employees in NTB.

Personality is a characteristic that belongs to a person inherent in an individual that includes attributes based on Maturity, caution, emotional stability, extraversion and openness of experience. While organizational commitment is an employee's desire to remain a member of the organization. This shows that when the employees of Syariah banking in NTB have a good personality that is reflected from his attitude on his work such as working diligently, discipline, not quickly complain, not quickly despair and have the same ideals to bring the organization or company on the better jointly then this will lead to organizational commitment of Syariah banking employees in NTB.

This is in line with the circumstances in the field indicating that the employees of Syariah banking in NTB understand and realize that the Syariah financial system is a new financing for the community so that the spirit of togetherness among fellow employees to jointly introduce a new financial system for society is so high. Thus, a good personality owned by Syariah banking employees in NTB will increase the organizational commitment of Syariah banking employees in NTB.

The results of this study are in line with research conducted by Dyan Fausiah (2013) in research related to Personality with Organizational Commitment. The results of the analysis show that this Personality has a positive and significant influence on Organizational Commitment.

3.2.5. Negative Influence of Stress Work on Organizational Commitment at Syariah Banking Employees NTB

Hypothesis result shows that work stress had a direct negative influence on organizational commitment at Syariah banking employees in NTB. It is seen from the path coefficient obtained $^{\beta}y2$ significant at $\alpha=0.05$. Thus it has been asserted through this research that work stress has a direct negative influence on organizational commitment at Syariah banking employees in NTB. That is, the increasing stress of employment will decrease the organizational commitment.

This study in line with research conducted by (1) Moncrief (1997) in his research said there is a significant and negative influence between Work Stress and Organizational Commitment that is very influential on the sustainability of the organization. Furthermore, (2). Khatibi, (2009) also conducted similar research related to Work Stress and Organizational Commitment, aims to examine the influence of Work Stress on Organizational Commitment in the National Olympic and Paralympic Academy. The variables used are Work stress, Affective Commitment, Sustainability Commitment, and Normative Commitment. The result shows that work stress had a significant negative influence on Affective Commitment, Work stress had the significant negative influence on Sustainability commitment and work stress has a significant negative influence on normative commitment.

Similarly, the researcher (3). Velnampy and Aravinthan, (2013) state that Work stress has a significant and negative relationship with Organizational Commitment. The influence of work stress on Organizational Commitment that has a negative relationship meaning there is a negative and significant relationship between work stress with organizational commitment. Furthermore, (4). Pool (2000) in his research proves that Work stress has a negative and significant influence on organizational commitment. Conflict or ambiguous as a stress maker has an influence on the decrease of organizational commitment which means there is a negative relationship between work stress with organizational commitment.

4. CONCLUSION

Based on the results of statistical calculations by SPSS version 16 obtained that the results of the analysis as follows:

- 1. There is a direct negative influence of transformational leadership behavior on work stress. It means that if the leadership behavior is good, then the work stress of Syariah banking employee in NTB will decrease further.
- 2. There is a direct negative influence of personality on work stress. It means that if the personality is better, then the work stress of Syariah banking employees in NTB will decrease, so that will increase organizational commitment.
- 3. There is a positive direct influence of transformational leadership behavior on organizational commitment. This means that if the behavior of transformational leadership is better, then the commitment of Syariah banking



employees in NTB will increase.

- 4. There is a direct positive influence of personality on organizational commitment. This means that if the personality is better, then the organizational commitment of Syariah banking employees in NTB will increase.
- 5. There is a direct negative influence of work stress on organizational commitment. It means that if work stress decrease, hence commitment of Syariah banking employee in NTB will increase.

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