

The Effect Of Transformational And Transactional Leadership On The Commitment Of Organization, Turnover, And Performance (At Baitul Maal Wat Tamwil, The Special Region Of Yogyakarta)

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Abstract: *The reason why leadership style is born is the necessary to accomplish the duty successfully for a leader. However, becoming a leader of organization, institution, or institute in this era is demanded to be active in collaborating with various leadership style, such as transformational and transactional.*

In accordance with the effort to keep the existence and development of BMT in the Special Region of Yogyakarta, it will surely depend on who the leader is, how the commitment of the leader on the BMT is done and how the cooperation among leader staffs, and customers to improve the performance and productivity is done. Transactional and transformational leadership styles are two leadership styles that are classified as contemporary styles. Indirectly are two popular leadership styles and are widely applied by leaders in the modern era. On that basis, in order to prepare conditions in modern times, the issue of transformational and transactional leadership becomes important and needs even the conditions practiced by leaders. In this study transformational and transactional leadership styles along with their dimensions, as independent change in their influence on organizational commitment / workers, turnover and productivity.

There is a very strong relationship between transformational leadership style and organizational commitment, while transformational leadership with productivity has a weak relationship. In addition there is a strong relationship between transactional leadership style and organizational commitment and turnover, while leadership style with turnover and productivity is a weak relationship.

Keywords: *Leadership ,Baitul Maal, Organization*

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I. Background

Leadership style is the manifestation of the behavior of a leader related his ability to lead. Such manifestations usually form a particular pattern or form (Davis and Newstrom, 1995). The manifestation was also formed from several top-down leadership approaches, as well as leadership process situations (Hersey and Blanchard, 1992), contingency (Fiedler 1958) and modern servant leadership theory (Greenleaf 1970), visionary from Bass (1985) to transactional and Transformational leadership (Bass & AVALIO 1990). What is important, how far the leadership style gives a positive or negative impression on behavior, attitudes (commitment) and worker productivity in an organization, whether lay organizations, the private sector or charities (NGOs). Productivity is very important for the survival of the organization. This productivity is closely related to employee commitment and organizational commitment. Allen & Meyer (1993); Mathis & Jackson (2012, p. 122) Quest (1995) in Soekijan (2009) asserted that generally strong commitment to organizations can be understood by increasing job satisfaction, reducing absenteeism and dismissal, and increasing worker productivity and organizational performance.

In external environments that are challenging, such as an uncertain, volatile, complex and unpredictable economic atmosphere, the world is now in the world of "VUCA" (Benette & Lemoine 2014) and is considered a management crisis. Thus, lay organizations, private organizations and charitable organizations (NGOs) need to be sensitive to this outside environment which will give an impression on the design, implementation and achievements of each. It means that traditional leaders need to change from traditional leadership style to transactional and transformational leadership style that focus on the effectiveness of activity management (Northhouse, 1997) and in the same condition, the leader inspires, motivates, fosters collaboration and insight so organizations are more competitive and can increase commitment of workers and avoiding dismissal of workers.

The evolution of leadership style starts from classical management theories such as bureaucratic theories (Weber), humanity (Alton Mayo), behavior and motivation of workers (Herzberg 1959, Hackman & Oldham

1976) situation theory (Hersey & Blanchard 1969) and contingency (Fieldler 1967) so it is on the modern management theories such as Human resource management theory and strategic management (Ansoff 1967; Miles & Snow 1978; Porter 1980).

In this case, Hersey & Blanchard (1969) emphasizes that the leader is someone who can influence other people or groups to perform the maximum performance that has been set in accordance with the goals of the organization. The organization will run well if the leader has skills in the right field and each leader has different skills, such as technical, human, and conceptual skills. This means that the success of a leader will depend on the style of leadership he has influencing other parties (Hamdan Dimiyati, 2014: 25-26) including increasing commitment and productivity of workers and reducing dismissal of workers.

The evolution of these management theories has influenced the birth of administrators or leaders who practice various management styles and leadership styles in their respective organizations. Among the theories of management style and leadership that were born included the theory of personality traits, behavioral theories and leadership styles that were included with various models, types and styles of leadership that were produced rather than the study of the previous reviewers and theorists. Until there are more than 300 definitions of leadership style and dimensions of leadership style that are related to each other (Bennis & Naus 2011; Heifetz et al., 2009). The problem is which leadership style is more significant to the achievements of workers and organizations in different, uncertain and challenging environments in an era of democracy, globalization and technological innovation.

The result of previous study indicates that the style of management or leadership that is in accordance with internal and external organization settings may bring positive impressions to the achievements of workers and organizations.

In the study of leadership in science, there are several leadership theories or leadership styles that are often studied and tested. This includes the study of personality leadership in character (Stogdill 1990); behavior (Lewin) i.e. autocratic, democratic, participatory (Vroom 2000), charismatic; Laissez faire, situational theory (Hersey & Blanchard 1969); attribution theory (Kelley 1972) path-goal theory (House 1975) and contingency approaches (Fiedler 1958). But in the 1980s transactional and transformational leadership had been given the support of examiners to examine the impressions and significance of these two leadership types towards the attainment of lay organizations and commerce. Leadership theory that was developed by Yukl (1999; 2002; 2011) concerning leaders pay attention to the interests and motivation of workers, the environment of the workplace and worker relations so that transactional and transformational leadership styles emerge.

These two leadership styles have received much attention because these are the types or styles of leadership that were first revealed by Burn in 1978 which was later developed by Bass in 1985 and Berry and Houston in 1993 and followed by McColl-Kenney & Anderson (2002), Waldmen et al. (2004), Hmastra et al. (2011). But the difference between the two leadership is important in different environmental situations. Some discusses that transactional leadership is not suitable for high-achieving workers and those who are willing to move forward in organizations that take the challenge (Beyer 1999, Yukl, 1999). Transactional leadership emphasizes that transactional leadership is a leadership style in which a leader focuses his attention on interpersonal transactions between leaders and employees involving exchange relationships.

The exchange is based on agreement regarding the classification of objectives, work standards, work assignments, and awards. Transactional leadership can be interpreted as a way used by a leader in moving its members by offering rewards or consequences for each contribution given by members to the organization. Furthermore, Keller (1992) affirms that transformational leadership style is a leadership style that prioritizes the fulfillment of the highest levels of the masses, namely the need for self-esteem and self-actualization. The transformational leadership truly means true leadership because the leadership really works towards the goal of directing the organization to a goal that was never achieved before.

Leaders in real terms must be able to direct the organization toward a new direction (Locke, 1997). Sarros and Butchatsky (1996) assert that the transformational leadership model is the best leadership concept in describing the characteristics of leaders so that our leaders are more faithful and socially just. In simple term, it can be understood that transformational leadership is leadership that brings the organization to a new goal that is bigger and has never been achieved before by giving mental strength and confidence to the members so that they move seriously towards a common goal by overriding their personal interests or circumstances.

II. Methods

Systematically, this study is designed through seven stages: (1) study problems; (2) problem questions; (3) support of relevant concepts, theories and empirical studies; (4) Hypothesis submission; (5) the study methodology by selecting survey methods and questionnaires with data analysis techniques using qualitative

methods and quantitative methods; (6) the compiler of the study instrument is the tool used in the review process; and (7) conclusions, as the last step of a period in the form of answers to problem questions.

Methodology is an important part of the series of studies. The use of methods that are good and correct according to scientific rules, strongly supports the quality of studies. Sugiyono (2010, p. 4) asserts that methodology is a scientific method used to obtain objective, valid, and reliable data with goals can be found, proven, and developed in the realm of science so that they can be used to understand, solve, and anticipate problems.

Therefore, the methodology used in the study is a way of solving problems carried out in a planned and careful manner with the intention of getting facts and conclusions in order to understand, explain, predict, and control the situation. The study method is also a way of working to understand and explore the object that is being targeted.

The method used in this study is a descriptive method of analysis with a quantitative approach. It is called a descriptive method because it is in the direction of making a description, description, painting systematically, factually, and accurately of the facts, properties, and relationships between the phenomena investigated (Moh. Nazir (2011, p. 54). The descriptive analysis method is carried out using a quantitative approach to study that emphasizes the analysis of numerical data (numbers) so that there will be a significant relationship between the observed variables and generating conclusions that will clarify the picture of the object examined.

Quantitative study method is a study method that is based on the positivism philosophy sample used to study in a particular population or sample. The data was collected using study instruments. The data analysis was quantitative or statistical in order to test the hypothesis that had been set.

Based on the explanation of the introduction in advance, in this third chapter we will explain: study design, study framework, study strategy, hypothesis, measurement of variables and data, data collection, data analysis techniques, population and samples, strategies to validate study results, validity and reliability. All are important parts of the study methodology.

III. Discussion

Technique of Data Analysis

In this study three data analyses were used, namely : (1) descriptive analysis; (2) verification analysis; and (3) coefficient of determination.

First, descriptive analysis with a quantitative approach is a method that aims to describe systematically and factually about the facts and the relationships between variables investigated by collecting data, processing, analyzing, and interpreting data in testing statistical hypotheses. This analysis is used to describe clearly how the influence of leadership style and organizational commitment on employees' performance.

Descriptive analysis is carried out referring to each indicator in each change that is reviewed based on the actual score and ideal score. The actual score is the answer of all respondents to the questionnaire that has been submitted. The ideal score is the highest score or weight or all respondents are assumed to choose the answer with highest score.

Second, verification (quantitative) analysis or data analysis using statistics (Sugiyono, 2009, p. 31). Statistics can be in the form of descriptive and inferential or inductive statistics. Inferential statistics can be parametric statistics and nonparametric statistics. Statistics can be interpreted as an activity that aims to collect data, summarize or present data then analyze data using certain methods, and interpret the results of the analysis. In calculating statistics, a tool that is often used is SPSS.

The researcher uses inferential statistics if the research is carried out on samples conducted randomly. The data from the subsequent analysis are presented and given discussion. The presentation of data can be in the form of tables, frequency distribution tables, line graphs, bar graphs, piechart (pie charts), and pictograms. While the result of the study are in-depth explanations and interpretations of the data that have been presented through SPSS, path analysis, regression analysis, and correlation analysis.

SPSS (Statistical Package for Social Sciences) is a statistical computer program that functions to assist in processing statistical data precisely and quickly, and produces various outputs desired by decision makers. SPSS is very helpful in processing data, so that the result of data processing achieved can also be accounted and trusted.

Path Analysis examines the relationship between structural cause and effects from free changes to dependent variables by considering the relationship between linear free variables between the two variables. The correlation also do not show functional relationship. In other words, correlation analysis does not distinguish between variables depending on free change.

The success of BMT in maintaining its existence and glory is largely determined by management strategies that are controlled by its leader. It also occurs when controlling workers or staffs to be able to survive in the BMT, both in their position as leaders and as ordinary staff.

The study about the effect of transactional and transformational leadership style, tends to have a significant effect on productivity, also influential in controlling the turnover. Those leadership styles have a significant influence on the organizational commitment. However, it is understood that the significance effect of both leadership styles on productivity and turnover has a difference, especially after being mediated by organizational commitment. To find out the difference of the intended effect, it can be understood as explained below.

1. Description of Transformational and Transactional Leadership, Dismissal, and Productivity

Leadership in several studies has been proven that it can improve organizational performance and productivity. Leadership has a dominant role in increasing work productivity for the individual, group, and organizational level.

The role of leader is needed to reach the purpose, allocate scarce resources, focus training on the objectives of the company or BMT institution, coordinate changes that occur, foster interpersonal contact with followers, and establish the right direction or the best if failure occurs (Gibson, Ivancevich & Donnelly, 1997, p. 2). The importance of the role of leader has put leadership into a complex phenomenon because of its strategic role in controlling business institutions including BMT.

A number of studies show that the leadership behavior can positively influence job satisfaction and subordinate performance (Bartram & Casimir, 2007; Bycio, Hackett & Allen, 1995; Dionne, Yammarino, Atwater, & Spangler, 2004; Griffith, 2004; Howel & Avolio, 1993; Koh, Steers & Terborg, 1995; Podsakoff, MacKenzie & Bommer, 1996; Wen Chi & Ying Pan, 2011).

The original idea of the theory of transactional and transformational leadership was developed by James McGregor Burns in Yukl (1994) based on his descriptive study of political leaders. Conceptually those types of leadership are different but are positively related rather than conflicting styles.

Bass (1985) asserts that transactional leadership and transformational leadership are different processes, and he recognizes that the same leader can use both types of leadership at different time and situation. This opinion is supported by Waldman, Bass and Einstein (1987) who argue that although the concept is different. Transactional and transformational leadership can be held to a certain degree by a manager, and the most effective leaders are transactional and transformational leaders.

Studies on transactional leadership and transformational leadership have often been carried out, but in relation to stopping workers and performance there has not been found empirical evidence that is consistent. Podsakoff and Todor in Bass (1990, p. 322) found that there was a positive relationship between transactional leadership (specifically contingent reward) and group productivity. While Howell and Avolio (1993) reveal that transactional leadership (contingent reward, management by exception (active) and management by exception (passive) are negatively related to business unit performance. The result of study conducted by Judge and Bono (2000) indicates transformational leadership has a significant and positive relationship on the leadership satisfaction but not significant in overall job satisfaction, whereas in transactional leadership the relationship with job satisfaction is not significant. In the study of Podsakoff et al. (1996), transformational leadership has a significant relationship with overall satisfaction.

It is true that job satisfaction is one of the most important factors to get optimal work results. When a person feels satisfied to work, surely he will try as much as possible with all his abilities to complete his duties. Thus, productivity and work results or performance will increase optimally. In fact, in Indonesia and also in other countries, job satisfaction has not reached its maximum level.

According to social exchange theory (Blau; Cropanzano and Mitchell in Bontis et al., 2011) and norms of exchange (Gouldner in Bontis et al., 2011) assert that individuals who experience job satisfaction can increase their efforts and reduce behaviors that are not productive. The study of job satisfaction tends to center on its effect on performance.

Successful and effective BMT organizations are BMT organizations with individuals who have good performance. Effective or successful BMT organizations will be supported by quality human resources. Many BMT organizations are successful or effective because they are supported by the performance of human resources. In the practice of human resources, one effort to improve employee performance in an organization or company can be done by increasing leadership roles.

Optimal performance is expected to reflect the performance of the BMT organization as a whole. Without optimal performance, it is impossible for BMT performance to be achieved properly. Therefore management should try to improve the performance of its staff in various ways, among others, namely by increasing transactional leadership, transformational leadership and organizational commitment.

The Effect Of Transformational And Transactional Leadership On The Commitment Of Organization,

The relationship between the change of Transformational Leadership Style and Transactional Leadership Style with all variables, namely organizational commitment variables, turnover variables, and performance variables, has a strong relationship. The strength of the relationship between variables can be understood as in the schedule below.

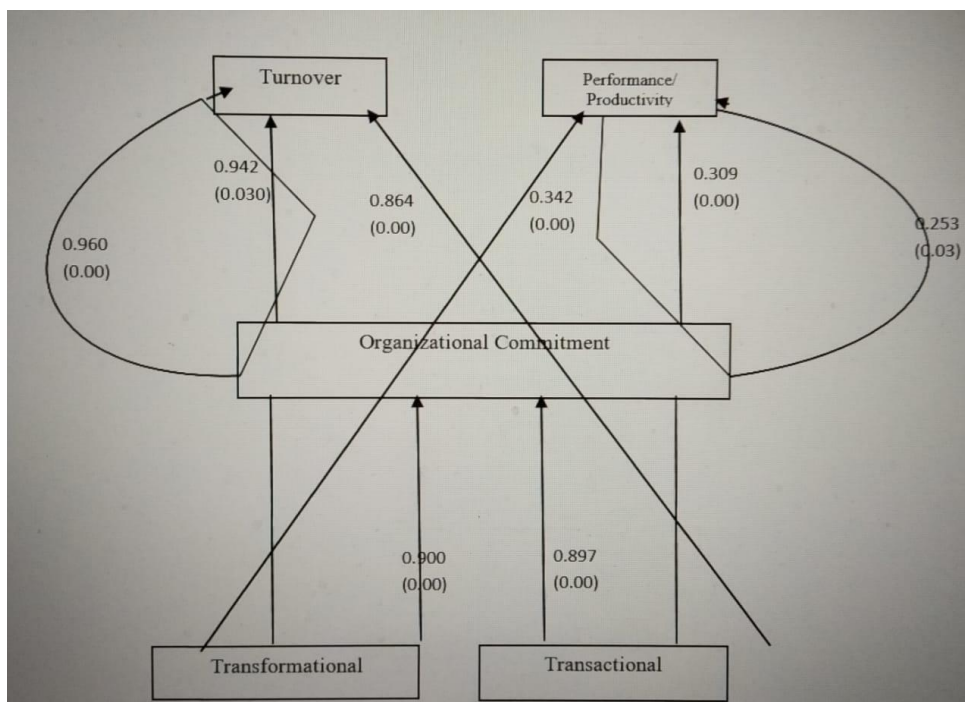
No	VariabelX	Variabel Y		
		Organizational Commitment	Turnover	Performance/Productivity
1	Transformational Leadership Style	.536**	-.008	.173
2	Transactional Leadership Style	.837**	.558**	-.050

2. Hypothesis Testing

There is a very strong relationship between transformational leadership style and organizational commitment, while transformational leadership with productivity has a weak relationship. In addition there is a strong relationship between transactional leadership style and organizational commitment and dismissal, while leadership style with dismissal and productivity is a weak relationship.

Hypothesis testing was conducted to determine the Effect of Leadership (Transformational and Transactional) Style on Organizational Commitment, Dismissal and Productivity of Workers at BMT in the Special Region of Yogyakarta. For the purposes of four-variable analysis, the analysis of the pathway with SPSS (Statistical Package for Social Science) is used. The results of data analysis obtained a correlation value, and the coefficient of determination.

The use of path analysis test to determine the extent of the influence of variables in the relationship of (Transformational and Transactional) Leadership to Organizational Commitment, Turnover and Productivity. The first step in the cross analysis method is to make a cross diagram that illustrates the causal relationship between variables. Compilation of cross diagrams includes variables that are thought to have a direct influence on Organizational Commitment and indirectly on turnover and productivity. These variables are analyzed based on linear regression analysis to create a standard regression equation. Based on the standard regression, it becomes the model proposal in cross analysis. The results are as follows.



Picture 1.Result Hypothesis Testing

3. Hypothesis 1 (H₁) Effect of Transformational Leadership Style on Organizational Commitment.

The probability value is 0.000 <0.01, indicating that the influence of the Transformational Leadership Style on Organizational Commitment is significant. The Effect of Transformational Leadership Style on Organizational Commitment is positive. The better / higher Transformational Leadership Style, the better / higher Organizational Commitment.

The coefficient of determination shows the magnitude of the influence of the Transformational Leadership Style on Organizational Commitment amounting to 0.811 or 81.1%. From the results of the analysis, the value of contribution or influence (r) ² is 0.811 or 81.1%. Effect of Transformational Leadership Style contributed 81.1% to Organizational Commitment.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.900 ^a	.811	.807	.77615	2.287

a. Predictors: (Constant), PP, PI, SI, MI

b. Dependent Variable: M

This study corresponds to the results of the study of Selamat et al. (2013) emphasize that there is a strong and positive relationship between transformational leadership and organizational commitment. Another opinion by Dunn et al. (2012) to organizations in the US and Israel provide evidence that supports that transformational leader behavior is significantly and positively related to organizational commitment.

4. Hypothesis 2 (H₂) Effect of Transactional Leadership Style with Organizational Commitment

The probability value is 0,000 <0.01, indicating that the influence of the Transactional Leadership Style on Organizational Commitment is significant. Effect of Transactional Leadership Style with Organizational Commitment is positive. The better / higher Transactional Leadership Style, the better / higher Organizational Commitment.

The coefficient of determination shows the magnitude of the influence of the Transactional Leadership Style with Organizational Commitment of 0.759. From the results of the analysis, the value of the contribution or influence (r) ² is 0.804 or 80.4%. Effect of Transformational Leadership Style contributed 80.4% to Organizational Commitment.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.897 ^a	.804	.802	.78656	2.320

a. Predictors: (Constant), MP, P

b. Dependent Variable: M

This study is in line with Yavirach's (2012) study which confirms that transactional leadership styles have a positive effect on organizational commitment.

5. Hypothesis 3 (H₃) Effect of Organizational Commitment on Stop Workers

The probability value is 0,000 <0.01, indicating that the influence of Organizational Commitment on Turnover is significant. The influence of Organizational Commitment with Turnover is positive. The better / higher Organizational Commitment, the better / higher Turnover. The coefficient of determination shows the magnitude of the influence of Organizational Commitment to Turnover of 0.921. From the results of the analysis, the value of the contribution or influence (r) ² is 0.921 or 92.1%. The influence of Organizational Commitment contributed 92.1% to Turnover.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	.960 ^a	.921	.920	.60096	1.837
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a. Predictors: (Constant), M3, M2, M1

b. Dependent Variable: Y1

This study is in accordance with the study of Titis Stwari (2016) in her study at the Swiss-Belinn Hotel Malang. Based on the results of the t test show the value of tcount -1,457 <t table 1,670 with a significance value of 0,150> real level 0,05.

6. Hypothesis 4 (H₄) Effect of Organizational Commitment on Performance

The probability value of 0.03 <0.05, indicates that the influence of Organizational Commitment on Performance is significant. Effect of Organizational Commitments on Performance is accepted. As big as the Organizational Commitment, the greater / higher the Performance.

The coefficient of determination shows the influence of Organizational Commitment with Performance of 0.064. From the analysis results, the value of contribution or influence (r) 2 is 0.064 or 64%. The influence of Organizational Commitment contributes 64% to Performance.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.253 ^a	.064	.050	2.15187	1.979

a. Predictors: (Constant), M3, M2, M1

b. Dependent Variable: Y2

The results of the analysis in advance correspond to the results of the study of Ranty Safitri (2016) about the effect of organizational commitment on performance. Based on the analysis of the correlation coefficient, it is generated at 0.617 which is in the range of 0.60 - 0.799.

7. Hypothesis 5 (H₅) Effect of Transformational Leadership Style on Turnover by mediating Organizational Commitment

A probability value of 0.030 <0.05, indicating that the influence of the Transformational Leadership Style on Turnover with mediation of Organizational Commitment is significant. Effect of Transformational Leadership Style on Turnover with mediation Organizational Commitment is accepted.

The coefficient of determination shows the magnitude of the influence of the Transformational Leadership Style through Organizational Commitment with Turnover of 0.127. From the results of the analysis, the value of contribution or influence (r) 2 is 0.887 or 88.7%. The influence of the Transformational Leadership Style contributed 88.7% to Turnover.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.942 ^a	.887	.884	.72329	2.136

a. Predictors: (Constant), M, PI, PP, SI, MI

b. Dependent Variable: Y1

The study is in line with a previous study by Bawdy and Manal (2014) which confirms that transformational leadership has a negative effect on turnover intention. Likewise a study conducted by Sartika (2012) which confirms that transformational leadership has a negative effect on turnover intention. Furthermore, a study conducted by Caesary, et al (2013) which confirms that transformational leadership has a negative and significant effect on turnover intention.

8. Hypothesis 6 (H₆) Effect of Transformational Leadership Style on Performance by mediating Organizational Commitment

The probability value is $0.000 < 0.05$, indicating that the influence of the Transformational Leadership Style on Performance by mediating Organizational Commitment is significant. Effect of Transformational Leadership Style on Performance with mediation Organizational Commitment is accepted.

The coefficient of determination shows the magnitude of the influence of the Transformational Leadership Style through Organizational Commitment with Performance of 0.117. From the results of the analysis obtained the value of the contribution or influence (r^2) of 0.117 or 11.7% means that the influence of the Transformational Leadership Style contributes 11.7% to Performance.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.342 ^a	.117	.096	2.09991	1.933

a. Predictors: (Constant), M, PI, PP, SI, MI

b. Dependent Variable: Y2

9. Hypothesis 7 (H₇) Effect of Transactional Leadership Style on Turnover by mediating Organizational Commitment

The probability value is $0,000 > 0.05$, indicating that the influence of the Transactional Leadership Style on Turnover through Organizational Commitment is not significant. The influence of the Transactional Leadership Style on Employees Stopping through Organizational Commitment is accepted.

The coefficient of determination shows the magnitude of the effect of Transactional Leadership Style on Turnover through Organizational Commitment a of 0.746. From the results of the analysis, the value of the contribution or influence (r^2) is 0.746 or 74.6%. The Transactional Leadership Style contributed 74.6% to Turnover through Organizational Commitment.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864 ^a	.746	.743	1.07737

a. Predictors: (Constant), M, P, MP

10. Hypothesis 8 (H₈) Effect of Transactional Leadership Style on Performance by mediating Organizational Commitment

The probability value is $0.000 < 0.05$, indicating that the influence of the Transactional Leadership Style on Performance through Organizational Commitment is significant. The influence of Transactional Leadership Style on Performance through Organizational Commitment is accepted.

The coefficient of determination shows the magnitude of the influence of Transactional Leadership Style on Performance through Organizational Commitment of 0.095. From the results of the analysis, the value of contribution or influence (r^2) is 0.095 or 9.5%. Transactional Leadership Style contributes 9.5% to Performance through Organizational Commitment.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.309 ^a	.095	.082	2.11556

a. Predictors: (Constant), M, P, MP

IV. Result

It was realized that this study highlighted the tendency of decreasing organizational commitment, the performance of BMT staff decreasing, and the tendency to move or leave the BMT. However, the impression from the result of the study can be made a test that all of these trends can be anticipated by the role of transactional and transformational leadership styles.

Through literature review, it is emphasized that improving staff's performance in an institution can increase significantly due to the influence of transactional leadership style and transformational leadership style. Likewise, to keep staff working in an institution, it is due to the influence of transactional and transformational leadership styles. But in broad outline, it can be concluded that to improve performance and maintain staffs or workers to keep working or not easily move and not easily stop, it needs to improve the organizational commitment.

Based on all the explanation previously especially from the literature and the result of the study, there are 3 conclusions as below:

- 1) Improving the performance in the business sector must be accompanied by serious efforts from workers, from the highest leadership to the lowest staff. The seriousness of workers can be proven by discipline, perseverance and also work survival. Workers who are easy to move or always opt out, reflect themselves not serious in managing their performance;
- 2) Improving the performance and motivating workers to survive in a business institution, can be supported by the practice of their leaders, namely by playing a transformational and transitional leadership style;
- 3) The role of transactional and transformational leadership also has a strong influence on the growth of workers' commitment to the organization. It is realized if the worker or staff already has a high commitment to the organization where he works, motivation will also grow to improve performance, and maintain himself to continue working for the organization.

Based on the previous conclusion, the main principles for maintaining and improving the existence of BMT in the Special Province of Yogyakarta, can be done at a relatively low cost, namely by maximizing the role of leaders.

The leader of BMT can develop transactional and transformational leadership. The combination of the leadership styles can significantly influence the growth of workers' commitment, to improve performance, and also to the willingness to continue working at the BMT.

Implication

Based on the previous conclusion, there are 3 implications explained as below:

- 1) The study focused on the relationship and influence of transactional and transformational leadership on the organizational commitment, turnover (worker quit), and performance. The result of the study showed that there was a significant influence. But it is understood that there are still many other changes that need to be tested for their effects on performance and turnover such as extrinsic motivation with dimensions;
- 2) The current study focusing on the influence of transactional and transformational leadership has indicated that those are input in preparing human resource planning and management to build successful BMT. But it is understood that there may be dimension of transactional leadership and other transformational leadership that need to be tested in the future;
- 3) BMT in the Special Province of Yogyakarta is located in the Yogyakarta City, Bantul Regency, Gunungkidul Regency, Sleman Regency and Wonosari Regency. All of them are 91. The study focused on 56 BMTs in Yogyakarta City, Bantul Regency and Gunungkidul Regency. Because there are still 35 other BMTs spread across 5 Regencies in the Special Region of Yogyakarta, the future studies are still open for review.

Based on all the previous explanations, it is expected that other reviewers who have concern for the development of BMT can conduct further studies so that all BMTs who have a mission and vision to improve the economy of the ummah can succeed. If the economy of the ummah manages to achieve a better level, it will improve their quality in living their lives including undergoing worship for the provision of life in the hereafter.

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