



Transformational Leadership and Climate of Trust: The Mediating Role of Organizational Justice in Mellat Bank

Mahdi Joneidi Jafari ¹, Saham Daghlavi ²

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ABSTRACT

Despite widespread agreement on the positive outcomes of an organizational climate of trust, its antecedents have received comparatively limited scholarly attention. The present study examines the effect of transformational leadership on the climate of trust through the mediating role of organizational justice at Mellat Bank. This applied research employed a descriptive survey methodology. The statistical population consisted of employees from the Planning and Transformation Department and the Human Capital Department of Mellat Bank. Using stratified sampling, 274 employees were selected. Data were collected through standardized questionnaires and analyzed using Structural Equation Modeling (SEM). The results indicate that transformational leadership has a positive and significant effect on both organizational justice and the climate of trust. Organizational justice also has a significant positive effect on the climate of trust and mediates the relationship between transformational leadership and the climate of trust. Strengthening transformational leadership alongside enhancing organizational justice can therefore serve as an effective strategy for developing a climate of trust in organizations.

Keywords

Transformational Leadership; Climate of Trust; Organizational Justice; Mellat Bank

¹Assistant Prof. Faculty of Industrial Engineering and Management, Shahab Danesh University -Qom-Iran.
joneidi@shdu.ac.ir; <https://orcid.org/0000-0001-9184-7618> (Corresponding Author)

²Master of Public Administration - Human Resource Development, Shahab Danesh University, Qom, Iran;
sahamdaghlavi1992@gmail.com ; <https://orcid.org/0009-0004-3492-4823>

1. Introduction

In today's dynamic and competitive environment, successful organizations particularly in the financial services sector have come to recognize that human capital is their most strategic asset. In this context, a climate of trust serves as a fundamental foundation for constructive collaboration and interaction between employees and management, playing a critical role in organizational success. A trust climate encompasses a set of shared beliefs and perceptions regarding the reliability of management and the workplace environment (Jiang & Probst, 2015). Which enhances coordination and facilitates the exchange of innovative ideas (Sahoo & Sahoo, 2019). Despite the positive outcomes associated with this construct, such as increased organizational commitment and job satisfaction, and a reduced intention to leave, the identification of key predictors influencing its development within the context of banking organizations has received relatively little attention. One critical factor that can significantly shape such a climate is transformational leadership. Transformational leaders empower their followers to exceed expectations through inspiration, individualized consideration, and intellectual stimulation (Kark, 2004). This leadership style, by fostering relationships based on trust and mutual respect, can provide the necessary foundation for creating a positive work environment. Alongside this variable, organizational justice defined as employees' perception of fairness in organizational interactions (Javadin, Abedi, & Yazdani, 2013) can serve as an important mechanism in this relationship. Based on the social exchange framework, when employees perceive that they are treated fairly, they are more likely to reciprocate and demonstrate trust in the organization. Therefore, the fundamental question arises: can transformational leadership, by enhancing perceptions of organizational justice, improve the climate of trust at Bank Mellat? Accordingly, the main objective of this study was to examine the effect of transformational leadership on trust climate through the mediating role of organizational justice at Bank Mellat.

2. Theoretical Framework

2-1. Transformational Leadership

Transformational leadership seeks to elevate employees' attitudes and beliefs, encouraging them toward greater loyalty and effort beyond expectations for organizational goals. This leadership style is among the most recognized worldwide and is more effective in influencing followers compared to other styles. Transformational leadership was first introduced by Burns (1978) and later expanded by Bass. Unlike transactional leadership, which focuses on rewards, transformational leadership aims at changing employees' attitudes and values. Its main components include idealized/inspirational influence, inspirational motivation, individualized consideration, and intellectual stimulation. Transformational leaders encourage employees to prioritize organizational goals over personal interests (Ghasemi, Mahdina, & Doosti, 2025).

2-2. Organizational Justice

Justice is one of the most challenging concepts in human social life, and it has been widely discussed across various disciplines and fields of science. It has always been regarded as a fundamental human ideal. The concept of organizational justice is derived from equity theory, which posits that perceptions of justice and injustice arise from comparing oneself with others based on inputs and outcomes (Kabiri & Roshan-Zadeh, 2025).

2-3.Trust Climate

Trust climate is defined as the collective perceptions of employees regarding reliability, honesty, and fairness in the workplace (Bouvik & Rolfsen, 2015). This construct includes components such as reliance on the integrity and sincerity of others, feelings of safety and comfort, mutual understanding, intentions of loyalty, information sharing, and open communication (Bouvik & Rolfsen, 2015). A trust climate leads to desirable organizational outcomes, including job security, improved employee relationships, enhanced organizational performance, and higher quality of work life (Finschmidt & Fraser, 2017).

A number of recent studies related to the subject area of this research are presented in Table (1)

Table 1. Summary of Prior Research

Authors (Year)	Title of Study	Type of Research	Data Collection / Analysis Tools	Key Findings
Salehzadeh (۲۰۲۴)	Evaluating the Impact of Leaders' Moral Anger on Trust in Leadership, Perceived Integrity, and Perceived Organizational Justice: The Moderating Role of Islamic Work Ethic	Quantitative	Questionnaire /SEM	Leaders' moral anger has a positive and significant effect on trust in leadership, perceived integrity, and perceived organizational justice.
Shirazi, Bakhtiari, & Ghasemian Sahabi(۲۰۲۴)	The Role of Trust and Commitment in Sustainable Supply Chain Performance: The Mediating Role of Supply Flexibility (A Case Study of the Petrochemical Industry)	Quantitative	Questionnaire /SEM	Trust significantly affects commitment, which in turn has a significant effect on sustainable supply chain performance.
Alavi Asil, Amiri, & Barzegar (۲۰۲۴)	Transformational Leadership and Its Positive Effects on Organizational Elements and Members	Qualitative	Systematic Review	Transformational leadership is identified as an effective and successful leadership model for senior managers and leaders in both private and public organizations.
Zarei Mousavieh (۲۰۲۴)	Examining the Effect of Transformational Leadership on Innovative Work Behavior: The Mediating Roles of Task Learning Motivation and Innovation Climate	Quantitative	Questionnaire /SEM	Transformational leadership has a significant effect on innovative work behavior, task learning motivation, and innovation climate. In addition, task learning motivation and innovation climate significantly influence innovative work behavior.
Mehdi Asari, Safarzadeh, & Rabiei Mandajin (۲۰۲۴)	Factors Associated with Organizational Justice: A Meta-Analysis	Quantitative	Purposive Sampling / Meta-Analysis	Organizational factors show the strongest association with organizational justice, followed respectively by individual and social factors.
Hashemi Amin, Malekzadeh, & Maharti(۲۰۲۴)	Designing an Organizational Trust Model Using a Grounded Theory Approach	Qualitative	Semi-Structured Interviews / Grounded Theory	Organizational trust is formed based on reliability and predictability and influences strategies such as ethics orientation and interactions. The outcomes of these strategies include improved employees' psychological well-being, enhanced organizational productivity, and increased stakeholder satisfaction.
Niazi, Saeedi, & Saeedi(۲۰۲۴)	Designing a Model of Factors Affecting Organizational Trust in Iran	Qualitative	Meta-Synthesis	Organizational trust reflects employees' positive expectations toward organizational policies and practices and indicates their sense of support and trust in the organization and employer.
Mehdi Asari, Safarzadeh, & Rabiei Mandajin (۲۰۲۴)	A Survey on Organizational Justice in the Banking Network: A Case Study of Experts and Managers in a Private Bank	Quantitative	Questionnaire /SEM	Implementing organizational justice in the banking network can enhance employee satisfaction, organizational commitment, and customer trust.
Zeraatgari, Rezaei, & Farahmand (۲۰۲۴)	The Effects of Perceived Organizational Justice in Management Control Systems on Unethical	Quantitative	Questionnaire /SEM	Participation in goal setting and use of multiple performance criteria have a positive and significant effect on the tendency to create budget surpluses. Conversely, organizational

Table 1. Summary of Prior Research

Authors (Year)	Title of Study	Type of Research	Data Collection / Analysis Tools	Key Findings
	Budgeting Behaviors Considering Psychological Dimensions			commitment negatively influences unethical behaviors such as data manipulation. Additionally, trust in supervisors positively affects budget surplus creation. Overall, using performance criteria and providing quality feedback negatively affect data manipulation.
(Akter, Banik, Tang, & Adnan, 2024)	The Relationship Between Transformational Leadership and Trust Climate with the Mediating Role of Organizational Justice	Quantitative	Questionnaire /SEM	Managers' transformational leadership has a significant impact on the trust climate in the hospitality industry, and organizational justice mediates this relationship.
(Ayduğ, 2025)	Scientific Identity Levels of Faculty Members as Predictors of Their Organizational Trust	Quantitative	Questionnaire / Regression Analysis	Dimensions of personal identity and values in scientific identity predict approximately 16.7% of organizational trust levels. Strengthening individual identity is recommended to enhance organizational trust.
(Kyambadea, Namatovu, Ssentumbwe, & Tushabe, 2025)	Working from Home Can Be Distracting: Examining the Moderating Role of Transformational Leadership on Telework and Cyberloafing	Quantitative	Questionnaire / Regression Analysis	There is a positive and significant relationship between telework (working from home) and cyber loafing; a negative and significant relationship between transformational leadership and cyber loafing; and transformational leadership moderates the relationship between telework and cyber loafing.
(Undera & Gerede, 2025)	The Relationship Between Organizational Justice, Perceptions of Organizational Trust, and Voluntary Non-Disclosure in the Aviation Industry	Quantitative	Questionnaire / Regression Analysis	Organizational justice significantly affects voluntary non-disclosure, whereas organizational trust does not mediate this relationship.
(Adeoye, Baharun, & Munawwaroh, 2025)	Transformational Leadership in Education: Aligning Accountability, Innovation, and Global Citizenship	Qualitative	Case Study	Successful transformational leadership in education involves redefining accountability, promoting innovative teaching practices, and integrating global citizenship into the curriculum.
(Jabbar, Sidra ; Gul, Maryam ; Hassan, Sobia, 2025)	Building Trust: Examining the Relationship Between Organizational Justice, Commitment, and Organizational Citizenship Behavior	Quantitative	Questionnaire /SEM	Organizational justice has a positive and significant effect on organizational commitment and organizational citizenship behavior. Organizational trust positively mediates the relationships between organizational justice, organizational commitment, and organizational citizenship behavior.
(Helalat, Sharari, Alhelalat, & Aqrabawi, 2025)	Transformational Leadership and Employee Performance: A Dual Perspective Using Work Engagement	Quantitative	Questionnaire /SEM	Transformational leadership enhances employee performance by guiding employees toward adopting participative and empowering behaviors, with work engagement providing a dual explanatory perspective.
(Baranyaiab, Kolozi, Neszveda, Lehmann, & Banai, 2025)	The Impact of Central Bank Green Orientation on Public Trust	Quantitative	Questionnaire / Logistic Regression Analysis	The results indicate that under conditions of high inflation, there is potential to increase public trust, while the risk of trust deterioration remains limited.
(Celsi, Raimundi, Corti, Castillo, & Alvarez, 2025)	Examining Transformational Leadership in Coaches and Parents and Its Relationship with Adolescents' Social Identity	Quantitative	Questionnaire /SEM	Transformational leadership in both team and family contexts plays a significant role in enhancing athletes' social identity.
(Desselle, Carter, & Lucas, 2025)	A Call for Further Study and Application of Transformational Leadership in Pharmacy Education and Practice: Hope and Vitality	Qualitative	Questionnaire /SEM	Transformational leadership can contribute to fostering a sense of professional identity, improving working conditions, and strengthening organizational culture.
(Kuuyelleh, Akanpaadgi, & Ansoglenang, 2025)	Perceived Organizational Injustices and Turnover Intention of Academic Staff in Ghanaian Technical Universities	Qualitative	Multiple Case Study	Organizational injustice influences employees' turnover intention. Interactional, procedural, and distributive justice are intertwined, and their combined effects on turnover intention and employee mobility are substantial.

2-4. Development of Hypotheses

Based on the theoretical foundations, review of the literature, and the research hypotheses, the conceptual model of the study (Figure 1) is proposed as follows, along with the hypotheses below.

Hypothesis 1: Transformational leadership has a significant effect on the trust climate.

Hypothesis 2: Transformational leadership has a significant effect on organizational justice.

Hypothesis 3: Organizational justice has a significant effect on the trust climate.

Hypothesis 4: Transformational leadership has a significant indirect effect on the climate of trust through organizational justice.

Transformational leadership has a significant effect on the trust climate through the mediating role of organizational justice.



3. Research Methodology

The present study is applied in terms of purpose, descriptive in terms of research method, and cross-sectional with respect to the time horizon. The statistical population consists of all employees of the Planning and Transformation Department and the Human Capital Department of Bank Mellat. The sample size was determined using Cochran's formula, resulting in a required sample size of 234 respondents. A non-probability convenience sampling method was employed, and data were collected through a questionnaire. Out of the distributed questionnaires, 274 valid (non-defective) questionnaires were obtained and analyzed using SPSS and SmartPLS software, applying the Structural Equation Modeling (SEM) technique.

The demographic characteristics of the respondents are presented in Table 2

Table (2): Demographic Characteristics of Respondents

	Description	Frequency	Percentage
Gender	Male	138	51
	Female	136	49
Age	Up to 30 years	39	14.2
	31–40 years	92	33.5
	41–50 years	133	48.5
	Above 50 years	10	3.6
Education	High School Diploma and below	3	1
	Associate degree	7	2.5
	Bachelor's degree	94	34.3
	Master's degree	131	47.8
Job Position	Ph.D.	39	14.2
	Up to 10 years	67	24.4
	11–20 years	103	37.5
	21–30 years	104	37.9
Job Position	Executive	59	21.5
	Specialist	119	43.4
	Specialist–Managerial	62	22.6
	Managerial	34	12.4
Total		274	100

4. Research Findings

The first phase of the study involved examining the reliability, convergent validity, discriminant validity, and overall internal consistency of the model and questionnaire. The second phase focused on testing the research hypotheses through statistical analyses using relevant software. Table 3 presents the constructs and variables assessed in the questionnaire. The results indicate that the Average Variance Extracted (AVE), reliability measures including Cronbach's alpha and composite reliability as well as convergent and discriminant validity all achieved acceptable levels, confirming the robustness of the measurement model.

Table (3): Constructs and Variables Examined in the Questionnaire

Construct	Factor Loading	Cronbach's α	CR	AVE	Sample Loading	T-Value	Source
TL	0.78	0.872	0.907	0.62	0.830	36.691	(Carless, Wearing, & Mann, 2000; Gillet et al., 2013; Munir et al., 2012; Akter, Banik, Tang, & Adnan, 2024)
					0.862	44.966	
					0.839	29.525	
					0.812	19.423	
					0.824	32.814	
					0.601	10.248	
CT	0.85	0.882	0.919	0.73	0.842	28.576	(Huff & Kelley, 2003; Akter et al., 2021, 2023a, 2023b; Fainshmidt & Frazier, 2017; Poon, 2003; Akter, Banik, Tang, & Adnan, 2024)
					0.886	57.316	
					0.888	49.068	
					0.822	29.223	
OJ	0.70	0.848	0.883	0.50	0.722	18.008	(Elovainio, et al., 2010; Colquitt's, 2001; Akter et al., 2023b; Elovainio et al., 2015; Akter, Banik, Tang, & Adnan, 2024)
					0.688	19.728	
					0.513	7.709	
					0.667	14.526	
					0.771	24.122	
					0.728	15.669	
					0.711	0.789	
					0.762	0.659	

To assess the discriminant validity of the constructs, the Fornell-Larcker criterion was employed. The results indicate that the discriminant validity of the study is at an acceptable level (Table 4).

Table (4): Discriminant Validity Results Using the Fornell-Larcker Criterion

Construct	trust climate	Transformational leadership	organizational justice
trust climate	0.860		
Transformational leadership	0.524	0.789	
organizational justice	0.587	0.659	0.699

4-1. Inferential Analyses

In parametric inferential analyses, examining the normality of data distribution is of critical importance. In this study, the Kolmogorov-Smirnov (K-S) test was employed to assess the normality of the data distribution, and the results are reported in Table 5. Based on these results and the non-normality of the data, the use of non-parametric analysis methods or software such as SmartPLS, which is based on the Partial Least Squares (PLS) approach and does not require normally distributed data, was considered an appropriate choice for subsequent analyses in this study.

Table (5): Results of the Kolmogorov–Smirnov Test

Construct	N	Mean	Std. Deviation	Absolute Value	Positive Value	Negative Value	Test Statistic	Significance Level
Transformational Leadership	274	5.5791	0.76198	0.105	0.075	-0.105	0.105	0.00
Trust Climate	274	3.4799	0.82940	0.120	0.111	-0.120	0.120	0.00
Organizational Justice	274	3.4293	688.4	0.85	0.068	-0.085	0.085	0.00

After establishing the reliability and validity of the model, the conceptual model was tested using path coefficients (standardized regression weights) and the explained variance (R^2) for the endogenous (dependent) variables. The R^2 value indicates the extent to which an exogenous variable explains an endogenous variable. According to Davari and Rezazadeh (2016, p. 146), the values 0.19, 0.33, and 0.67 are considered thresholds for weak, moderate, and strong R^2 , respectively. Table 6 shows that, based on these benchmark values, the structural model demonstrates an adequate fit.

Table (6): Results of the Coefficient of Determination (R^2)

Endogenous Constructs	R^2 Value
Trust Climate	0.378
Organizational Justice	0.435

To assess the overall fit of the model, the Goodness of Fit (GOF) index was used. The obtained GOF value was 0.5005017, which, based on the recommended thresholds (0.01, 0.25, and 0.36 for weak, moderate, and strong fit, respectively), indicates a strong overall fit of the research model. Therefore, it can be concluded that the research model possesses sufficient coherence and adequacy, providing an appropriate basis for analyzing the relationships among variables.

$$GOF = \sqrt{Communalities \times \overline{R^2}} = \sqrt{0.595 \times 0.503} = 0.5005017$$

Path analysis is a powerful tool for empirically testing theoretical models. If the t-statistic exceeds the critical values of 1.96, 2.57, or 3.27, the significance of the relationships is confirmed at the 95%, 99%, and 99.9% confidence levels, respectively. In this study, to examine the effect of transformational leadership on the trust climate with the mediating role of organizational justice, a structural model analysis was conducted. The results of the path coefficients and the corresponding t-statistics for the model paths are presented in Table 7 and Figures 2 and 3, showing both factor loading and significance levels.

Table (7): Summary of the Results of Direct Relationships among the Constructs of the Research Model

No.	Relationship	Path Coefficient (β)	T-Value	Result
1	organizational justice $\rightarrow$ Transformational leadership	0.659	18.671	Confirmed
2	trust climate $\rightarrow$ Transformational leadership	0.243	3.489	Confirmed
3	trust climate $\rightarrow$ organizational justice	0.427	5.336	Confirmed

As shown in Table 7, the effect of transformational leadership on organizational justice and trust climate is 18.671 and 3.489, respectively, while the effect of organizational justice on trust climate is 5.336. These results indicate a significant and positive relationship. Next, the indirect relationships and the mediating role of organizational justice in the relationship between transformational leadership and

trust climate were examined. As presented in Table 8, transformational leadership exerts a significant indirect effect on trust climate through organizational justice. Therefore, it can be concluded that the indirect relationship between transformational leadership and trust climate via organizational justice is significant.

Table (8): Summary of the Results of Indirect Relationships among the Constructs of the Research Model

No.	Relationship	Path Coefficient (β)	T-Value	Result
1	trust climate $\rightarrow$ organizational justice $\rightarrow$ Transformational leadership	0.281	4.949	Confirmed

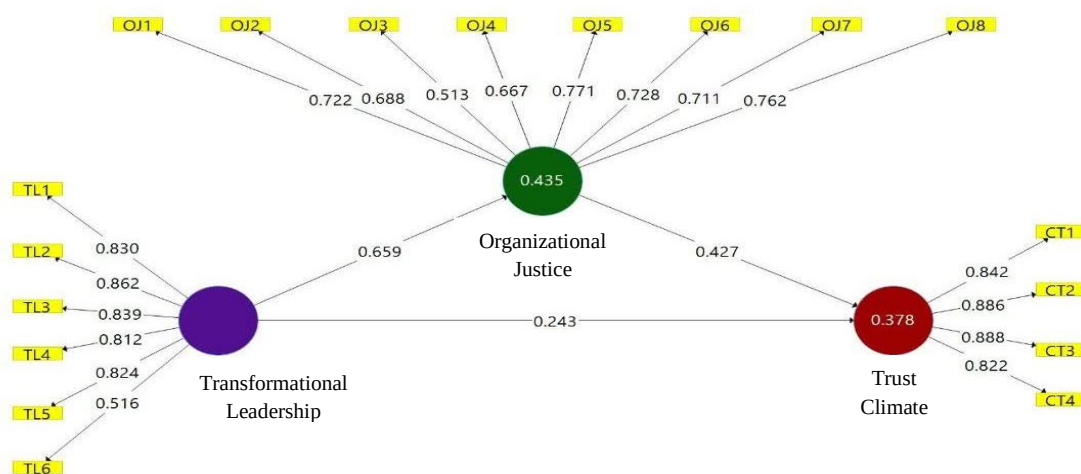


Figure 2. Final research model in the factor loading state

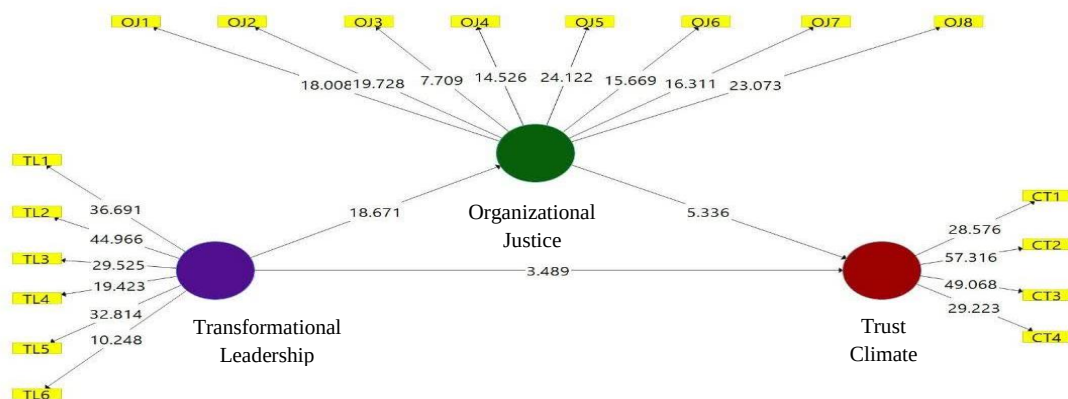


Figure 3. Final research model in the significance state

5. Discussion and Conclusion

The present study was conducted to examine the effect of transformational leadership on the trust climate with the mediating role of organizational justice at Bank Mellat. The results indicated that transformational leadership plays a key role in fostering trust-enhancing behaviors among managers. By providing inspiration, motivation, individualized consideration, and intellectual stimulation, transformational leaders can create the necessary psychological environment to enhance employee

trust. This finding is consistent with the study by Zarei Mousavi (2024), which demonstrated that transformational leadership, by creating a positive organizational culture, strengthens the components associated with trust. These findings are also consistent with the qualitative results of Alavi-Asil et al. (2024), who identified transformational leadership as one of the most effective models for fostering trust-building interactions within organizations. Furthermore, previous studies by Dirks and Ferrin (2002) and Gillespie and Mann (2004) emphasized that transformational leadership, through idealized influence, transparency, and ethical behaviors, strengthens the foundations of organizational trust. On the other hand, the results of the present study revealed that transformational leadership plays an effective role in improving justice-oriented processes. Transformational leaders, through participative decision-making, transparency, attention to employee needs, and ethical communication, were able to enhance employees' perceptions of distributive, procedural, and interactional justice. This finding aligns with the results of Salehzadeh (2024), which demonstrated that leaders' ethical and meaningful behaviors can increase employees' perceptions of justice. Similarly, the study by Kuuyelleh, Akanpaadgi, and Ansoglenang (2025) supports this conclusion, showing that organizational justice is strengthened when leadership in daily interactions adopts a participative, humane, and transformational approach. Furthermore, Kao and Lo (2021) emphasized at the international level that organizational justice is a prerequisite for meaningful transformational behaviors, and employees perceive leaders' behaviors as legitimate only when justice is experienced within the organization. Furthermore, organizational justice has a direct effect on the trust climate and is one of the most important factors shaping employees' sense of security, predictability, and trust within an organization. This finding aligns with the study by Shirazi, Bakhtiari, and Ghasemian-Sahabi (2024), which showed that trust in organizations is strengthened when justice is observed in managerial interactions and decisions. Similarly, Salehzadeh (2024) demonstrated that interactional and procedural justice are two key elements for enhancing trust in leaders. These results are also consistent with the findings of Colquitt et al. (2001), who identified justice as one of the strongest predictors of organizational trust in the international literature. The findings also indicated that organizational justice plays a mediating and reinforcing role; that is, part of the effect of transformational leadership on the trust climate is transmitted through organizational justice. This result suggests that justice provides the necessary context for converting leaders' positive behaviors into real and meaningful trust experiences among employees. In other words, transformational leadership exerts its greatest effect on the trust climate when employees perceive justice in organizational decisions, processes, and interactions. This finding is consistent with Aktur et al. (2024), who emphasized that transformational leadership fosters trust only when justice is strengthened as a psychological mechanism within the organization. Similarly, Kao and Lo confirmed this conclusion, noting that organizational justice acts as a "cognitive filter" through which employees evaluate and interpret leaders' behaviors. Based on the findings, the practical implications of this study indicate that it is essential for managers at Bank Mellat to leverage the capacities of transformational leadership to create a fair, predictable, and safe organizational environment. Developing inspirational leadership skills, enhancing transparent communication, providing individualized attention to employees, and involving them in decision-making processes can significantly improve employees' perceptions of justice and, consequently, organizational trust. Furthermore, the organization should review administrative procedures, performance evaluation systems, promotion processes, and formal interaction mechanisms to ensure that justice is perceived not as an abstract concept but as a tangible experience by employees. Creating such an environment can strengthen employees' trust in leaders and the organization as a whole, fostering loyal and engaged human resources. In this regard, integrating transformational leadership with justice-oriented structures can serve as a strategic approach to enhance psychological safety, reduce conflicts, improve performance, and strengthen social capital within Bank Mellat.

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