-RESEARCH ARTICLE-

THE ROLE OF GOLDEN BEHAVIOUR OF LEADERSHIP IN ACHIEVING MORAL COMPETENCE IN IRAQI BANKS

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─Abstract─

This study investigates the influence of leadership behaviours specifically brave, wise, and fair behaviours on the attainment of moral competencies within Iraqi banks. Furthermore, it examines the moderating effect of organizational support on the relationship between these leadership behaviours and moral competencies. Data was collected through questionnaires distributed to employees of various Iraqi banks. The analysis employed Smart-PLS to evaluate the reliability and validity of the variables and to explore their interrelationships. The findings reveal that brave, wise, and fair behaviours positively correlate with the achievement of moral competencies in these institutions. Additionally, organizational support was found to significantly moderate the relationships among the leadership behaviours and the achievement of moral

competencies. The study offers insights that can assist regulators in formulating guidelines to enhance moral competencies through effective leadership behaviours, supported by organizational frameworks. Leadership behaviour is recognized as a critical factor in fostering moral competencies and driving organizational success. Recent studies highlight the need for further exploration in this area, particularly within the context of Iraqi banks, where unique cultural and operational challenges exist. This research focuses on three specific dimensions of leadership behaviour: bravery, wisdom, and fairness. These behaviours are posited to play essential roles in shaping the moral framework within banking institutions, ultimately influencing both employee performance and organizational integrity. The study utilized a quantitative approach, gathering data through structured questionnaires aimed at employees in various Iraqi banks. The collected data were analyzed using Smart-PLS, a statistical tool that allows for the examination of complex variable relationships, including the assessment of reliability and validity. This methodology enabled a thorough investigation into how leadership behaviours relate to the development of moral competencies and the role of organizational support as a moderating variable. The results of the analysis indicated a significant positive association between brave, wise, and fair leadership behaviours and the achievement of moral competencies within Iraqi banks. Specifically, employees reported that leaders who exhibited these behaviours fostered an environment conducive to ethical decision-making and moral development. Additionally, the presence of organizational support was found to enhance these relationships, suggesting that when banks provide a supportive environment, the impact of effective leadership behaviour on moral competencies is amplified. These findings underscore the importance of cultivating specific leadership behaviours to enhance moral competencies in banking environments. The study contributes to the existing literature by providing empirical evidence that supports the notion that effective leadership is integral to moral and ethical standards in organizations. Moreover, the moderating role of organizational support emphasizes the need for banks to create robust frameworks that not only encourage effective leadership but also foster an organizational culture that prioritizes ethical behaviour. In conclusion, the study offers valuable insights for regulators and banking institutions aiming to improve moral competencies through enhanced leadership practices. By focusing on brave, wise, and fair behaviours and recognizing the importance of organizational support, banks can establish a stronger moral foundation that contributes to both individual and organizational success.

Keywords: Leaderships Behaviour, Brave Behaviour, Wise Behaviour, Fair Behaviour, Organizational Support, Achievement of Moral Competences, Iraqi Banks

INTRODUCTION

Moral competence is the capability to make judgements on moral issues logically. It is to perform activities undertaken showing the selfless and disinterested concern for the

well-being of others. It encompasses the personal traits like responsibility consciousness, honesty, and integrity (Liu et al., 2020). A banking system where institutions deal in money, interlinked activities are performed, a single bank has multiple branches in different areas, and a particular bank also has to make dealings with other banks, moral competence of employees is of great significance. Employees' moral competence is vital to banking organization and its stakeholders (Gu et al., 2020). Employees with high moral competence, develop an atmosphere full of trust, build good relations among themselves, and support one another socially. These employees also feel their responsibility to the company as well as stakeholders (outsiders associated with the company for some interest). Therefore, they perform their functions effectively and honestly considering the stakeholders' rights. As a result, company's banking operations are done effectively along with the satisfaction of stakeholders who pay back highly to company with their preference and supportive behaviour. The significance of moral competence in a business world attracts researcher and academics (Nurbaeti, 2022).

In banks like any business organizations, teams are formed and leaders are appointed to guide the team members in order to keep them on the same way, let them work effectively, and accomplish the business goals. The leaders' behaviour has a great influence on employees' behaviour and performance. The golden leadership behaviour like fair, brave, and wise behaviour etc. boosts moral competence in employees. Leaders' fair behaviour is that they treat the team members equally beyond biasness and so take their decisions. Under leaders, employees feel considered and cared for, get impressed, and satisfied. Hence, they are committed and follow moral principles like responsibility, honesty, and integrity (Natsir et al., 2024). Leaders' brave behaviour is courageous behaviour, strong character, moral or mental strength to face danger, fear, or difficulty as well as high resilience to come out of worse situation or experience. Such leaders are steadfast in following moral principles and have stamina to keep patience in teaching morality to employees and turning them to consider their responsibility, be honest, and have integrity (Kessi et al., 2022). The leaders with wise behaviour, think from a neutral perspective, don't show ego or pride, empathize with people, think logically, understand the situation before reacting, and take right decisions. Such leaders understand the subordinates and their situations. They adopt their behaviour accordingly and instruct the employees to have morality with positive response (Ali Awad & Al-anwer Ashour, 2022).

The current study is concerned about the moral competence of employees associated with banking organizations in Iraq. Iraq is a fast growing, upper-middle-income economy. In 2022, the country's nominal gross domestic product (GDP) is $297.342 billion while the country's purchasing par parity is $512.926 billion. Iraq's banking sector is an emerging one in the world. As far as, technology and banking services are concerned, Iraqi economy is running as per the international standards. However, many

different issues still require solution. The inhabitants of Iraq mostly rely on cash payments, and only 23% of Iraqi population maintained bank accounts 2017, as denoted by World Bank figures. Financial development has been because of the issues such as a lack of trust in the financial or banking institutions and insufficient knowledge of advanced cashless payment method (Mejbel et al., 2023). In spite of the fifty-three privately owned banks (POB), seven state-owned banks (SOB), and fourteen foreign bank branches the total figure of financial institutions in Iraq is 74. Well, the whole GDP of Iraq in 2021, has only 1.94% share from banking system. Most of the bank branches are operating in Baghdad and Basra (Ali, 2023).

The popular Iraqi banks are the Agricultural Cooperative Bank of Iraq, Bank of Baghdad, Babylon Bank, Bank of Iraq, Basrah International Bank for Investment, Gulf Commercial Bank, Dar Es Salaam Investment Bank, Industrial Bank of Iraq, Iraqi Islamic Bank, Rafidain Bank, Islamic Cooperation Investment Bank, Rasheed Bank, Trade Bank of Iraq, Real Estate Bank of Iraq, Warka Bank, etc. Although, the baking sector is emerging in the Iraqi economy. Its progress is still unsatisfactory in competition with banks at international level. The measure reason is weak banking performance and lack of trust in banking sector. This study presents solution in the form of moral competence of banking personnel. The study objective is to examine the impacts of golden leadership behaviour like fair, brave, and wise behaviour etc. on achieving moral competence. It is also to explore the role of organizational support between golden leadership behaviour like fair, brave, and wise behaviour etc. and achieving moral competence.

The current article has made significant literary contributions. First, in the previous literature, simply the relationship of leadership style or leaders' behaviours with employees' moral competence has been discussed. There are a few studies which talk about the fair, brave, and wise behaviour of leader while evaluating employees' moral competence. The current study which sheds light on the fair, brave, and wise behaviour of leaders individually as factors of employees' moral competence, adds to literature. Second, in the previous literature, authors had a debate only on the direct association of organizational support with employees' moral competence. There is a little discussion on the moderating role of organizational support between golden leadership behaviour like fair, brave, and wise behaviour etc. and achieving moral competence. The current study examines how organizational support moderates between golden leadership behaviour like fair, brave, and wise behaviour etc. and achieving moral competence. Third, the present article has a distinctive place in literature for the investigation of relationship among organizational support, golden leadership behaviour like fair, brave, and wise behaviour etc. and moral competence in Iraqi banks. The present study is composed of five parts. Second part formulates research hypotheses in the light of previous literature about organizational support, golden leadership behaviour like fair, brave, and wise behaviour etc. and achieving moral competence. Third part is about

explaining the techniques used for data collection and data analysis. In the fourth part data analysis is done and hypotheses are tested. In the last part, results are discussed and supported by matching previous studies. Then, study conclusion, implications, and limitations are presented.

LITERATURE REVIEW

Leadership's behaviour has been the foremost factor to attain the moral competences and also for the organizational success and this aspect demands the new studies emphasis. Hence, the present study examines the leadership behaviour such as brave behaviour, wise behaviour and fair behaviour on the achievement of moral competences and also investigates the moderating impact of organizational support among brave behaviour, wise behaviour, fair behaviour and achievement of moral competences in Iraqi banks. Leaders' way of dealing with team members and the associated matters, leave an impact on team members' attitude, determine their inclinations and behaviour within the organization. When leaders pay attention and adopt golden leadership behaviour featured by fairness, bravery, and wisdom, they may make their moral teachings effective while motivating the employees work with responsibility, honesty, and integrity. Multiple studies have been presented to illuminate the relationship between organizational support, golden leadership behaviour like fair, brave, and wise behaviour etc. and achieving moral competence. In further paragraphs, previous literature is reviewed to construct hypotheses regarding the association between organizational support, golden leadership behaviour like fair, brave, and wise behaviour etc. and achieving moral competence.

They equally take care of the respect, comfort, health, and social needs of all team members without considering the distinction among them on the basis of colour, creed, education, language, social prestige, or personal relations. They feel it their responsibility to resolve the issues of all team members and guide them on the right way. As a result, the employees learn how they must behave selflessly and judge moral issues. Thus, fair leadership behaviour improves employee moral competence. In an article on principled leader behaviours, Kleshinski et al. (2021), elucidate the impacts of leaders fair, ethical, and non-abusive behaviour on employees moral competence. The research findings are based on a systematic literature review on the topics as fairness, ethical behaviour, and non-abusive behaviour and moral competence etc. The study posits that the way leaders behave within the organization always influence the people whom they make contact with. The organizations where leaders show fairness in their dealings, follow ethical standards, and not adopt abusive behaviour even while they get angry, they build good and persuasive relations with others and motivate them to adopt the same moral competences. Al Halbusi et al. (2020), examines fairness in leadership behavior and its influence on moral competence. The study posits that equity, honesty, and righteousness, are significant among people living or working together to

build good relations and bring improvement in beliefs and values. Thus, fairness improves moral competence in employees. Hence,

H1: *Fair Behaviour of Leaders has a positive association with achieving Moral Competence*

Often business organizations form teams for specific tasks or projects and a leader is elected to guide the team members in order to achieve the desired goals. It depends on leaders' behaviour how the team members perform. A leader who show brave behaviour remain confident and persistent. In this way, they can motivate the employees to follow a specific set of rules and moral standards. Hence, brave leadership behaviour fosters moral competence in employees (Ogunfowora et al., 2021). Mansur et al. (2020), checks how leaders' brave and courageous behaviour influence ethical leadership and employees moral competence. The proposed research model is based on two studies. Study 1 includes applies an experimental research design analysing the impact of leaders' brave and courageous behaviour on ethical leadership and employee's moral competence. Study two is a field study with responses from 100 leaders and 336 subordinates. The study concluded that leaders' brave and courageous behaviour enables leaders to follow moral principles and motivate subordinates for abidance as well. Chen et al. (2019), explains that the leaders who show brave behaviour, endure hardships but remain persistent on moral values. As a result, they show ethical leadership. With the ethical leadership, positive change can be brought in employees' emotions and they can be put on the right way having high moral competence.

H2: *Brave Behaviour of Leaders has a positive association with achieving Moral Competence*

A leader with the wise behaviour, makes wise decisions while making contact with the employees and evaluating their performance within the organization. They assure that all the employees are on the right track and meet their responsibilities honestly. Thus, wise behaviour of leaders helps employees in achieving moral competence. Llorent et al. (2021), examines the association between wise behaviour of leaders and moral competence. Authors applied survey method for research and data were collected from 214 employees. The study claims that the leaders who adopt wise behaviour to perform leadership practices, can make the moral strategies applied by subordinates, and enhances employees' moral competence. A research survey was conducted by Brooks et al. (2019), to evaluate the association of leaders' wise behaviour with achieving moral competence. The study implies that a wise leader has capability to make right judgement. They think logically and evaluate the subordinates' performance honestly based on logics. With their logical and honest evaluation, leaders make employees committed and work responsibly, honesty, and integrity. Thus, leader's wise behaviour improves employees' moral competence. So,

H3: *Wise Behaviour of Leaders has a positive association with achieving Moral Competence*

The organizational behaviour to organizational personnel is depicted by policies and strategies formed by top management and internal administrators. A supportive organizations forms its economic policies considering the emotional, social, financial, and professional needs of the employees (Ahmeti et al., 2022; Nazaruddin et al., 2020). In case an organization is supportive to its people, it takes care of their rights, and therefore, encourage leaders to show fair behaviour with the subordinates. A leader who is fair in his dealings, is close to their followers and pursue them to morality-based instructions. That's why, organizational support improves relation between leaders' fair behaviour and employees' moral competence. Decoster et al. (2021), integrates the relationship between organizational support, fair behaviour of leaders, and moral competence in employees. The study posits that a supportive organization is selflessly concerned about the organizational personnel. In favour of its employees it carries learning classes where leaders and the subordinates all learn about moral principles. As a result, leaders adopt fair behaviour and the subordinates, under his guidance achieves high moral competence. Therefore,

H4: *Organizational Support plays a significant moderating role between fair behaviour of Leaders and achieving Moral Competence*

Organizational support means assistance from organization to its personnel. A supportive organization never leaves its people helplessly as well as care for their image. When an organization is supportive, leader feel secured and authoritative which leads them to show brave behaviour. Moreover, support from organization softens employees' hearts, releases their stress, and develops politeness in their behaviour. So, employees get internally ready to follow moral principles while working within the organization. In this way, organizational support, increases the contribution of brave leadership behaviour to moral competence (Pakizekho & Barkhordari-Sharifabad, 2022; Rajabto et al., 2022). Lingappa et al. (2020), identify the relationship among organizational support, brave behaviour of leaders, ethical leadership, and achieving moral competence. The research was conducted through quantitative studies and qualitative studies (i.e., open-ended surveys, face-to-face interviews, and literature review). The study reveals that having organizational support, leaders gear confidence and show brave behaviour. With brave behaviour, they can face the employees' reaction and force them to follow moral principles. Davidson and Hughes (2020), also examines the association among organizational support, brave behaviour of leaders, and moral competence in employees. The study also posits that organizational support improves the relationship between brave behaviour of leaders and achieving moral competence. That's why,

H5: *Organizational Support plays a significant moderating role between brave behaviour of Leaders and achieving Moral Competence*

In a supportive organization, all arrangements can be made to facilitate the performance of organizational personnel and improve business effectiveness. Under supportive organization, innovative technologies and training system improvers managing and working personnel's wisdom. So, leaders appointed by the organizational refines their capabilities and show wise behaviour while interacting with the subordinates to accomplish the team goals (Akhtar et al., 2022; Lemoine et al., 2019). Moreover, as a supportive organization is informative, facilitating, and encouraging, employees learn about moral principles and feel easy to develop moral competence like responsibility, honesty, and integrity. Thus, organizational support strengthens the relationship between leaders' wise behaviour and moral competence. Zaim et al. (2021), also examines the association between organizational support, wise behaviour of leaders, and achieving moral competence. Organizational support gives birth to the leaders with wise leadership behaviour, and these leaders with the intelligence and logical judgment develops employees' moral competence. Based on the above discussion, the following hypothesis is projected (Hao, 2024).

H6: *Organizational Support plays a significant moderating role between wise behaviour of Leaders and achieving Moral Competence*

RESEARCH METHODS

The study examines the leadership behaviour such as brave behaviour, wise behaviour and fair behaviour on the achievement of moral competences and also investigates the moderating impact of organizational support among brave behaviour, wise behaviour, fair behaviour and achievement of moral competences in Iraqi banks. The study collected the data through questionnaires from the employees of the Iraqi banks. The questions were used to measure the variables such as fait behaviour has six questions adopted from (Adekanmbi and Ukpere, 2022), brave behaviour has five questions taken from (Mansur et al., 2020), wise behaviour also have five questions extracted from Subhaktiyasa et al. (2023), organizational support has four questions taken from (Utomo et al., 2023) and achievement of moral competences have six questions adopted from (Valor et al., 2020). The study selected the employees of the Iraqi banks as the respondents. The surveys were sent to the selected respondents using personal visits and also using mails. The employees were chosen based on simple random sampling. The researchers have distributed 499 surveys but after fifteen days only 290 valid responses were received. These valid responses have around 58.12 percent response rate. Moreover, the study also used smart-PLS to examine the data and variable reliability and validity and also association among variables. The smart-PLS has been consider as the best tool for the primary data and also a widely used tool that provides best results using complex models (Hair Jr et al., 2020; Muthuswamy & Nasrulla, 2023). Finally,

the study used to achieve moral competence (AMC) as the dependent variable, while fair behaviour (FB), brave behaviour (BB) and wise behaviour (WB) have been used as the predictors and organizational support (OS) is used as the moderating variable. These are mentioned in Figure 1.
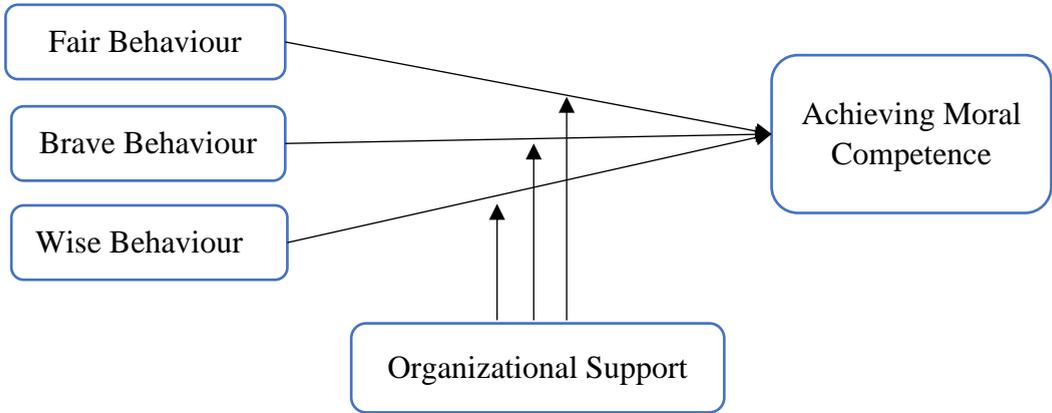

Figure 1: Theoretical Model

RESEARCH FINDINGS

The outcomes show the convergent validity that examines the correlation between the items. These correlation is checked with the help of Alpha and the figures indicated that the values are bigger than 0.70. In addition, these correlation is checked with the help of composite reliability (CR) and the figures indicated that the values are bigger than 0.70. Moreover, these correlation is checked with the help of factor loadings and the figures indicated that the values are bigger than 0.50. Finally, these correlation is checked with the help of average variance extracted (AVE) and the figures indicated that the values are bigger than 0.50. These values exposed convergent validity is valid and exposed items are highly correlated. These results are given in Table 1. The outcomes show the discriminant validity that examines the correlation between the variables. These correlation is checked with the help of Fornell Larcker criteria and the results exposed that the first value in the column is bigger than the other values in the same column. These values exposed discriminant validity is valid and exposed variables are not highly correlated.

Table 1: Convergent Validity

Constructs	Items	Loadings	Alpha	CR	AVE
Achieving Moral Competence	AMC1	0.849	0.909	0.929	0.688
	AMC2	0.807			
	AMC3	0.821			
	AMC4	0.865			

Constructs	Items	Loadings	Alpha	CR	AVE
	AMC5	0.766			
	AMC6	0.863			
Brave Behaviour	BB1	0.800	0.852	0.892	0.623
	BB2	0.794			
	BB3	0.752			
	BB4	0.793			
	BB5	0.807			
Fair Behaviour	FB1	0.869	0.903	0.926	0.675
	FB2	0.838			
	FB3	0.824			
	FB4	0.797			
	FB5	0.765			
	FB6	0.834			
Organizational Support	OS1	0.865	0.899	0.929	0.766
	OS2	0.875			
	OS3	0.881			
	OS4	0.881			
Wise Behaviour	WB1	0.519	0.856	0.890	0.633
	WB2	0.949			
	WB3	0.907			
	WB4	0.949			
	WB5	0.520			

These results are given in Table 2. The outcomes show the discriminant validity that examines the correlation between the variables. These correlation is checked with the help of cross-loadings criteria and the results exposed that the values that exposed the correlation among variable itself are bigger than the values that exposed the correlation with other variables. These values exposed discriminant validity is valid and exposed variables are not highly correlated.

Table 2: Fornell Larcker

	AMC	BB	FB	OS	WB
AMC	0.829				
BB	-0.172	0.789			
FB	0.525	-0.057	0.822		
OS	0.396	-0.113	0.426	0.875	
WB	0.431	-0.127	0.481	0.504	0.796

These results are given in Table 3. The outcomes show the discriminant validity that examines the correlation between the variables. These correlation is checked with the help of Heterotrait Monotrait (HTMT) ratio and the results exposed that the values are lower than 0.90. These values exposed discriminant validity is valid and exposed variables are not highly correlated.

Table 3: Cross-Loadings

	AMC	BB	FB	OS	WB
AMC1	0.849	-0.125	0.451	0.343	0.354
AMC2	0.807	-0.152	0.450	0.319	0.414
AMC3	0.821	-0.153	0.419	0.337	0.340
AMC4	0.865	-0.135	0.388	0.300	0.290
AMC5	0.766	-0.161	0.480	0.359	0.428
AMC6	0.863	-0.120	0.398	0.293	0.280
BB1	-0.106	0.800	-0.033	-0.080	-0.099
BB2	-0.140	0.794	-0.052	-0.131	-0.149
BB3	-0.096	0.752	0.004	-0.044	-0.042
BB4	-0.145	0.793	-0.067	-0.048	-0.110
BB5	-0.168	0.807	-0.057	-0.123	-0.086
FB1	0.482	-0.106	0.869	0.347	0.405
FB2	0.457	-0.003	0.838	0.358	0.420
FB3	0.438	-0.010	0.824	0.351	0.443
FB4	0.394	-0.023	0.797	0.348	0.394
FB5	0.405	-0.108	0.765	0.332	0.369
FB6	0.401	-0.031	0.834	0.367	0.334
OS1	0.339	-0.094	0.328	0.865	0.416
OS2	0.338	-0.096	0.389	0.875	0.456
OS3	0.318	-0.108	0.361	0.881	0.417
OS4	0.386	-0.098	0.408	0.881	0.469
WB1	0.162	-0.102	0.244	0.360	0.519
WB2	0.424	-0.103	0.447	0.351	0.949
WB3	0.406	-0.123	0.457	0.395	0.907
WB4	0.426	-0.103	0.451	0.354	0.949
WB5	0.167	-0.097	0.244	0.362	0.520

These results are given in Table 4. The path analysis shows the direct and indirect association among variables. The outcomes indicated that the brave behaviour, wise behaviour and fair behaviour have a positive association with achievement of moral competences in Iraqi banks and accept H1, H2 and H3. Finally, the results also exposed that organizational support significantly moderates among brave behaviour, wise behaviour, fair behaviour and achievement of moral competences in Iraqi banks and accept H4, H5 and H6. These results are given in Table 5.

Table 4: Heterotrait Monotrait Ratio

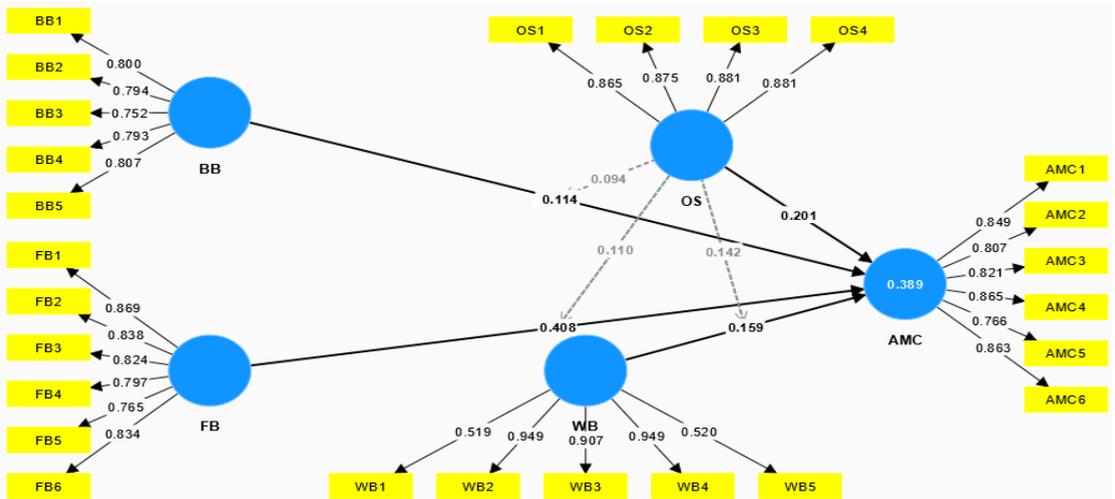|	AMC	BB	FB	OS	WB
AMC					
BB	0.186				
FB	0.571	0.078			
OS	0.432	0.123	0.472		
WB	0.443	0.150	0.526	0.693	

Figure 2: Measurement Assessment Model

Table 5: Path Analysis

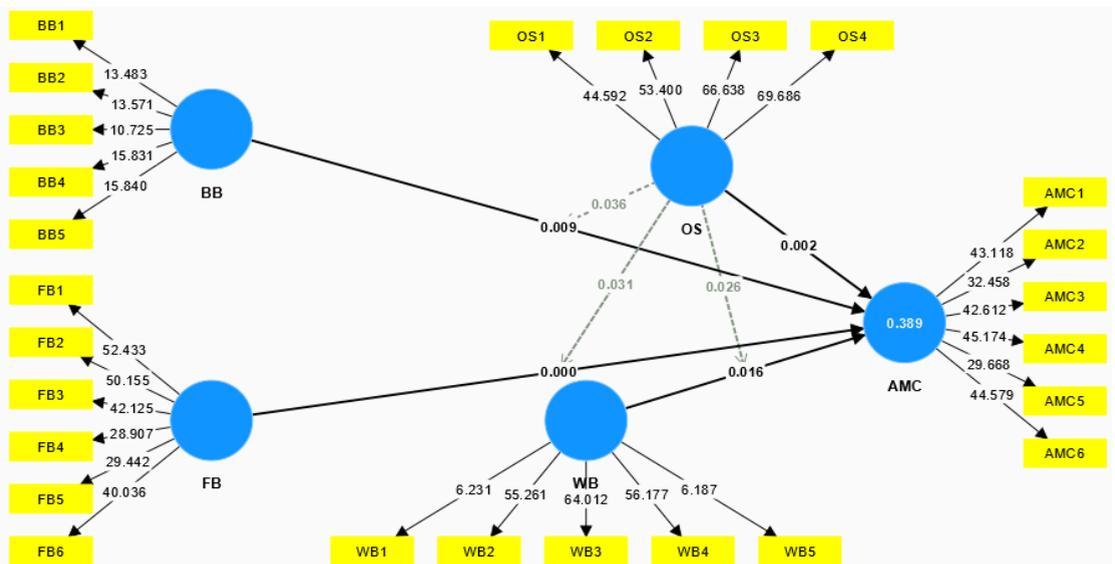| Relationships	Beta	Standard deviation	T statistics	P values
BB -> AMC	0.114	0.043	2.670	0.009
FB -> AMC	0.408	0.061	6.706	0.000
OS -> AMC	0.201	0.063	3.199	0.002
WB -> AMC	0.159	0.065	2.448	0.016
OS x WB -> AMC	0.142	0.063	2.261	0.026
OS x BB -> AMC	0.094	0.044	2.131	0.036
OS x FB -> AMC	0.110	0.050	2.182	0.031

Figure 3: Structural Assessment Model

DISCUSSION

Leadership's behaviour has been the foremost factor to attain the moral competences and also for the organizational success and this aspect demands the new studies emphasis. Hence, the present study examines the leadership behaviour such as brave behaviour, wise behaviour and fair behaviour on the achievement of moral competences and also investigates the moderating impact of organizational support among brave behaviour, wise behaviour, fair behaviour and achievement of moral competences in Iraqi banks. The study results showed that fair behaviour of leaders has a positive association with achieving moral competence. These results are supported by Gutzwiller-Helfenfinger and Perren (2021), which explains that the leaders who adopt a fair behaviour towards the subordinates, can create strong intimacy with them. These leaders may force the employees to follow the moral principles like responsibility, accountability, honesty, and integrity etc. These results are also in line with Everett et al. (2021), which claims that the organizations where leaders have fair behaviour, employees work as per instructions and show high moral competence. The study results showed that brave behaviour of leaders has a positive association with achieving moral competence. These results are in line with Wang and Li (2019). This previous study posits that the organizations where brave behaviour of leaders is assured, employees are treated following moral principles. As a result, employees have high mora competence. These results are supported by Owens et al. (2019), which states that a leader having brave behaviour remain straightforward with the employees, don't lose hope, and teach them morality while guiding them to perform their roles in the organization. Thus, employees under the leaders with brave behaviour, have high moral competence.

The study results showed that wise behaviour of leaders has a positive association with achieving moral competence. These results are supported by Widyatmoko et al. (2020), which reveals that wise leadership behaviour, enables leaders understand the subordinates psyche and implement moral principles to air a peaceful air among them. These results also agree with Martins et al. (2020), which conveys that applying wise behaviour while interacting with subordinates and dealing with the business matters, the leaders are in a position create sense of responsibility, honesty, and integrity in employees. It means under wise leaders' guidance; employees are morally competent. The study results showed that organizational support plays a significant moderating role between fair behaviour of leaders and achieving moral competence. These results are supported by Arshad et al. (2021), which demonstrates that when the top management of an organization, is supportive to all organizational personnel, the leaders are bound to adopt fair behaviour in their dealings and they may create moral competence in employees. These results match with Zoghbi-Manrique-de-Lara and Viera-Armas (2019), which highlights that the support from organizational directors and administrators, forms leaders' personality as they show fair behaviour and develop moral competence in employees.

The study results showed that organizational support plays a significant moderating role between brave behaviour of leaders and achieving moral competence. These results are supported by Afsar et al. (2019), which states that organizational support motivates leaders for adopting brave behaviour and the leaders with brave behaviour pursue employees to have high moral competence. These results are also in line with Cavazotte et al. (2021), the article in which authors advocates that organizational support strengthens the relationship between brave behaviour of leaders and achieving moral competence. The study results showed that organizational support plays a significant moderating role between wise behaviour of leaders and achieving moral competence. These results are supported by Ding et al. (2019), which states that in case, organizational support is provided, the leaders may present wise behaviour and increases moral competence in them. These results are also in line with Bellé and Cantarelli (2019), which posits that organizational support improves the role of leaders' wise behaviour in achieving moral competence.

IMPLICATIONS

The present study has great significance to countries where the progress rate of banking system is needed to be accelerated and attention on moral competence of baking personnel is required. It gives guidelines to the management of banks and general organizations on how to develop moral competence in organizational personnel. The study guides that in banks policy should be formed, where leaders must adopt fair behaviour towards people under their guidance so that they may achieve high moral competence. The study also suggests that organizational management must instruct the leaders to show brave behaviour to team members in order to let them develop high moral competence. The study makes a suggestion that in an organization, leaders must adopt wise behaviour while performing leadership duties as it would encourage moral competence in organizational personnel. There is a guideline that an organization must supportive internally. In this situation, leaders have fair behaviour and help employees achieve moral competence. The study implies that an organization must be supportive to employees so that leaders have brave behaviour and employees may achieve moral competence. Moreover, the study conveys that employees must have organizational support so that leaders may have wise behaviour and help employees achieve moral competence.

CONCLUSION

While conducting the research, authors had the aim to investigate the relationship of golden leadership behaviour like fair, brave, and wise behaviour etc. with achieving moral competence. There was also an objective what role, organizational support plays between fair, brave, and wise behaviour of leaders and achieving moral competence. Primary data from Iraqi banks were used analysis and testing the hypotheses. The study

results indicated a positive association of fair, brave, and wise behaviour of leaders with achieving moral competence. The study results revealed that applying a fair behaviour, a leader can leave a good influence on employees in subordination as well as creates good relations among them. Thus, they can be encouraged to develop moral competence. The results also revealed that when the leaders adopt brave behaviour to deal with the subordinates, they can motivate them to follow the instructions issued to them while working together and avoid to break the trust. The employees under such leader, have high moral competence. The study also concluded that leaders with wise behaviour can prepare the employees as they can make judgement between right and wrong logically and develop ability to choose the right path. Hence, leaders' wise behaviour fosters employees' moral competence. The study also highlighted that organizational support is a significant moderator between fair, brave, and wise behaviour of leaders and achieving moral competence. When the organizational behaviour is supportive, leaders may have fair, brave, and wise behaviour of leaders and enable the employees to achieve moral competence.

LIMITATIONS

The present study still has some limitations. First, the study just evaluates the association of golden leadership behaviour like fair, brave, and wise behaviour etc. with achieving moral competence. So, the study gives limited insights about how to encourage moral competence in an organizational personnel. The future research requires a framework also covering HR factors, corporate governance, and organizational climate etc. to give clear concepts about employee moral competence. Moreover, authors support the study with analysis of the data from Iraqi banks only. In result of the single state data in hand for analysis, the study may not be valid in other states. It is recommended to future researchers to investigate the relationships between golden leadership behaviour like fair, brave, and wise behaviour etc. with achieving moral competence in multiple states.

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