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THE ROLE OF ETHICAL LEADERSHIP IN ENHANCING SOCIAL CAPITAL FIELD RESEARCH IN THE BRANCHES OF THE RAFIDAIN BANK IN DHI QAR GOVERNORATE

Saif Taleb Kudher, Asst Prof Dr. Hussam Ali Mhaibes

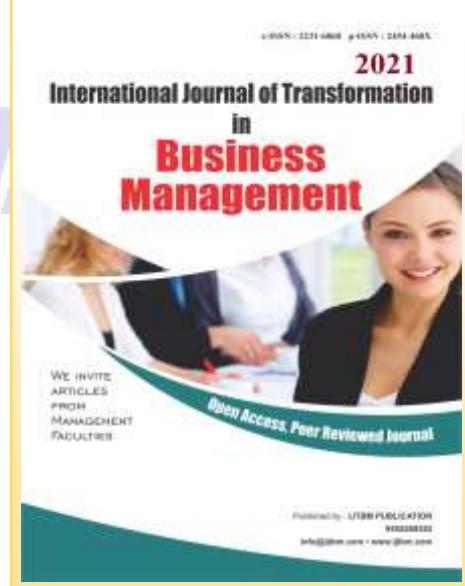
**Department of public Administration, College of Administration and
Economics, University of Baghdad, Iraq.**

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ABSTRACT

The current research aims to draw attention to the importance and necessity of ethical leadership and contribute to stimulating the ethical style of leadership and promoting and developing social capital, as well as diagnosing the extent of the bank's interest in research variables and its dimensions, to come up with a set of recommendations that contribute to improving its practice and adoption of these variables, and based on the importance and necessity of the variables for the bank, on the one hand, and society on the other. The research adopted the descriptive analytical approach in completing its chapters and investigations and was applied in the branches of Rafidain Bank in Dhi Qar Governorate. The research sample included (90) individuals from the middle administrative leaders in the bank, and the main research tool (the questionnaire) was distributed to them to survey opinions about the variables in addition to the personal interviews that they conducted. The researcher with a number of bank leaders, and all the questionnaires were valid for analysis, numbering (90), and the statistical analysis showed a number of results, the most prominent of which is the presence of a statistically significant effect of ethical leadership on social capital. The research also included a number of recommendations that Rafidain Bank should pay attention to social capital. By employing ethical leadership practices in general, moral guidance and integrity, as well as adopting moral guidance in improving the structural dimension, directing integrity to raise the level of the relational dimension, and adopting integrity and moral guidance in improving the cognitive dimension.

RESEARCH PROBLEM

The banking sector is one of the mainstays for building a strong and cohesive economy. It also represents a major link for investment activities, as the banking sector constitutes a major financing channel for investment projects. The banking system in Iraq has gone through multiple stages during which it suffered many difficulties, as the government banking performance was fraught with problems due to debts. Most of the banking activity is devoted to financing the public activity that suffers from accumulated losses, the weak provision of

modern banking services and the limited provision of its services in borrowing and simple financing operations, in addition to many challenges and variables of a dynamic nature, the most important of which are intense competition and the expansion and spread of banking business globally and the entry of companies And non-banking financial institutions in the field of banking services, in addition to private banks, which have become competing with government banks in providing services.

Cases of corruption and economic instability also represented a major obstacle that

prevented the development of the banking sector, as the soundness of economic policies is an important factor in the development of banking activities, and these challenges that the bank faced led to the destabilization of confidence in the bank and the reluctance of many customers to deal with it, which was imposed on the bank. The search for the basic pillars through which it can face these challenges and stand up to them in a strong and coherent manner. The reality in which the bank lives has produced many options through which it can reach its goals. In order to achieve sustainable successes, it requires educated leaders who are armed with the ability to successfully adapt. With multiple environmental variables by providing an organizational climate capable of adapting and facing rapid environmental changes and working to enhance interdependence between individuals through effective communication in order to build and develop social capital that helps in facing changes, solving problems and exchanging information in an easy and flexible manner, which helps the organization in achieving its objectives and meeting the needs of its clients in their different roles. Which it seeks to achieve, and through the foregoing, the research problem can be limited to the following questions:

1 - What is the impact of the dimensions of ethical leadership in the sector in the field of research?

2 - What is the level of adoption, practice and interest of Rafidain Bank in ethical leadership and its dimensions?

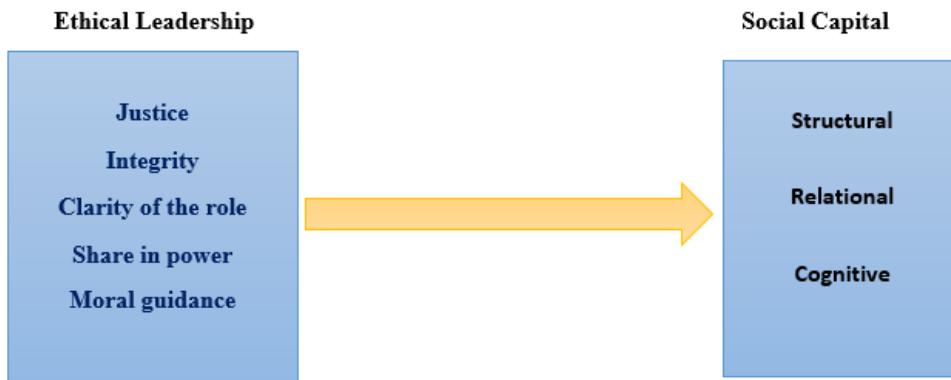
3 - What is the level of adoption and interest of Al-Rafidain Bank in social capital and its dimensions (structural - relational - cognitive)

RESEARCH HYPOTHESIS

The hypothesis of the research shows the movement of relations between the variables and also works to provide an explanation of the dimensions of the research. The hypothesis of the research consists of two types of variables as follows:

1 - The independent variable: It represents ethical leadership, which includes the following dimensions (integrity - justice - clarity of role - power sharing - moral guidance) and it was relied on a scale (Kalshoven, et al, 2011).

2 - The dependent variable: It represents social capital and included the following dimensions (structural - cognitive - relational) and it was relied on the scale (Lui, 2018).



THE MAIN HYPOTHESIS: ETHICAL LEADERSHIP, WITH ITS DIMENSIONS, DOES NOT HAVE A SIGNIFICANT EFFECT ON SOCIAL CAPITAL AND ITS DIMENSIONS.

Introduction

Nations rise or fall by adhering to the moral principles that govern the actions of their children. As this rule applies to nations and individuals, it also applies to institutions and business organizations where prosperity is through the availability of a set of ethics and values espoused by those organizations and are like the bars that walk on them and do not deviate from them. Just as societies need ethical standards, organizations also need certain ethical standards and values that control their work and derive the ingredients for their life and continuity. Perhaps interest in the ethical style of leadership can directly contribute to rationalizing the decisions of administrative decision makers, especially decisions that are not based on instructions,

regulations or laws. Rather, it depends on the individual and collective judgments of the administrative leaders of the decision-makers. . The human resources in the organization represent an important strategic resource, where the success and superiority of the organization depends on the development and development of that important resource, where relationships and networks play an important role in helping organizations to work better by linking individuals with coherent and interconnected relationships that enhance communication among them, and represents social capital. Those relationships between individuals and organizations in which trust, familiarity and cooperation prevail, which facilitate procedures and enable individuals to work collectively, which is positively reflected on the organization and improves its image among the parties dealing with it. And based on the importance of these topics and their main role in the survival and development of organizations, the current research came to shed light on them to find out the most

important pillars and concepts related to them and to identify the role of the dimensions that the research addressed in the organization's superiority and enhancing its ability to succeed and survive.

The Concept of Ethical Leadership

The emergence of many problems and crises related to the ethical side in many organizations in different countries, which led to the collapse of these organizations or the decline of their position within the environment in which they work, and looking at the ethical side as a competitive advantage that public and private organizations seek to reach and maintain led to an increase Attention to this aspect and the emergence of many studies and research that work on establishing solid scientific principles and foundations with regard to moral leadership and its associated aspects. The concept of moral leadership emerged through a continuous process of influencing the behavior of others and working to train them and develop their personalities to possess the values of altruism, justice and integrity in order to Achieving logical and noble goals for the organization (Mahmoud: 739: 2019). Budd also emphasized that ethical training should be part of the organization's daily activities in order to understand the dynamics of leadership work and found that introducing individuals to ethical leadership methods helps to improve

their awareness and communication skills, which makes them more efficient and ready to assume leadership responsibilities in the future (Budd: 2004: 36). (Brown et al: 2005: 120) describes moral leadership as demonstrating normatively appropriate behavior through procedures and personal relationships, and developing such behavior among followers by promoting two-way communication and decision-making. Ethical leadership is also seen as consisting of two basic elements or pillars: the moral person, who bears the qualities of honesty, trustworthiness, fairness, principled decision-making, and showing care and concern for workers and society in general. The second element is the ethical manager that appears through influence. What is meant by the behavior of employees by working as a clear moral model to be followed by employees (Conrad: 2013: 2), while (Rao: 2018:3) sees that ethical leadership is the process of influencing working individuals in order to achieve the highest degree of efficiency and effectiveness. And creating an organizational climate based on dealing within ethical frameworks and what is permitted by regulations and laws. (Davies & Ellison: 2005) defines moral leadership as a set of actions and behaviors that a leader performs towards followers through the use of appropriate ways and means through which employees can be given the moral virtues that make them Beneficial to the

organization and society. It is also known as the process of influencing employees in order to achieve efficiency and effectiveness and to accomplish tasks in the best way and according to what is required (Ali: 201 7:24). As for (Debon et al.: 299: 2018), they view ethical leadership as an effective leadership that works to put ethical principles into practice on itself before others. the other.

Principles of Ethical Leadership

Some return the origins of the basic principles of moral leadership to the Greek philosopher Aristotle, which were identified by a group of researchers and specialists in the field of management, and because of the importance of these principles, they have been discussed in a variety of disciplines. In counseling psychology as indicated by (Komives & Lucas, 1998) in leadership education, and although these principles are not comprehensive, they provide a basis for developing sound moral leadership and the most important of these principles (Northhouse: 2016:341):

1- Respect for others:

It is considered a complex ethics that is somewhat similar to the respect that parents teach their children, but it is deeper than that, as it means that the leader listens to his followers closely, sympathizes and tolerates opposing viewpoints and treats them in a way that reinforces their attitudes and values,

making workers feel that they are performing their work efficiently and sincerely.

2- Serving others:

The principle of service is an example of altruism, where leaders put the welfare of followers first when making plans and in the workplace. Altruistic service behavior can be observed in many activities, for example, guidance, empowerment and team building.

3- Show justice:

Ethical leaders are concerned with issues of fairness and justice and consider that the highest priority is to treat all workers equally, and justice requires leaders to put fairness at the center of the decision-making process, and as a general rule no person should receive special treatment or consideration except when his situation requires it and when dealings are made With individuals differently, there must be clear and reasonable reasons based on moral values.

4- Credibility:

Honesty is not only about telling the truth. It is about being open with others and representing reality as fully as possible. This task is not easy because there are times when telling the full truth is destructive or counterproductive. Hence, the challenge for leaders is to strike a balance between openness and frankness during Observe what is appropriate to detect in a particular situation

5- Building the community:

Ethical leadership requires ensuring the integrity of society, that community building is the hallmark of ethical leadership, that all individual and collective goals are linked to the public interest, and that the moral leader cares about the public good

Dimensions of Ethical Leadership

1 - Integrity

Over time, integrity has been used to refer to many situations while preserving its basic meanings such as purity of character and perfection. In Webster's Dictionary, integrity has been defined as an unbroken state of perfection, integrity, honesty, or a sound moral principle. According to this meaning, an honest individual's conduct is Based on high ethical standards (Monga: 2016:4). (Soloman, 1999:32) describes integrity as a combination of virtues that constitute a coherent, trustworthy personality. In the organizational context, it refers to the integrity and consistency of the individual's behavior in general at different times and situations. Paini sees defining integrity as mere consistency or congruence between words and deeds, as unacceptable because some promises given may be of an immoral nature. and subsequent acts of it in order to describe it with integrity (Paini: 2005: 247).

As for Becker, he describes integrity as adherence to principles and the practice of what is advised by others regardless of emotional or social pressure and not allowing

any irrational or immoral considerations to overwhelm an individual's convictions and moral principles (Becker: 1998:62). Integrity is strong if there is Support and integration between its elements, where they need support from the personal and organizational aspects. Integrity includes two important elements or types, which are personal integrity and organizational integrity.

2- Role clarity: Role clarity has been studied in various fields since 1955 by (Nell, Mc Grove, Likert) after ambiguous roles caused an increase in anxiety and tension among workers that led to lower productivity. Clarifying the role is a first and important step that Employers or leaders in the organization and according to role theory, role clarity is defined as the degree to which the required information is provided about how workers perform their jobs. The role of his colleagues and the mutual functional role (Sudhahar: 2017:7). The clarity of the role is also one of the challenges that leaders face to avoid the confusion that occurs in jobs that fall within the scope of their responsibilities as a result of the rapid developments that occur in global markets that cast a shadow on working organizations that are exposed to pressures to innovate or rebuild themselves, which affects jobs and roles that change at a pace This requires leaders to pay attention to the expectations of the new role of workers and to clarify what they are required to do (Bhvan: 2018:9).

3 - Justice

The term justice, which is an important legal and moral concept, comes from the Greek word *justitia*, which means right or law. The dawn of human civilization The concept of justice occupied a central place in various fields and was the most important requirement that man seeks to achieve. Plato describes justice as a virtue that establishes a rational system in which each party performs its appropriate role without interfering with the proper performance of the other parts, while Aristotle believes that justice is what is Legal and equitable as it includes fair distributions and correcting what is unfair (Hegarty et al: 2018:4). Jonstacy believes that individuals seek equality in the workplace and compare their performance and rewards with that of their peers. Reave also shows that justice among peers is one of the most important priorities of workers, as each of them wants to recognize his contributions so that justice is a catalyst for high performance that the organization seeks to reach

(Reave:2005:674)

4 - Participation in power: Participation is described as the conscious and intentional effort undertaken by the leadership or senior management by providing an opportunity for workers at different administrative levels so that they have an impact in the decision-making process and a prominent role in organizational performance (Heler: 2003:

147). Participation appears in a variety of forms and activities that directly redistribute power or create the necessary conditions for this, such as encouraging participation in decision-making, setting goals, solving problems, increasing the independence of workers and creating collective forms of leadership. Presenting proposals in order to develop the organization's work, simplify the procedures, and involve workers in the permanent or temporary committees to accomplish certain tasks. One of the recently used methods is the brainstorming method, which allows everyone the opportunity to participate, express an opinion, and generate innovative ideas related to a specific issue (Al-Sayada: 14:2011).

5- Ethical guidance: Ethical guidance is one of the most important foundations and basic rules upon which society is built, and through which regulations and laws are taken into account when drafting them for its importance in the welfare and stability of society. Experiences and skills regarding ethical problems and how to deal with them. Ethical guidance refers to clarifying ethical rules and rewarding and promoting employees with ethical behavior (Abdul-Ghani: 2017:46).

The Concept of Social Capital

Social capital is one of the important concepts that has been dealt with for quite some time, and it has clearly entered into

academic discussions, and its importance in explaining economic and social phenomena has been noticeably evident. Social money has far-reaching benefits and has the ability to make us safer, more efficient, and able to manage fairly and stable (Natasha et al: 2014:202). When reviewing a number of concepts related to social capital, we find that they are divided into three groups through which the concept was clarified. Thinkers and researchers in the first group expressed social capital with social relations, and we find that in what he mentioned (Burt: 1992: 145), where he considered it a resource The task that cannot be separated from the nature of the individual's social relations with others, through which he can receive opportunities to invest other forms of capital. He also defined it (Putnam: 1995:19) as the different types of social relations, which are represented by social networks and standards that, when combined with each other, work to achieve mutual benefit, cooperation and commitment. Also (Nahapiet & Choshl: 1998:26) describes social capital as the social and organizational relationships that individuals establish in the organization in order to engage in collective work. As for the second group, it was clarified that the concept of social capital represents a mixture of several dimensions, and this is what is between it (winter:2000:21) where he stated that social capital represents the benefits and interest

reinforced by trust, norms and common values that bind the members of the network in order to make the work easy and flexible. Al-Dulaimi (2009:52) also describes social capital as the moral principles, virtue, trust and joint cooperation that enable individuals to mutually understand facts and that its investment leads to building and developing the competitive advantage of the organization. It also asserts (kittikunch: 2005:3) that social capital represents participation, mutual cooperation, reciprocity, trust and common standards that ultimately lead to the achievement of the goals pursued by the individual and the organization. Also (Khwain: 2015: 473) explains social capital as the shared principles and values and issues related to strengthening social ties such as trust, cooperation and mutual understanding, which work to increase interdependence and cohesion among working individuals. As for the third group, it has shown that social capital represents one of the intangible resources in The organization and we find this in the concept of (Baudie: 1992: 119), where he showed that it is the set of actual resources that belong to the individual or the group by virtue of owning a network of relations and mutual recognition. He emphasized that (chosl: 1998: 243) as one of the actual resources in the organization and derived from the network of relationships controlled by social units or individuals in

the organization. And (Smith: 2009: 24) explains it as one of the important resources in the organization that works to raise the level of capabilities and develop activities for individuals and groups in the organization.

Importance of Social Capital

The importance of social capital comes as it includes multiple aspects, the most important of which are economic and social. In the economic field, social capital helps the organization work to build foundations, procedures and labor relations in the market, which are not based in their concept on profitability (Al-suraji: 2009:54). Cohen & Pursak indicated that social capital is important in increasing economic returns through (Al-Abadi: 2014:178):

1 - Sharing knowledge in a flexible manner as a result of high trust between individuals, an effective business network, and common goals

2 - Reducing the costs of transactions that lead to achieving high levels of trust and building a spirit of cooperation, whether among employees within the organization or with other organizations.

3 - It works to create stable and low-volatility work turnover rates, which leads to reducing training costs and benefiting from and maintaining employees' skills and organizational knowledge.

4 - A common understanding of organizational issues and problems leads to

making decisions that are stable and far from being rushed.

5 - Works to create an environment characterized by cooperation and existing side by side with competition that becomes a source of mutual benefit between individuals and organizations.

Types of Social Capital

Based on the different characteristics and functions of social capital, literature and studies have classified social capital into different groups. The most common forms, according to Putnam's classification, of social capital, include the following types: (Vonorchot et al: 2006:68).

1- Associative Social Capital

It refers to the ties between close and well-known individuals, such as family and close friends.

2- Bridging social capital

Bridging social capital refers to the more distant connections between people such as fleeting friendships and co-workers. Individuals in bridging networks often differ in key personal characteristics.

3 - Horizontal and vertical network

Horizontal social capital refers to the lateral connections between individuals who are in similar positions in power and society, while vertical (vertical) social capital refers to the connections between individuals at different positions in the hierarchy of power, and horizontal social capital operates through

shared norms and values between individuals while vertical social capital operates through formal structures, laws and policies (Woolcock&Nrayan:2000:58)

Building Social Capital

In order to know the way in which organizations create social capital, this requires understanding the fact that social capital is one of the individual properties in the social context, and the individual can obtain social capital through social procedures and methods and transform it into social returns and benefits (Kiptot & Franzel: 2014: 240). Researchers and thinkers in sociology have worked over various periods of time to develop scientific approaches to assessing and building social capital, the most important of which are (Ahmed: 2014: 65).

1 - Incentives and rewards systems: Group rewards are one of the important methods that encourage the process of building and strengthening social capital, in contrast to individual rewards, which are among the obstacles faced by social capital.

2 - Skills training: Social capital is one of the capabilities that an individual can learn, and building it is an important element to enhance the efficiency of the organization, which works to create appropriate opportunities for training individuals on how to form relationships and build business networks, which is one of the important

skills that should be possessed at the same time. the present.

3- Co-location: When individuals are placed in isolated places, the opportunities to share information and knowledge and build social capital are weak, and the concept of a mixed location should not be limited to internal groups, but rather include individuals from different levels so that they have the opportunity to listen and discuss different ideas and opinions. .

4 - Practice bodies: Practice bodies are one of the important tools for building social capital, as bodies and departments work to support and encourage them by providing breaks and holidays for the purpose of meeting and meeting, in addition to developing offices by providing modern and multiple means of communication.

The Dimensions of Social Capital

1- Structural dimension:

The structural dimension of social capital relates to the characteristics of the social system and the network of relationships as a whole, and describes the nature of the impersonal formation of links between individuals or organizations that are represented by the roles, rules and procedures that express this formation, and also includes the links between individuals in the network and the general pattern of communication between individuals or who you can access To whom and how

(davenports et al:2011:57) and through which it is possible to create a network of relationships that facilitate the process of transferring information and exchanging knowledge between actors (carey et al:2011:278). This dimension is usually dealt with and studied by researchers using the network approach or approach, which shows the strength of the work network, which shows the nature of relationships and the extent of their commitment to social ties (kovanic et al: 2014:2) in addition to the scope of the work network that describes the nature of the administrative levels that may They are differentiated for individuals within the network, which leads to strengthening relationships, convergence of views and consensus, achieving justice and trust as a result of the expansion of the work network, which provides workers with building strong relationships with others, in addition to the method in which working individuals communicate with each other, whether by phone, interviews, or other means. Other communication that gives individuals an opportunity to exchange opinions and provide assistance to each other (Al-Atawi: 2009:45-44).

2- The relational dimension:

The relational dimension refers to the quality of interpersonal relationships established by individuals among themselves through a history of interactions that affect the way individuals behave towards each other

(Nhapiet & Ghoshal: 1998:244). The relational dimension also shows the personality and characteristics of the relationship between individuals that are often referred to through trust, cooperation, and similarity with a specific individual within a network of relationships (Said et al.: 2018: 86). Fussell et al: 2006:150 explains that this dimension has three basic elements:
A - Commitment: which appears when links and relationships arise between individuals, where the individual must be committed to paying the debt and fulfilling predetermined obligations. The commitment also demonstrates the sharing of knowledge and ideas in a way that leads to a strong sense of purpose.

B - Trust: Trust represents the expectation that individuals will perform behavior that is consistent with expectations. (Hitt et al: 2007:118) indicates that trust is one of the capabilities that it is difficult for competitors to perceive as it leads to competitive advantage that is difficult to imitate by others, which is considered one of the Important elements for the superiority of the organization and the improvement of its performance.

C - Strong ties: They refer to the strength of the relationship between individuals, groups or organizations, which is represented by strong feelings, love, harmony and reciprocity. Business networks that help harmony between employees.

3- The cognitive dimension

The cognitive dimension refers to the resources that provide clarification, explanations, and common meaningful systems among individuals, and it includes shared meanings and interpretations, including language, symbols, and shared narratives (Krause et al: 2007:158). Common language and symbols are important elements of the cognitive dimension and social capital in general. As it helps to share information between individuals without the need to continuously interpret the words of others, and thus the common language and symbols work on the flow of information and its access in an easy and flexible manner (nahapiet: 2008:), as mentioned (moran: 2005: 78) that the cognitive dimension is embodied in shared visions and goals The collective, which appears through shared perceptions, expectations and interpretations, and that the relationships that are developed in line with common standards and values are stronger because the congruence in goals and values makes the cognitive dimension continuous and self-reinforcing, and the cognitive dimension shows that separate networks or societies develop unique terms and abbreviations for numbers and concepts . And (Milani: 2006:7) indicates that the presence of the cognitive dimension at a high level leads to the support and promotion of social capital significantly because the individual in the group expects that others

have the same level of awareness that gives a wide space for participation, cooperation and exchange of experience, while the results may It is counterproductive in the event that the group is not satisfied with the same perceptions, especially with the awareness of the absence of justice, which generates a feeling of suspicion and hostility at times.

The Relationship between Ethical Leadership and Social Capital

In order to determine the relationship between moral leadership and social capital, this refers us in particular to the social learning theory, or as it is known as the theory of learning by observation and imitation. The ethical style of leadership is also an important factor in building the ethical climate in the organization, as this climate is the most prominent component of social capital. Accordingly, the study (Su, 2014) indicated that the ethical approach of the leader contributes to strengthening interactions and relationships between individuals, i.e. increasing capital. The study (pasricha & Rao, 2018) concluded that there is an impact of ethical leadership on social capital in the organization in a way that subsequently leads to the promotion of social innovation, as the results of studies (De leon & Tuby, 2020, 2020, Parstoriza et al, 2015) showed the significant impact of ethical leadership On the dimensions of social capital (structural, relational and cognitive),

where the structural dimension provides opportunities to access knowledge and experiences. Members of the organization in various fields positively affect the speed and flexibility of the exchange of information and experiences, which leads to the enhancement of cooperation and the exchange of ideas among employees. Employees have to share information either with leaders or with workers among themselves. Despite the multiple components of the relational dimension of social capital, its main feature is the level of trust, as this dimension focuses on the importance of trust in facilitating the exchange of benefits. Ethical concepts in the organizational context (Su, 2014) study indicates that ethical values contribute to enhancing ethical behavior and building trust with stakeholders of all kinds. The study (Pastoriza & Arino, 2013) also indicates that ethical leadership increases the confidence of workers because they see that it respects their rights. Also, the study (Abdolshah et al, 2017) concluded that there is a significant impact of ethical leadership on the relational dimension of social capital. The cognitive dimension of social capital represents the language, narratives and basic beliefs shared by employees that lead to integration and a sense of responsibility in addition to reducing the possibility of internal problems, and the organization works to enhance this dimension through ethical behaviors of leadership. It provides an

explanation of the organization's goals, where the employees see that the organization respects and trusts them, which increases the chances of employees accepting those goals. Ethical leadership also plays an important role in developing the altruistic motives of workers and developing the spirit of intimacy, love and cooperation among workers, which is one of the important foundations for building and strengthening social capital, because social capital will not arise if the members of the organization only care about themselves.

Practical Side

The researcher chose the subject of application, the branches of Rafidain Bank in the province of Dhi Qar, while he went to the intentional inspection as a method of data collection to achieve accuracy in the results to be the research community (middle administrative leaders in the bank), and the research sample was (90) views, then the researcher directed to those leaders. The job titles (Senior Director, Director, Associate Director, Chief Observer, Observer) are the most familiar with the research variables, in light of their functional experience, positions, levels, and administrative functions and their active participation in the organizational excellence of Rafidain Bank branches in Dhi Qar Governorate. The questionnaire was distributed to (90) Watching, the questionnaire was distributed to them, and

the researcher was able to retrieve (09) of them, while the valid ones were for statistical analysis (90) questionnaires after

differentiation, which represented the final research sample, as shown by the results of Table (2):

Table (2) characteristics of the demographic sample

percentage	Views	Category Distribution	Variables		
53	48	male	Gender	1	
47	42	female			
%100	90	Total			
12	11	25 -35<	age categories	2	
32	29	35-45<			
47	42	45 -55<			
9	8	More than 55			
%100	90	Total			
5.6	5	preparatory	The scientific qualification	3	
25.6	23	Technical Diploma			
66.7	60	Bachelor's			
2.1	2	Master's			
%100	90	Total			
7.8	7	10<-5	Years of service	4	
25.6	23	15<-10			
21.1	19	20<-15			
13.3	12	25<-20			
22.2	20	30<-25			
10	9	More than 30			
100%	90	Total			
8.9	8	Observed	Career Title	5	
33.3	30	supervisor			
44.5	40	assistant manager			
10	9	Manager			
3.3	3	Senior manager			
100%	90	Total			

Presentation and Analysis of Ethical Leadership:

Ethical leadership represents the independent variable for the current research, and it was measured through five dimensions (justice, integrity, role clarity, power sharing, moral guidance) for a number of Rafidain Bank branches in Dhi Qar governorate, as the dimension represented twenty-three items and according to the scale (Kalshoven et al. al,2011) chosen by the researcher. The descriptive statistical analysis of the dimensions of ethical leadership concluded the following:

It became clear to the researcher from the outputs of Table (3) that the independent variable moral leadership, as an influential variable, obtained an arithmetic mean (4.06) at a high level, and it was practiced with relative interest (81.2%) well before in the branches of Rafidain Bank in Dhi Qar Governorate, and with a standard deviation (0.700). At the general level, and with a relative coefficient of variation (17.24%), the dimension obtained the calculated value (T) (14.364) which is more than its tabulated value (1.96) at the level of significance (0.05) to outweigh its calculated mean by availability, practice and attention over its hypothetical mean, to confirm the tendency of Bank leaders to adopt various activities in the areas of administrative work, investing

through them their characteristics and qualities such as recreation, honesty, and justice, in a way that qualifies them and makes them able to influence their subordinates, and to lead them to achieve the goals set in ethical and legal ways, which is reflected positively on Their dealings with each other and with the bank's customers. As for the level of the five dimensions that contributed to the formation of ethical leadership, the priority of its practice was arranged according to the coefficient of difference, as follows:

The independent dimension and the clarity of the role got the first order with a relative difference coefficient (16.02), as a result of the Rafidain Bank leaders in Dhi Qar providing the required information and data on how their subordinates perform their jobs in it, with an arithmetic mean (4.23) that is very high, and this rise came as a result of the agreement of the sample and the consistency of its answers With a standard deviation of (0.678) about the high (84.6%) relative interest in those practices and behaviors, the calculated (T) value (17.009) shows the significance of the answers, as this overall availability of the dimension was based on the items (15-11), all of which obtained an arithmetic mean (4.33-4.11) from high to very high, as it was arranged according to its relative coefficient of

variation (22.89%-17.29%), which made the bank's leaders tend to define the priorities that must be adhered to by the bank's employees, especially as it is concerned with clarifying the responsibility and duties of each of them towards The work, as well as providing them with sufficient and clear instructions and directions, and defining effective channels of communication to accomplish the work, in a manner that reduces the cases of conflict between them during the work, as all the means of the arithmetic paragraphs were significant and with the values of the calculated t-test (15.844-11.189) a Which weights availability and relative interest (86.6%-82.2%) from good to high, and there is harmony and convergence in their answers with a standard deviation (0.941-0.749).

By reviewing the results of Table (3), the researcher finds that the independent dimension of moral guidance has resolved second among the five dimensions by which moral leadership was measured in the branches of Rafidain Bank in Dhi Qar Governorate. Clarify everything that is ethical and that its employees must follow, and what is immoral that they must avoid, so that these behavioral practices obtain a calculated mean (4.09), a high level and moral availability, with a calculated (T) value (13,533), and it receives a good relative attention (81.8%), Especially that the standard dimension deviation (0.764)

indicates consistency and compatibility with these ethical behaviors, and the dimension was measured through paragraphs (23-20), as the four paragraphs were arranged through their relative difference coefficient (26.08%-17.55%) to indicate the keenness of the bank's leaders the commitment of its subordinates to the rules of ethical behavior, as a result of setting ethical principles and standards that embody the good behavior of its employees, and unethical standards will expose them to accountability if they adopt them, as they commend them when they act according to ethical rules and standards, and encourage them to discuss ethical issues, as These practices received the sample's relative attention (85.8%-77.2%) from good to high, with an arithmetic mean (4.29-3.86), a calculated (T) value (15.250-8.101), and a standard deviation (1.007-0.753).

As for the third rank, it was for participation in the power, with a relative coefficient of difference (20.82%), and with a high-level arithmetic mean (3.88) and a calculated value of (T) (10.331), which proves the significance of availability and weighting, as the leaders of the Rafidain Bank in Dhi Qar expressed their relative interest (77.6%). The good in the conscious, directed and intentional effort that it makes and aims to provide an opportunity for its employees at various administrative levels, and in what makes them prominently influential in the decision-making process, to reflect those

trends in their job outputs quantitatively, qualitatively and productivity, as the sample agrees and its opinions are consistent on these behaviors and with a standard deviation (0.808), and the paragraphs (19-16) contributed to the overall availability of the dimension, as it obtained a computed mean (4.24-3.53) from high to very high, with agreement, homogeneity, convergence and standard deviation (1.072-0.838), while the relative coefficient of variation was arranged for the four paragraphs (30.36%-19.75%) Its relative importance (84.8%-70.6%) It is good to high about the availability of data and information necessary to complete the work, as well as its initiation to delegate some powers to its subordinates in a way that develops their creativity and innovation aspects, especially as it allows them to participate in Direct and indirect decision-making, as the calculated (T) values (14.036-4.689) supported its practice and gave it more attention and adoption. Integrity ranked fourth in terms of priority of relative attention (79.6%) and a relative coefficient of difference (23.04) on the adoption of integrity and honesty by the Rafidain Bank leaders, integration and consistency of behavior at different times and organizational situations, and with an arithmetic mean (3.98) at a high level, and with a calculated (T) value (10.137), which outweighed it in terms of the significance of availability and weighting, and the consistency and

agreement of the sample with a standard deviation (0.917), as the integrity was measured through the five paragraphs (10-6), which were available with an arithmetic mean (4.21-3.89) from high to very high, and arranged according to a coefficient Its relative difference (27.89%-21.78%) on its relative interest (84.2%-77.8%) is good to high in its reliance on decisions that do not violate ethical principles and standards, so that the leaders of the bank are trusted by their subordinates, given their honesty, respect and commitment, as they fulfill their promises It depends on the conformity of the words with the actions until it achieved the current trustworthiness, especially since it enjoys frankness and clarity in its dealings with them. -0.749).

Finally, justice ranked fifth, with a relative coefficient of variation (24.05%), and its availability with a high-level arithmetic mean (4.02), as a result of its good relative interest (81.4%) in performing various correct, moral and legal actions and giving everyone his right without favoritism or favoritism based on Objectivity, as the opinions of the sample were consistent and converged with a standard deviation (0.984), and the calculated (T) value (10.507), and the dimension of justice was measured through the five paragraphs (5-1), and arranged according to its relative coefficient of variation (28.10-23.80) and with relative interest (85.2%). - 79.8%) from good to high about its tendency

to take justice as a main axis when making decisions, so it proceeded to treat the bank's employees fairly and in an equal manner, taking into account the achievement of justice in distributing rewards to them and in line with the roles they play, especially since

it takes into account the spirit of justice when Evaluation of their performance and promotions, as the T-test (11.787-8.415) favored these positive behaviors of the leaders of Rafidain Bank branches in the city of Dhi Qar.

coefficient of variation%	T . test	Relative importance%	standard deviation	mean	paragraphs	
<u>24.05</u>	<u>10.507</u>	<u>81.8</u>	<u>0.984</u>	<u>4.09</u>	Justice	
<u>23.04</u>	<u>10.137</u>	<u>79.6</u>	<u>0.917</u>	<u>3.98</u>	integrity	
<u>16.02</u>	<u>17.209</u>	<u>84.6</u>	<u>0.678</u>	<u>4.23</u>	Clarity of the role	
<u>20.82</u>	<u>10.331</u>	<u>77.6</u>	<u>0.808</u>	<u>3.88</u>	share in power	
<u>18.67</u>	<u>13.533</u>	<u>81.8</u>	<u>0.764</u>	<u>4.09</u>	moral guidance	
<u>17.24</u>	<u>14.364</u>	<u>81.2</u>	<u>0.700</u>	<u>4.06</u>	ethical leadership	

Table (3) Analysis and Discussion of Ethical Leadership (n=90)

Presentation and Analysis of Social Capital

Social capital is the second variable of the research, which the researcher tries to put as a mediator between the independent and dependent variable in order to maximize the relationship between them. With fifteen paragraphs, distributed on the three dimensions, according to the scale (Liu, 2018). The descriptive statistical analysis of the dimensions of social capital was concluded as follows:

The median variable, social capital, obtained an arithmetic mean at the general level (4.36) at a very high level, and with a relative

interest (87.2%) high by the leaders of Rafidain Bank branches in Dhi Qar governorate, with a relative coefficient of variation (12.52%), and a standard deviation (0.546). To indicate the agreement of the sample and the homogeneity of its views on the ability of the leaders of the Rafidain Bank branches in Dhi Qar Governorate to possess a set of common values and standards among its employees, which push them to cooperate with each other and to achieve the expected returns and goals that the bank seeks to reach, so that the mediating variable in general obtains the value of (T.) calculated (23.628), which is more than its tabulated value (1.96) at the level of

significance (0.05). As for the dimensions in which the median variable was measured, it was arranged by the descriptive statistical analysis according to the relative difference coefficient from the least difference to the most different and according to the following:

The relational dimension ranked first, with a relative coefficient of difference (13.38%), the lowest among the three dimensions, as it received a high relative interest (87.4%) in the group of informal relationships of bank individuals such as friendship, fellowship, trust and cooperation. 4.37 The level is very high, with a standard deviation of (0.585) indicating a high agreement and homogeneity in the opinions of the sample. The dimension was measured through the items (64-60), as all the items had an arithmetic mean (4.50-4.27) that was very high, and with a coefficient of difference Relative (17.89%-12.55%) to indicate compatibility, harmony and closeness. The response of the bank members to their colleagues when it requires them to help each other in developing their performance at work, as they are always ready to share good information with those who request it, specifically when they encounter work problems and try to solve them by research For advice and assistance to find and implement the appropriate solution, as they are organized into work groups that allow their important members who have the

ability to achieve the bank's vision by belonging to it, especially since they take sufficient time to understand the views of co-workers, and these behaviors and behaviors have suggested Active with the calculated (T) value (25.184-15.768), especially since the relative interest in these practices was high (90%-85.4%).

In the second rank, the perceptual dimension was solved with a relative coefficient of difference (14.13%), a high-level arithmetic mean (4.33) and a calculated (t) value (20.615), and it receives a relative interest (86.6%) high in respecting common symbols, beliefs, aspirations and common vision. The dimension was measured from During the paragraphs (69-65), the preliminary descriptive statistical analysis of its data resulted in obtaining an arithmetic mean (4.47-4.08) from high to very high, and its relative interest is from (89.4%-81.6%), and with a relative coefficient of variation (24.26%-13.10. %), and the paragraphs obtained the calculated T value (23.470-10,348) to suggest that the leaders of Rafidain Bank branches in Dhi Qar governorate possess knowledge and knowledge in their orientation to information when needed and with regard to decision-making, especially as they realize the importance of their role and location in achieving goals. And work leads to abandonment and absenteeism, and slowness in achievement, as it believes in the existence

of understandings and consensus about the general goal of the bank in which they work, in light of their enjoyment of a high percentage of empowerment granted by the higher management and the best performance of their job.

Returning to the results of Table (3), the researcher finds the structural dimension in the third rank with a relative coefficient of variation (14.23%), to gain the high relative interest (87.4%) by the bank's leaders in the links between individuals, the network and communication patterns, in a way that enhances the knowledge sharing within the bank's structure. Overall, the dimension was based on a very high arithmetic mean (4.37), with a standard deviation of (0.622) and the calculated T value (20.893). The dimension was measured through paragraphs (59-55), and it received a high relative interest (91%-

84.2%) in Understanding the role and work mechanisms within the set limits, and looking at the manager's role as a teacher of high standing, which prompted the bank's members to share information and experience spontaneously and without cost, as the bank managers allocate part of their time to reconcile and ensure the correctness of the prevailing behaviors, which prompted their subordinates to comply Working and sacrificing their own interests when situations require that type of contextual performance leading to citizenship behavior, as the five paragraphs got the calculated T value (23.715-12.516) that exceeds their scheduled value (1.96).

جدول (3) تحليل ومناقشة رأس المال الاجتماعي (n=90)

coefficient of variation %	T test	Relative importance%	standard deviation	mean	Paragraphs	
<u>14.23</u>	<u>20.893</u>	<u>87.4</u>	<u>0.622</u>	<u>4.37</u>	structural dimension	
<u>13.38</u>	<u>22.215</u>	<u>87.4</u>	<u>0.585</u>	<u>4.37</u>	relational dimension	
<u>14.13</u>	<u>20.615</u>	<u>86.6</u>	<u>0.612</u>	<u>4.33</u>	cognitive Dimension	
<u>12.52</u>	<u>23.628</u>	<u>87.2</u>	<u>0.546</u>	<u>4.36</u>	Social capital	

Verification of the second main hypothesis: Ethical leadership, in its dimensions, does not have a significant effect on social capital.

Ethical leadership with its dimensions (justice, integrity, role clarity, power sharing, moral guidance) explained a rate of (28%) of the changes that occur in social capital, as the value of the corrected interpretation coefficient was ($AR^2 = 0.280$), while the remaining percentage is attributed Of the model (72%) for other variables that were not included in the tested research model, while the value of the interpretation coefficient was ($R^2 = 0.320$), while the calculated value of (F) was (7.912) for the model at the significance level (0.000), which is greater than its tabular value (3.841), at the significance level (0.05) and from all of the above, the alternative hypothesis is accepted (the moral leadership with its combined dimensions have a significant effect on social capital) and the null hypothesis is rejected, as there was an effect of the dimension of moral guidance

(0.230) at the significance level (0.017) with a value of (0.017). T) calculated (2.441) and the effect of integrity (0.254) at the significance level (0.024) and the calculated (T) value (2.295) in (social capital), while the value of the constant was (2.879), i.e. when the value of the marginal slope is zero, or The value of moral leadership with its combined dimensions is zero, the value of social capital in the branches of Al-Rafid Bank Yen in Dhi Qar Governorate is equal to the value of the constant, as shown by the results of Table (4), and according to the following prediction equation:

$$\text{Social Capital (Y)} = 2.879 + 0.230 * (\text{Ethical Direction}) + 0.254 * (\text{Integrity})$$

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Table (4) The effect of the dimensions of ethical leadership combined on social capital (n = 90)

Social capital								Dimensions
Sig.	F	T_B	Sig	AR²	R²	β	α	
0.557		.589				-.052		Justice
0.024		2.295				0.254		integrity
0.294	7.912	1.057	0.000	0.280	0.320	-.133	2.879	Clarity of the role
0.453		0.753				0.080		share in power
0.017		2.441				0.230		moral guidance

CONCLUSION

Rafidain Bank showed its clear interest in social capital, so it employed for this purpose the practices of its moral leadership in general, moral guidance and integrity in particular, while it adopted moral guidance to improve the structural dimension, and integrity in raising the level of the relational dimension, while it required the adoption of integrity and moral guidance in improving the cognitive dimension. The bank also showed a high interest in the structural dimension and what leads it to improve its social capital, especially since its leaders understand their role and how to work within the limits of their drawn-out powers, and their clear commitment to their tasks and

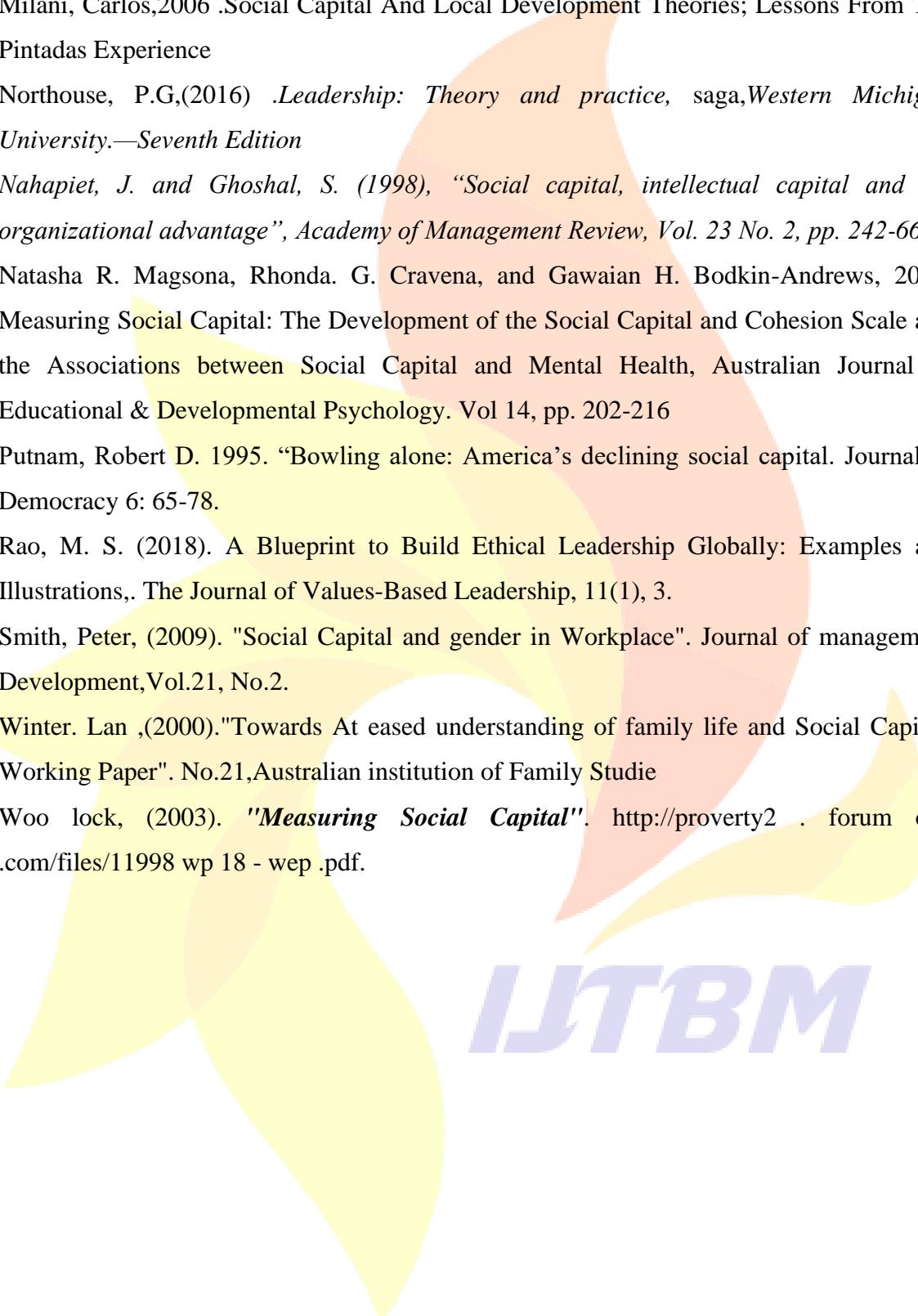
work and sacrifice their own interests when necessary. His social money, especially since his leaders respond to co-workers when the situation requires them to help develop their performance at work, giving them time to understand their needs and receive their views with openness and high understanding. The bank's leaders showed their high interest in the cognitive dimension as a result of their knowledge of the direction they choose when they need information related to their decision-making, as well as their enjoyment of a high percentage of empowerment to perform their tasks in the best way.

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