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## Araştırma Makalesi • Research Article

# The Impact of Ethical Leadership on Organizational Commitment: The Case of Participation Banks\*

*Etik Liderliğin, Örgütsel Bağlılık Üzerine Etkisi: Katılım Bankası Örneği*

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### ÖZ

Katılım bankacılığı, kurumun ve çalışanların etik değerlere uygun bir şekilde faaliyet gösterdiği, kar payı prensiplerine dayalı bir bankacılık modelidir. Bu modelde, işletmenin yöneticileri ve çalışanları dürüstlük, şeffaflık ve adalet gibi etik ilkeleri benimserler. Örgütsel bağlılık ise, çalışanların işletmeye duygusal ve psikolojik olarak bağlı olmalarını ifade eder. Kar payı prensiplerine uygun olarak yönetilen bir katılım bankacılığı modeli, çalışanların işlerine ve kuruma olan bağlılıklarını artırır. Bu araştırma, etik liderliğin örgütsel bağlılık algısı üzerinde bir rol oynayıp oynamadığını belirlemeyi hedeflemektedir. Araştırmanın evrenini bir kamu bankasında çalışan kişiler oluşturmaktadır. Toplam çalışan sayısı 2776 kişidir. Araştırmanın örneklemini 324 kişi olarak hesap edilmiştir. Anket toplam 338 kişi katılmıştır. Çalışmada etik liderlik ile örgütsel bağlılık arasında, pozitif yönde bir ilişki olduğu saptanmıştır. Bu çalışma, katılım bankacılığı alanında etik liderliğin önemini vurgulayarak, kurum içindeki etik değerlere olan bağlılığın ve çalışanların işletmeye duygusal bağlılığının artırılmasının önemini ortaya koymaktadır.

### ABSTRACT

Participation banking is a banking model based on profit-sharing principles, where the institution and employees operate in accordance with ethical values. In this model, the managers and employees of the organization adopt ethical principles such as honesty, transparency, and fairness. Organizational commitment refers to the emotional and psychological attachment of employees to the organization. A participation banking model managed in line with profit-sharing principles increases employees' commitment to their jobs and the organization. This research aims to determine whether ethical leadership plays a role in the perception of organizational commitment. The population of the study consists of individuals working at a public bank. The total number of employees is 2,776. The sample of the study is calculated to be 324 individuals. A total of 338 people participated in the survey. The study found a positive relationship between ethical leadership and organizational commitment. This research emphasizes the importance of ethical leadership in the field of participation banking, highlighting the significance of enhancing the commitment to ethical values within the institution and the emotional attachment of employees to the organization.

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## 1. Introduction

Participation banking, also known as Islamic banking or interest-free banking, is a unique financial system based on Islamic principles. In participation banking, financial transactions are conducted in accordance with Sharia law, which prohibits the payment or receipt of interest and promotes risk-sharing and profit-sharing arrangements. Participation banks operate with the aim of providing banking services that comply with Islamic ethics and principles, catering to Muslims seeking financial products and services that align with their religious beliefs (Hassan and Lewis, 2007).

Participation banking can be defined as a banking system that adheres to Islamic finance principles, emphasizing profit-sharing and asset-based financing while prohibiting interest-based transactions. In this system, customers participate in investment activities, and profits and losses are shared between the bank and the customer under agreed-upon terms. This approach aims to promote financial inclusion and stability while ensuring ethically and socially responsible banking practices (Iqbal and Molyneux, 2016).

Participation banks play a significant role in the global financial system by offering alternative banking solutions tailored to the needs of Muslims and individuals seeking ethical banking practices. These banks provide a wide range of products and services, including savings accounts, investment accounts, financing options, and asset management services, all structured in accordance with Sharia principles. By promoting risk-sharing and asset-based financing, participation banks contribute to financial stability and economic development while fostering a more inclusive financial system (Archer and Karim, 2006).

## 2. Conceptual Framework

Participation banks offer various core banking products in accordance with Islamic principles. These include current accounts, savings accounts, and Murabaha financing, which is a cost-plus financing arrangement. The promotion of these products often emphasizes the ethical nature of participation banking, highlighting the avoidance of interest-based transactions and focusing on profit-sharing and asset-based financing (Zulkhibri, 2017). Participation banks employ various marketing strategies to promote these products, such as emphasizing their compliance with Sharia principles and appealing to customers seeking ethical alternatives to conventional banking (Khan and Bhatti, 2019).

In addition to core banking products, participation banks offer a variety of services aimed at meeting their customers' diverse financial needs. One of the prominent services is the provision of investment funds that comply with Islamic principles, such as equity funds, sukuk funds, and real estate investment funds. These funds allow customers to diversify their portfolios while investing in Sharia-compliant assets (El-Galfy and El-Khazindar, 2018). Additionally, participation banks offer insurance products, including Takaful, a cooperative insurance based on mutual assistance and

risk-sharing (Haron and Othman, 2019). Takaful products provide coverage against various risks such as life, health, and property in accordance with Islamic principles.

Participation banks also play a significant role in providing Sharia-compliant retirement funds. These retirement funds offer pension planning solutions consistent with Islamic principles, including profit-sharing retirement plans and Sharia-compliant investment options (Dar and Presley, 2018).

The impact of participation banking on economic growth is multifaceted, influencing various dimensions of the economy. Participation banks facilitate capital formation and investment in productive sectors by providing funds based on profit-sharing and risk-sharing principles (Khan and Bhatti, 2008). Additionally, the emphasis on asset-based financing in participation banking reduces moral hazard and contributes to financial stability by promoting prudent risk management practices (Haron and Azmi, 2008). Participation banking can promote sustainable economic development by encouraging entrepreneurship, innovation, and job creation (Beck et al., 2013).

The concept of leadership has been subject to various definitions. Leadership is the process of interaction between individuals within a communication environment, directed towards achieving predetermined goals. Leadership refers to the role and abilities of a person who brings together a community or group and directs its members toward a common goal (Zel, 2006: 109).

The concept of ethics originates from the Greek word "ethos" and contains two distinct meanings. First, ethics refers to tradition and habit. It involves regulating an individual's actions in accordance with the generally accepted moral rules of society and making them habitual. This refers to the behaviors that are acquired through education and are in line with the moral values accepted by society since ancient times (Pieper, 1999).

It is a leadership approach that enables a leader to have a strong influence on employees by defining themselves and their work with a motivational perspective and supporting organizational members in achieving their work objectives. This approach focuses on the leader influencing employees based on moral strength and maintaining moral values in cooperation (Arslantaş and Pakdemir, 2008).

One of the responsibilities of leaders is to uphold and maintain ethical standards within the organization. Leaders should encourage behaviors that align with the organization's ethical values and prevent unethical conduct. Additionally, leaders themselves should adhere to ethical standards and serve as role models for employees. Leaders play a crucial role in creating a moral environment within the organization and ensuring its sustainability (Mete, 2016).

An important feature of ethical leadership is the moral correctness of the decisions made by the leader. A leader who can distinguish between right and wrong contributes to building trust within the

organization and influences their followers. A leader who makes ethically sound decisions helps develop social values such as honesty, loyalty, and integrity, thereby increasing employees' commitment to the organization. In this way, ethical leadership creates a positive impact not only in the workplace but also in the broader society (Turhan & Çelik, 2011).

It is the individual's acceptance of the organization's purpose and values. It reflects the desire to work towards goals, make an effort, and maintain commitment to the organization. This concept represents the strength of the ties within the organizational structure and is based on the following factors: First, the individual's sincere belief in and adoption of the organization's purpose and values; second, their willingness to do their best for the organization; and finally, their strong commitment to remaining a member of the organization. In summary, organizational commitment reflects the individual's strong relationship with the organization and the desire to contribute to its goals (Swales, 2002).

Allen and Meyer's model of organizational commitment includes three key dimensions (Lee et al., 2011):

**Affective Commitment:** Emotional attachment to the organization, leading to loyalty and a strong desire to contribute (Gül et al., 2003).

**Normative Commitment:** Feeling a moral obligation to stay with the organization, influenced by socialization and ethical values (Ersoy et al., 2012).

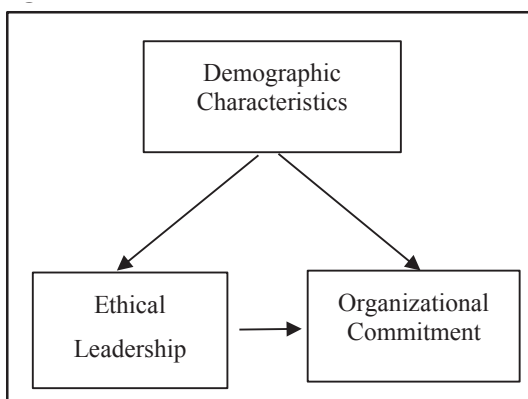
**Continuance Commitment:** Staying with the organization due to the investment of time, effort, and resources, and the perceived costs of leaving (Kılınç, 2020).

### 3. Data and Methodology

#### Research Model

The aim of this study is to investigate the relationship between ethical leadership and organizational commitment, as shown in Figure 1.

**Figure 1.** Research Model



In the theoretical model, ethical leadership is considered as the independent variable, and organizational commitment is the dependent variable. The study will investigate the effects of ethical leadership on organizational commitment. Additionally, the study will examine whether ethical leadership and organizational commitment differ based on demographic characteristics. Ethics committee permission was given by İstanbul Nişantaşı University Ethics Committee for the survey application of this study, with the decision no. 20240404-63 dated 04.04.2024.

In the study by Demir (2023), the Ethical Leadership Scale used is a 41-item scale based on a 5-point Likert scale. In the third section, the Organizational Commitment Scale from the same study is used, consisting of 24 items also on a 5-point Likert scale. The 5-point Likert scale is expressed as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.

A study by Mayer, Kuenzi, and Greenbaum (2010) found that ethical leadership positively influences employees' trust, which in turn increases organizational commitment. Employees who perceive their leaders as ethical are more likely to trust them, leading to greater alignment with the organization's goals and values (Mayer, Kuenzi, & Greenbaum, 2010).

H1: There is a significant relationship between ethical leadership and organizational commitment.

Eisenbeiss and Brodbeck (2014) observed that perceived organizational support mediates the relationship between ethical leadership and organizational commitment. They proposed that ethical leadership increases commitment through enhanced perceptions of support (Eisenbeiss & Brodbeck, 2014).

H2: There is a significant relationship between ethical leadership and affective commitment.

Ethical leadership is associated with higher levels of job satisfaction among employees. Researchers have found that when leaders exhibit ethical behavior and prioritize ethical principles in their leadership approaches, employees experience greater job satisfaction, which in turn promotes higher levels of organizational commitment (Brown et al., 2005).

H3: There is a significant relationship between ethical leadership and continuance commitment.

Ethical leadership is associated with a reduction in employees' intentions to leave their jobs. A study by Walumbwa, Hartnell, and Oke (2010) found that employees who perceive their leaders as ethical are less likely to consider leaving the organization, leading to higher levels of organizational commitment and lower turnover rates (Walumbwa, Hartnell, & Oke, 2010).

H4: There is a significant relationship between ethical leadership and normative commitment.

Ethical behaviors exhibited by female leaders can be perceived more positively by both male and female subordinates, potentially leading to greater trust and collaboration within teams (Eagly & Carli, 2003). Despite the potential advantages of ethical leadership for female leaders, they may face challenges in practice. Cullen et al. (2014) highlight that female leaders often encounter resistance or skepticism while trying to assert their authority in traditionally male-dominated leadership roles. This resistance can hinder their ability to effectively demonstrate ethical leadership behaviors while navigating gender stereotypes and biases in the workplace (Cullen et al., 2014).

H5: There is a significant relationship between ethical leadership and employee gender.

Jones and Smith (2017) examined how different generations perceive and respond to ethical leadership practices within a multinational company. They found that Baby Boomers, Generation X, and Millennials have nuanced differences in their expectations and feedback regarding ethical leadership behaviors. While all generations value honesty and transparency, Millennials show a stronger preference for leaders who exhibit social responsibility and inclusivity, reflecting the ethical values of their generation (Jones & Smith, 2017).

H6: There is a significant relationship between ethical leadership and employee age.

Doh and Quigley (2014) investigated the relationship between ethical leadership and employee creativity, considering the impact of education level. They found that ethical leadership positively influences employee creativity, with this effect being more pronounced among employees with higher education levels. Highly educated employees showed greater creativity in response to ethical leadership compared to those with lower education levels, indicating that higher educational attainment provides a more conducive environment for creative expression under ethical leadership (Doh & Quigley, 2014).

H7: There is a significant relationship between ethical leadership and employee education level.

Piccolo and Colquitt (2006) suggest that employees may feel compelled to adhere to ethical standards, even at the expense of their personal time, which can lead to longer working hours or increased work pressure. Therefore, the relationship between ethical leadership and overtime/work pressure requires further investigation to understand the underlying mechanisms and potential mitigating factors (Piccolo & Colquitt, 2006).

H8: There is a significant relationship between ethical leadership and total work experience of employees.

Brown and Treviño (2006) argue that leaders' ethical behaviors shape the direction of the entire organization and influence employees' perceptions of ethical norms and expectations, ultimately affecting their positions and behaviors within the organizational hierarchy. They emphasize the importance of the top-level ethical stance (Brown & Treviño, 2006).

H9: There is a significant relationship between ethical leadership and employee title.

Ethical Leadership and Job Satisfaction: Ethical leadership enhances job satisfaction regardless of marital status (Brown & Treviño, 2006).

Marital Status as a Moderator: Marital status influences the relationship between ethical leadership and employee commitment, with stronger effects among married employees (Johnson & O'Leary-Kelly, 2003).

Work-Life Balance for Married Employees: Ethical leadership improves work-life balance, particularly for married employees (Kalshoven et al., 2016).

Ethical Leadership and Marital Satisfaction: Ethical leadership positively impacts marital satisfaction and family relationships (Brown & Treviño, 2013).

H10: There is a significant relationship between ethical leadership and employees' marital status.

Gender Differences in Organizational Commitment: Studies show that women often display higher emotional commitment than men, leading to greater job satisfaction and a stronger sense of belonging (Allen & Meyer, 1990; Eagly & Carli, 2007).

Impact of Organizational Culture on Gender Differences: Supportive and inclusive organizational cultures enhance commitment among women, while men's commitment varies based on perceived advancement opportunities and cultural fit (Koch & D'Mello, 2000; Cohen & Huffman, 2007).

Intersectionality and Organizational Commitment: Intersectionality, considering gender, race, and class, affects commitment levels differently across diverse groups. Non-white women may face unique challenges influencing their organizational commitment (Mor Barak et al., 2001).

H11: There is a significant relationship between organizational commitment and employee gender.

Age and Affective Organizational Commitment: Younger employees often show lower emotional commitment due to early career stages, while middle-aged employees, with established careers and personal investments, exhibit higher levels. Emotional commitment may decrease in older employees due to retirement concerns or reduced organizational alignment (Allen & Meyer, 1990).

**Continuance Commitment and Age:** Older employees generally have higher continuance commitment due to retirement benefits and accumulated tenure, while younger employees perceive lower costs of leaving and thus show lower continuance commitment (Gaertner et al., 1999).

**Normative Commitment and Age:** The relationship between normative commitment and age is mixed. Some studies suggest older employees may have higher normative commitment due to loyalty and duty, while others propose younger employees might show higher normative commitment as they seek to establish their reputations (Mowday et al., 1982).

H12: There is a significant relationship between organizational commitment and employee age.

**Early Career:** Early career employees often show lower organizational commitment due to a focus on personal development and job exploration (Eisenberger et al., 1986).

**Mid-Career:** Mid-career professionals typically exhibit higher organizational commitment due to significant investments in their careers and fewer alternative job opportunities (Angle & Perry, 1981).

**Late Career:** Late-career employees may have varied commitment levels influenced by retirement plans and organizational initiatives aimed at knowledge transfer (Morrow et al., 1993; Allen et al., 1990).

H13: There is a significant relationship between organizational commitment and total work experience.

**Organizational Commitment and Marital Status:** Married employees often show higher organizational commitment than unmarried ones, possibly due to a sense of stability and support (Allen & Meyer, 1990).

**Gender Differences:** Marital status may impact organizational commitment differently for men and women, with some studies suggesting a stronger positive effect for men (Park & Rainey, 2007).

**Work-Life Balance:** Married employees often achieve better work-life integration, which can enhance organizational commitment (Kossek & Ozeki, 1998).

**Marital Satisfaction:** Higher marital satisfaction is associated with greater organizational commitment, while dissatisfaction is linked to lower commitment (Allen & Russell, 1999).

**Marital Transitions:** Major marital changes, such as marriage or divorce, can affect organizational commitment, with varying impacts depending on personal stability (Lee & Rogg, 1997).

H14: There is a significant relationship between organizational commitment and marital status.

**Organizational Commitment and Education Level:** Higher education levels are often linked to greater organizational commitment due to factors like increased job satisfaction and alignment of personal values with organizational goals.

**Emotional Commitment and Education Level:** Higher education is positively associated with emotional commitment. Educated employees often have a deeper understanding of organizational goals, leading to stronger emotional ties (Bakan et al., 2011).

**Continuance Commitment and Education Level:** The relationship between education level and continuance commitment is less clear. Some studies suggest higher education might lead to higher continuance commitment due to career investment, while others find that more educated employees may have more alternative options (Lee & Park, 2018).

**Normative Commitment and Education Level:** Higher education may foster a stronger sense of professional ethics and responsibility, potentially increasing normative commitment. However, findings on this relationship are mixed, indicating a need for further research.

H15: There is a significant relationship between organizational commitment and education level.

**Leadership:** Higher-level leaders typically show higher emotional commitment due to ownership feelings, while lower-level employees may have higher continuance commitment due to job security (Meyer & Herscovitch, 2001).

**Job Characteristics:** Managers often exhibit higher normative commitment due to alignment with organizational values, while lower-level staff may have less normative commitment (Allen & Meyer, 1990).

**Organizational Culture:** Cultures valuing innovation lead to higher emotional commitment among leaders. Bureaucratic cultures may increase continuance commitment among lower-level employees (O'Reilly et al., 1991).

**Communication:** Restrictive communication often results in lower emotional commitment, whereas open communication fosters higher commitment at all levels (Eisenberger et al., 2001).

H16: Organizational commitment is significantly related to job title.

The sample of the study is based on a broad sampling that includes individuals working in public participation banking, including both managers and non-managerial staff.

As indicated in Table 1, the personnel availability in public participation banking is specified.

**Table 1:** Characteristics of participants in the study (n=338)

Groups	Frequency	Percentage
<b>Gender</b>		
Female	97	28.7
Male	241	71.3
<b>Education Level</b>		
Associate Degree and Below	90	26.6
Bachelor's Degree	130	38.5
Postgraduate	118	34.9
<b>Age</b>		
25 and Below	94	27.8
26-40	125	37.0
41 and Above	119	35.2
<b>Marital Status</b>		
Married	146	43.2
Single	192	56.8
<b>Total Work Experience</b>		
0 – 5 Years	66	19.5
6 – 15 Years	151	44.7
16 Years and Above	121	35.8
<b>Title</b>		
Manager	40	11.8
Employee	298	88.2

Table 2 presents the results of the reliability analysis for the scales and dimensions. The obtained values exceed the 0.60 lower limit criterion suggested in the literature (Cronbach, 1990; Punch, 2005). Therefore, it indicates that the scales and dimensions used in the study exhibit a high degree of internal consistency.

**Table 2:** Reliability analysis results for the research scale

Scale	Number of Questions	Reliability Coefficient
Ethics	15	0.962
Arrogance	9	0.958
Respect	9	0.946
Justice	8	0.917
Ethical Leadership	41	0.979
Emotional Commitment	8	0.935
Continuance Commitment	8	0.918
Normative Commitment	8	0.930
Organizational Commitment	14	0.962

The construct validity of the ethical leadership scale was tested using factor analysis to determine whether it was single or multi-dimensional. The scree plot, factor eigenvalues, and total variance contribution were considered when determining the number of factors. Principal component analysis was chosen as the factor extraction method, with varimax as the rotation method for maximum variance.

To determine the factor structure, responses from 338 participants were subjected to principal component factor analysis. The suitability of the data for factor analysis was tested using the Kaiser-Meyer-Olkin (KMO) sample adequacy test and Bartlett's test of sphericity. The KMO value for the ethical leadership scale was found to be 0.96, above the acceptable threshold of 0.70, and Bartlett's test was significant at the 0.05 level. These results indicated that the dataset was suitable for factor analysis. The criterion for variance explained was set at 0.50 or higher. No items with factor loadings below 0.50 were identified. Four factors with eigenvalues of 1 or higher were extracted, explaining 68% of the total variance.

The factor analysis results for the ethical leadership scale are presented in Table 3, with factor loadings sorted in descending order.

**Table 3:** Factor analysis – ethical leadership

Factor Name	Items	Factor Loading	Variance Explained (%)
<b>Ethics</b>	Item 5	0.815	22.148
	Item 7	0.806	
	Item 4	0.798	
	Item 3	0.787	
	Item 6	0.778	
	Item 8	0.768	
	Item 2	0.754	
	Item 9	0.696	
	Item 15	0.688	
	Item 1	0.675	
	Item 12	0.658	
<b>Pride</b>	Item 10	0.637	18.349
	Item 14	0.623	
	Item 13	0.619	
	Item 11	0.608	
	Item 39	0.799	
	Item 41	0.789	
	Item 38	0.778	
<b>Respect</b>	Item 37	0.767	18.349
	Item 35	0.756	
	Item 36	0.732	
	Item 40	0.726	
	Item 34	0.689	
	Item 33	0.672	
<b>Respect</b>	Item 26	0.792	18.349
	Item 27	0.750	
	Item 25	0.741	

	Item 24	0.724	15.290	
	Item 28	0.688		
	Item 29	0.659		
	Item 30	0.608		
	Item 31	0.592		
	Item 32	0.511		
<b>Justice</b>	Item 18	0.711		
	Item 17	0.692		
	Item 16	0.685		
	Item 19	0.680	13.183	
	Item 21	0.651		
	Item 23	0.633		
	Item 22	0.610		
	Item 20	0.608		
<b>Total</b>		<b>68.969</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy				
		0.967		
Bartlett's Test of Sphericity				
Test of	Chi-Square	13,285.604	p < 0.001	

The KMO value for the organizational commitment scale was found to be 0.95, which is above the acceptable threshold of 0.70, and Bartlett's test of sphericity was significant at the 0.05 level, with the value exceeding 0.50, indicating that the dataset was suitable for factor analysis. The KMO coefficient suggests that the data were appropriate for analysis. The criterion for explained variance was set at 0.50 or higher. No items were found to have factor loadings below 0.50, single-item factors, or sample adequacy measures below 0.50. Three factors with eigenvalues of 1 or higher were extracted. The total explained variance was found to be 67%. Table 4 presents the results of the factor analysis for the organizational commitment scale, sorted by factor loadings in descending order.

**Table 4:** Factor analysis – organizational commitment

Factor Name	Items	Factor Loading	Variance Explained (%)
<b>Affective Commitment</b>	Item 3	0.799	
	Item 2	0.790	
	Item 6	0.784	
	Item 5	0.774	23.555
	Item 7	0.760	
	Item 4	0.754	
	Item 8	0.729	
	Item 1	0.673	
	Item 11	0.781	

	Item 14	0.770			
	Item 13	0.762			
<b>Continuance Commitment</b>	Item 15	0.748	22.380		
	Item 12	0.725			
	Item 9	0.689			
	Item 10	0.648			
	Item 16	0.632			
	Item 18	0.825			
	<b>Normative Commitment</b>		Item 17	0.784	21.272
		Item 19	0.757		
	Item 23	0.687			
	Item 24	0.653			
	Item 20	0.608			
	Item 21	0.590			
	Item 22	0.575			
<b>Total</b>		<b>67.207</b>			
Kaiser-Meyer-Olkin Sample Adequacy					
		0.957			
Bartlett's Test of Sphericity					
	Chi-Square	6.375			
	p-value	0.000			

The normality of the distribution of the scales used in the study was assessed using Skewness and Kurtosis values and P-P Plot graphs with the help of the SPSS program. One of the statistical methods used to evaluate univariate normality is the examination of kurtosis and skewness coefficients. Values between ±2.0 are considered to indicate that the distribution does not deviate significantly from normality. The Skewness and Kurtosis values are presented in Table 5.

**Table 5:** Skewness and Kurtosis values (n=338)

Variables	Skewness	Kurtosis
Morality	-0.721	0.155
Arrogance	-0.910	0.953
Respect	-0.586	-0.006
Justice	-0.538	-0.178
Ethical Leadership	-0.579	0.368
Affective Commitment	-0.703	0.153
Continuance Commitment	-0.630	-0.084
Normative Commitment	-0.638	-0.113
Organizational Commitment	-0.851	0.640

According to the test results, it is determined that the variables fall within the range of ±2.0 and show normal distribution.

## Difference Analyses

The differences between variables and gender were analyzed using the “Independent Samples t-Test.” Table 6 shows the analysis results.

**Table 6:** Difference analysis by gender (n=338)

Variable	Gender	N	Std Dv	F	t	p
Morality				1.174	3.453	0.001*
Arrogance				0.860	2.289	0.023*
Respect				0.010	3.331	0.001*
Justice				3.974	3.381	0.001*
Ethical Leadership				2.162	3.943	0.000*
Affective Commitment	Female	97	0.69	0.429	2.997	0.003*
Continuance Commitment				0.002	2.748	0.006*
Normative Commitment				1.481	2.651	0.008*
Organizational Commitment				0.313	2.646	0.009*

\*Female Mean: 40.795

The analysis results indicate that individuals’ levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment differ by gender ( $p < 0.05$ ). Hypotheses H5 and H11 are supported. Accordingly, women’s levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment are higher than those of men.

The differences between variables and age were analyzed using “One-Way ANOVA” Table 7 presents the analysis results.

**Table 7:** Difference analysis by age (n=338)

Variables	Age	N	Mean	Std. Dev.	F	p
Morality	≤ 25	94	38.8	0.71	0.23	0.795
	26-40	125	38.8	0.74		
	40+	119	39.3	0.65		
	Total	338	39.0	0.70		
Arrogance	≤ 25	94	39.8	0.76	0.58	0.559
	26-40	125	39.5	0.82		
	40+	119	40.5	0.65		
	Total	338	40.0	0.75		
Respect	≤ 25	94	38.0	0.92	0.49	0.608
	26-40	125	39.2	0.83		
	40+	119	38.8	0.76		
	Total	338	38.7	0.83		
Justice	≤ 25	94	38.3	0.78	0.20	0.814
	26-40	125	37.8	0.83		
	40+	119	38.5	0.75		
	Total	338	38.2	0.79		
Ethical Leadership	≤ 25	94	38.6	0.72	0.29	0.744
	26-40	125	38.0	0.78		
	40+	119	38.7	0.79		
	Total	338	38.4	0.77		
Affective Commitment	≤ 25	94	38.6	0.74	0.57	0.566
	26-40	125	38.6	0.75		
	40+	119	39.5	0.66		
	Total	338	38.9	0.72		
Continuance Commitment	≤ 25	94	38.5	0.80	0.41	0.663
	26-40	125	39.3	0.81		
	40+	119	39.4	0.71		
	Total	338	39.1	0.77		
Normative Commitment	≤ 25	94	37.8	0.87	1.06	0.347
	26-40	125	37.1	0.87		
	40+	119	38.7	0.81		
	Total	338	37.8	0.85		
Organizational Commitment	≤ 25	94	39.7	0.80047	0.56	0.571
	26-40	125	39.3	0.84		
	40+	119	40.4	0.69		
	Total	338	39.8	0.78		

The analysis results indicate that individuals’ levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment do not differ by age ( $p > 0.05$ ). Hypotheses H6 and H12 are not supported.



**Table 8:** Difference analysis by education level (n=338)

Variables	Education	N	Mean	Std. Dev.	F	p	Differences
Mor.	Associate or Less	90	37.5	0.73	4.6	0.010*	Bachelor's > Associate and Less
	Bachelor's	130	40.3	0.69			
	Postgraduate	118	38.6	0.66			
	Total	338	39.0	0.70			
Arro.	Associate or Less	90	38.3	0.81	3.4	0.032*	Bachelor's > Associate and Less
	Bachelor's	130	40.9	0.74			
	Postgraduate	118	40.2	0.69			
	Total	338	40.0	0.75			
Resp.	Associate or Less	90	37.3	0.86	4.7	0.009*	Bachelor's > Associate and Less
	Bachelor's	130	40.4	0.82			
	Postgraduate	118	37.9	0.81			
	Total	338	38.7	0.83			
Just.	Associate or Less	90	36.8	0.80	2.8	0.057	
	Bachelor's	130	39.4	0.78			
	Postgraduate	118	37.9	0.77			
	Total	338	38.2	0.79			
Eth.Lead.	Associate or Less	90	37.1	0.81	5.8	0.003*	Bachelor's > Associate and Less
	Bachelor's	130	40.2	0.74			
	Postgraduate	118	37.5	0.73			
	Total	338	38.4	0.77			
Aff. Comm.	Associate or Less	90	37.5	0.75	3.4	0.034*	Bachelor's > Associate and Less
	Bachelor's	130	40.0	0.70			
	Postgraduate	118	38.8	0.69			
	Total	338	38.9	0.72			
Con. Comm.	Associate or Less	90	37.4	0.82	5.0	0.007*	Bachelor's > Associate and Less
	Bachelor's	130	40.6	0.72			
	Postgraduate	118	38.7	0.76			
	Total	338	39.1	0.77			
Nor. Comm.	Associate or Less	90	36.8	0.81	1.3	0.266	
	Bachelor's	130	38.7	0.85			
	Postgraduate	118	37.7	0.88			
	Total	338	37.8	0.85			
Org. Comm.	Associate or Less	90	38.2	0.84	2.8	0.057	
	Bachelor's	130	40.7	0.78			
	Postgraduate	118	40.0	0.70			
	Total	338	39.8	0.78			

The analysis results indicate that individuals' levels of justice, normative commitment, and organizational commitment do not differ by education level ( $p > 0.05$ ). Hypothesis H13 is not supported. However, morality, arrogance, respect, ethical leadership, affective commitment, and continuance commitment levels do differ by education level ( $p < 0.05$ ). Hypothesis H7 is supported.

Post-Hoc tests using the Tamhane T2 test revealed that bachelor's degree holders have higher levels of morality, arrogance, respect, ethical leadership, affective commitment, and continuance commitment than individuals with an associate degree or less.

The differences between variables and total work experience were analyzed using "One-Way ANOVA." Table 9 presents the analysis results.

**Table 9:** Difference analysis by total work experience (n=338)

Variables	Total Work Experience (TWE)	N	Mean	Std. Dev.	F	p
Morality	0-5 years	66	37.8	0.67	1.23	0.293
	6-15 years	151	39.1	0.71		
	16+ years	121	39.5	0.70		
	Total	338	39.0	0.70		
Arrogance	0-5 years	66	38.7	0.71	1.23	0.292
	6-15 years	151	40.1	0.77		
	16+ years	121	40.5	0.73		
	Total	338	40.0	0.75		
Respect	0-5 years	66	38.2	0.79	0.19	0.820
	6-15 years	151	38.7	0.81		
	16+ years	121	39.0	0.89		
	Total	338	38.7	0.83		
Justice	0-5 years	66	36.7	0.78	1.80	0.166
	6-15 years	151	38.2	0.76		
	16+ years	121	39.0	0.82		
	Total	338	38.2	0.79		
Ethical Lead.	0-5 years	66	37.2	0.75	1.18	0.309
	6-15 years	151	38.6	0.80		
	16+ years	121	38.9	0.73		
	Total	338	38.4	0.77		
Affective Comm.	0-5 years	66	38.4	0.68	0.25	0.775
	6-15 years	151	38.9	0.74		
	16+ years	121	39.2	0.71		
	Total	338	38.9	0.72		
Cont. Comm.	0-5 years	66	39.0	0.73	0.38	0.684
	6-15 years	151	38.8	0.81		
	16+ years	121	39.6	0.75		
	Total	338	39.1	0.77		
Norm. Comm.	0-5 years	66	37.2	0.83	0.23	0.789
	6-15 years	151	38.1	0.84		
	16+ years	121	37.8	0.88		
	Total	338	37.8	0.85		
Org. Comm.	0-5 years	66	38.9	0.73	0.49	0.612
	6-15 years	151	39.9	0.80		
	16+ years	121	40.1	0.77		
	Total	338	39.8	0.78		

The analysis results indicate that individuals' levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment do not differ based on total work experience ( $p > 0.05$ ). Hypotheses H8 and H14 are not supported.

The differences between variables and job titles were analyzed using the "Independent Samples t-Test." Table 10 presents the analysis results.

**Table 10:** Difference analysis by title (n=338)

Var.	Title	N	Mean	Std. Dev.	F	t	p
Mor.	Mgr.	40	34.6	0.68	0.05	-4.29	0.000*
	Empl	298	39.6	0.68			
Arrog.	Mgr.	40	35.0	0.82	1.02	-4.62	0.000*
	Empl	298	40.6	0.71			
Resp.	Mgr.	40	34.4	0.80	0.00	-3.55	0.000*
	Empl	298	39.3	0.82			
Just.	Mgr.	40	34.1	0.68	0.82	-3.55	0.000*
	Empl	298	38.78	0.79			
Eth. Lead.	Mgr.	40	35.00	0.61	1.72	-3.07	0.002*
	Empl	298	38.95	0.78			
Affec Comm.	Mgr.	40	35.12	0.68	0.06	-3.65	0.000*
	Empl	298	39.47	0.71			
Cont. Comm.	Mgr.	40	35.53	0.75	0.08	-3.18	0.002*
	Empl	298	39.63	0.76			
Norm Comm.	Mgr.	40	34.84	0.70	2.14	-2.42	0.016*
	Empl	298	38.30	0.86			
Org. Comm.	Mgr.	40	35.00	0.81	0.42	-4.28	0.000*
	Empl	298	40.49	0.75			

The analysis results indicate that individuals' levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment differ based on job title ( $p < 0.05$ ). Hypotheses H9 and H15 are supported. Employees have higher levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment compared to managers.

The differences between variables and marital status were analyzed using the "Independent Samples t-Test." Table 11 presents the analysis results.

**Table 11:** Difference analysis by marital status (n=338)

Variables	Marital Status	N	Mean	Std. Dev.	F	T	p
Morality	Married	146	38.0	0.72	2.02	-2.31	0.021*
	Single	192	39.8	0.67			
Arrogance	Married	146	38.8	0.79	4.28	-2.39	0.017*
	Single	192	40.8	0.70			
Respect	Married	146	37.8	0.86	1.89	-1.67	0.095
	Single	192	39.4	0.81			
Justice	Married	146	37.2	0.77	0.00	-2.04	0.042*
	Single	192	38.9	0.80			

Ethical Leadership	Married	146	37.5	0.78	0.80	-2.02	0.044*
	Single	192	39.2	0.75			
Affective Comm.	Married	146	37.9	0.74	0.87	-2.34	0.020*
	Single	192	39.7	0.69			
Cont. Comm.	Married	146	37.8	0.81	1.87	-2.63	0.009*
	Single	192	40.1	0.73			
Normative Comm.	Married	146	37.1	0.84	0.15	-1.46	0.143
	Single	192	38.4	0.85			
Org. Comm.	Married	146	38.7	0.82	2.87	-2.25	0.025*
	Single	192	40.6	0.74			

The analysis results indicate that individuals' levels of respect and normative commitment do not differ based on marital status ( $p>0.05$ ). However, the levels of morality, arrogance, justice, ethical leadership, affective commitment, continuance commitment, and organizational commitment do differ based on marital status ( $p<0.05$ ). Hypotheses H10 and H16 are supported. Consequently, single individuals have higher levels of morality, arrogance, justice, ethical leadership, affective commitment, continuance commitment, and organizational commitment compared to married individuals.

Table 12 displays the correlation coefficients between the variables. The Pearson correlation coefficients in the table indicate the relationships among the research variables. By examining the participants' data, the correlation analysis presented in Table 12 provides insights into the direction and strength of the relationships between the research variables.

**Table 12:** Correlation analysis (n=338)

V	Mean	Std. Dev.	1	2	3	4	5	6	7	8	9
1	39.0	0.70	1								
2	40.0	0.75	0.62**	1							
3	38.7	0.83	0.68**	0.74**	1						
4	38.2	0.79	0.69**	0.76**	0.72**	1					
5	38.4	0.77	0.66**	0.71**	0.71**	0.73**	1				
6	38.9	0.72	0.63**	0.69**	0.62**	0.63**	0.78**	1			
7	39.1	0.77	0.64**	0.77**	0.60**	0.73**	0.70**	0.60**	1		
8	37.8	0.85	0.76**	0.67**	0.65**	0.75**	0.69**	0.68**	0.67**	1	
9	39.8	0.78	0.61**	0.65**	0.76**	0.76**	0.71**	0.60**	0.77**	0.67**	1

Variables: 1. Ethical Leadership, 2. Morality, 3. Arrogance, 4. Respect, 5. Justice, 6. Organizational Commitment, 7. Affective Commitment, 8. Continuance Commitment, 9. Normative Commitment

Note: Pearson Correlation is significant at the  $p<0.01$  level.

The results of the analysis reveal a positive correlation among morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment ( $p<0.01$ ).

#### Organizational Commitment as the Dependent Variable

The regression analysis results for organizational commitment, with it as the dependent variable, are presented in Table 13. The independent variables considered to be related to organizational commitment—ethical leadership, morality, arrogance, respect, and justice—were included in the model to perform the linear regression analysis. Table 13 shows the regression analysis results for organizational commitment.

**Table 13:** Regression analysis results – organizational commitment as the dependent variable

Independent Variables	Std. Regression Coefficients	t	P
Ethical Leadership	0.133	1.737	0.043
Morality	0.448	3.630	0.000
Arrogance	0.218	6.968	0.000
Respect	0.238	7.283	0.000
Justice	0.135	4.441	0.000

$R^2 = 0.884$

$F = 63.973$  ( $p = 0.000$ )

The F value for the overall significance of the regression model is 63.973, which is statistically significant ( $p < 0.05$ ). In other words, the model is statistically significant. The regression model explains 63.9% of the variance in organizational commitment.

Ethical leadership (0.05 significance level) has a regression coefficient of 0.133; morality is 0.448; arrogance is 0.218; respect is 0.238; and justice is 0.135. All these variables have a significant and positive impact on organizational commitment. Thus, H1 hypothesis is supported.

#### Affective Commitment as the Dependent Variable

The regression analysis results for affective commitment, with it as the dependent variable, are presented in Table 14. The independent variables considered to be related to affective commitment—ethical leadership, morality, arrogance, respect, and justice—were included in the model to perform the linear regression analysis. Table 14 shows the regression analysis results for affective commitment.

The regression analysis results for affective commitment, with it as the dependent variable, are presented in Table 14. The independent variables considered to be related to affective commitment—ethical leadership, morality, arrogance, respect, and justice—were included in the model to perform the linear regression analysis. Table 14 shows the regression analysis results for affective commitment.

**Table 14:** Regression analysis results – affective commitment as the dependent variable

Independent Variables	Std. Regression Coefficients	t	p
Ethical Leadership	0.321	2.542	0.011
Morality	0.290	5.773	0.000
Arrogance	0.417	8.711	0.000
Respect	0.132	2.641	0.009
Justice	0.104	2.229	0.026

$R^2 = 0.730$

$F = 25.504$  ( $p = 0.000$ )

The F value for the overall significance of the regression model is 25.504, which is statistically significant ( $p < 0.05$ ). In other words, the model is statistically significant. The regression model explains 25.5% of the variance in affective commitment.

Ethical leadership (0.05 significance level) has a regression coefficient of 0.321; morality is 0.290; arrogance is 0.417; respect is 0.132; and justice is 0.104. All these variables have a significant and positive impact on affective commitment. Thus, H2 hypothesis is supported.

#### Continuance Commitment as the Dependent Variable

The regression analysis results for continuance commitment, with it as the dependent variable, are presented in Table 15. The independent variables considered to be related to continuance commitment—ethical leadership, morality, arrogance, respect, and justice—were included in the model to perform the linear regression analysis. Table 15 shows the regression analysis results for continuance commitment.

**Table 15:** Regression analysis results – continuance commitment as the dependent variable

Independent Variables	Std. Regression Coefficients	t	p
Ethical Leadership	0.166	1.008	0.004
Morality	0.102	1.719	0.007
Arrogance	0.102	1.802	0.002
Respect	0.435	7.328	0.000
Justice	0.227	4.123	0.000

$R^2 = 0.621$

$F = 13.362$  ( $p = 0.000$ )

The F value for the overall significance of the regression model is 13.362, which is statistically significant ( $p < 0.05$ ). In other words, the model is statistically significant. The regression model explains 13.3% of the variance in continuance commitment.

Ethical leadership (0.05 significance level) has a regression coefficient of 0.166; morality is 0.102; arrogance is 0.102; respect is 0.435; and justice is 0.227. All these variables have a significant and positive impact on continuance commitment. Thus, H3 hypothesis is supported.

#### Normative Commitment as the Dependent Variable

The regression analysis results for normative commitment, with it as the dependent variable, are presented in Table 16. The independent variables considered to be related to normative commitment—ethical leadership, morality, arrogance, respect, and justice—were included

in the model to perform the linear regression analysis. Table 16 shows the regression analysis results for normative commitment.

**Table 16:** Regression analysis results – normative commitment as the dependent variable

Independent Variables	Std. Regression Coefficients	t	p
Ethical Leadership	0.187	1.274	0.003
Morality	0.841	3.983	0.000
Arrogance	0.178	3.009	0.003
Respect	0.454	1.993	0.047
Justice	0.223	1.903	0.032

$R^2 = 0.921$

$F = 97.432$  ( $p = 0.000$ )

The F value for the overall significance of the regression model is 97.432, which is statistically significant ( $p < 0.05$ ). In other words, the model is statistically significant. The regression model explains 97.4% of the variance in normative commitment.

Ethical leadership (0.05 significance level) has a regression coefficient of 0.187; morality is 0.841; arrogance is 0.178; respect is 0.454; and justice is 0.223. All these variables have a significant and positive impact on normative commitment. Thus, H4 hypothesis is supported.

The proposed research hypotheses have been tested, and the results are summarized in Table 17.

**Table 17:** Supported and unsupported hypotheses

Hypotheses	Result
H1: There is a significant relationship between ethical leadership and organizational commitment.	Supported
H2: There is a significant relationship between ethical leadership and affective commitment.	Supported
H3: There is a significant relationship between ethical leadership and continuance commitment.	Supported
H4: There is a significant relationship between ethical leadership and normative commitment.	Supported
H5: There is a significant difference between ethical leadership and employee gender.	Supported
H6: There is a significant difference between ethical leadership and employee age.	Not Supported
H7: There is a significant difference between ethical leadership and employee education level.	Supported
H8: There is a significant difference between ethical leadership and employee total work experience.	Not Supported

H9: There is a significant difference between ethical leadership and employee title.	Supported
H10: There is a significant difference between ethical leadership and employee marital status.	Supported
H11: There is a significant difference between organizational commitment and employee gender.	Supported
H12: There is a significant difference between organizational commitment and employee age.	Not Supported
H13: There is a significant difference between organizational commitment and education level.	Not Supported
H14: There is a significant difference between organizational commitment and employee total work experience.	Not Supported
H15: There is a significant difference between organizational commitment and employee title.	Supported
H16: There is a significant difference between organizational commitment and employee marital status.	Supported

#### 4. Conclusions & Recommendations

In today's dynamic and competitive business environment, leadership plays a crucial role in shaping organizational culture and enhancing employee commitment. Ethical leadership, characterized by integrity, transparency, and fairness, has emerged as a significant determinant of corporate success. The purpose of this thesis is to examine how ethical leadership practices in participation banks influence organizational commitment among employees. The topics of ethical leadership and organizational commitment are of great importance in positively influencing the activities of bank employees and enhancing company performance. Participation banking serves a significant financial purpose in channeling idle financial resources into the economy. Also known as Islamic banks, participation banks operate according to Islamic principles that emphasize ethical behavior, justice, and social responsibility. Given their unique operational models, participation banks provide an ideal setting to investigate the impact of ethical leadership on organizational commitment. No previous studies have been found in the literature on ethical leadership and organizational commitment in participation banking, which makes this thesis fill a gap in the literature.

The thesis employs quantitative research methods, commonly used in social sciences, utilizing survey techniques as the data collection method and hypotheses as an inquisitive assumption. To uncover the relationships between variables and demographic characteristics, a field survey was conducted, and the hypotheses were determined based on the statistical analysis results obtained from the survey data. Previously developed and tested scales were used in the research. These scales include the Ethical Leadership Scale, the Organizational Commitment Scale, and demographic characteristics.

The population of the study consists of employees working in a public bank. The total number of employees is 2,776. The sample size was calculated as 324 individuals. Stratified sampling was used according to the gender and title of the participants. A total of 338 people participated in the survey. The research was conducted in a public participation bank in Turkey between April and May 2024.

The characteristics of the survey participants are as follows:

- The proportion of women is 28.7%, and men is 71.3%.
- The participants fall within the age ranges of 25 and under (27.8%), 26-40 (37%), and over 41 (35.2%).
- The majority of participants are single (56.8%).
- The majority of participants are concentrated in the undergraduate and postgraduate groups.
- Most participants have between 6-15 years of work experience.
- The majority of participants hold the title of employee (88.2%).

The findings related to the validity and reliability of the scales are as follows:

- A factor analysis was conducted to identify the sub-dimensions of the Ethical Leadership Scale. The KMO test was used to determine the suitability of the data set for factor analysis, the sample adequacy test to assess sample suitability, and the Bartlett's test for sphericity for question analysis. Principal components and Varimax rotation methods were used for analysis. According to the factor analysis results, four factors (morality, arrogance, respect, and justice) with eigenvalues greater than one were identified, indicating that the Ethical Leadership Scale and the sample data set were suitable for analysis.
- A factor analysis was also conducted to determine the sub-dimensions of the Organizational Commitment Scale, following similar statistical methods. The analysis revealed three factors (affective commitment, continuance commitment, and normative commitment), with the Organizational Commitment Scale deemed suitable for analysis.
- A normal distribution analysis was performed to examine the Skewness and Kurtosis values for the normality of data distribution. Since these values were found to be within the  $\pm 2.0$  range, the data were considered to follow a normal distribution, and parametric tests were deemed appropriate.

Findings from the difference tests are as follows:

Since age, marital status, education, and work experience characteristics involve more than two groups, a One-Way ANOVA analysis was conducted.

The levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment did not vary by age ( $p > 0.05$ ). Hypotheses H6 and H12 are not supported. This finding is consistent with the results from Adams and Murrell (2016) and Smith et al. (2018).

Based on the analysis results, participants' levels of justice, normative commitment, and organizational commitment do not vary by education level ( $p > 0.05$ ), so hypothesis H13 is not supported. However, morality, arrogance, respect, ethical leadership, affective commitment, and continuance commitment levels do vary by education level ( $p < 0.05$ ), supporting hypothesis H7. Bachelor's degree holders exhibit higher levels of morality, arrogance, respect, ethical leadership, affective commitment, and continuance commitment than those with an associate degree or lower, consistent with findings from Brown and Treviño (2006) and Mayer et al. (2009). Participants' levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment do not vary by total work experience ( $p > 0.05$ ), so hypotheses H8 and H14 are not supported. This is consistent with the findings from studies by Doh and Quigley (2014). The levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment vary by title ( $p < 0.05$ ), supporting hypotheses H9 and H15. Employees exhibit higher levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment than managers, consistent with findings from Brown et al. (2005), Treviño et al. (2000), and Mayer et al. (2009). Participants' levels of respect and normative commitment do not vary by marital status ( $p > 0.05$ ). However, morality, arrogance, justice, ethical leadership, affective commitment, continuance commitment, and organizational commitment do vary by marital status ( $p < 0.05$ ), supporting hypotheses H10 and H16. Unmarried individuals exhibit higher levels of morality, arrogance, justice, ethical leadership, affective commitment, continuance commitment, and organizational commitment than married individuals, consistent with findings from Johnson and O'Leary-Kelly (2003) and Kalshoven et al. (2016).

Differences between variables and gender were analyzed using the Independent Samples t-test. According to the results, participants' levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment vary by gender ( $p < 0.05$ ), supporting hypotheses H5 and H11. Women exhibit higher levels of morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment than men, consistent with findings

from Kalshoven et al. (2013), Eagly and Carli (2003), and Cullen et al. (2014).

The findings from the correlation analysis are as follows:

Pearson correlation analysis was conducted to identify the relationships between the scale dimensions. The analysis results show a positive correlation between morality, arrogance, respect, justice, ethical leadership, affective commitment, continuance commitment, normative commitment, and organizational commitment ( $p < .01$ ).

The findings from the linear regression analysis are as follows:

A linear regression analysis was conducted by including ethical leadership, morality, arrogance, respect, and justice as independent variables thought to be related to the dependent variable, organizational commitment. Ethical leadership is found to have a significant positive impact on organizational commitment, with a regression coefficient of 0.133 at the 0.05 significance level, while morality (0.448), arrogance (0.218), respect (0.238), and justice (0.135) also have a significant positive effect. Thus, hypothesis H13 is supported. A linear regression analysis was conducted for affective commitment as the dependent variable. Ethical leadership was found to have a significant positive impact on affective commitment, with a regression coefficient of 0.321 at the 0.05 significance level. The analysis results for morality (0.290), arrogance (0.417), respect (0.132), and justice (0.104) also support hypothesis H14. A linear regression analysis was conducted for continuance commitment. Ethical leadership was found to have a significant positive impact on continuance commitment with a regression coefficient of 0.166 at the 0.05 significance level, along with morality (0.102), arrogance (0.102), respect (0.435), and justice (0.227). Thus, hypothesis H15 is supported.

For normative commitment, a linear regression analysis was conducted. Ethical leadership was found to have a significant positive impact on normative commitment, with a regression coefficient of 0.187 at the 0.05 significance level. Morality (0.841), arrogance (0.178), respect (0.454), and justice (0.223) also have significant positive effects. Thus, hypothesis H16 is supported. The findings of this study contribute to the literature in several ways, as outlined below:

**Verification of Existing Theories:** By providing empirical evidence on the characteristics of the participation banking workforce and their relationship to ethical leadership and organizational commitment, the study supports or refutes existing theories and hypotheses, thereby validating or challenging previous assumptions.

**Generalizability:** The findings improve the generalizability of the research to a broader population of participation banking employees, making future research across various contexts and regions more applicable.

**Identification of Trends:** The research uncovers previously unnoticed trends and patterns related to demographic characteristics, ethical leadership, and organizational commitment, shedding light on changes occurring in the field over time.

**Policy Implications:** The research findings offer insights into the specific needs of participation banking employees, helping guide resource allocation and inform management decisions related to workforce development, recruitment, and retention strategies.

**Improvement of Training Programs:** The study provides a foundation for improving training programs by focusing on developing ethical leadership and organizational commitment among individuals in the field, thereby contributing to curriculum refinement and effectiveness.

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