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The Role of Virtuous Leadership In Reducing Organizational Deviation: An Analytical Study of A Sample of Al-Rafidin In Bank Employees in Anbar

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Abstract:
Purpose: This research works to achieve several goals, perhaps the most prominent of which is identifying the role of virtuous leadership in reducing organizational deviation.

Theoretical Framework: Based on what the researchers reported (G. Wang & Hackett, 2016), (Bashir et al., 2012) this study deals with providing practical guidance to improve the virtuous leadership process and enhance its effectiveness in reducing deviations and achieving sustainable development.

Design/Methodology/Approach: The study analyzed the data of Rafidain Bank employees in Anbar (2023-2024) using the virtuous leadership model and through its dimensions (courage, wisdom, justice, moderation, and humanity) in reducing organizational deviation through the dimensions (waste of time and resources, sabotage, embezzlement, withdrawal, and corruption).

Findings: The most notable results are that there is an influential relationship between virtuous leadership and organizational deviation

Research Implications: The results confirm the presence of some cases of embezzlement among bank employees due to their use of office tools for their own purposes, and their taking of things belonging to others while working surreptitiously and without approval.

Originality/Value: This study works to identify and develop the qualities and skills necessary for virtuous leaders, which leads to the improvement and development of banking work.

Keywords: Virtuous leadership, Organizational deviation.

JEL Classification: M10, M12, M15, M19.

Authors' individual contribution: Conceptualization — H.F.Z..; Methodology — H.F.Z..; Formal Analysis — H.F.Z..; Investigation — H.F.Z.; Data Curation — H.F.Z..; Writing — Original Draft — H.F.Z..; Writing — Review & Editing — H.F.Z.; Visualization — H.F.Z.; Supervision — H.F.Z.; Project Administration —H.F.Z.

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1.Introduction:

Virtuous leadership is considered one of the basic concepts in management and human development. It is an essential skill that applicants for leadership positions in various organizations must possess. It is distinguished from traditional leadership in that it aims to achieve comprehensive and sustainable development for the individual and considers the moral and social aspects of the leadership process.

Virtuous leadership is considered one of the essential elements in building and developing successful organizations. Virtuous leaders are those who possess high morals and values, and whose actions and behaviors reflect strong ethics and integrity in their daily work (K. Cameron, 2011). Leadership in any group or organization is the head, heart, and core of the administrative process. Without it, organizing human life would be impossible. It is not possible to imagine an organized army without military leadership, and the state cannot be established as a basic organization without leadership, whether individual or collective. The same applies to other institutions and organizations in society. Given the importance of leadership in the life of institutions and societies, it has been subject to study and scientific analysis by researchers from various scientific disciplines. This is because leadership is a complex phenomenon affected by multiple factors. Psychologists study leadership in terms of the influence of a leader's behavior on the psychology and behavior of his or her followers, and vice versa – the influence of the group on the leader's psychology and behavior (Caldwell et al., 2015). Many studies indicate that virtuous leaders are those who use the ethical approach in their leadership and work to promote and enhance moral values and integrity within the organizational culture. Virtuous leaders embrace strict standards of ethical behavior and encourage adherence to these standards at all levels within the organization. These ethical standards include transparency, fairness, equality, and respect for individual rights (K. S. Cameron et al., 2004). Anthropologists used the term "deviance" in the 1950s to describe behavior that violates the rules governing proper behavior in society. Socially deviant behaviors are viewed as a failure to meet personal expectations within groups of friends, spouses, work groups, and society. In other words, deviant behaviors refer to actions that are not welcomed or accepted by society (Yeşiltaş & Gürlek, 2020). Academic interest in deviance has its roots in the Industrial Revolution. Personal deviance first became widespread in the 18th century and was characterized by abusive supervision and harassment of prominent figures in the workplace. Organizational deviance can be traced back to the 19th century when individuals destroyed the machines that replaced them (Marasi et al., 2018). Organizational deviance can destroy trust and integrity within an organization and negatively impact organizational and public relations, as well as the organization's reputation. It also drains the resources and opportunities available to competent employees and exposes the organization to legal and financial issues. In addition, organizational deviation can negatively impact the surrounding community and exacerbate social and economic problems. It is therefore crucial for organizational leaders to understand and expect such behaviors displayed by employees (Cohen & Diamant, 2019). The research aims to study the positive impact of virtuous leadership in reducing deviant behaviors in banks. The research also aims to provide practical recommendations and guidance to improve the virtuous leadership process and enhance its effectiveness in reducing deviations and achieving sustainable development. This study gains great importance considering the challenges facing the country, as virtuous leadership is considered an essential skill that leaders and officials in these institutions must possess.

2. Literature Review and Hypothesis Development:

(G. Wang & Hackett, 2016) indicated that Virtuous leadership is distinguishing between right and wrong in an individual's leadership role and taking the correct steps to ensure the application of the virtues (justice, honesty, integrity, fairness, and wisdom) and other virtues within organizations and influencing others, enabling them to achieve good and ethical goals for themselves and their organizations and to help others. Others to connect to a higher purpose (G. Wang & Hackett, 2016). Virtuous leadership is an essential element that requires those who serve others to demonstrate moral virtues that demand the best in themselves and achieve the best results (Bruno, 2016). It "relies on the ability to positively influence others and provide vision." Guidance and motivation for shared success include courage, trust, sincerity, and honesty (Kouzes & Posner, 2017). Courage (Messick, 2006) is defined as conviction for an act that the individual is convinced is right, despite the risks and potential consequences. It has been defined as "the strength of an individual's inner character that he displays through his actions. Therefore, courageous behavior can be observed by others (Palanski et al., 2014). The importance of courage as a trait practiced in virtuous leadership seems essential in a world of increasing challenges Courage is required when an individual faces risks and makes the difficult decision to do the right thing, even in the face of serious threat or risk (Fowers et al., 2021).

As for justice, it refers to the degree of individuals' belief in the results they obtain the way they are treated within the organization, and the extent to which it is compatible with ethical standards to verify a group of diverse positions related organizationally and behaviorally.

(Cole et al., 2010) Justice is defined as how or how a leader deals with his followers by enacting legal procedures (Matteson et al., 2021). While Q. I. Wang, (2011) pointed out that justice is required when an individual faces a conflict of interest or the distribution of duties among others.

Reason or wisdom is one of the characteristics of mental abilities and skills, and it can be described as a positive personal characteristic that enables the leader to act rationally to determine the correct choice and make the correct judgments in all circumstances. To achieve goals in the best ways (Fowers et al., 2021), (Bellinger et al., (2004) explains how to reach wisdom and build it gradually based on data, which is the basic level of information, which is the data that is processed and interpreted, then access to knowledge that includes ideas, experiences, and skills, and how to use them, as it represents a high level of predictability through the situations that reach to wisdom. It is defined as the ability to use accumulated knowledge and make correct decisions related to multiple issues related to public life (Hendriks et al., 2020).

Moderation is considered a necessary virtue when the leader is facing a confrontation with benefits and opportunities, as it lies in the face of temptation to control behavior and discipline (Alzola, 2015). Moderation is one of the personal characteristics under which the leader is able to control his emotional reactions and is especially required when facing the leaders a position that others cannot impose and restraint in his/her actions. It is one of the acquired virtues and moderation that can manage people (Haider et al., 2019). Moderation represents personal strength, humility, and can self-regularize, and thus requires control and discipline in behaviors, feelings, and motives, and it is a force acquired from maturity and training (Niemiec & Clyman, 2009).

As for humanity, Koopman, (2021) stated that humanity is good behavior, and that it works to motivate individuals to modify their behavior according to the situation to please others and protect them from pain. Leadership embodied in humanity has a broader circle of interest than the circle of organization and extends to include society of all sects and colors.

leadership can be devoid of its humanity places interest and benefit within its own framework, make its benefit exclusively for itself, its members, affiliates, and supporters. It can its vision, deviate from its goal, deviates from its approach, and abandons its true role. Its mission is higher, and thus the followers alienate the leader (Albert et al., 2021). An effective leader is humane when he deals with relationships between groups without hatred or discrimination towards anyone and shows love for everyone while remaining consistent in the truth (Seligman, 2002).

Organizational deviance is defined as deviant practices in the workplace, which are manifested in the actions of employees against the goals and plans of the organization. These behaviors stem from their belief that the workplace is characterized by organizational injustice or unfavorable social change between them and their organization (Haldorai et al., 2020). Organizational deviation is defined as unproductive work behavior that intentionally violates the basic principles of an organization and threatens its performance. It is considered one of the most serious and widespread issues that organizations face today (AMIN et al., 2021). Any destructive behavior leads to negative results in the organizational work environment, disrupts organizational life, and hinders the organization from achieving its intended or unintended goals(Deng et al., 2022).

Wasting time and resources is represented by employees in the organization misusing workplace resources by wasting a lot of time on work that is not related to their work and using the organization's property for personal purposes. The continuation of such behaviors ultimately leads to harm to the interests of the organization in the form of a decrease in performance and an increase in turnover if corrective actions are not taken to control this form of organizational deviation (Bashir et al., 2012).Where the individual worker feels that he/she is constantly and permanently ignored in many aspects of organizational work, such as his/her lack of participation in decision-making and taking his/her opinion regarding the work environment, which leads him to enter into a state of despair from senior management officials in achieving himself and learning, and these behaviors are considered the organization or the leaders of the organization are among the factors that reduce his ability and frustrate his resolve, which makes him look for opportunities to slow down in completing the tasks assigned to him and thus hinder the organization from achieving its goals (Sulaiman & Bhatti, 2013). As well as using the Internet during work hours other than work hours, which leads to decreased productivity in Chinese organizations/, The researchers found that employees spend 5.6 hours per week in their offices using the Internet in the workplace (J. Wang et al., 2013).

Sabotage in the workplace is behavior that aims to harm, disrupt or sabotage the organization's operations for personal purposes by creating incorrect publicity, embarrassing the organization, delaying production, causing damage to property, destroying relationships in the workplace, as well as causing harm to employees or customers. This behavior stems from the individual's interaction with his environment (Ambrose et al., 2002). Sabotage can be through wasting materials or supplies, damaging equipment, and ruining the atmosphere and tranquility of the office (Cochran, 2014). Organizations should take strong and decisive measures to confront acts of sabotage or attack them by any means possible by imposing strong penalties, which makes it more difficult for sabotage employees (Gürtler & Münster, 2013).

As for theft, it is unauthorized behavior, according to which the worker intends to intentionally harm the organization by seizing and controlling the organization's things, and it is a problem that organizations in all sectors suffer from, including public sector organizations(Bashir et al., 2012).

Thoms et al., (2001) stated that job dissatisfaction is one of the most important reasons that lead to theft, as it is a reaction to employers when the worker sees them as unfair. Studies have shown that embezzlers use money in ways that make it difficult to trace, by transferring money to the accounts of relatives and friends, or by using fictitious companies. The goal is to keep as much money as possible by blocking the way to its discovery (Pedneault, 2017).

As for withdrawal, it is a group of negative behaviors that reduce work time, that is, the time required by the organization to complete the work. This includes being late in coming to work or leaving early from the workplace, as well as taking longer rest times than officially permitted. Absenteeism is the basic form of withdrawal that occurs due to psychological disorders, tension and stress, social standards, cultural conflict, and individual differences. Withdrawal is a routine procedure that employees use to avoid the existing situation instead of harming the organization and its members (Anjum & Parvez, 2013).Withdrawal consists of a group of behaviors that hinder the required and sufficient time to work within organizations. These behaviors include arriving late to work or leaving early and taking up more time than is allocated for rest (Hsi, 2017). Regarding employees' withdrawal from work, (Shapira-Lishchinsky & Even-Zohar, 2011) indicated that withdrawal behaviors refer to a group of attitudes and behaviors such as (tardiness, absence, and intention to leave work) that are issued by employees when they remain in the job, but for some reason they less participation and its results are very costly in the form of lower performance, lower morale and more turnover. Either corruption or bribery is the employee obtaining personal financial gains to deviate from official responsibilities at work, and this benefit is obtained illegally by manipulating decisions in favor of the person who pays the bribes (Bashir et al., 2012).Cases of corruption have become a major public concern in many countries, especially developing countries, because it constitutes a major obstacle to their social progress, as it eliminates opportunities, reduces resources, and hinders economic growth and sustainable development (Robinson & Bennett, 1995). Research has shown that social conditions in the workplace have a broad impact on whether individuals will behave in an antisocial manner at work. The culture of the organization may affect employees' intentions to engage in acts of corruption (Liberman et al., 2011).

2.2 Hypotheses:
The main hypothesis: Virtuous leadership through the dimensions (courage, justice, moderation, wisdom (reasonment), and humanity) affects organizational deviation and its dimensions (wasting time and resources, embezzlement, sabotage, withdrawal, and accepting bribes - corruption), according to the following sub-hypotheses:

H1: The first sub-hypothesis: Virtuous leadership has a significant effect on wasting time and resources.

H2: The second sub-hypothesis: Virtuous leadership has a significant effect on embezzlement.

H3: The third sub-hypothesis: Virtuous leadership has a significant effect on sabotage.

H4: The fourth sub-hypothesis: Virtuous leadership has a significant effect on withdrawal.

H5: The fifth sub-hypothesis: Virtuous leadership has a significant effect on accepting bribes (corruption).

3.0 Methodology:
3.1 The Sample:
The study population represents the Rafidain Bank in Anbar, which consists of 240 employees, as shown in Table 1. The sample is chosen according to the number of individuals representing this community, and the sample is a small community. Therefore, the research sample consisted of 160 individuals representing various managers and employees of the bank in which the research is being conducted. The sample members were chosen randomly, and since the research community consists of managers and employees, choosing a random sample will be considered the best to represent the research community.

Table1: The number of individuals in Al-Rafidain Bank in Anbar

The bank	Number of individuals
Anbar	240
the total	240

The source: Prepared by the researchers based on information from Al-Rafidain Bank in Anbar

3.2 The hypothetical scheme of the research:

        The hypothetical scheme is the idea through which the researchers attempts to clarify the influence relationships between the two main research variables, the independent variable (virtuous leadership) with its dimensions (courage, justice, moderation, wisdom, and humanity) and the dependent variable (organizational deviation) with its dimensions: misuse of time and resources, theft, and sabotage. The following figure shows the default the scheme 1:
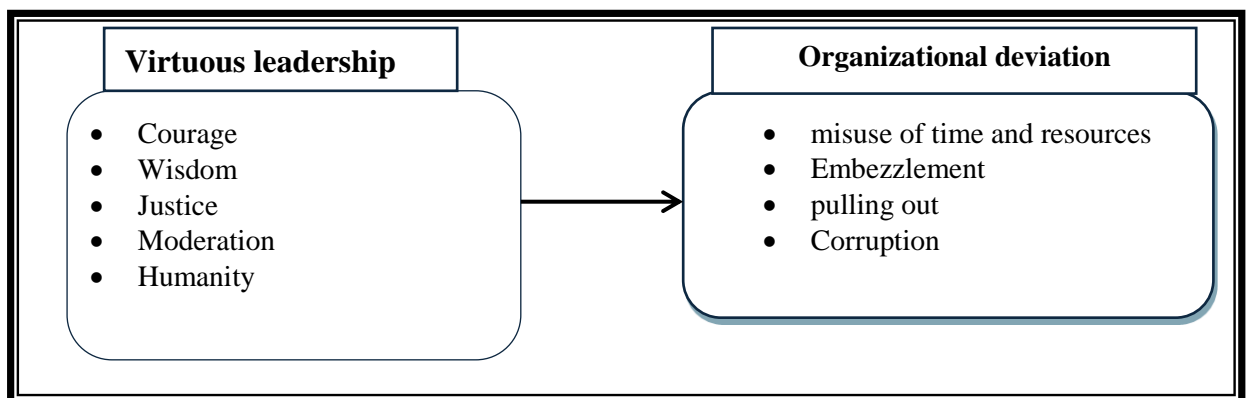

Figure 1: The hypothetical diagram of the research

The source: Prepared by the researchers.

4. Descriptive statistics:

4.1 The interpretation of study variables:

Table 2 shows the values of the means and standard deviations for the research variables and dimensions

Table 2: Descriptive indicators of research variables

Variables	Mean	Standard deviation	Coefficient of variation%	Relative importance%	Priority
Virtuous leadership	4.08	0.460	11.3	81.6	the first
Courage	3.88	0.627	16.1	77.7	5
Justice	4.21	0.611	14.5	84.2	2
Moderation	4.05	0.626	15.5	80.9	4
Wisdom (reason)	4.07	0.592	14.5	81.4	1
Humanity	4.18	0.624	14.9	83.7	3
Organizational deviation	2.66	0.954	35.8	53.3	the second
Wasting time and resources	2.75	0.850	31	54.9	1
Embezzlement	2.61	1.151	44.2	52.1	5
Sabotage	2.77	1.154	41.6	55.4	3
Withdrawal	2.62	0.996	38	52.4	2
bribery (corruption)	2.57	1.078	41.9	51.5	4

The source: the researchers using SPSS.

The information in Table 2 indicates that the average wisdom (rationality) is 4.07, which indicates a relatively high level of availability. The standard deviation (0.592) shows moderate homogeneity in the opinions of the sample members. This dimension ranks first among the dimensions of "virtuous leadership," while the average of justice was 4.21, which indicates a relatively high level of availability. The standard deviation (0.626) shows moderate homogeneity in the opinions of the sample members. This dimension ranks second among the dimensions of "virtuous leadership." The researchers found that the average humanity was 4.18, which indicates a relatively high level of availability. The standard deviation of 0.624 shows moderate homogeneity in the opinions of the sample members. This dimension ranks third among the dimensions of "virtuous leadership." The average level of moderation is 4.5, which indicates a relatively high level of availability. The standard deviation (0.626) shows moderate homogeneity in the opinions of the sample members. These variable ranks fourth among the dimensions of "virtuous leadership." The average courage is 4.08, which indicates a relatively high level of availability. The standard deviation (0.460) shows moderate homogeneity in the opinions of sample members. This variable occupies fifth place among the dimensions of "virtuous leadership," while the variable of wasting time and resources indicated that the arithmetic mean is 2.75, which indicates a relatively moderate level of availability. The standard deviation (0.850) shows moderate homogeneity in the opinions of the sample members. This dimension occupies. It ranks first among the dimensions of "organizational deviation," and the average withdrawal is 2.62, which indicates a relatively moderate level of availability. The standard deviation (0.996) shows moderate homogeneity in the opinions of the sample members, and this dimension ranks second among the dimensions of "organizational deviation." While the average of sabotage was 2.77, which indicates a relatively moderate level of availability, the standard deviation showed 1.154 moderate homogeneity in the opinions of the sample members, and this dimension ranked third among the dimensions of "organizational deviation," while the average of accepting bribery (corruption) was 2.57, which indicates a relatively moderate level of availability. The standard deviation (1.078) shows moderate homogeneity in the opinions of the sample members. This dimension ranks fourth among the dimensions of "organizational deviation," and the average of embezzlement is 2.61, which indicates a relatively moderate level of availability the standard deviation of 1.151 indicates the presence of moderate homogeneity in the opinions of the sample members. This variable ranks the fifth.

4.2 Testing the main hypothesis :
4.2.1 The main hypothesis:
Virtuous leadership through the dimensions (courage, justice, moderation, wisdom (reasoning), and humanity) affects organizational deviation and its dimensions (wasting time and resources, embezzlement, sabotage, withdrawal, and accepting bribes - corruption), according to the following sub-hypotheses:
4.2.1.1 Testing the first sub-hypothesis:
Virtuous leadership has a significant effect on wasting time and resources:
A. The researchers found that the value of F calculated (F=8.440) for the model at degrees of freedom (3,153,156) was greater than the tabulated value (3.900) and with degrees of freedom (156), which supports the researchers in accepting the hypothesis (virtuous leadership, with its dimensions, has a significant effect on wasting time and resources), as it was interpreted the model (7.8%) of the changes that occur in wasting time and resources is attributed to virtuous leadership, while the remaining percentage is attributed to other variables that were not tested with the current research model.
B. It became clear that Rafidain Bank and Anbar Branch, relied on courage to reduce practices of wasting time and resources by -23.7%, as well as the inverse effect of justice by -17.6% to limit practices of wasting time and resources. Finally, an inverse effect was found for the dimension of moderation to limit wasting of time and resources. By -27.6%, all T-calculated

values were more than their tabular value (1.975) at the degree of freedom (156), while Rafidain Bank and Anbar Branch were unable to employ the other dimensions in reducing the practices of wasting time and resources, as shown in Table 3.

Table 3: The effect of virtuous leadership on wasting time and resources

The independent variable	Wasting time and resources						
	A	β	R²	A R²	T	P	F
Courage	3.639	-.237	0.088	0.078	3.011	0.003	8.440
Justice		-.176			2.383	0.013	
Moderation		-.276			3.191	0.002	
Wisdom (reason)		-.110			1.624	0.106	
Humanity		-.012			0.194	0.846	

The source: SPSS V.28 output

4.2.1.2 Testing the second sub-hypothesis:

Virtuous leadership has a significant effect on embezzlement:

A. It turned out that the F- calculated value (F=6.046) for the model at degrees of freedom (2,155,156) was greater than the tabulated value (3.900) and with a degree of freedom (156), which supports the researchers in accepting the hypothesis (virtuous leadership has a significant effect on embezzlement), as the model was interpreted (3.7). %) of the changes that occur in embezzlement are attributed to virtuous leadership, while the remaining percentage is attributed to other variables that were not tested with the current research model.

B. It became clear that Rafidain Bank and Anbar Branch, relied on courage to reduce embezzlement by (-21.9%), in addition to the inverse effect of the dimension of wisdom (prudence) to reduce embezzlement by (-23.4%), and all the calculated values of (T) were greater than their tabulated value (1.975) at the degree of freedom (156), while the Rafidain Bank and Anbar Branch cannot employ the other dimensions in reducing embezzlement, as shown in Table 4.

Table 4: The effect of virtuous leadership on embezzlement

Independent variable	Embezzlement						
	A	β	R²	A R²	T	P	F
Courage	4.036	-.219	0.044	0.037	2.285	0.023	6.046
Justice		-.022			0.342	0.733	
Moderation		-.034			0.487	0.627	
Wisdom (reason)		-.234			2.048	0.042	
Humanity		-.096			1.519	0.130	

The source: SPSS V.28 output

4.2.1.3 Testing the third sub-hypothesis

Virtuous leadership has a significant effect on sabotage:

A. It turned out that the value (F=10.031) calculated for the model at degrees of freedom (1,155,156) was greater than the tabulated value (3.900) and with degrees of freedom (156), which supports the researchers in accepting the hypothesis (virtuous leadership has a significant effect on sabotage), as the model was interpreted (3.3). % of the changes that occur in sabotage are attributed to virtuous leadership, while the remaining percentage is attributed to other variables that were not tested with the current research model.

B. It became clear that Al-Rafidain Bank and Anbar Branch, relied on wisdom (prudence) to limit sabotage by -36.1%, and all the T-calculated values were more than its tabular value (1.975) at the degree of freedom (156), while Al-Rafidain Bank and Anbar Branch cannot employ other dimensions to reduce sabotage, as shown in Table 5.

Table 5: The effect of virtuous leadership on sabotage

The independent variable	Sabotage						
	A	B	R²	A R²	T	P	F
Courage		-.077			1.236	0.218	
Justice	3.829	-.016			0.242	0.809	10.031
Moderation		-.008	0.037	0.033	0.124	0.902	
Wisdom (reason)		-.361			3.167	0.002	
Humanity		-.076			1.218	0.224	

The source: SPSS V.28 output

4.2.1.4 Testing the fourth sub-hypothesis:

Virtuous leadership has a significant effect on withdrawal:

a. It turned out that the F-calculated value (F=8.983) for the model at degrees of freedom (2,154,156) was greater than the tabulated value (3.900) and with degrees of freedom (156), which supports the researchers in accepting the hypothesis (virtuous leadership has a significant effect on withdrawal), as the model was interpreted (5.7) %) of the changes that occur in withdrawal are attributed to virtuous leadership, while the remaining percentage is attributed to other variables that were not tested with the current research model.

B. It became clear that the Rafidain Bank and Anbar Branch, relied on (wisdom (rationality) to limit the withdrawal by -34%, in addition to the adverse effect of humanity by -27.2% to limit the withdrawal, and all the T-calculated values were more than its tabulated value (1.975).) at the degree of freedom (156), while the Rafidain Bank and Anbar Branch, cannot employ the other dimensions in reducing withdrawal, as shown in Table 6.

Table 6: The effect of virtuous leadership on withdrawal

The Independent variable	Withdrawal						
	A	B	R²	A R²	T	P	F
Courage	2.649	-.054	0.064	0.057	0.880	0.380	8.983
Justice		-.038			0.596	0.552	
Moderation		-.016			0.230	0.818	
Wisdom (reason)		-.340			3.608	0.000	
Humanity		-.272			3.123	0.002	

The source: SPSS V.28 output

4.2.1.5 Testing the fifth sub-hypothesis:
Virtuous leadership has a significant effect on accepting bribes (corruption):
A. It turned out that the F-calculated value (F=5.059) for the model at degrees of freedom (1,155,156) was greater than the tabulated value (3.900) and with degrees of freedom (156), which supports the researchers in accepting the hypothesis (virtuous leadership has a significant effect on bribery (corruption), as it was interpreted the model (1.5%) of the changes that occur in bribery (corruption) is attributed to virtuous leadership, while the remaining percentage is attributed to other variables that were not tested with the current research model.
B. It became clear that Al-Rafidain Bank and Anbar Branch, relied on justice to reduce bribery (corruption) by -21.1%, and all the T-calculated values were more than its tabular value (1.975) at the degree of freedom (156), while Al-Rafidain Bank and Anbar Branch cannot employ other dimensions in reducing withdrawal, as shown in Table 7.

Table 7: The effect of virtuous leadership on bribery (corruption)

The independent variable	Bribery (corruption)						
	A	B	R²	A R²	T	P	F
Courage	3.316	-.043	0.019	0.015	0.689	0.491	5.059
Justice		-.211			2.249	0.025	
Moderation		-.082			1.227	0.221	
Wisdom (reason)		-.071			1.097	0.274	
Humanity		-.095			1.561	0.120	

The source: SPSS V.28 output

5. Discussion

These results indicate that the employees of the Rafidain Bank and Anbar branch, proved that their leaders resort to courage in a high manner, and this is what made the leaders speak out publicly about issues of injustice and personal faith despite the seriousness of the violent reaction to their role. In addition to directing the bank's resources to achieve tasks that it had not previously approved. Through fairness in the opinions of his employees, which contributes to improving virtuous leadership, this result indicates that leadership is important for building trust and enhancing the spirit of teamwork and loyalty in the team. When a leader is fair, individuals feel respected and are allowed to express their thoughts and opinions without fear of retaliation or discrimination. While the interest of the Rafidain Bank and Anbar Branch, appeared in the dimension of moderation and what contributes to improving the level of virtuous leadership, as the researchers found that the bank resorted to controlling reactions and making decisions with calm and poise, which is an important characteristic that helps leaders avoid impulsive and emotional behavior, and instead, take into account the situation. With a calm and analytical structure. The opinions of the employees of the Rafidain Bank and Anbar Branch were directed towards adopting wisdom (reason) in a way that enhances virtuous leadership practices. The researchers also found that she relied on controlling emotions, responding in a balanced way to difficult situations, and the ability to make the right decisions and think carefully before taking any action. The views of the bank's employees also tended to choose humanity and concern for employees and team members as people, regardless of their job role, as this includes promoting positive communication, enhancing trust and empathy, and understanding the personal and professional needs of individuals. The researchers found that there are fears of follower protests that the bank's leadership is aware of and remains in a state of concern regarding various organizational positions. According to the opinions of the employees of the Rafidain Bank and Anbar Branch, The researchers found that it resorts to wasting time and resources, in addition to the employees' misuse of workplace resources by spending a lot of time on matters unrelated to work and using the bank's property for personal purposes, and continuing this behavior. Its seriousness varies over a long period of time, which ultimately leads to harm to its interests. The employees of the Rafidain Bank and Anbar Branch showed the presence of cases of embezzlement, as the researchers indicated that there was a limited exceedance of the rest time allocated to employees, in addition to their failure in some cases to adhere to official working hours and official working hours. To leave before the end of work time. Opinions of the employees of the Rafidain Bank and Anbar Branch, regarding the adoption of the sabotage act, in addition to the presence of some intentional negative actions and behaviors carried out by the employees, which lead to causing damage and destruction of property and physical assets, and the public property of the bank, and disrupting them with the aim of disrupting its operations and reducing production. While the opinions of the employees of the Rafidain Bank and Anbar Branch, were moving towards adopting withdrawal, the researchers found a group of negative behaviors carried out by the employees to reduce the amount and time of work required by the bank, that is, the time needed to complete the work and reduce their effective participation in it, including being late in coming to work or departure. from him. Early in the workplace and increased turnover. Finally, the opinions of the employees of the Rafidain Bank and Anbar branch, tended towards the presence of accepting bribes (corruption). The agreement was made between two parties, the first (the employee) who obtains personal financial gains because of his manipulation of official work responsibilities, and the second who pays bribes.

6. Conclusion:

From the point of view of its employees, the leaders of the Rafidain Bank and Anbar Branch, showed courage stemming from their initiative to preserve its resources and property without thinking about the extent of the risks they face, in addition to their interest in continuous communication. Change in the bank's departments without caring about the amount of sacrifice on the personal level. The bank's leaders tended to embrace justice and make it a tributary. Virtuous leadership, as it allocated resources fairly among the bank's employees, and resolved disputes in a fair and objective manner. From the point of view of its employees, the bank's leadership embraced moderation well, which made them avoid indulging their desires at the expense of others and downplaying the importance of their personal successes to avoid annoying others who were less successful than them. The Bank's leadership focused on wisdom (reason) that promotes virtuous leadership practices by clarifying to employees the course of action and providing rationales when choosing one course over another, as well as not using unnecessary resources to respond to the demands of any unnecessary action situation. The bank's leaders expressed their interest in humanity in a striking manner, which made them show interest and concern for their colleagues at work and express their concern for the problems of others and various organizational circumstances and conditions. It turns out that there is a waste of time and resources at Al-Rafidain Bank and Anbar branch, especially since its employees spend long periods of time eating lunch and performing prayers, in addition to using computers for entertainment and playing instead of completing tasks. assigned to them.

The researchers found that there were some cases of embezzlement among bank employees due to their use of office supplies and tools for their own purposes, and their taking of things belonging to others while working surreptitiously and without approval. Bank employees turned to behaviors indicating sabotage resulting from their lack of interest in the cleanliness of the bank, and their deliberate waste of organizational resources and supplies. The bank began to withdraw physically and psychologically, sometimes noticeably, which led them to pretend to be malingers to prevent them from coming to it and working regularly, in addition to their sometimes not adhering to the official working hours and leaving before the official working hours. Scheduled working time. Bank employees sometimes accepted bribery and corruption, as a result of obtaining financial gains. Their official responsibilities and powers go beyond those that authorize them to perform tasks, in addition to their favoritism towards relatives and people who pay them in the form of gifts in exchange for accomplishing what they want without considering the interests of the bank.

Authors Declaration:
Conflicts of Interest: None
-We Hereby Confirm That All The Figures and Tables In The Manuscript Are Mine and Ours. Besides, The Figures and Images, which are Not Mine, Have Been Permitted Republication and Attached to The Manuscript.
- Ethical Clearance: The Research Was Approved by The Local Ethical Committee in The University.

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