

Relationships among Perceived Transformational Leadership, Workers' Creativity, Job Satisfaction, and Organizational Commitment: An Investigation of Turkish Banks

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Abstract

Business context worldwide is a matter of interest for many scholars and thus countless studies addressing this context, which obtain various findings, are made. Accordingly, the current study emphasizes on four prominent subjects regarding the psycho-social aspects of businesses, Turkish banks to be more precise: credit experts' perceptions of their immediate managers' transformational leadership features, their creativity, job satisfaction, and organizational commitment. What is distinctive to this study is that these four subjects' overall relationships are analyzed within an integrative model, which has not been proposed or tested before. The study furthermore contributes to the literature in terms of addressing banks that work by means of formal and sometimes informal social relationships. Findings suggest that these four concepts are positively and strongly related with each other. A perception of immediate managers' transformational leadership is beneficial for credit experts' creativity boost, their commitment and contentment with the work, and vice versa. Despite the lack of an exactly similar study, the current findings give support to similar conclusions in the literature.

Keywords: Transformational leadership, creativity, job satisfaction, organizational commitment, banks.

1. Introduction

Business context is an immense source of interest for many scholars. Many divergent issues and a vast variety of situations not only render business context a jungle, but also lure countless researchers to solve mysteries of these aforementioned. Despite the scientific

potentiality of choosing among limitless number of subjects pertaining to these issues and situations, it becomes evident in the literature that some have become more prominent than others. A literature review indeed reveals that the four of leadership, creativity, job satisfaction, and organizational commitment are good examples for such subjects.

Although each subject has been thoroughly considered bi-focally – in terms of its scientific importance and its possible practical contributions – a gap is witnessed when relationships among these four are simultaneously considered. There are some evaluations about these relationships but these are generally limited to bi-lateral relationships such the ones between leadership and creativity, or job satisfaction and organizational commitment.

With this study, the intention of overarching this mentioned limit is revealed and thus it aspires to clarify how leadership, creativity, job satisfaction, and organizational commitment are altogether related with each other. In order to reach this aim, each subject's statistical structure is analyzed and structural equation modeling is used to understand how these subjects are related. This aim is wished to be fulfilled by the analysis of the data gathered from credit experts in Turkish banks. More precisely; credit experts' perceptions about their immediate managers' transformational leadership feature (if present), these people's creativity, job satisfaction and organizational commitment are initially considered and their relationships are analyzed within an integrative model thereafter.

2. Transformational Leadership in Business Context, Workers' Creativity, and Job Satisfaction

Literature reveals that leadership, with its various styles (Doyle and Smith, 1999; Huber and West, 2002), is perhaps one of the most common subjects considered today (Kuchler, 2008). Being especially a matter of scientific curiosity since the late 19th (e.g. Galton, 1869) and early 20th centuries (e.g. Terman, 1904; Mumford, 1909), leadership is posited to exist since ancient times of mankind (Davis and Luthans, 1979; Blenkinsopp, 1995; Marques, 2006). Countless studies addressing leadership unearth many findings in a large variety of fields such as religion (Ruether and McLaughlin, 1979), political science (Linden, 1966), education (Knox, 1993; Leithwood and Duke, 1999), sports (Chelladurai and Saleh, 1980), and business (Gordon, 1966; Normann, 1991; Xenikou and Simosi, 2006; Ayranci, 2011a; Ayranci and Semercioz, 2011).

Scientific focus on business context reveals that leadership is not only beneficial at individual (Chen et al., 2014; Ruzaman and Sakka, 2015; Thirumurugan, 2015) and group (Odoardi et al., 2015; Shek et al., 2015) levels, but also at organizational level (Jing and Avery, 2008; Hmieleski et al., 2012; Engelen et al., 2015; Kim et al., 2015). Research considering relatively newer approaches such as spiritual (Chen and Yang, 2012; Madison and Kellermanns, 2013; Dede and Ayranci, 2014) and innovation (Vaccaro et al., 2012; Aschehoug et al., 2014; Caridi-Zahavi et al., 2015) leadership acknowledge these benefits as well.

Transformational leadership, which has scientifically been very popular (Stewart, 2006) and which has evolved the perceptions about leadership (Hunt, 1999), is much substantially emphasized in business context and more generally, in other organizational contexts among various other leadership styles. This type of leadership is handy as the leader enforces sentience of followers about the vitality and value of the goals; and motivates followers by drawing a related long term vision (Bass and Avolio, 1997) while nourishing followers' needs

and desires (Burns, 1978; Bass, 1985). Unlike making exchanges with followers and thus causing followers to pursue own goals; transformational leadership focuses on the unity of goals for both the leader and for followers, and targets to inspire followers to show a deep commitment towards these goals and so, the goodness of all (Bass, 1998). This inspiration is closely related with creativity (Mumford et al., 2002) and innovativeness (Jung et al., 2003; Jaskyte, 2004) because transformational leader encourages followers to think creatively and extraordinarily, and therefore causes followers to provide uncommon and effective achievements for the goals set (Sosik et al., 1998; Schepers et al., 2005).

As business context needs adaptation and transformation in this ever challenging and changing world (Jackson and Ruderman, 1995; Kennerley et al., 2003), many scholars investigate this leadership style's connections with business issues. The general belief about transformational leadership's advantage for businesses at individual, group and organizational levels (Conger and Kanungo, 1998; DeGroot et al., 2000; Judge and Piccolo, 2004) is strengthened by these investigations. For instance; transformational leadership increases workers' satisfaction with the leader (Fuller et al., 1996; Dumdum et al., 2002; Judge and Piccolo, 2004), provides motivation to workers (Howell and Hall-Merenda, 1999; Bono and Judge, 2003; Judge and Piccolo, 2004) and thus causes workers to show a greater commitment to their tasks (Shamir et al., 1993; DeGroot et al., 2000), increases workers' job satisfaction (Braun et al., 2013; Ghanbari and Eskandari, 2014), and can lead to performance boosts of many organizational outcomes (Bandura, 1986; Yammarino et al., 2005; Liao and Chuang, 2007; Gong et al., 2009) via workers' altruistic behaviors (Kouzes and Posner, 2002; Sosik, 2005; van Knippenberg and van Knippenberg, 2005; Raja and Palanichamy, 2011), unity (Bass et al., 2003; Colbert et al., 2008), task commitment (Berggren and Severinsson, 2003; Walumbwa et al., 2005; Deluga and Souza, 2011), innovativeness (Howell and Avolio, 1993; Jung et al., 2003; Sarros et al., 2008), and trust in the work context (Pillai et al., 1999; Barling et al., 2000). All these facts strengthen the essence of transformational leadership if workers are considered to be the key to organizational success. In other words, this leadership style is vital in order to set workers into action; not only to obtain what they are to supposed to achieve, but also to extract more than this supposition for the sake of the business; while at the same time, pleasing these individuals.

This vitality has several underlying mechanisms, which actually reflect the very features of transformational leadership. With some exceptions (e.g. Jaussi and Dionne, 2003; Lee, 2008), creative and innovative environment provided by the leader causes workers to think and act more unorthodoxly (Zhou and Shalley, 2008; Wang and Rode, 2010); which in turn, ease workers' attempts to come out with original ideas about the products and processes of the business (Shalley et al., 2004) or to find out solutions for business-related problems (Oldham and Cummings, 1996). Leader's creativity and innovativeness promotion can only be addressed by workers if the leader can consider workers' intrinsic task motivation (Shin and Zhou, 2003), self-efficacy towards creativity (Gong et al., 2009), their identification with the leader oneself (Walumbwa and Hartnell, 2011; Wang and Howell, 2012), and their expectations to be individually cared by the leader (Kovner et al., 2006; Breevaart et al., 2015). These prove the

presence of moderating variables and a bi-directional connection if transformational leadership's relationship with creativity and innovativeness is considered.

A similar conclusion may also be reached for the relationship between transformational leadership and workers' job satisfaction. Besides workers' personal features (Ross and Offermann, 1997), the nature of their tasks can profoundly affect this relationship. Knowledge-intensive workers, for instance, are generally more experienced in their fields than their superiors and do not usually favor direct and detailed supervision (Miles et al., 1997), thus the leader basically needs to set up the vision, increase each worker's unity towards this vision (Bryant, 2003) and promote creativity (Bono and Judge, 2003) in order to foster job satisfaction of these workers. More repetitive, yet intense work pressure may intensify workers' stress and leader's individual support towards each worker becomes more crucial (Avolio and Bass, 1995; Wong and Cummings, 2007). The tasks that require a very high level of effort, commitment and cooperation necessitate deep individual support along with a continuous and strong emphasis on unity and acceptance towards common goals (Cronin et al., 2015). Very complex tasks require leader's emotional empathy skills, accompanied with customized behaviors towards each worker (Kellett et al., 2002). In addition to the claim that transformational leadership is successful to build up job satisfaction in general (Gill et al., 2006), such examples imply that some features of transformational leadership are more emphasized than others for different task patterns in relation to job satisfaction. Similar to the case with creativity and innovativeness, an important matter is how workers perceive leader's support. Some scholars posit that each worker attributes a unique and personal value to own job resources (e.g. Breevaart et al., 2015) and leader's expansion of these resources pleases workers, which also result in a greater job satisfaction (Yang, 2009; Top et al., 2015) and work engagement (Kovjanic et al., 2013). Empowerment, which is generally inseparable from creativity (Gumusluoglu and Ilsev, 2009), is another noteworthy agent of leader's support. Empowerment poses emotions of freedom and trust perceived by workers (Bartram and Casimir, 2007); thus while the expansion of formal authority pleases workers via opening up new possibilities to achieve higher performance (Kark et al., 2003), the emotions posed can also boost their contentment and intrinsic motivation, thus lead to performance beyond expectations (Zhang and Bartol, 2010).

As understood, transformational leadership's relationship with workers' job satisfaction has similar points to this leadership's relationship with creativity and innovativeness. Another implied finding is that creativity may also be involved in the relationship between transformational leadership and workers' job satisfaction.

3. Transformational Leadership in Business Context and Workers' Organizational Commitment

Organizational commitment is a social aspect (Buchanan, 1974) of businesses and is related to many worker-centric issues such as organizational identification (Gautam et al., 2004), organizational trust (Laschinger et al., 2001), turnover (Cohen, 1993), job involvement (Blau, 1986), job satisfaction (Welsch and LaVan, 1981; Curry et al., 1986; Ingersoll et al., 2002; Eslami and Gharakhani, 2012; Imran et al., 2014; Zopiatis et al., 2014), job performance (Meyer et al., 1989; Suliman and Iles, 2000), and transformational leadership (CH Chan and Mak, 2014; Gillet and Vandenberghe, 2014; Yunus and Ibrahim, 2015; Wang et al., 2014).

In addition to the fact that leadership, alone, supports organizational commitment (Stup et al., 2006; Ramachandran and Krishnan, 2009), an attention taking point is that organizational commitment is not sometimes considered to be alone when transformational leadership is under the spotlights. Many scholars (e.g. Park, 1997; Nguni et al., 2006; Emery and Barker, 2007; Al-Hussami, 2008; Mitchell, 2015; Top et al., 2015) claim that the three of organizational commitment, transformational leadership, and job satisfaction should be considered together. This claim, moreover, depends on many grounds. For instance, workers' motivation and effectiveness are found out to be successfully explained if these three dynamics are assumed to be effective together (Bass and Riggio, 2006), and these dynamics have a combined positive effect on workers' performance and quality of the work done (Carmeli and Freund, 2004). While these examples imply that the three dynamics can all be independent factors; some scholars (e.g. Walumbwa and Lawler, 2003; Walumbwa et al., 2004; Liu, 2005; Tanner, 2007; Wong, 2007) posit that organizational commitment should be considered to be affected by transformational leadership and job satisfaction simultaneously; while some (e.g. Chi et al., 2007; Yiing and Ahmad, 2009) suggest using organizational commitment as a moderator between leadership and job performance, which also refers to satisfaction.

When transformational leadership and organizational commitment relationship is explicated solely; a general pattern, which resembles the one between transformational leadership and creativity appears. Similar to the case with creativity; the leader, depending on own closeness to each worker (Howell and Hall-Merenda, 1999), presents customized behaviors towards each individual worker (Wang, 2008), encourages a commitment-highlighting environment (Bycio et al., 1995) and expects workers to respond afterwards (Su et al., 2009). A distinctive point here is that workers' affective commitment is a much powerful response than other commitment dimensions (Kent and Chelladurai, 2001), albeit all dimensions of organizational commitment are positively triggered by this style of leadership (Wayne et al., 2000; Dvir et al., 2002; Avolio et al., 2004; Barbuto, 2005; Lee, 2010; Thamrin, 2012).

The literature points out that leader's promotion of commitment-highlighting environment is operationalized by involving workers in decision-making processes (Bass and Avolio, 1994), appreciating each worker to unleash own potential (Yammarino et al., 1993; Hughes et al., 1999), developing workers via mentoring or coaching (Yukl, 1998; Kark and Shamir, 2002), enabling and even fostering creativity of workers (Bass and Avolio, 1997; Walumbwa and Lawler, 2003) as individuals or as groups (Sosik et al., 1997), and by emphasizing leader's need for workers' loyalty (Avolio, 1999; Walumbwa et al., 2004). The duration of leader-worker relationships (Krishnan, 2005) and the sense of morality within organizational context (Mathieu and Zajac, 1990; Bycio et al., 1995) are also subservient issues for this operationalization. When the attention turns to this leadership style's effects on affective commitment, a more evident issue appears as already mentioned: empowerment provided by the leader is the driving force (Bass, 1999; Avolio et al., 2004), though empowerment has an overall effect on all commitment dimensions (Thomas and Velthouse, 1990; Wiley, 1999). Workers need to have the feeling that they are essential for their businesses and are enabled to exert pressure on business issues if they are required to perform

beyond expectations (Laschinger et al., 2001), and transformational leadership is the perfect approach to engrave this feeling in workers (Luthans and Avolio, 2003).

4. Methodology

While it is clearly evident that organizational commitment, transformational leadership and job satisfaction are related with each other; there are also implications that creativity is an important ingredient in the relationship between transformational leadership and job satisfaction, and that of between transformational leadership and organizational commitment. The literature also implies the possibility of reciprocal connections. All these facts and implications urge the authors to consider all possible relationships among these four concepts, and thus a research model is proposed in Figure 1.

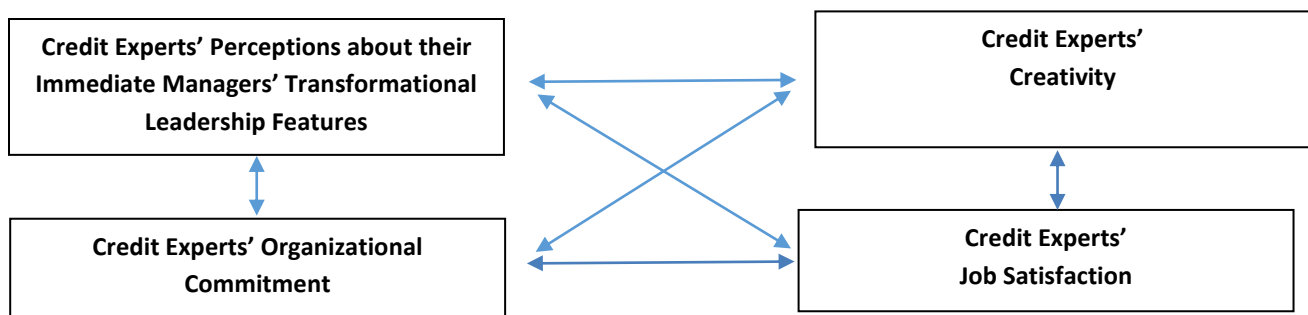


Figure 1. Proposed Research Model

133 bank branches in Beylikduzu and Avcilar regions are considered and two credit experts are randomly selected from each branch. Data are collected via questionnaires, which are divided into four sections: perceptions about immediate managers' transformational leadership features, credit experts' own creativity, job satisfaction, and their organizational commitment.

Though there are many instruments in the literature for each subject in Figure 1, it is essential to facilitate from the instruments specific to the Turkish business context. As a start, therefore, the authors consider Ayranci's (2011a) instrument to measure job satisfaction. The original forms of items in this instrument are present in the studies of Balci (1985), Baycan (1985), Brayfield and Rothe (1951), Hackman and Oldham (1974), and Jamal and Baba (2000); and Ayranci (2011a) rewords and combines these items in order to catch multiple dimensions of job satisfaction in the Turkish business context. A crucial point is that Ayranci (2011a) measures *business owners'* job satisfaction, thus the authors modify the instrument's statements to comply with the aim of measuring *workers'* job satisfaction. Creativity is measured by Ayranci's (2011b) instrument, which is formed by the combination of approaches that belong to Hurt et al. (1977), Raudsepp and Hough (1977), and Agarwal and Prasad (1998). Again, some rewordings are made to match the aim of investigating workers' creativity. Organizational commitment is scrutinized by the 15-item scale that originally belongs to Porter et al. (1974), which is used in the Turkish context by many scholars such as Gul (2002) fully and

Erdem (2007) partially. Finally, transformational leadership perception depends on a modified version of Bass and Avolio's (1990) approach that is also used by Korkmaz (2005); and Bass and Avolio's (1995) MLQ that Baloglu et al. (2009) use in the Turkish context.

4.1. Statistical Structures

Before performing the research model's test, a preliminary research is made on 100 credit experts in the mentioned regions' bank branches to find out the statistical structures of the subjects in question. These participants are omitted in further steps of the research in order to avoid double-counting.

An exploratory factor analysis is performed for each subject's items with principal components analysis and varimax rotation. Items with factor loadings less than |0,5| are omitted. Table 1 presents the results about how credit experts perceive their immediate managers' transformational leadership features. The table also includes the results of the reliability analyses. Besides being reliable, the factors can aggregately explain 60,266% of the total variance.

Table 1. Statistical Structure and Reliabilities of Transformational Leadership Perception Items

	Inspiration (INS)	Customized Interest (CI)	Result Orientation (RO)
KMO Value	0,588 (Bartlett's test value is significant at 5%)		
Variance Explained (%)	21,407	19,654	19,205
Reliability Value (Cronbach's Alpha)	0,779	0,715	0,812
My immediate manager talks optimistically. (TLI1)	,845		
My immediate manager talks enthusiastically. (TLI3)	,782		
My immediate manager expresses confidence. (TLI2)	,692		
My immediate manager differentiates among us. (TLCI3)		,819	
My immediate manager individualizes attention. (TLCI1)		,750	
My immediate manager helps us develop our strengths. (TLCI2)		,661	
My immediate manager has a clear vision. (TLRO3)			,800
My immediate manager has a sense of purpose. (TLRO1)			,780
My immediate manager emphasizes the collective mission. (TLRO2)			,648
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			

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Rotation converged in 4 iterations.			

A clear outcome, reached from Table 1 is that some genuine features of transformational leadership are revealed. Besides being perceived to have inspiration, immediate managers are also believed to show customized interest towards their subordinates and tend to focus on getting results.

Table 2 presents a three-factor form of credit experts' creativity including 12 items, which are reliable and can aggregately explain 71,339% of the total variance.

Table 2. Statistical Structure and Reliabilities of Creativity Items

	Originality (ORG)	Hunch (HUN)	Agility (AGI)
KMO Value	0,819 (Bartlett's test value is significant at 5%)		
Variance Explained (%)	42,837	14,682	13,820
Reliability Value (Cronbach's Alpha)	0,962	0,698	0,790
I prefer to discover new ideas rather than getting my ideas approved by other people. (CO4)	,930		
I like to be full of new ideas, even if they do not provide me with any solutions. (CO2)	,929		
I sometimes formulate ideas that are unconventional enough to surprise people in social situations. (CO5)	,924		
I like to astonish other people. (CO6)	,923		
Diving into my world of dreams causes my mind to generate many important thoughts and projects. (CO1)	,902		
I believe that I can make a difference to humanity. (CO3)	,856		
When I approach the solution of a problem, I trust my hunches and my instincts about what is right or wrong. (CH2)		,761	
Hunches are reliable guides to solving problems. (CH1)		,729	
It is acceptable to ask questions that may not have any specific and concrete answers. (CH3)		,711	
I can easily change my method when I understand that a specific approach to a problem does not provide any benefit. (CA2)			,831
I can sometimes find quick solutions to problems. (CA1)			,702
The best ideas generally come into my mind when I am not busy. (CA3)			,544
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
Rotation converged in 5 iterations.			

Table 2 yields a similar structure to that of Ayranci (2011b). Credit experts' creativity is first based on their originality – how unique they are while producing and following their ideas. Creativity moreover involves their confidence in their hunches as well as their agility to switch among different methods and solutions to address problems.

The third concept, organizational commitment, depends on two factors and they contribute to 50,495% of the overall variance as seen on Table 3.

Table 3. Statistical Structure and Reliabilities of Organizational Commitment Items

	Affective Commitment (AFCOM)	Continuance Commitment (COCOM)
KMO Value	0,738 (Bartlett's test value is significant at 5%)	
Variance Explained (%)	32,668	17,827
Reliability Value (Cronbach's Alpha)	0,823	0,670
I am willing to put in a great deal of effort beyond that normally expected in order to help this organization be successful. (OCA4)	,845	
I would accept almost any type of job assignment in order to keep working for this organization. (OCA2)	,838	
I am extremely glad I chose this organization to work for over others I was considering at the time I joined. (OCA1)	,775	
For me, this is the best of all organizations for which to work. (OCA3)	,741	
I talk up this organization to my friends as a great organization to work for. (OCA6)	,590	
I am proud to tell others that I am a part of this organization. (OCA5)	,567	
There's not much to be gained by sticking with this organization indefinitely.* (OCC3)		,770
It would take very little change in my present circumstances to cause me to leave this organization.* (OCC2)		,700
I could just as well be working for a different organization as long as the type of work were similar.* (OCC1)		,578
Deciding to work for this organization was a definite mistake on my part.* (OCC4)		,565
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
Rotation converged in 3 iterations.		
* Reversed.		

Table 3 reveals two types of commitment; one of which tends to be affective. This commitment type is about the extent to which credit experts are happy to be integrated within their businesses and willingly show an extra effort for organizational success. The other type is the continuance commitment that pertains to possible losses and turbulences that might occur once credit experts change their organizations.

Finally the last concept, job satisfaction, is presented with three factors with an overall variance explanation capability of 67,56% as calculated from Table 4.

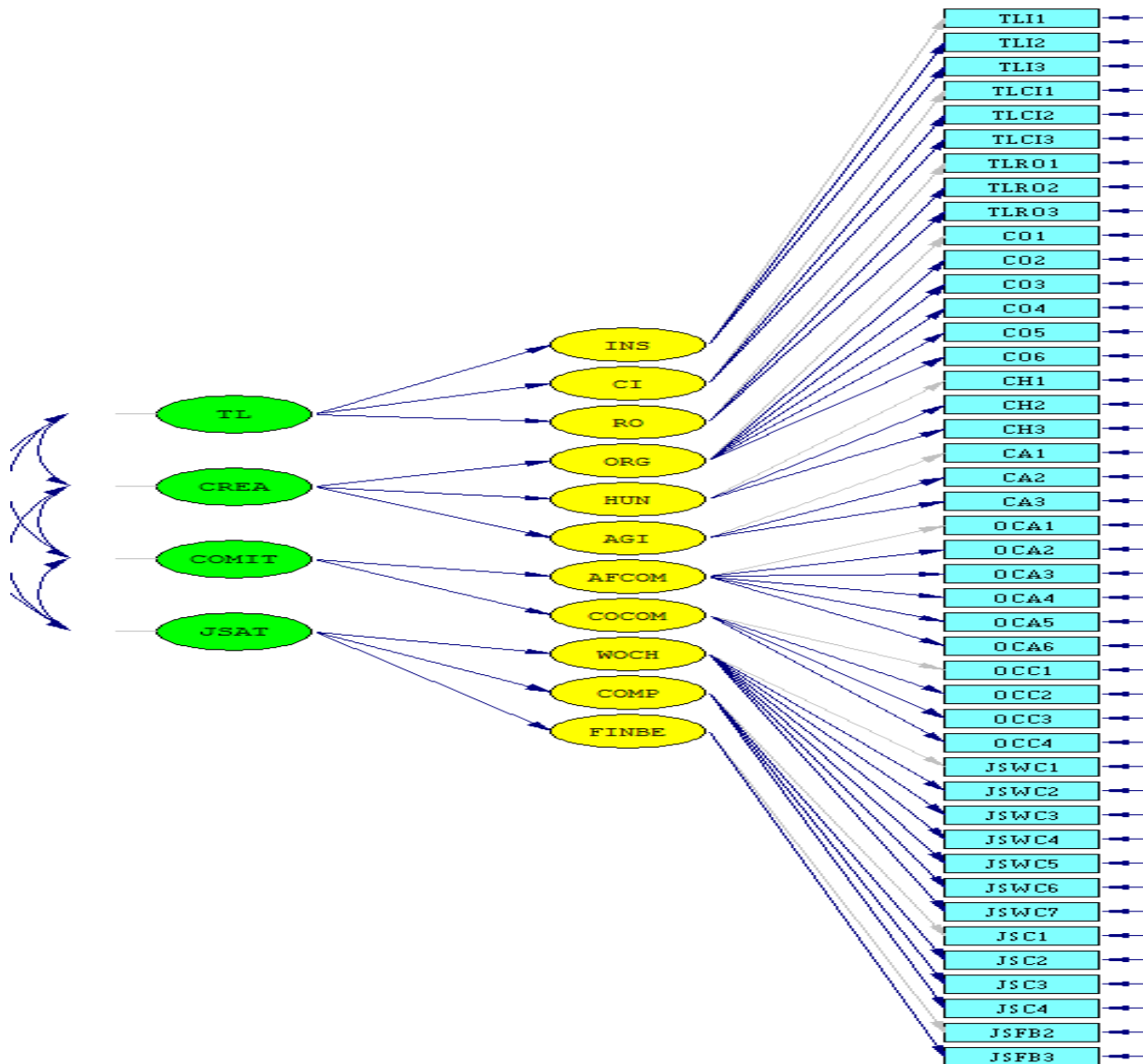
Table 4. Statistical Structure and Reliabilities of Job Satisfaction Items

	Work Characteristics (WOCH)	Competence (COMP)	Financial Benefits (FINBE)
KMO Value	0,796 (Bartlett's test value is significant at 5%)		
Variance Explained (%)	30,345	25,137	12,078
Reliability Value (Cronbach's Alpha)	0,868	0,912	0,674
I am pleased with the work that is done in my business. (JSWC3)	,830		
In my business, work is the top priority. (JSWC5)	,786		
Most of the work done in my business consists of activities that must be done quickly and correctly. (JSWC1)	,775		
The achievements of my business make me eager to work harder. (JSWC2)	,750		
I am careful about the time I start and end work. (JSWC4)	,743		
I am free to set aside time for non-work activities. (JSWC7)	,706		
Most of the work done in my business is aimed at achieving the company's goals rather than my personal goals. (JSWC6)	,634		
I think that I fully carry out my job and my responsibilities. (JSC4)		,907	
I am competent enough to do a good job with all the responsibilities I have. (JSC2)		,897	
In my business, employees are promoted according to their competence. (JSC1)		,878	
As employees, we are encouraged to participate in activities that improve our technological and professional skills. (JSC3)		,867	
My business provides me with enough income to maintain my desired standard of living. (JSFB2)			,863
I earn much less money than I deserve for the effort I put into my business.* (JSFB3)			,853
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
Rotation converged in 4 iterations.			
* Reversed.			

As per Table 4, credit experts' job satisfaction depends on their work characteristics, competence and the extent of financial benefits they can get.

4.2. Model Testing

The next step is to investigate possible relationships among the subjects, therefore to test the model proposed in Figure 1. This investigation is carried out by the use of structural



equation modeling (SEM). As implied before, there are totally 266 participants at this stage. Figure 2 shows the conceptual model with all variables and factors included.

Figure 2. Conceptual Form of the Proposed Research Model

TL: Transformational Leadership Perception; CREA: Creativity; COMIT: Organizational Commitment; JSAT: Job Satisfaction. The abbreviated factors and variables can be found in Tables 1, 2, 3, and 4.

The first step is to check the model’s fit indices to see the extent to which the model is realistic. The results given in Table 5 reveal that the model overall is realistic.

Table 5. Fit Indices of the Proposed Research Model

Goodness of Fit Index (GFI)	0.96
Adjusted Goodness of Fit Index (AGFI)	0.95
Parsimony Goodness of Fit Index (PGFI)	0.86
Comparative Fit Index (CFI)	1.00
Incremental Fit Index (IFI)	1.00
Relative Fit Index (RFI)	1.00
Root Mean Square Error of Approximation (RMSEA)	0.11
Root Mean Square Residual (RMR)	0.058
Standardized RMR	0.098

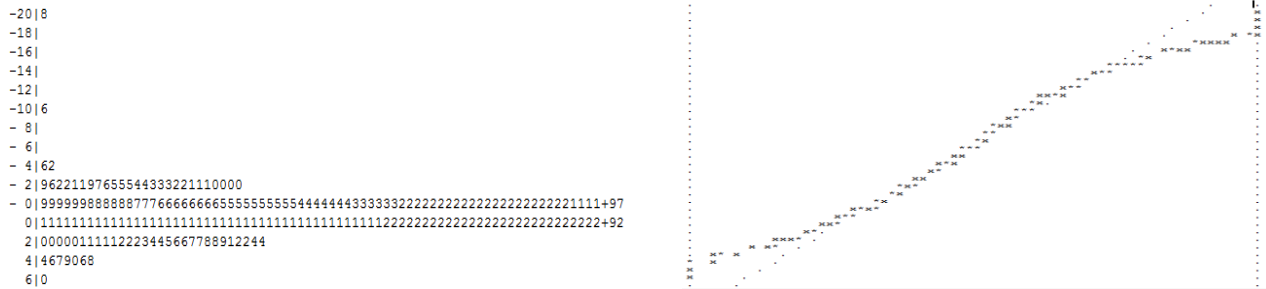
As for the next step, the t-values of the relationships between each subject and its respective factor are presented in Table 6, all of which are statistically significant at 5%.

Table 6. t-values of the Relationships between each Subject and its Respective Factor in the Proposed Research Model

Relationship	t-value	Relationship	t-value
<i>Transformational Leadership Perception – Inspiration</i>	9.14	<i>Organizational Commitment – Affective Commitment</i>	9.49
<i>Transformational Leadership Perception – Customized Interest</i>	27.73	<i>Organizational Commitment – Continuance Commitment</i>	12.22
<i>Transformational Leadership Perception – Result Orientation</i>	8.84	<i>Job Satisfaction – Work Characteristics</i>	15.77
<i>Creativity – Originality</i>	7.81	<i>Job Satisfaction – Competence</i>	14.02
<i>Creativity – Hunch</i>	3.67	<i>Job Satisfaction – Financial Benefits</i>	23.16
<i>Creativity – Agility</i>	33.38		

The final concern is about error distribution. Figure 3 reveals that the standardized errors are distributed normally when stemleaf and Q-plots are checked.

Figure 3. Stemleaf and Q – plots of the Proposed Research Model’s Standardized Errors



The results obtained so far point out that the proposed research model is profoundly realistic and thus it is convenient to emphasize relationships among the four subjects. Table 7 reveals all these relationships.

Table 7. Correlations among the Four Concepts

	Transformational Leadership Perception	Creativity	Organizational Commitment	Job Satisfaction
Transformational Leadership Perception	1.00			
Creativity	0.56 (0.12) 4.84	1.00		
Organizational Commitment	0.67 (0.16) 4.32	0.54 (0.10) 5.65	1.00	
Job Satisfaction	0.86 (0.27) 3.26	0.87 (0.11) 7.98	0.88 (0.20) 5.84	1.00

An obvious result from Table 7 is that the four subjects are positively related with each other by moderate and strong ties. While credit experts’ job satisfaction has the strongest connections with their perceptions of their immediate managers’ transformational leadership feature, their creativity, and their organizational commitment; credit experts’ organizational commitment also poses a moderate level of connection with their perceptions of their

immediate managers' transformational leadership feature and their creativity. The case with creativity is alike; credit experts' creativity is moderately linked with their perceptions of their immediate managers' transformational leadership feature.

Conclusion and Suggestions

Business context lures countless researchers and therefore many studies about various related subjects have been made so far. Among these, some are taken more into attention. This awareness led the authors of the current study to consider four subjects; namely transformational leadership, creativity, organizational commitment, and job satisfaction. Despite the presence of studies scrutinizing some of these relationships, there is a great gap – considering relationships among these four subjects simultaneously using an integrative model. This gap is not to be ignored according to the authors for various reasons. The first that comes into mind is the complexity of human relationships, and thus the need to consider many aspects within these relationships simultaneously. Another reason is the need to overarch the narrow approach of solely investigating issues related to workers – many worker issues are linked with their managers and this fact should also be considered. A third reason is to unearth reciprocal relationships between subjects under consideration. While for example, the literature emphasizes on leadership's effects on workers' job satisfaction or job satisfaction's effects on organizational commitment, opposite effects are not much focused on. In other words, the literature is interested in one-way relationships between subjects considered, whereas the possibility of two-way relationships is not much of an interest. All these reasons provide an enormous motivation to the authors of this current study.

With the intention to make a contribution in this sense, this study involved a model proposal and testing. Results clearly indicate that there are actually significant relationships among these four concepts within the integrative model and that all four are positively and tightly related with each other. Overarching the emphasis on monotonous bi-lateral relationships, this result acknowledges the literature. When credit experts in the sample Turkish bank branches are considered; their perceptions of their immediate managers' transformational leadership features, their own creativity, organizational commitment, and job satisfaction are all positively and strongly connected.

There are many implications possible at this point. If bank performance is assumed to be overwhelmingly affected by workers' contentment, then managers should assume transformational leadership roles. Workers' creativity should be fostered by this leadership role and their creativity is also an important factor for their commitment and job satisfaction simultaneously. Organizational commitment is moreover an important means of workers' job satisfaction. It is important that all these effects are bi-directional, thus the opposites can also be possible. All these implications are vital in many ways. First of all, it becomes possible to develop an appropriate leadership model for Turkish banks. Secondly, employee turnover in Turkish banks may be reduced by means of making arrangements to foster workers' job satisfaction, creativity, and organizational commitment. A third importance lies within the results obtained – Turkish banks can understand how vital leadership is when workers are in question. This third importance may lead to a fourth one – workers' perceptions of their

managers' leadership is more important than the actual leadership performed. In this case, Turkish banks' managers should take leadership courses; they should be informed about organizational behavior issues to be more aware of perception's essence in their relationships with their workers; workers should be provided with opportunities to exert their creativity in the workplace; they should be trusted so that they feel as a part of their business; and they should also be left be in order to make them feel more contended in the workplace. While the importance of and the need for this study as a contribution to literature was explained before, the vitality of implications point out the importance of this study in practical terms.

There is not an exact similar study to this current one, therefore more research should follow. Besides using different samples from various sectors, types of businesses, and businesses in different locations; the proposed model may also be altered in many ways. Comparative studies may further be conducted to find out differences that stem from the use of different samples.

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