

The Interactive Effects of Leadership Styles on Counterproductive Work Behavior: An Examination Through Multiple Theoretical Lenses

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Received: 10.02.2022

Accepted: 20.04.2022

Published: 01.06.2022

DOI: 10.47750/QAS/23.188.21

Abstract

This study aimed to investigate the effects of leadership styles on counterproductive work behavior, quality of working life, and psychological empowerment. The target population was employees in SOE Islamic banks in Malang Raya, Indonesia. A proportional random sampling was used to obtain a sample size of 160 from the 310 bank employees. SEM-PLS, a measurement and structural equation model was employed to explain the relationship between variables. The results showed that transformational leadership could reduce employee counterproductive work behavior through quality of work-life, while transactional leadership increases this behavior. Furthermore, the quality of work-life cannot mediate the effect of transactional leadership on counterproductive work behavior, while psychological empowerment cannot moderate the impact of transformational leadership on quality of work-life.

Keywords: Transformational leadership, transactional leadership, quality of work-life, psychological empowerment, counterproductive work behavior

1. Introduction

Ethical issues in organizations require attention due to the increasing cases of unethical or deviant behavior. According to Aryati et al. (2018), practitioners and academics encourage ethical management to mitigate the negative effects of these moral principle-breaking decisions on individuals, groups, and organizations. Competition in the banking sector is a new norm that needs to be strategically addressed to avoid in-house and external challenges that affect productivity. Banks should recruit and train employees to gain a competitive advantage. Yunus et al. (2010) established that competent human resources helped organizations outsmart their competitors. A talented or skilled workforce attracts employee satisfaction that plays a key role in economic growth. As organizations embrace digitalization, they should not forget the needs of their workforce. Badawy et al. (2018) suggested that better working conditions and environment can be achieved by an overarching demand for developing humane work.

The Bank of Syariah Indonesia (BSI) received expert recognition for its innovations, adaptations, and transformations during the Covid-19 pandemic. The institution maintained a peak performance in 2020, which according to Abeng (2021), it was tough time for the Indonesian economy. BSI is successful in implementing strategic measures and can still maintain a promising performance during a crisis. The

company's exceptional performance during the pandemic attracted the attention of large organizations including iNews. The popular Indonesian television network awarded BSI during the 2021 iNews Maker Awards, as an acknowledgment to ministries, state institutions, SOEs, national and multinational private companies. In this event, BSI also won an award for The Best Emerging Synergetic Business Initiative. This proved that the company had a hard-working team with innovative products and services that allowed the public to transact according to sharia principles (Gunardi, 2021). BSI demonstrates the power amalgamation and the success attached to innovation. This state-owned enterprise is expected to increase awareness of inclusive, digital, and universal Islamic Banks. Those with superior products and services according to sharia principles should also be part of this crucial move. BSI's leaders also deserve credit for their massive efforts that saw the organization achieve its duties and roles as SOE.

Hermawati & Mas (2017) stated that visionary leadership and reading trends in market developments, technology, and changing competition patterns are the best criteria for gaining a competitive advantage in Islamic banking. Therefore, it is important to have a leader who understands Islamic banking human resource issues at the business level in the global market. Herawati (2015) provided recommendations that need further development to optimize an organization's performance through consistency, generalization, and implementing quality

of work-life in leadership styles.

Leadership refers to influencing organizational member activities by combining creativity and innovation and influences the interaction between employees and superiors. William et al. (2017) argued that a leader works uses knowledge to influence others. Another argument by Jogulu (2011) suggested that effective leadership is the key to organizational success. Moreover, it relies on the organization's support to fit in the changing environment for optimal performance.

Padayachee (2009) revealed that leaders could adapt to environmental changes, stimulate intrinsic motivation, and influence subordinates' creativity by providing resources and creating a conducive work environment. Better working conditions allow leaders to solve the subordinates' behavioral differences and achieve organizational goal. (Nahavandi, 2006). Nanjundeswaraswamy & Swamy (2015) stated that performance is influenced by a culture that cannot be separated from leadership style.

Mekpor and Kwasi (2017) further revealed that the workforce determines the failure or success of the organization. To stay at the center of the game, organizations should identify methods of obtaining and retaining a quality workforce. Among them is a request for a job redesign called Quality of Work Life (QWL), which promotes the management to treat workers as a resource that should be developed and not used. Badaway et al. (2018) bought this idea, further adding that it retains skilled and talented employees.

Quality of Work Life improved organizational culture to support employee growth and development (Nanjundeswaraswamy and Swamy, 2015). In case it is successfully implemented, QWL may reduce counterproductive work behavior (CWB). Spector & Fox (2002) believed that this behavior is destructive and detrimental to coworkers and the organization. Brimecombe et al. (2014) stated that CWB included arriving late, delaying work, taking longer breaks, browsing non-work-related issues in working hours, and frequent disagreements among workers (Brimecombe et al., 2014).

Quality of Work Life is a comprehensive program for all departments that increases employee job satisfaction, improves learning abilities, and promotes effective and efficient working. Empowerment is part of the psychological climate that affects individual and organizational performance. Psychological empowerment has received wide acclaim, among academics and practitioners. This depends on employees' perceptions about their leaders and work environment. Badaway et al. (2018) suggested that effective leadership is needed to influence employee perceptions that affect their performance.

Banking has a high work routine, orientation for achieving set targets and obstacles, that make people uncomfortable at work, reducing job satisfaction and triggering CWB. Most bank employees also perceive QWL as a stressor, which can trigger CWB. Smoktunowicz et al. (2015) explained that job demands influence employee CWB. Paying more attention to work needs and receiving less social support to combat fatigue probably cause employees to adopt deviant behaviors. Pradhan & Pradhan (2014) urged organizations to take these behaviors seriously because they may result in large economic and social costs in the long run.

Babin et al. (2000) & Gilbert (2003) suggested that CWB negatively affects the organizational performance. Henle (2005), stated that these behaviors reduce productivity and performance. Eventually, they destroy competitive forces, including individual performance, in case they are not mitigated (Muafi, 2011). Since deviant behaviors also affect productivity, organizations are likely to incur additional costs, which calls for action from academics and practitioners to save organizations.

However, Pradhan & Pradhan (2014) reported that there are few empirical studies on this issue.

Recent studies focused on organizational contexts, including climate (Stachowicz-Stanusch and Simha, 2013) and justice (Yang et al., 2013). However, Graham et al. (2015); Kuenzi et al (2019) and Canaran and Mirici (2020) stated that antecedent transformational and ethical leadership also deserved attention. Paesen et al. (2019) stated that transactional leadership is excluded from this study to date. Leadership impact is often viewed as a generic concept by measured on a single aggregate scale, and forget its aspects. Recently, studies have assessed the impact of leadership styles on employee deviations.

The process of explaining the role of leadership in influencing behavior, which varies between individuals, has also been coitized (Yasir & Rasli, 2018; Bodla et al., 2019). Available substantial evidence showed that leaders could prevent deviant behavior in organizations (Sendjaya et al., 2019; Lapointe and Vandenberghe, 2018). Pradhan and Pradhan (2014) established that transformational leader, in particular could eliminate CWB at the workplace. Seibert et al. (2011) stated that leaders' behavior and psychological empowerment determine how employees behave and relate to each other at work. Cheung (2013) also showed that leadership influence on CWB depends on employees' perceptions of their leaders' behavior. Moreover, Suyasa (2017) and Thakur & Sharma (2019) established that QWL is not connected to CWB.

Most studies contradict the relationship between leadership and employee behavior, QWL, and CWB, hence it is difficult to examine the effects of leadership styles on CWB. Nanjundeswaraswamy and Swamy (2015); Paesen et al. (2019) believed that adding QWL mediating variable improves the relationship between leadership and employee behavior. According to Badawy et al. (2018), quality of work-life, which is an organizational dynamic and psychological empowerment, an inherent factor positively affects work behavior. Therefore, this study analyzed the influence of leadership style on CWB and the mediator role of QWL and contributed to the growth of literature on transactional, transformational leadership, quality of work-life, psychological empowerment, and CWB in various ways. This includes defining the role of transformational and transactional leadership in reducing CWB. Furthermore, this strengthened previous studies by theoretically incorporating QWL and psychological empowerment into leadership theory.

2. Literature Review & Hypothesis

2.1 Transformational Leadership

Transformational leadership may have a significant effect on subordinates because it promotes them to go beyond self-interest. Robbins (2008) revealed that this leadership style allows the subordinates to question the views of their leaders. According to Mekpor & Kwasi (2017), transformational leaders motivate subordinates to work beyond self-interest to achieve organizational goals. This leadership style is defined by individual characteristics, spiritual drive, individual consideration, intellectual stimulation (Nanjundeswaraswamy & Swamy, 2015).

The characteristics include charisma, giving vision and mission, instills pride, and gains respect and trust. Transformational leadership inspires, communicates high expectations, uses symbols to focus efforts, and illustrates important intentions in simple terms. It also improves intellectual simulation, intelligence, rationality, careful problem solving, individual judgment, gives personal attention, serves

employees personally, trains, and advises them.

2.2 Transactional Leadership Theory

Transactional leadership focuses on interpersonal transactions between managers and employees and involves exchange relationships (Bass et al., 2003). Their measurement includes contingency rewards and active and passive management. This leadership style emphasizes the relationship between the leader and subordinates on a contract basis to maintain a stable organization (Nanjundeswaraswamy and Swamy, 2015).

The core characteristic of transactional leadership is the exchange relationship between the leader and subordinates. Bass et al. (2003) stated that leaders explain the goals to be achieved, reward employees who strive to meet targets and punish those who do not comply. This means that leaders motivate subordinates and build trust by making mutual agreements (Rodríguez & Ferrerira, 2015). With trust, the employees can perform their roles exceptionally to meet or exceed expectations.

2.3 Counterproductive Work Behavior (CWB)

Triggered by negative emotions, CWB is an act that can harm the legitimate interests of the organization or its stakeholders (Spector et al., 2006). Fox & Spector (2002) and Zheng (2017) stated that CWB is an employee behavior detrimental to the organization or its members and includes theft, sabotage, working slow, wasting time, and spreading rumors. According to Bennett and Robinson (2000), unproductive work behaviors can be classified into two. These include those with potential harm to individual members or organizations (CWB-1) and the organization alone (CWB-O).

Newton (2010) stated that leaders' behavior inadvertently increases the possibility of their employees' CWB in case they feel mistreated. The way leaders respond to situations is also an antecedent and evokes negative emotions that trigger CWB. Sendjaya et al. (2019) and Lapointe & Vandenberghe (2018) reported substantial evidence showing leaders can prevent deviant organizational behavior, which is in line with Pradhan & Pradhan (2014). According to Mekpor & Kwasi (2017), there was no relationship between transformational leadership and CWB of bank employees. Also, this study showed that perceived unfair leadership behavior by employees could trigger CWB.

Kessler et al. (2013) analyzed the relationship between transactional and transformational leadership with CWB. The results showed that transformational leadership is a behavior with a sense of caring, hence can mitigate CWB. Bruursema (2004) had a different opinion, stating that transactional leadership can trigger CWB among employees. Mekpor and Kwasi (2017) established that there was no connection between transactional leadership with CWB. However, these studies perceived it as a potential positive predictor. The hypotheses were formulated as follows:

Hypothesis 1: Transformational Leadership can reduce employee CWB.

Hypothesis 2: Transactional Leadership can reduce employee CWB.

2.4 Quality Of Work Life (QWL)

Quality of work-life (QWL) is a set of trusted principles that people are responsible for and can add value to the organization. Kashani (2012) revealed that elements relevant to individual QWL include tasks, physical work environment, and social environment. Employee satisfaction is achieved when the environment and work expectations are fulfilled.

Dewettick and van Ameijde (2011) stated that organizations should pay attention to aspects of employees' work to stimulate their positive attitudes and behaviors through self-esteem and a positive identity at work.

Thakur & Sharma (2019) stated that QWL is the perception of the desired workplace to fulfill physical and psychological needs and allows employees to gain experience and fulfill personal needs and organizational goals. Nanjundeswaraswamy and Swamy (2015) stated that QWL has various elements, including task characteristics, physical and social work environment, organizational systems, and life relationships inside and outside work. QWL improved employee behavior to support the growth and development of the employees (Nanjundeswaraswamy and Swamy, 2015). According to Spector & Fox (2002), employee behavior is a form of CWB that is destructive and detrimental to employees and the organization.

Newton (2010) stated that leaders and subordinates influence the extent to which they engage in CWB. According to Nanjundeswaraswamy and Swamy (2015), transformational and transactional leadership styles correlate with work-life quality. Suyasa (2017) discovered that if the QWL is better, CWB-I and CWB-O are reduced. Therefore, the following hypotheses were formulated.

Hypothesis 3: Transformational Leadership can reduce employee CWB through QWL.

Hypothesis 4: Transactional Leadership can reduce employee CWB through QWL.

2.2.5 Psychological Empowerment

According to Siegall and Gardner (2000), empowered employees have high self-efficacy, making them responsible, authoritative, innovative, and better decision-makers. Fook et al. (2011) developed a four-part psychological empowerment theoretical framework that included the meaning/value of work. This includes self-determination or autonomy in making decisions related to one's job, competence showed by ability to carry out tasks, and impact indicated by contribution to the organization.

Previous studies showed that leadership styles affect employee productivity and behavior. Chan & Wyatt (2007), Sirgy et al. (2001), and Kara et al. (2018) urged organizations to focus on QWL to understand employee satisfaction, freedom, and quality of work life. Managers need to monitor and ensure that employees are satisfied with their jobs by creating conducive working conditions. Van Dierendonck et al. (2004) revealed that transformational leadership could increase employee psychological empowerment.

Suer (2017) showed that transformational leadership provides support with a better psychological and manager empowerment relationship. Employees are empowered with the support they get from their leaders. This probably include leaders allowing subordinates to participate in decision-making, getting timely feedback from top management, and creating employee learning programs. Transformational leaders are more innovative and promote employees to be responsible. Seibert et al. (2011) promoted psychological empowerment to strengthen leadership styles that create favorable working conditions. Therefore, the following hypotheses were formulated.

Hypothesis 5: Psychological empowerment moderates the Effect of Transformational Leadership on QWL.

2.6 Hypotheses Development

According to Newton (2007), the behavior of leaders can arouse employees' CWB if they discern poor treatment. Mekpor & Kwasi (2017) suggested that transformational

leadership is not related to the CWB of bank employees and does not affect CWB. Nanjundeswaraswamy and Swamy (2015) established that transformational and transactional leadership styles correlate with the quality of work life.

Furthermore, Seibert et al. (2011) stated that psychological empowerment is needed to strengthen leadership styles and create conducive working conditions. Suyasa (2017) suggested that a better QWL lowers CWB-I and CWB-O.

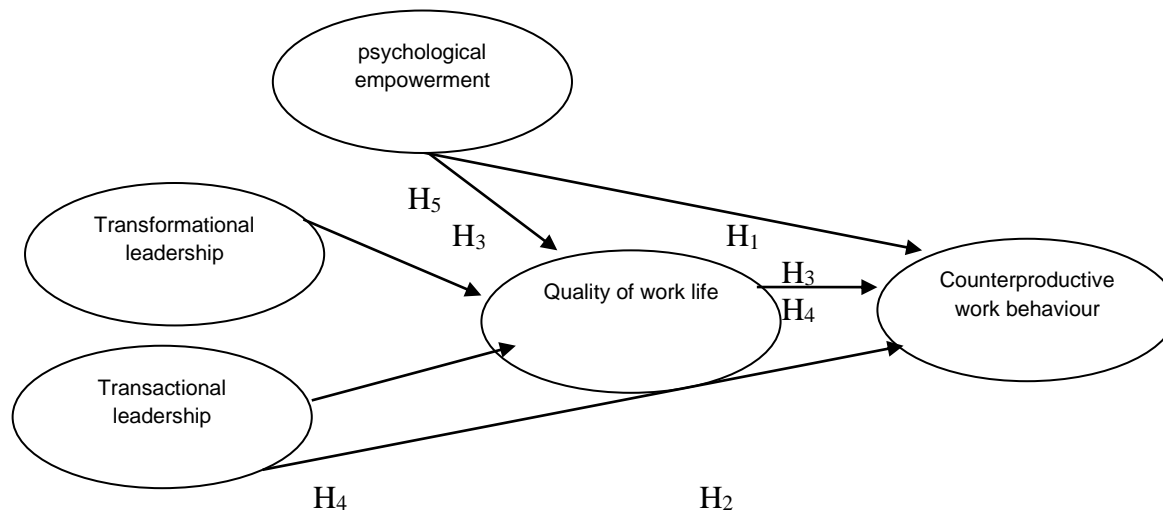


Figure 1: Model hypotheses

3. Methodology

4. Research methodology

This study examined the relationship between variables through hypothesis testing. Based on the method of determining the value in the model, the variables were divided into exogenous (denoted by X), endogenous (denoted by Y) and moderating (denoted by M). The exogenous variables include transformational and transactional leadership. Endogenous variables include quality of work-life and CWB, while the moderating variable is psychological empowerment. The research methodology was in the form of a questionnaire containing several statements with a Likert scale.

The transformational leadership variable used based on Nanjundeswaraswamy and Swamy (2015). It included individual influence, spiritual encouragement, individual consideration, and intellectual stimulation. Similarly, transactional leadership referred to Bass et al. (2003) and included contingency rewards, active management, passive management, and Laissez-Faire. Quality of work-life indicators harboring task characteristics, the work environment, organizational systems, and life relationships inside and outside work was determined based on Nanjundeswaraswamy and Swamy (2015), while CWB referred to Zheng et al. (2017) and Supriyanto et al. (2020), covering sabotage, sluggishness at work, wasting time, and spreading rumors. The psychological empowerment indicator was examined based on the Fook et al. (2011) and represented the meaning of work, self-determination, competence (ability to carry out tasks), and impact

(contributing to the organization).

The target population of this study was employees in SOE Islamic banks in Malang Raya, Indonesia, totaling 310 employees. Sampling was carried out by proportional random sampling, where all members of the population had the opportunity to be sampled according to the proportion per part (Sekaran, 2003). The selection used the Slovin formula with a tolerable error rate of 5 percent. A total of 175 people met the criteria, though 160 questionnaires were eligible for analysis.

Inferential analysis was used to analyze the sample data, and the results were applicable population. The model with this data analysis method uses structural equation modeling (SEM) with the PLS approach to answer the research problem and test hypotheses. SEM-PLS is a powerful analytical method because it is not based on many assumptions. According to Solimun et al. (2017), PLS measurements can be carried out on measurement, structural, and overall models. The size suitability of the measurement model aimed to verify the validity and reliability of the instrument. The size that fitted in the structural model helped determine the amount of information explained from the PLS analysis.

5. Results And Discussions

Analysis related to the respondents' characteristics showed that 63% were male and 37% female. Moreover, 20% and 28% work in front and back offices, while 52% are markers. Based on working experience, 41% have worked for less than 5 years, 50 % for 5-10 years, while 9 % for more than 10 years.

GENERAL MANAGEMENT

Demographic Variable	N	Percentage
Gender		
Male	101	63.0
Female	59	37.0
Unit		
Front Office	32	20.0
Back Office	45	28.0
Marketing	83	52.0
Experience (in years)		
<05	65	41.0
05<10	80	50.0
10 and above	15	9.0

Table 1: Respondents Characteristic

The relationship between variables was tested using PLS, measurement model, and structural equation model. The results of each variable, transformational leadership, transactional leadership, quality of work-life, CWB, and psychological empowerment, were obtained by finding the square root of the average variance (\sqrt{AVE}). After the calculations, a valid value greater than 0.5 was obtained. The value of Cronbach's alpha was also higher than 0.60, which is the cut-off point. According to Hair et al. (2014) variables are internally accepted in case the internal consistency is higher than the minimum required. Similarly, Composite reliability results were valid if the value was above 0.6 (Ekowati et al., 2021). The results of composite reliability testing are presented

in Table 2 below.

The Goodness of Fit test results for CWB is 0.876; QWL is 0.739. The following is a formula to calculate the predictive-relevance value:

$$Q^2 = 1 - (1 - R^2) (1 - R^2) \dots (1 - R^2)$$

$$Q^2 = 1 - (1 - 0.739) (1 - 0.876)$$

$$Q^2 = 0.967$$

The calculation shows the predictive-relevance value of 0.967 or 96.7%, indicating that the model can explain the diversity of data. The remaining 3.3% is explained by other variables (which have not been contained in the model) and error.

Variable	Alpha Cronbach	Composite Reliability	AVE	\sqrt{AVE}	Decision
Transformational leadership	0.788	0.871	0.640	0.800	Valid, Reliable
Transactional leadership	0.897	0.929	0.766	0.875	Valid, Reliable
Quality of work-life	0.768	0.852	0.591	0.769	Valid, Reliable
CWB	0.782	0.860	0.608	0.779	Valid, Reliable
psychological empowerment	0.617	0.612	0.530	0.728	Valid, Reliable

Table 2: Results of the reliability and validity

Direct Effect

Table 3 shows the results of the direct effect while Figure 2 presents the direct effect on the path hypothesis testing (the results of the PLS test). According to Figure 2, transformational

leadership has a negative effect on CWB (path coefficient = -0.279, $p < 0.05$), accepting H1. The relationship between transactional leadership and CWB was positive and significant (path coefficient = 0.333, $p < 0.05$), rejecting H2.

Variable Relationships	Path Coefficient	t statistics	p-value	Decision
TF CWB	-0.279	-5.155	0.000	significant
TS CWB	0.333	4.533	0.000	Insignificant

Table 3: Hypothesis Testing Results of Direct Effect

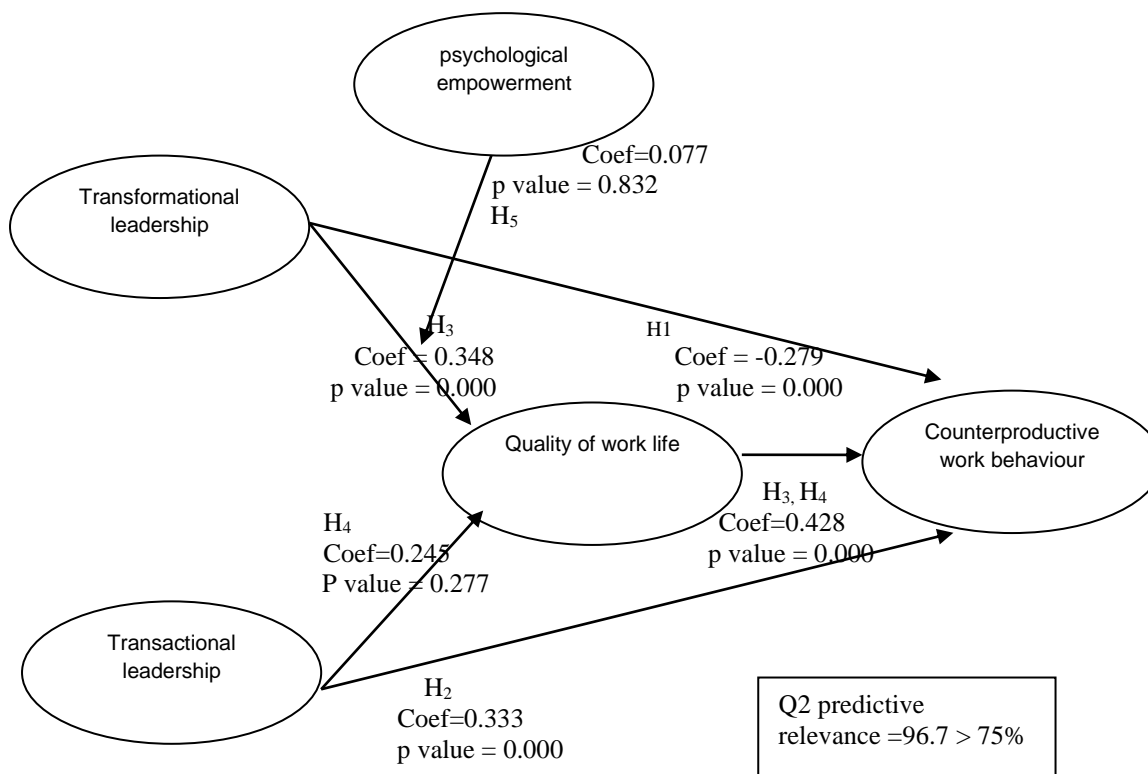


Figure 2: Path Diagram of Structural Model in PLS

Mediation Effect

Sobel test was conducted to examine the mediating effect of transformational leadership on CWB through QWL and transactional leadership on CWB through QWL. Table 4 shows the TF-QWL-CWB path. The Sobel test value was 2.91051 >

1.96 with a significance of 0.00361 < 0.05. This showed that QWL mediated the effect of transformational leadership on CWB. The TS-QWL-CWB path obtained a Sobel Test value of 1.06878 < 1.96 and a significance of 0.28517 > 0.05. This implies that QWL does not mediate transactional leadership and CWB.

Path	A	B	SEA	SEB	t count	sig	Desc
TF-QWL-CWB	0.34755	0.42762	0.10020	0.07992	2.91051	0.00361	sig
TS-QWL-CWB	0.24515	0.42762	0.22475	0.07992	1.06878	0.28517	Non sig

Table 4: Sobel Test Results

Moderation Effect

The moderating effect test examined the effect of variable interactions between TF multiplied by the psychological empowerment on QWL. The results of the PLS test showed that the count value for the TF*PE interaction in QWL is 0.212 < 1.96. This suggests that psychological empowerment is not a moderating effect of TF on QWL.

6. Discussion and Conclusion

The inner path model shows that transformational leadership negatively affects CWB. This indicates that employees under this leadership are less likely to engage in CWB. These results are in line with Mekpor, and Kwasi (2017) and Supriyanto et al. (2020) stated that there is a negative correlation between transformational leadership bank employees' CWB; hence, leaders can adopt it to improve organizational ethics. This is in line with Pradhan & Pradhan

(2014), Graham et al. (2015), Sendjaya et al. (2019) and Lapointe & Vandenberg (2018) which stated that transformational leaders could prevent deviant behavior. Subsequently, Newton (2010) stated the leaders' behavior can stimulate employees' CWB, especially when they perceive mistreatment. Mekpor & Kwasi (2020), stated that transformational leaders have high empathy, placing them in a better position to mitigate employees' CWB. Kessler et al. (2013) found that employees can avoid CWB under transformational leaders supporting Mekpor & Kwasi (2020). Furthermore, Mekpor & Kwasi (2017) established that leaders should adopt transformational leadership behaviors to chip away CWB in the organization.

The inner path model shows that transactional leadership positively affects CWB. This is in line with Newton's (2007), which stated that subordinates under transactional leaders are likely to adopt deviant behavior. Smoktunowicz et al. (2015) established that job demands influence employees' CWB. Increased job demands and control, with little social support to burnout, may make the workforce practice unethical behavior. The high work routine in banking, orientation to achieve goals

and job obstacles makes the employees uncomfortable, reducing job satisfaction and triggering CWB. The results differ with Mekpor & Kwasi (2017) but are in line with Mekpor & Kwasi (2020), which stated that transactional leadership is a potential positive predictor.

Bruursema (2004) also concurred with Mekpor & Kwasi (2020), revealing that transactional leadership can trigger CWB among employees. This leadership style is an exchange relationship between a leader and employees, where goals are met by rewards (financial and non-financial). Masi and Cooke (2000) stated that transactional leadership is a type of stressor capable of causing CBW among workers. In general, this study established that leaders' behavior perceived unfair by employees could cause CWB. The results are in line with Kouzes & Posner, and Robbins & Timothy's opinion (2011), which established that trust is a crucial leadership aspect in organizations. As the main leadership attribute, it can significantly affect an organization when broken. Subordinates with trust in leaders will be sensitive to their actions to protect their rights and interests. Employees need assurance trust before trusting leader because it affects their behavior at the workplace.

Based on the path analysis, the inner model shows that Transformational Leadership can reduce employee CWB through QWL. This is in line with Mekpor and Kwasi (2017), which stated that one of the factors contributing to the success or failure of organizational performance is the workforce within the organization. Therefore a process is needed to redesign work known as Quality of Work Life (QWL). This supports Badawy et al. (2018), which established that leaders need to treat workers as resources that must be developed for quality of work-life. Nanjundeswaraswamy and Swamy (2015), also stated that transformational leadership style correlates with quality work life. According to Suyasa (2017), the better the QWL, the lower the CWB-I and CWB-O.

Based on the path analysis, the inner model shows that QWL does not mediate the effect of transactional leadership on employee CWB. This supports Nanjundeswaraswamy and Swamy (2015), which stated that the transactional leadership style does not affect the quality of work life because it focuses on the needs and external demands of staff. The relationship between the leader and subordinates in transactional leadership is based on a contract. Employees under

transactional leaders are influenced through a reward or punishment system. According to Andrew et al. (2019), promotions, achievement enhancements are used by these leaders to maintain organizational situations.

Psychological empowerment is not a moderator of the effects of Transformational Leadership on QWL. Badawy et al. (2018) stated that psychological empowerment depends on employees' perceptions of their leaders and work environment. This means that the leadership role influences employee perceptions and their performance. Another study by Ari & Ergenel (2017) revealed that psychological empowerment improves the quality of work-life when supported by employee commitment and motivation.

This study examined the relationship between transformational leadership, transactional leadership, quality of work-life, and CWB on Islamic banking in Indonesia and developed countries. The moderating effect of psychological empowerment on transformational leadership, quality of work-life and work behavior is still limited in developing countries, yet these variables can improve employees work behavior. The results showed that leader behavior in two leadership styles should be used and managed optimally to achieve organizational goals. Transformational leadership, transactional leadership, and quality of work-life significantly contribute to business goals. Therefore, organizations should apply transformational leadership to create a conducive work environment and reduce CBW.

7. Implications, Limitations, Suggestions

The results showed that managers with a transformational leadership style are likely to utilize employee skills to prevent CWB effectively. Therefore, banks should recruit managers with this leadership style and create a conducive work environment that allows employees to achieve organizational goals. Questionnaires with Likert Scales may not collect sufficient explanations on why people practice CWB. Future studies should adopt a mixed questionnaire for more varied answers. This can help explore the effects of transformational and transactional leadership on voluntary employee behavior by mediating employee motivation.

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