



MEDIATING EFFECT OF TRUST IN LEADER BETWEEN TRANSFORMATIONAL LEADERSHIP AND JOB SATISFACTION

Muhammad Muzammil Ghayas

Faculty of Business Administration Department
Iqra University, Karachi

Dr. Sana Arz Bhutto

Head of the Department
Sindh Institute of Management and Technology
(SIMT) Karachi

Dr. Asim Rafiq

Dean
Sindh Institute of Management and Technology (SIMT)

Anila Devi

Lecturer at Shaheed Benazir Bhutto University
Lyari, Karachi

Abstract

This study investigates the role of trust in the leader in the relationship between the dimensions of job satisfaction and transformational leadership in the banking sector of Karachi. The study employs a quantitative methodology where data is collected at three equal intervals to escape the common method bias. At time one, 250 questionnaires were distributed to the employees working in the bank sector and had the same supervisor for the last six months to measure the leadership style, 239 questionnaires were returned. A second time after a month, questionnaires were distributed to 239 respondents who previously filled the questionnaire to measure trust in the leader, and 227 questionnaires were returned. Lastly, after one more month, the 227 questionnaires were distributed, and 215 were returned. In this study structural equation modeling technique is used by using Amos software. Results indicate that trust mediates three transformational leadership dimensions (Individualized Consideration, Inspirational Motivation, Intellectual Stimulation) and job satisfaction. Findings show that managers in the banking industry of Karachi should focus on providing individualized consideration and intellectual stimulation to increase job satisfaction as these two elements significantly impact the job satisfaction of the employees of the banking industry in Karachi.

KEYWORDS: *Trust in leaders, job satisfaction, transformational leadership, banking industry.*

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INTRODUCTION

In recent years, firms that facing the challenges of globalization and have to face diversity among the workforce, have proposed the importance of human resource competencies. It is now becoming a difficult job to organize and lead people who are physiologically and culturally different, which creates issues of satisfaction of the employees towards their jobs. Some feel that lack of trust between the followers and the leaders is the basic problem. Albion and Gagliardi (2007) argued that the management of employees and subordinates in any organization is largely dependent on the leader's ability to create a bond between the employees that are required to make people work together. Today, organizations are worried about their leadership practices (Bushra, Ahmad, & Naveed, 2011). It is because leadership is crucial as it is an essential factor in orienting the followers toward positive behavior and attitudes in an organization (Rao-Nicholson, Khan, Akhtar, & Mer-chant, 2016; Smithikrai & Suwan-nadet, 2018; Van Knippenberg, 2020; Peng & Kim, 2020; Lord, Epitropaki, Foti, & Hansbrough, 2020).

Organizations need teamwork, cooperation, and clear contact among employees and leaders to succeed in their long and short-term goals. Furthermore, an organization's primary focus is on those factors that can bring success to an organization. This is only possible when there is a good and trustworthy leader. When the followers have faith and trust in their leaders, they have fewer insecurities regarding their job. This creates the perception that there is justice in the organization which results in employee satisfaction. The more trust employees have in their leaders, the more productive they are and have better outcomes because they enjoy their work. This trust plays an essential role between employees and the leader and how satisfied employees are with their job and the working environment, thus resulting in feeling respect and trust towards their leader and motivation to do more work than expected (Yukl, 1989).

Ramos (2014) found transformational leadership to be related to job satisfaction. This proved the fact that the transactional leadership style can be counterproductive as it may inversely affect job satisfaction. Furthermore, it is realized that if one can also achieve the goals by using social relations between a leader and his followers, then it is certainly unnecessary to use force. Social exchange refers to the exchange of power and builds trust between the leader and their followers. Even if there are no tangible benefits, these social exchange benefits are most valuable for the followers. According to Gouldner (1960), social exchange theory provides trust, support, and tangible and intangible benefits. When followers realize this, they develop an obligation to deliver according to the leader's requirements. Blau (1964) revealed that "social exchange is built by exchanging trust between two individuals if one individual trust another and he gets the same response from the other." Thus, social exchange is not a contract or agreement between the two individuals like an economic exchange. It is about creating a conducive working environment.

There are many types of research on the relationship between transformational leadership and jobs satisfaction (Aydogmus et al., 2018; Bayram & Dinc, 2015; Darshan, 2011; Hanaysha et al., 2012; Insan et al., 2013; Kimura, 2012; Long et al., 2014; Omar & Hussin, 2013; Prabowo et al., 2018) in different industries of different countries. Bushra et al. (2011) studied the effect of these two variables with other variables in the banking sector of Lahore. Some researchers also studied that promoting trust affects leadership and employee satisfaction (Bass, 1990; Hogan, Curphy, & Hogan, 1994), but no one examined the trust in leaders as a mediator between job satisfaction and four variables of transformational leadership. This research pursues to explain the mediation of trust between these variables in the banking industry of Karachi.

As Pakistan's economy and the banking industry face problems due to instability and



competition, they primarily compete on human resource competency. The organizations look for the competencies which can develop a competitive advantage. As it is also found that if you lose human resources, you will lose your competitive edge. Therefore, businesses look to find a competitive advantage in human resources. For this, they are looking forward to how to utilize their human resources effectively and efficiently. So is the case of the banking sector of Karachi.

Many leadership styles are practiced and exist in the banking industry of Karachi, which have a noteworthy effect on job satisfaction. This study is focused on studying the transformational leadership style because there's one crucial factor present, i.e., trust, which plays a vital link in creating fulfillment in employees regarding their jobs, leader, and organization. Trust is the main factor that is used to build social relations. The leader invests by giving his followers attention, self-belief, and empowerment to generate job satisfaction. In return, he gets effective performance and his followers' satisfaction with the workplace (Dansereau, Alutto, & Yammarino 1984). According to a study by Cummings et al. (2010), leaders who only care about the work output and do not consider the situation their subordinates face usually fail to lead them and achieve their goals. This is because they lose the trust of subordinates and it becomes extremely difficult for the leaders to convince them to go beyond the call of their duties. Hence, there is a need to study trust in leadership. Therefore, this study seeks to test the role of trust in the leader in the relationship between transformational leadership and job satisfaction.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This study is grounded on the concept of social exchange theory which states that people commonly have two types of associations; these are the relationships based on social exchange and the relations built based on economic exchange. The links created based on an economic exchange are typically built on the give and take basis and are primarily concerned about the monetary benefits. So if we contrast these two types of relationships, we can conclude that social exchange associations are more robust than economic exchange relations. It is primarily because these relations are typically built based on interpersonal relationships. Hence, these relations play a pivotal role in employee retention. Since the research aims to test the mediation of trust in the leader in the relationship between job satisfaction and transformational leadership, this research is primarily concerned with the social exchange theory. It is because transformational leadership practices and the resulting trust in the leader are a form of social exchange relation, resulting in job satisfaction.

LEADERSHIP

Leadership is an essential element, which every organization wants in it. Without a leader, there is no direction, and without guidance, nothing can be achieved. Hence, one cannot ignore the importance of leadership. That is why this is a topic that different researchers widely study, and they give and define the importance of leadership in different styles. Jong and Hartog (2007) define leadership as persuading people to attain the preferred results by providing the right direction. The outcomes of an organization depend on the leader's ability to provide the way to achieve their goal. Lok and Crawford (2004) stated the achievement and disappointment of an organization critically depend on how the leadership performs there. Gill (2006) identified that motivating, stimulating, and encouraging the followers' leaders plays an essential role in getting key performance results. Furkan, Kara, Tascan, & Avsalli (2010) discusses the importance of



leadership by determining that there should be one person who always correctly guides them to achieve their aim and that person is the one who has leadership qualities. Similarly, we need someone at the workplace to guide us in the right direction to achieve our and the organization's goals and perform better, effectively, and efficiently for the organization (Wald, 2020).

Past studies about leadership show the different ways and approaches of leadership and emphasize other models of leadership like the "situational" & "contingency" models of leadership. According to Fiedler (1967), the best way to lead followers is context-sensitive leadership. This theory had been famous from the 1960s to the 1980s, which suggests that a leaders' diagnosis of a situation and the step he adopts in that situation is the key to effective leadership (Bryman, 1993).

However, after all these old theories, recent studies provide us with the complete and best leadership model identified as "transformational" and "transactional leadership" theories. "Transactional leaders are involved in regular emphasize on exchange connection with their employees" (Avolio & Bass, 2002; Bass & Avolio, 1993), while on the other hand, the transformational leaders are idealistic and keen, with a natural aptitude to inspire juniors (Howell & Avolio, 1993). It is also practical because it works on the social exchange theory connection between the follower and their leader.

TRANSFORMATIONAL LEADERSHIP

Transformational leaders usually have high motivational levels, strong opinions, & dedication toward the goals. Bass (1985) argued leaders have an important role in enhancing the motivation of their followers. When individuals have trust in their leaders, they are keen to perform effectively & efficiently, even more than the hopes of their leaders. Schepers et al. (2005) stated that transformational leaders are the ones who make the employees think creatively and get the solutions to problems by analyzing them and performing different techniques and finding better solutions to solve them instead of giving up. Gill et al. (2006) stated that transformational leadership help in reducing stress among employees of an organization. Bass and Avolio (1995) show that transformational leadership is divided into four factors; intellectual stimulation, charismatic role-modeling, inspirational motivation, and individualized consideration. These types of leaders also provide a supportive working environment. Long et al. (2014) research shows that transformational leaders motivate their followers and offer a reputable background.

DIMENSIONS OF TRANSFORMATIONAL LEADERSHIP

Transformational leadership is a multi-dimensional construct. Researchers (Bass & Avolio, 1990) argued it to be a four-dimensional construct. The first element of transformational leaders is Idealized influence. According to Bass and Avolio (1990), research revealed that Idealized Influence is another dimension of transformational leaders. The concept of idealized influence talks about a state where subordinates maintain respect and faith, which they show through dedication to the leader as they consider the leader their role model. Furthermore, Bass and Avolio (1990) defined Inspirational Motivation as to what degree a leader can provide the subordinates with the vision, helps the employees focus on their work, and make the employees think that their task is significant. Intellectual stimulation is the third leadership dimension which is transformational. Bass and Avolio (1990) claimed that Intellectual Stimulation is the magnitude of a leader who allows the subordinates to be inventive and creates a tolerant environment that nurtures the people to question their own and organizational value systems.



Whereas, the fourth element of leadership which is transformational is Individualized Consideration. Bass and Avolio (1990) argued about Individualized Consideration is to what degree a leader expresses his concern for the welfare of employees. It is also seen that the employees in China prefer leaders who exhibit the transformational leader traits by acting as an ideal and showing generosity (Farh & Cheng, 2000) and when the leader avoids their power to abuse and set an ideal example, and tend to work for the welfare of the employees then the employees also respond accordingly (Cheng et al., 2004; Chen et al., 2014; Su et al., 2019).

TRUST IN LEADER

Trust is the most critical component of society and essential for the upbringing of any community or organization. When there is trust, there is dedication and motivation to do work efficiently (Hawley, 2012; Boser, 2018). Similarly, in a working environment or an organization, subordinates, leaders, and colleagues want trust between them; for this, many practices are performed to create that trust factor and get the most out of their human resources. There should be a trust factor between the leader and followers because it works as a binding force (Nanus, 1989). Trust is also important, whether it is teamwork or individual performance. Konovsky and Pugh (1994) described this logic, proposing that individuals and leaders who exchange social relationships; encourage employees to work more productively. Trust in leaders also plays a bottom-line role for groups and organizations. Davis et al. (2000) studied the connection of trust in the leader and found its effects on an organization's performance in terms of sales and profits. Trust also allows employees to be loyal to their workplace and have a long relationship with their organizations. Simons and McLean Parks (2001) also studied this relationship and found that trust in leaders affects employee turnover.

JOB SATISFACTION

Job satisfaction is how the employee is happy and satisfied with his job. It is a topic that gains attention at all levels, whether in an organization or the field of research (Lu et al., 2005). Luthan's (2007) definition of job satisfaction is about an optimistic feeling that consequences from workers' positive feedback and experience. Spector (1997) added that it is an essential element of an organization. It is the feelings and attitudes that show how much people like their job. Nielsen et al. (2009) emphasize job satisfaction by stating that employee job satisfaction is the reaction and an emotional come out from experiencing the job. Nielsen et al. (2009) also added that an individual's motivation for work is one of the elements which decides whether he is satisfied or dissatisfied with his job.

Schermerhorn (1991) stated that emotions towards work depend on satisfaction with the job. The concept of satisfaction is divided into two types: general work satisfaction, which includes the employee's attitude to their position. The other is how the employee responds to different aspects of work like salary, rewards, and relationships with colleagues and leaders. According to Kerber and Cambell's (1987) perspective, employers must identify precise needs for employee performance improvement. The result of that can be fruitful for both organization and as well as employee efforts. Long et al. (2014), employees' job satisfaction is essential to sustain the productivity and efficiency of employees. To make an organization successful, you need to retain your best employees, which is only possible when satisfied with their jobs. Spector (2003) explored and got the result that the success of an organization is significantly connected with the employee's job satisfaction.



DIMENSIONS OF TRANSFORMATIONAL LEADERSHIP AND TRUST IN LEADER

Transformational leaders are different from other leaders in the sense that they try to transform the lives of their subordinates by being empathetic and remaining available to them in times of need. As a result, employees reciprocate this goodwill gesture and start believing in their leaders. In this way, they build trust in their subordinates (Podsakoff et al., 1990; Kirkpatrick & Locke, 1996). Therefore, transformational leadership is an important style of leadership. However, it should be noted that transformational leadership is a multi-dimensional construct.

In this regard, Bass and Avolio (1990) confirm Idealized Influence as the element of leadership which is transformational. The concept of idealized influence talks about a state where subordinates maintain respect and faith to show dedication towards their leader and consider them role models. Therefore, one may argue that if a leader can earn this respect from his subordinates, the employees start trusting their leader. Thus, grounded on the above argument, we suggest the hypothesis:

H1: Idealized Influence has a significant relationship with Trust in a Leader.

On the other hand, Bass and Avolio (1990) defined Inspirational Motivation in terms of the degree a leader provides the employees with the vision, helps the employees focus on their work, and make the employees think that their task is significant. Since employees want to feel empowered by having an accurate picture of the firm's overall vision, employees value such information. Furthermore, employees want their efforts to be recognized. Therefore, it is argued that if the leader makes provides the employees with information about the vision of the firm and make them feel that they are essential member of the firm and contributes significantly to achieving the overall mission and image of the firm, it will undoubtedly increase the trust they have in their leader. Therefore, based on this argument, we suggest the hypothesis:

H2: Inspirational Motivation has a significant relationship with Trust in a Leader.

Bass and Avolio (1990) argued that Intellectual Stimulation is when a leader allows their subordinates to be imaginative and creates a conducive environment that nurtures the people to question their own and organizational value systems. Since people like to do things differently and want to have authority, therefore, it is argued that if there is a leader that helps the employees to be creative and provides such an environment where people can explore new horizons, employees are likely to extend a more significant amount of trust in that leader. Hence, we propose the following hypothesis:

H3: Intellectual Stimulation has a significant relationship with Trust in a Leader.

Bass and Avolio (1990) argued about Individualized Consideration is to what degree a leader expresses concern for the welfare of employees. Arguably, when the leader expresses concern for the good fortune of subordinates, the subordinates start believing in their leader, and it creates an atmosphere of trust. Therefore, we suggest the following hypothesis:

H4: Individualized Consideration has a significant relationship with Trust in a Leader.

DIMENSIONS OF TRANSFORMATIONAL LEADERSHIP AND JOB SATISFACTION



Bass and Avolio (1990) argued that Idealized Influence is one of the elements of leadership which is transformational. The concept of idealized influence talks about a state where subordinates maintain respect and faith to show dedication to the leader and consider them as role models. Therefore, it seems evident from the definition of Idealized Influence that it may positively affect job satisfaction. Thus, grounded on the discussion, we suggest the hypothesis:

H5: Idealized Influence has a significant relationship with Job Satisfaction.

Bass and Avolio (1990) defined Inspirational Motivation as the degree to which a leader provides the subordinates with the vision, helps the employees focus on their work, and make the employees think that their task is significant. Since employees want to feel empowered by having an accurate picture of the firm's overall vision, employees value such information. Furthermore, employees want their efforts to be recognized. Therefore, it is argued that if the leader provides the employees with information about the vision of the firm and make them feel that they are an essential member of the firm, and contributes significantly to achieving the overall mission and image of the firm, it will undoubtedly increase the level of their satisfaction on their job. Subsequently, the following hypothesis is developed:

H6: Inspirational Motivation has a significant relationship with Job Satisfaction.

Bass and Avolio (1990) argued that Intellectual Stimulation is allowing the subordinates to be inventive and creates a conducive environment that nurtures the people to question their own and organizational value systems. Since people like to do things differently and want to have authority, it is argued that if a leader helps the employees be creative and provides such an environment where people can explore new horizons, then employees probably have a more significant amount of job satisfaction. Hence, we propose the following hypothesis:

H7: Intellectual Stimulation has a significant relationship with Job Satisfaction.

Bass and Avolio (1990) argued that Individualized Consideration is the degree to which a leader shows concern about the good welfare of subordinates. Arguably, when the leader shows concern for the welfare of his personnel, then it may enhance the employees' job satisfaction. Therefore, we suggest the following hypothesis:

H8: Individualized Consideration has a significant relationship with Job Satisfaction.

ROLE OF TRUST IN LEADER IN THE RELATIONSHIP BETWEEN TRANSFORMATIONAL LEADERSHIP DIMENSIONS AND JOB SATISFACTION

Abbas, Habib, and Siddique (2020) suggested that leadership is essential in determining job outcomes. It is consistent with Zaidi et al.'s (2019) views that positive job approaches such as satisfaction in the job result in positive performance in the job. Therefore, it is claimed that the precise leadership style is a must in enhancing positive work outcomes. In this regard, since it is suggested that Idealized Influence has a significant association with trust in the leader, which may result in higher job satisfaction, it is argued that trust in the leader mediates the relationship between Idealized Influence and Satisfaction on the job. Hence, we suggest the following hypothesis.

H9: Trust in a Leader mediates the relationship between Idealized Influence and Job



Satisfaction.

Inspirational Motivation may result in a higher degree of trust, thus causing higher satisfaction on the job. It is consistent with the views of Ghayas and Jabeen (2020), who suggested that leadership is essential in determining job outcomes and the arguments of Zaidi et al. (2019) specify that a positive job attitude such as satisfaction in the job is a result of positive job inputs. Therefore, it is argued trust in a leader mediates the connection between Inspirational Motivation and Job Satisfaction. Hence, based on this argument, we propose the following hypothesis.

H10: Trust in a Leader mediates the relationship between Inspirational Motivation and Job Satisfaction.

Nevertheless, Intellectual Stimulation plays an essential part in enhancing trust and satisfaction in the job among subordinates. In contrast, trust has a causal relationship with job satisfaction. Hence, trust is argued to be having a mediating part in the connection between Intellectual Stimulation and Satisfaction on Job. It is consistent with Khan et al. (2020), who suggested that leadership is essential in determining positive job outcomes. Thus, we recommend the hypothesis.

H11: Trust in a Leader mediates the relationship between Intellectual Stimulation and Job Satisfaction.

Last but not least, it is suggested that Individualized Consideration has a significant association with trust in a leader, which may lead to higher satisfaction on the job. Therefore, it is claimed that trust mediates the connection between Individualized Consideration and Satisfaction on Job. Thus, it is consistent with Khan et al. (2020), who suggested that leadership is essential in determining positive job outcomes. Hence, we recommend the following hypothesis.

H12: Trust in Leader mediates the relationship between Individualized Consideration and Job Satisfaction.

TRUST IN LEADERS AND JOB SATISFACTION

Satisfied personnel is an essential resource for any organization. Therefore, satisfaction with the job and the devotion of individuals towards their work are fundamental. Trust defines the dedication level of the followers. It satisfies personnel with their jobs if a leader trusts his followers, provides them a cushion for doing things differently, and appreciates them. It adds to an increase in the satisfaction of his followers. Researchers also find that trust is an essential element, which stops followers from switching jobs (Bradach & Eccles, 1989).

Further, Barber (1983) and Ouchi (1981) find that trust decreases the unfair attitude of leaders and followers. They both are thinking about team performance and not individual performance, which relaxes the follower about the uncertainty of the environment. Thus helping in effectively performing their jobs. Trust is the prime factor that allows a leader to give decision authority to their followers; Driscoll (1978) study revealed about having trust adds job satisfaction in followers because they are allowed to take decisions.

H13: Trust in a leader has a significant relationship with job satisfaction

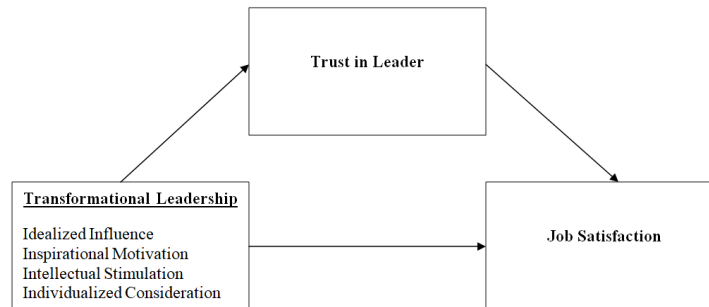


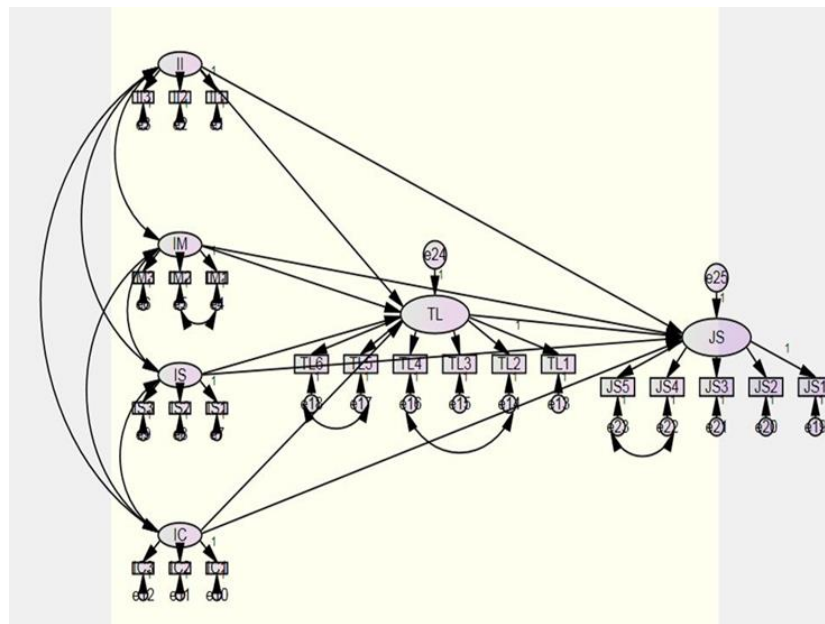
Figure 1: Conceptual Model

METHODOLOGY

SAMPLE AND DATA COLLECTION

Generally, in complex model researcher faced the issue of common method bias. It is because it puts a big question mark on the reliability of the results (Kock, 2015). Therefore, researchers should not leave any stone unturned to avoid common method biases. Hence, in this research, we collected the data from three different periods to overcome the common method bias. We keep the difference of one month between each point in time. Hence, used three separate scales to collect the data for this study. The first instruments consisted of twelve items, these items were adapted from form 6's of MLQ. The instrument was developed by Bass & Avolio (1992). At time one, we collected data from 250 employees of the banking sector who worked with the same organization and the same supervisor for at least six months. It is done because it takes time to understand the supervisor's leadership style, which affects the leader's trust and translates into job satisfaction. Out of these 250 instruments, 239 were returned. On the other hand, the second instrument consisted of six items, and these items were adapted from Podsakoff et al. (1990) for measuring the trust in leaders used instrument at time two. The questionnaire was shared with those 239 respondents who were previously part of this research. From these 239 instruments, 227 were returned. Last but not least, the third instrument consisted of 5 items for measuring job satisfaction. These items were adapted from Bagozzi (1980). Numerous researchers have previously used the instrument. Brown and Peterson (1994) used this instrument at time three for measuring job satisfaction. The instrument was distributed to those 227 respondents who had previously filled the first two instruments. This time, we get a response of 215 instruments. Hence, there were 215 sets of instruments used for the analysis of the research outcomes. These three instruments on a 5 point Likert scale vary from strongly disagree to agree strongly (Cechetti et al. 2019). The adapted questionnaires were primarily distributed in the banking sector of Karachi.

RESEARCH MODEL DEVELOPED



We studied six factors, which are mainly related to the topic. As shown in the above model, we use these relations to examine mediating effects of trust in leaders between transformational leadership and job satisfaction in the banking industry of Karachi.

Where,

JS = Job Satisfaction

IM = Inspirational Motivation

IC = Individualized Consideration

IS = Intellectual Stimulation

II = Idealized Influence

TL = Trust in Leader

STATISTICAL TECHNIQUE

Since there are many statistical techniques, different researchers are using other techniques to get better results (Hair et al. 2006). Still, there are few techniques for the mediating model for analyzing the mediating role of trust in leaders among transformational leadership and job satisfaction. We use the structural model technique by using Amos software. For reliability analysis, we use the Cronbach alpha test (Hair et al. 2006).

RESULTS

MODEL FIT

Testing the model fit is very important for any statistical model. According to Hair et al. (2006), the model fit is measured through the various criteria used to measure the model adequacy of the structural model. In this research, the CMIN/df value for the model was 2.383. The GFI is 0.827, the NFI value is 0.801, the CFI value is 0.872, and the RMSEA value is 0.080. Hence all the indicators show that the model is not fit.

The value of CMIN/df should be less than 2 to consider a model statistically fit suggested by Byrne (1989). To solve the model fit-related issues, we found the error correlations in the items of the same variables and excluded their impact by drawing the correlation between them



to make our model fit. After incorporating this, get 1.994 CMIN/df, which is below the cutoff value of 2. The GFI value becomes 0.858, the NFI value increases to 0.836, and the CFI value increases to 0.910, above 0.9, indicating that our research model fits. Hence, it is argued that results obtained from these models will be reliable and can be used.

RELIABILITY ANALYSIS

Reliability Analysis of data was getting through by applying reliability tests on the data using SPSS (Mayers, 2013). The questionnaire consists of mainly three variables Transformational Leadership, Job Satisfaction, and Trust in Leader. First, we find the reliability of the factors of Transformational Leadership used in the questionnaire to measure it.

Reliability of Transformational Leadership			
No.	Factors	Cronbach's Alpha	Question Nos.
1	Idealized Influence	0.808	Q.1, Q.2 & Q.3
2	Inspirational Motivation	0.747	Q.4, Q.5 & Q.6
3	Individualized Consideration	0.704	Q.10, Q.11 & Q.12
4	Intellectual Stimulation	0.741	Q.7, Q.8 & Q.9

Table 1: Reliability of Transformational Leadership

Since the Cronbach alpha of all the four factors used for measuring Transformational Leadership is greater than 0.7. Therefore, it indicates that measures are reliable (Hair et al. 2014). Hence, it is concluded that the measures are useable, and there is no harm in using these measures for the statistical analysis.

Reliability of Job Satisfaction		
Question Nos.	Statements	Cronbach's Alpha
13	Overall I am satisfied with my job	0.871
14	I find my work exciting	
15	It is worthwhile to spend time on my job.	
16	I will advise a friend to work for this organization.	
17	I would recommend the company as a place to work.	

Table 2: Reliability of Job Satisfaction

Since the Cronbach alpha of Job Satisfaction is 0.871, which is more than 0.7, it is argued that the measurement is reliable.



Reliability of Trust in Leader		
Question Nos.	Statements	Cronbach's Alpha
18	I feel pretty confident that my leader will always try to treat me fairly.	0.749
19	My manager would never try to gain an advantage by deceiving workers.	
20	I have complete faith in the integrity of my manager/supervisor.	
21	I feel a strong loyalty to my leader.	
22	I would support my leader in almost any emergency.	
23	I have a divided sense of loyalty toward my leader.	

Table 3: Reliability of Trust in Leader

Question No. 23 is reverse coded. Since the Cronbach alpha of Trust in Leader is 0.749. Therefore, it indicates that measures are reliable.

RESEARCH FINDINGS

DIRECT EFFECT

Before checking the indirect effect of the variables or mediating impact, Hair et al. (2014) suggest first checking the direct impact of variables on the other variables involved in the study. It helps us in ascertaining whether there is a direct relationship between the variables or not. Furthermore, testing the direct effect also helps in testing the type of mediation tested by checking if there were any changes in the direct relationship after the introduction of a mediator (Aker, Wamba, & Dewan 2017).

TRANSFORMATIONAL LEADERSHIP AND TRUST IN LEADER

We also check the direct relationship between the independent variable and the mediating variable. We test this relation using structural modeling. The results are shown in the below table:

	Relationship	β Estimate	p-Value	Relation
H1	TL – TL	-0.004	0.329	Insignificant



H2	IM – TL	0.519	0.048	Significant
H3	IS – TL	-1.112	0.002	Significant
H4	IC – TL	1.501	0.000	Significant

Table 4: Direct Effect of Transformational Leadership and Trust in Leader

The p-value of Idealized Influence is more significant than 0.05, suggesting an insignificant relationship between this factor of Transformational Leadership and Trust in the Leader. At the same time, the other three factors' p-values are less than 0.05, suggesting a significant relationship between these three factors and trust in the leader.

TRANSFORMATIONAL LEADERSHIP AND JOB SATISFACTION

First, we check the direct relationship between the independent variables and the dependent variable. We test this relation using Structural modeling; the results are shown in the below table:

Hypothesis	Causal Relationship	Estimate	p-Value	Relation
H5	II – JS	0.363	0.127	Insignificant
H6	IM – JS	0.606	0.118	Insignificant
H7	IS – JS	0.883	0.004	Significant
H8	IC – JS	0.037	0.011	Significant

Table 5: Direct Effect of Transformational Leadership and Job Satisfaction

The p-values of Idealized Influence and Inspirational Motivation are more significant than 0.05, which suggests an insignificant relationship between these two factors of Transformational Leadership and Job Satisfaction. Whereas, Intellectual Stimulation has a significant impact on job satisfaction with a significance value of 0.004. The finding confirmed that intellectual stimulation and job satisfaction are negatively significantly associated as the beta value is negative while the significant value is 0.011.

TRUST IN LEADERS AND JOB SATISFACTION

We also check the direct relationship between the mediating variable and the dependent variable. We test this relation using Structural modeling; the results are shown in the below table:

Hypothesis	Causal Relationship	β Estimate	p-Value	Relation
H9	TL – JS	1.013	0.004	Significant

Table 6: impact of Trust in Leaders on Job Satisfaction

The p-value of the relationship between Trust in Leaders and Job Satisfaction is less than 0.05 suggesting a significant relationship between these two variables.

MEDIATING EFFECT OF TRUST IN LEADER

Our hypothesis of this study from theories one to four states that trust in a leader does not play the role of mediating between Transformational Leadership and Job Satisfaction. To test



these hypotheses, we use bootstrapping method using 1000 bootstraps samples. This technique provides the Standard Indirect Effect of the predictor on criterion through the mediator. Suppose the p-value of the result is less than 0.05. In that case, we reject the null hypothesis that there is an Indirect Effect of independent variables on the dependent variable, and the mediator's presence does not change.

Hypothesis	Mediating Effect		p-value	Hypothesis
	of TL	Estimate		
H10	II - TL – JS	0.04	0.333	Not Accepted
H11	IM - TL – JS	0.526	0.03	Accepted
H12	IS - TL – JS	-1.127	0.009	Accepted
H13	IC - TL – JS	1.520	0.001	Accepted

Table 7: Indirect Effect

In the above table, the hypothesis's p-values are less than 0.05 except for the Idealized Influence. Therefore, we accept hypotheses 2, 3, and 4, which means that Trust in a Leader mediates the relationship between Inspirational Motivation, Intellectual Stimulation, and Individualized Consideration with Job Satisfaction.

PARTIAL OR FULL MEDIATION

This research study aims to test the mediating effect of trust in the leader and seeks to explore the type of mediation if there is any. In this regard, it is argued that if the relationship between independent and dependent variables is insignificant in the absence of mediating variable and becomes significant after adding a mediating variable, then the mediation is Full Mediation. If the relation between dependent and independent variables is essential in the absence and presence of mediating variable, then the mediation is Partial Mediation.

Causal Relationship	β Estimate Direct Relation	p-Value	β Estimate Indirect Relation	p-Value	Type of Mediation
II – JS	0.363	0.127	-0.004	0.333	No Effect
IM – JS	-0.606	0.118	0.526	0.03	Full Mediation
IS – JS	1.883	0.004	-1.127	0.009	Partial Mediation
IC – JS	-2.037	0.011	1.520	0.001	Partial Mediation

Table 8: Partial or Full Mediation

We use four variables to measure transformational leadership and tested its relation with job satisfaction through mediating variable of trust in the leader. All the variables have different mediating ties. The first variable Idealized Influence, shows an insignificant impact on job satisfaction directly and through mediation, so there is no mediating effect. The second variable



Inspirational Motivation shows an insignificant effect on Job Satisfaction directly but shows a significant impact in the mediating variable, showing the complete mediation. Whereas, the third and fourth variable, Individualized Consideration and Intellectual Stimulation, shows a significant effect directly and in the presence of mediating variable, so the mediation is said to be Partial Mediation.

DISCUSSION

The research aims to advance literature about trust by exploring the influence of trust in a leader in the connection between styles of leadership and job satisfaction. Hence, the study is essential for the theoretical advancement of the concept of trust. Therefore, the analysis focuses on testing the association among the various dimensions of leadership which are the transformational style with trust and satisfaction in the job, and tests the role of trust and connection among the two variables. Results suggested that the majority of the transformational leadership dimensions are related to satisfaction on the job. It is consistent with the fact that, as Bushra, Ahmad, & Naveed (2011) stated, developing interpersonal relationships between leaders and their followers can create higher levels of job satisfaction.

Furthermore, according to Omar and Hussain (2013), an organization must have a praiseworthy transformational leader. It is primarily because the presence of a transformational leader may enhance satisfaction in the job of the workforce (Bushra et al., 2013). Furthermore, results also indicated that individualized consideration and intellectual stimulation have a noteworthy connection with job satisfaction. Thus, it is consistent with the findings of Belias and Koustelios (2014). Furthermore, these outcomes are consistently matching with the views of researchers (Abbas et al. 2020; Khan et al. 2020), who suggested that leadership is essential in determining job outcomes. Hence, the study is important to study for the theoretical development of the concept.

IMPLICATIONS

According to our findings, managers of the banking industry of Karachi should focus on individualized consideration and intellectual stimulation for increasing employee satisfaction as these two elements significantly impact job satisfaction. This is because these factors influence the trust in the leader and when the employees have trust in their leaders, they feel that no one can exploit them. Hence, they are less uncertain and are satisfied with their jobs. Hence, this study will certainly be helpful for the managers in the banks of Karachi to understand the complexities associated with managing human resources. Furthermore, once the managers can understand the conceptual foundations of the link between their leadership style and the resultant behavioral outcomes, they can devise strategies for managing human resources in a better manner. Hence, this study is undoubtedly critical for the supervisors in banks of Karachi as it provides the framework for leading people in such a manner that may result in positive work outcomes.

LIMITATIONS AND FUTURE RESEARCH

The research is conducted in the banking sector. Also, it covers the geographical limits of Karachi, so in the future, one should perform this research in different industries or other



geographical locations. Furthermore, the study has focused only on one of the leadership styles; therefore, it is recommended that similar studies be conducted about different leadership styles. Moreover, researchers can study several other psychological and behavioral outcomes concerning various leadership styles. Furthermore, researchers have also studied the dark sides of leadership as well such as abusive supervision. Therefore, it is also suggested that similar studies should be conducted about the dark side of leadership, which will help the readers understand how the negative side of leadership affects the trust in the leader. Furthermore, more recently Ghayas and Jabeen (2020) found abusive supervision to be a multi-dimensional construct, therefore, future researchers can also test the relationship between each of the dimensions of abusive supervision and trust in the leader. This will help in better understanding the topic and help the managers in devising better strategies for managing human resources.

CONCLUSION

Results show the different impacts of factors of transformational leadership on satisfaction with the job directly and also indirectly through a mediator. One factor, Idealized Influence, has an insignificant relationship with the job satisfaction of the banking staff. Whereas Inspirational Motivation has an insignificant impact on job satisfaction but when we add the mediator of Trust in Leader, it shows complete mediation as an impact becomes significant. While the two elements, which considerably influence job satisfaction both in the absence and presence of the mediator are Intellectual Stimulation and Individualized Consideration. Hence, it is concluded that to increase job satisfaction, there should be trust in leaders, and leaders should follow transformational leadership practices.

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