EMPLOYING THE MORAL INTELLIGENCE OF LEADERS TO REDUCE ADMINISTRATIVE AND FINANCIAL CORRUPTION: AN ANALYTICAL STUDY OF THE OPINIONS OF A SAMPLE OF WORKERS IN THE DIRECTORATE OF MUNICIPALITIES OF MUTHANNA GOVERNORATE

(1) Sadeq Mahdi Shliot
PhD Student Business Administration
University of Sfax, Faculty of Sciences Economics and Management
Sadeqmahdishliot@gmil.com

(2) Ahmed Ghorbel
Doctor of the University of Sfax
Faculty of Sciences Economics and Management
Ahmed.ghorbel@fsegs.usf.tn

ABSTRACT

This study aims to analyze the impact of employing the moral intelligence of leaders in reducing administrative and financial corruption through an analytical study of the opinions of a sample of employees in the Directorate of Municipalities of Muthanna Governorate. The study investigates the dimensions of leaders' moral intelligence and its relationship to reducing corruption, as well as the influence of leaders' ethical qualities on the level of transparency and integrity in public institutions.

The study adopted a descriptive analytical approach to examine the relationship between leaders' moral intelligence (independent variable) and administrative and financial corruption (dependent variables). Data was collected through a questionnaire directed at a sample of employees, and the data was analyzed using statistical methods to assess the impact of moral intelligence on reducing corruption.

The findings revealed a positive correlation between leaders' moral intelligence and the reduction of administrative and financial corruption. Most employees believe that the ethical values of leaders contribute to promoting integrity and transparency. Furthermore, it was found that administrative and financial corruption poses a significant obstacle to achieving institutional goals, with 65% of employees reporting that nepotism and bribery significantly affect hiring and promotion processes, while 70% indicated that financial corruption hinders the implementation of developmental projects.

Keywords: Moral intelligence, administrative corruption, financial corruption, ethical leadership, transparency, integrity, Directorate of Municipalities of Muthanna Governorate.

1. INTRODUCTION

To live together, a social order must be established, and everyone must comply with this order. There are different rules that ensure social order, which can be classified as religious rules, moral rules, customs and traditions, legal rules, and etiquette. Of course, the rules of each society differ from one another. For example, the rules of the religions to which one belongs differ, or the rules of etiquette vary across societies. Even if the rules of law, religious rules,

customs, and traditions differ, there are concepts of good and bad, right and wrong based on moral rules. Even if they are not separated by specific lines, good and bad, or right and wrong, carry a common meaning in all societies. Enlightenment thought emphasizes that people can rely on reason to set moral norms and that they do not need a God-given intuition or religious authority to distinguish between good and bad (Gündüz, 2010: 159). Until the Enlightenment, the distinction between good and bad and right and wrong was a matter of religious authority; however, different branches of science began to explore the concept of morality afterward. The moral system is an integral part of our social life and social order. For this reason, we must utilize different forms of intelligence to ensure moral order in our social life and to live within this system (Gündüz, 2010: 159; Pana, 2006: 258). Regardless of the development and progress achieved in intelligence and science, meeting many needs such as happiness, freedom, equality, dignity, a sense of justice, and human safety depends on ethical accumulation and moral development (Mahmutoğlu, 2009: 227).

In the organizational context, the moral intelligence of a leader is a fundamental element for success. Every department or unit within the organization needs effective management based on clear ethical principles, which contributes to achieving institutional goals. This is where the importance of ethical leadership becomes evident, as leaders can understand human nature and promote values of cooperation and respect among team members. This process requires deep awareness and sensitive handling of various human challenges, making ethical leadership an important topic addressed by researchers in management literature. (Lytvyn et al., 2023)

The moral intelligence of a leader contributes to fostering a positive work environment and stimulates innovation and collaboration, leading to better outcomes for the organization. By embodying ethical values such as empathy and integrity, leaders can effectively guide their teams toward achieving sustainable success amid the complex challenges organizations face today. (Al Jumaili, 2023)

It is common to hear that governments seek to combat administrative corruption in their institutions, as corruption remains the main obstacle to development in all societies. There are many ways to achieve this, along with numerous successful experiments around the world in combating administrative corruption (Al-Obaidi, 2024). One of the important tools that modern governments have relied on to combat corruption is e-government, which is based on information and communication technology. (Mazhari et al., 2024)

The employment of ethical intelligence among leaders plays a crucial role in reducing administrative and financial corruption, as it enhances the values of integrity and transparency within institutions. Studies have indicated that leaders with high ethical intelligence can create a more ethical work environment, which decreases the chances of corruption and fosters trust among employees. (Al-Obaidi, 2024)

The Municipality Directorate of Al-Muthanna Governorate is one of the most important governmental institutions in the governorate, playing a vital role in providing essential services to citizens. Al-Muthanna Governorate is in southern Iraq and is the second-largest governorate in terms of area, but it has the lowest population. The tasks of the directorate vary between urban planning, road maintenance, and providing basic municipal services such as waste collection, public garden coordination, and overseeing infrastructure projects.

The Municipality Directorate of Al-Muthanna Governorate holds particular importance due to its pivotal role in improving the quality of life for citizens. By implementing infrastructure projects such as road paving and sewer network maintenance, the directorate contributes to facilitating traffic and reducing flooding, thereby enhancing the safety and comfort of residents. Additionally, the directorate works on developing green spaces and public gardens, providing a healthy and beautiful environment for citizens.

2. LITERATURE REVIEW

2.1. The Moral Intelligence of Leaders

A- The Concept of Moral Intelligence for Leaders

The terms "ethics" and "morality" are conceptually similar but differ in specific details. To fully grasp these concepts, a foundation in philosophy is necessary. Both ethics and morality are central topics in philosophical discourse and are also explored within sociology, psychology, law, and theology, which examine human actions (Pieper, 2012: 107). The term "morality" frequently appears in various fields such as art, science, law, tradition, and religion (Frankena, 1973). While morality pertains to tangible values, ethical principles are typically more abstract, focusing on theoretical definitions and concepts. Essentially, ethics concerns the processes or frameworks, while morality focuses on the substance or content (Mahmutoğlu, 2009: 227).

Özlem (2004: 22-23) elucidates the distinction between ethics and morality, asserting that ethics represents the philosophical discipline that investigates and classifies moral perspectives, highlights their similarities and differences, and critiques them. Additionally, morality tends to be more localized, while ethics is applied more broadly. Nonetheless, morality serves as the arena where universal principles and rules are initially encountered and tested. One of the primary reasons for describing morality as localized is that it is shaped by cultural, social, and economic contexts, which vary by region and can sometimes be in conflict (Mahmutoğlu, 2009: 227). Morality can also be understood as a form of social awareness, behavior, and ideological interaction (Aydın, 2001: 3). Another definition characterizes morality as "a set of action rules, norms, and a value system designed to regulate individuals' behaviors and their interactions with one another" (Cevizci, 2009: 135-136).

Criterion	Ethics	Morality
Definition	A branch of philosophy that studies ethical principles and analyzes different viewpoints	A set of values and behaviors that regulate individuals' actions
Nature	A comprehensive concept that can be applied universally	Shaped by local cultures and traditions
Scope	Used in a universal context	Used more locally
Focus	Deals with abstract principles and concepts	Relates to concrete values and actual behaviors
Study	An academic subject in philosophy and social sciences	Based on societal habits and traditions
Change	Generally, changes less compared to morality	Frequently changes according to cultural and social circumstances
Testing	Ethical principles are tested in various fields	Ethical principles are first experienced and tested locally

Source: is Prepared by the Researcher.

Throughout history, from Socrates to Kohlberg, a wide range of philosophers, scholars, and scientists have explored the connection between moral concepts, attitudes, behaviors, cognition, and intelligence (Gündüz, 2010: 158). According to Link and Liel (2005: 7), moral intelligence can be defined as "our cognitive ability to apply universal principles of humanity—like those expressed in the 'Golden Rule'—to our individual values, objectives, and actions." Fadel et al. (2021) characterize moral intelligence as "effective moral actions derived from mental and personal capabilities, enhancing values and behaviors in our professional and personal environments." Boss (1994: 401) offers a different perspective, defining moral intelligence as "the respect for oneself and others as entities of inherent worth." Tanner and Christen (2014: 120) describe it as "the capacity to interpret moral information and regulate oneself in ways that facilitate achieving desired moral outcomes."

The measure of moral intelligence goes beyond mere ideas, values, and beliefs; it also encompasses the extent and effectiveness with which these concepts can be implemented (Kanoglu, 2019; Karabi, 2021). In essence, moral intelligence represents the conversion of moral values into tangible actions. It comprises a variety of skills associated with moral attitudes and behaviors, including politeness, patience, endurance, respect, conscience, and self-regulation (Yakut & Yakut, 2021: 837). Furthermore, moral intelligence is intertwined with a blend of knowledge, desire, capability, and the ways in which individuals think, feel, and act (Khamba, 2019: 657).

When discussing moral intelligence or asserting that an individual possesses it, one must consider qualities such as integrity, responsibility, compassion, and forgiveness. Honesty stands out as a crucial attribute of someone with moral intelligence; a lack of honesty clearly indicates a diminished level of moral intelligence (Behishtifar, Esmaeili & Magdad, 2011; Farr, 2012: 107; Link & Liel, 2005). Responsibility is another essential aspect, as individuals must be accountable for their actions and their repercussions. Compassion also serves as a significant marker of moral intelligence, reflecting a genuine concern and respect for others. Finally, forgiveness plays a vital role, encompassing both the acknowledgment of our imperfections and the capacity to be tolerant towards others and ourselves (Link & Liel, 2005: 7). In summary, moral intelligence fundamentally defines the type of individuals we are (Boss, 1994: 416).

B- The Importance of Moral Intelligence for Leaders

The need for moral intelligence has emerged across all social and academic spheres due to its effectiveness in developing social relationships among individuals and its role in fostering positive behaviors. This has contributed to an increased interest in exploring its dimensions, measuring its levels, and developing ways to enhance it among individuals and institutions, especially in educational settings.

Moral intelligence is considered the foundation of an individual's life as it provides a purpose and directs other types of intelligence towards meaningful actions. It fosters motivation for sustainable development and helps build trust and commitment, which are essential for the growth of institutions (Farhan, Dasti, & Khan, 2015, pp. 160-161; Mirkamali, Vaezi, & Tabar, 2014). This makes it one of the most important elements that employees should possess to improve their performance levels. This is particularly important as it leads to the development

of collective performance within the organization and increases its chances of success by influencing ethics in human activities (Najafian et al., 2014, pp. 3025-3024). Researchers have emphasized that moral intelligence is vital for the sustainability of institutions (Lennick & Kiel, 2006, p. 16).

While moral intelligence is important for individuals and institutions, its significance is magnified for their leadership. Successful leadership works towards building a humane society by cultivating moral intelligence and its practices within the organizational environment (Al-Sabeel, 2013, p. 41). It enables leaders to understand goals, aspirations, and values, identify strengths and weaknesses, and acquire the necessary information for learning and behaviors essential for change. Additionally, defining personal values creates a true awareness environment through understanding and interpreting oneself and others (Bozaci, 2014, p. 308). This highlights the necessity of a high level of moral intelligence among leaders in institutions (Ghayumi & Imani, 2015, p. 54).

The importance of moral intelligence for leaders is significantly manifested in building bridges of trust between the leader and teachers. Its benefits are also evident in empowering organizational leaders and their members to acquire numerous virtuous qualities such as patience, empathy, and tolerance. Furthermore, it contributes to their psychological well-being, plays an active role in the learning process, and positively employs other types of intelligence for the common good.

C- Dimensions of Moral Intelligence for Leaders

It is difficult to judge a person as having ethical intelligence without measuring their level of ethical intelligence. Thus, the need arose to identify the most important dimensions that can help in measuring individuals' levels of ethical intelligence. The literature and studies have varied in defining these dimensions and the practices that constitute them.

The current study relies on the dimensions presented by Lennick and Kiel (2011) and cited by several researchers afterward, including Kruger (2012) and Nozari Razipour among others. These dimensions can be clarified as follows:

Consistent Behavior According to Principles, Values, and Beliefs: This is the core competency that encompasses other competencies of ethical intelligence. It means behaving consistently with principles, values, and beliefs, and being purposeful in everything one does and says, in addition to continuously working in alignment with the ethical compass (Lennick & Kiel, 2011).

Speaking the Truth: Honesty is a noble virtue that should be fostered in every society. Honesty is often referred to as integrity or sincerity. The commitment to truth and not lying often results from active resistance to temptations, and the behavior of speaking the truth is one of the important moral pillars (Xu & Ma, 2015).

Supporting the Truth: Standing firm on a principle-based position can be challenging as there is much pressure to conform to the agreed-upon positions of the majority. Individuals who take

uncommon positions risk their career advancement or sources of livelihood, but the ethical consequences of adopting the opposite position are unacceptable (Lennick & Kiel, 2011).

Keeping Promises: A key characteristic of a person with integrity and ethics is keeping promises, as this demonstrates to others the reliability of the speaker. This commitment is a highly valuable leadership competency in organizational environments (Lennick & Kiel, 2011).

Taking Responsibility for Personal Choices: Taking responsibility allows a person to respond appropriately to the harm they have caused, whether directly or indirectly. Sometimes, the appropriate response to the harm is to ensure it does not recur in the future. For example, when an individual realizes that their lives are hurting others, they may decide (Goldberg, 2012) to stop lying in the future.

Acknowledging Mistakes and Failures: Difficulty in admitting moral guilt often leads to ethical dissonance. Increasing feelings of guilt and blame can be harmful, and this may lead to moral failure. Therefore, one of the essential elements of ethical intelligence is overcoming these tendencies (Habl, 2014).

Accepting the Responsibility to Serve Others: Helping others is generally viewed as a morally correct and responsible act. However, this responsibility has ethical limits, meaning that the principle of serving others refers to providing unconditional help to others, ethically and without compensation, while safeguarding personal freedom (Fasoli, 2017).

Genuine Concern for Others: This is a form of compassion and empathy for others, not a superficial emotional state. Rather, it is a deep empathetic stance manifested in behaviors such as feeling concern and interest toward someone else in an unsettling situation (Meloni, 2013).

Ability to Overcome Self-Mistakes: Self-blame is one of the most complex philosophical concepts. Adopting an open attitude can help in forming the ability to overcome one's own mistakes. The initial step in understanding it is to study the fundamental ideas underlying it, as principles of self-forgiveness are based on self-worth and respect (Hanna, 2012).

Ability to Overcome Others' Mistakes: This is the basis of tolerance and is one of the essential traits of the moral aspect of an individual's life. God has created all humans with sound instincts, and parents usually raise their children to avoid wrongdoing and to apologize, in addition to accepting the excuse of the offender (Waldschlagel, 2011).

The researcher will rely on the following dimensions in his study.
Empathy: Empathy is the ability to understand and share the feelings of another person. It involves recognizing emotions in others and responding with care and compassion, enabling effective communication and connection.

Self-control: Self-control refers to the ability to regulate one's emotions, thoughts, and behaviors in the face of temptations and impulses. It is crucial for making thoughtful decisions and maintaining discipline in various situations.

Conscience: Conscience is the internal sense of right and wrong that guides a person's thoughts and actions. It involves moral judgment and awareness, helping individuals distinguish between ethical and unethical behavior.

Kindness: Kindness is the quality of being friendly, generous, and considerate toward others. It involves acting with compassion and empathy, promoting positive interactions and relationships within a community.

Previous studies related to Moral Intelligence of Leaders

The study by Bazadough et al. (2025) aimed to determine the predictive ability of academic leaders' moral intelligence on the job performance of faculty members in universities from their perspective. The study sought to understand how the moral intelligence of academic leaders affects the performance level of faculty members, thereby aiding in improving academic leadership strategies and enhancing academic performance.

The results indicated that the average moral intelligence of academic leaders was moderate, as was the job performance of faculty members. The study revealed a statistically significant positive relationship between the moral intelligence of academic leaders and the job performance of faculty members. These findings suggest that the moral intelligence of academic leaders is a good predictor of faculty performance, highlighting the importance of developing moral intelligence among academic leaders to improve academic performance in universities.

The study by Tamatey, Malcalm, and Fanuyi (2023) aimed to evaluate the impact of leaders' moral intelligence and integrity on leader effectiveness at the Ghana Revenue Authority. The primary objective was to investigate how moral intelligence and ethical leadership influence leader effectiveness, emphasizing that the written ethical codes and values in organizations alone are insufficient to achieve absolute leader effectiveness. Therefore, moral intelligence and the integrity of the leader are considered essential factors in achieving leadership effectiveness and meeting the organization's goals.

The findings indicated that both leaders' moral intelligence and ethical integrity have a statistically significant regression equation. This means that moral intelligence and ethical leadership combined influence leader effectiveness. The study recommends that leaders at the Ghana Revenue Authority should take measures to promote the continuous harnessing of employees' moral intelligence, as well as the demonstration of ethical values and behaviors.

The study by (Doe, 2023) aimed to clarify the differences between moral competence and moral intelligence, as well as to highlight the importance of integrating moral intelligence into leadership development programs. Through this approach, the study sought to provide a

framework for understanding how moral intelligence can impact leaders' ability to make ethical decisions, enhance trust between employees and leaders, and improve the overall work environment. The study also demonstrated how focusing on moral intelligence in leadership development can contribute to building more effective leaders who are responsive to complex challenges in the workplace.

The study concluded that integrating moral intelligence into leadership development programs significantly contributes to improving organizational performance. Leaders with high levels of moral intelligence show a better ability to make decisions that reinforce ethical values, leading to increased trust among employees and fostering team spirit within the organization. Thus, moral intelligence is considered a vital tool that helps leaders face ethical challenges and achieve positive outcomes that benefit both the organization and society as a whole.

The study by Aras (2022) aimed to investigate whether there is a relationship between moral intelligence levels and ethical leadership behaviors. For this purpose, the study examined the relationship between moral intelligence and ethical leadership behaviors among academic leaders. The research sample consisted of academicians working at a state university and holding administrative positions, such as dean, deputy dean, department chair, director of the research and application center, assistant director of the research and application center, and director of the vocational school. Data for the study were collected using an online survey method. Three-dimensional moral intelligence scales and four-dimensional ethical leadership scales were directed to academicians with administrative responsibilities. The questionnaire was sent to all academic leaders through the press and public relations office via email. A total of 133 questionnaires were used in the analysis, and the data were analyzed using SPSS 26. According to the correlation results, the study concluded that there is a strong and significant relationship between moral intelligence and ethical leadership behavior and its sub-dimensions. The results of the regression analysis revealed that empathy, self-control, and kindness, which are the sub-dimensions of moral intelligence, have a significant effect on ethical leadership behavior.

The study by Fadhil et al. (2021) aimed to test the impact of a leader's moral intelligence on enhancing strategic leadership in production organizations by analyzing responses from a questionnaire consisting of 119 leaders working in the administrative, production, and technical sectors within a textile factory in Kut, southeast of Baghdad, as well as similar groups from a clothing company in Najaf, south of Baghdad. A set of criteria developed by Mamede et al. (2013) was applied to measure moral intelligence (integrity, tolerance, responsibility, compassion) and Duursema's parameters (2014) for measuring strategic leadership (client focus, operational efficiency, business development, organizational innovation).

The results showed that a leader's moral intelligence has a positive active impact on enhancing the strategic leadership of companies. The responses were analyzed using structural equation modeling, and the findings indicated that leaders' moral intelligence plays an important role in improving the positive relationship between strategic leadership and organizational

outcomes. Furthermore, the study has significant implications in the context of competition in the Iraqi industrial and production sectors, where moral intelligence contributes to enhancing production efficiency and achieving the targeted local self-sufficiency.

2.2. Financial and Administrative Corruption
A- Defining Financial and Administrative Corruption

There is no comprehensive definition of the phenomenon of corruption; however, the most widely accepted global definition describes it as "the abuse of entrusted power for private gain." Corruption can be categorized into different types, including administrative, financial, and political corruption. These categories are distinguished based on two criteria: the first is the scale of the proceeds from the corrupt act and the functional level of the person committing it, and the second is the nature of the sector in which the corruption occurs.

In its simplest terms, corruption refers to "the misuse of public office for private profit," where individuals in public positions may exploit their roles for illicit gain. Corruption is also associated with a set of concepts including transparency, accountability, and integrity. Transparency means "the availability of information related to policies, systems, laws, decisions, and regulations to all citizens." Accountability refers to individuals' responsibility for their actions and the obligation to answer for their job performance and the behaviors and actions they exhibit. Integrity, on the other hand, encompasses "the ethical aspects and values related to an employee's performance of their duties, such as honesty, trustworthiness, care, proficiency, and the safeguarding and protection of public funds." (Khan et al., 2012)

Transparency International defines corruption as: "the misuse of public power or office for private gain, either directly or indirectly, to achieve personal purposes based on favoritism." (Locatelli et al., 2017)

The World Bank describes corruption as "the abuse of public office for private gain." Corruption typically occurs when an official accepts or requests a bribe to facilitate a contract or conduct a public procurement procedure. It also happens when agents or corporate intermediaries offer bribes to benefit from public policies or procedures to outmaneuver competitors and achieve profits outside the framework of regulated laws. (World Bank, 2007). The International Monetary Fund has its own definition of corruption, viewing it as "the deliberate relationship of undue influence intended to benefit one person or a group in relation to others." It distinguishes between two cases of corruption: the first occurs when a bribe is accepted for providing a regular, legitimate service; the second involves the official securing illegal and unprescribed services that contravene the law in exchange for a bribe, such as disclosing confidential information, issuing unjustified licenses, or providing tax facilitation and executing illegal transactions, among other unlawful dealings, for which the bribe-taker receives monetary compensation in return for the facilitation offered.

B- Causes of Financial and Administrative Corruption

There are several reasons behind the prevalence of financial and administrative corruption, which can be summarized as follows:

- **Biological and Physiological Causes:** These are all the reasons whose primary and fundamental motivation comes from what individuals and their previous life background, which leaves an impact on their behaviors and actions. (Al-Awsi & Tabatabai, 2022)
- **Political Causes:** Political causes refer to the absence of freedoms and democratic systems within civil society institutions, along with weak media and oversight. (Lytvyn et al., 2023)
- **Lack of Judicial Independence:** The independence of the judiciary is one of the essential principles on which the state is built. Its importance lies in the existence of an impartial judicial authority that exercises its duties fairly and has the power to deter law violators without discrimination, thereby promoting justice among community members. When corruption reaches the judiciary, it undermines efforts to combat this phenomenon. Therefore, it is crucial to support the judiciary and maintain its independence to serve as a safeguard for society and a strong deterrent against those who attempt to infringe upon the rights and properties of others.
- **Structural Causes:** Structural causes are attributed to the existence of outdated administrative structures that have not changed despite significant developments and changes in individuals' values and ambitions. This has greatly influenced employees to adopt corrupt practices to overcome the limitations of these old structures, leading to issues related to procedures and the bloating of central administrative bodies. (Al-Obaidi, 2024)
- **Social Causes:** These include the effects of wars and their consequences on society, external interventions, sectarianism, tribalism, and favoritism. The anxiety stemming from instability due to current conditions and fear of an uncertain future has led to the accumulation of wealth by any means to face this impending unknown. (Al-Frijawy et al., 2018)

- **Other Causes:**
- Lack of cultural awareness, widespread ignorance, underdevelopment, poverty, and income inequality among individuals.
- Structural backwardness in the agencies responsible for managing the economy of the state, along with technological and technical lag.
- Limited role of the media and its weak ability to expose corruption, as well as the lack of transparency in the work environment.

C- Forms of Administrative Corruption
The increases in cases of administrative corruption have led to a rise and diversification of its manifestations and forms. Some of these forms include: (Boussaoud & Agoune, 2018)

Abuse of Public Office: Some individuals resort to exploiting their public positions to obtain special privileges. This is particularly evident in the monopolization of basic services and goods by influential figures and high-ranking officials, leading to others obtaining commercial agencies and partnerships with businessmen, traders, and underground investors. There is also the illegal handling of public properties.

Misappropriation of Public Funds: This occurs through obtaining tax and customs exemptions or licenses for individuals or companies unlawfully and without justification. In other cases, public funds are taken under the guise of direct or indirect assistance without rightful claim. (Leetim & Meskine, 2018)

Money Laundering: Some officials engage in the illegal transfer of public funds that have been wrongfully seized abroad.

Lack of Integrity and Transparency in Government Contracts: This is demonstrated through the improper awarding of government contracts to companies linked to high-ranking officials or their relatives. Additionally, some illegal means and tricks are used to secure government procurements and their specifications. (Ben Azzouz, 2018)

Violation of Civil Service Law: Many officials and high-ranking individuals engage in random appointments within the government without genuine need, as well as appointing individuals to positions without the required qualifications. This has led to a waste of public funds, an inflated administrative apparatus, and weakened overall performance. (Lytvyn et al., 2023)
Various forms of combating administrative corruption have emerged, often involving government entities, business organizations, and individuals. Some of these forms include: (Boussaoud & Agoune, 2018)

- **Commissions**: These are what the responsible employee in a government agency demands from private commercial institutions or clients, whether individuals or organizations. (Al-Obaidi, 2024)
- **Bribery**: This involves a person receiving a financial benefit to bypass or execute actions contrary to the law or professional ethics.
- **Embezzlement and Theft**: This is the illegal appropriation of public property or its misuse, such as betrayal of trust by an employee who operates under weak oversight to gain illegal profits.
- **Favoritism**: This refers to preferential treatment of one entity over another without justification, such as in the awarding of contracts and tenders or leasing and investment contracts. (Al-Frijawy et al., 2018)
- **Nepotism**: This involves favoring individuals or organizations (political parties, regions, or influential families) through their influence without deserving such preference.
- **Extortion and Forgery**: This means obtaining money from individuals by exploiting one's position, using legal or administrative justifications or hiding applicable instructions from the concerned individuals, as seen in tax offices or through forging academic certificates or money. (Leetim & Meskine, 2018)

D- Types of Financial and Administrative Corruption
The types of administrative and financial corruption vary based on the perspective from which they are viewed, as well as the associated circumstances, as follows: (Mousavi & Pourkiani, 2013)

▪ **Types of Corruption by Scale**

Petty Corruption (Lower-Level Position Corruption): This type of corruption is practiced by an individual without coordination with others, and it is often prevalent among junior employees who accept bribes from individuals or other entities. (Ben Azzouz, 2018)

Grand Corruption (Higher-Level Position Corruption): This type is practiced by senior officials and employees to achieve significant material or social benefits. This form of corruption is considered more important, comprehensive, and dangerous, as it costs the state substantial amounts. (Rasham, Jaber, & Mahdi, 2020)

▪ **Types of Corruption by Spread**

International Corruption: This type of corruption extends broadly on a global scale, crossing national borders and even continents within what is referred to as "globalization," which opens borders and crossings between countries under the umbrella of a free-market economy. Economic institutions within and outside the country are linked to the political entity or its leadership to pass on economic benefits that are difficult to separate, making this corruption octopus-like as it wraps around economic entities on a large scale, and it is considered the most dangerous type. (Al-Obaidi, 2024)

Local Corruption: This type refers to corruption that spreads within a single country, in its economic institutions and among lower positions, involving individuals who do not have connections outside the borders (with major or global companies).

Previous studies related to' Administrative and Financial Corruption
The study by Al-Obaidi (2024) aimed to clarify the role and importance of compliance auditing and its quality requirements according to INTOSAI Standard 3000, in addition to exploring the role of compliance auditing in combating financial and administrative corruption. The Al-Musayyib Technical Institute was chosen as the study group, and a random sample of 20 individuals working in the auditing division and the financial division was selected.
The study concluded that compliance auditing plays an effective role in combating financial and administrative corruption, as the internal auditor reflects the civilized face of the administration by performing their duties and achieving their objectives. Among the important recommendations presented by the study is the necessity of obliging all institutions to conduct compliance auditing and to select qualified, honest, and specialized employees to work in the auditing divisions to ensure that the audit objectives are achieved.

The study by Mazhari et al. (2024) aimed to investigate the methods and legal frameworks that can be employed to prevent financial and administrative corruption, with a particular focus on the Iraqi context. It sought to identify the causes and contributing factors to the spread of corruption, such as the absence of religious and moral values, weak anti-corruption laws, poor governance, and economic crises. The study also aimed to explore the impact of corruption on political legitimacy, economic stability, and social structures in both developing and developed countries.

The study concluded that corruption is a deeply rooted and complex issue that significantly undermines political legitimacy and economic stability. In Iraq, the lack of strong legal frameworks, combined with weak enforcement of anti-corruption mechanisms, has led to the proliferation of corruption. The study emphasized that addressing corruption requires comprehensive reform, including strengthening legal systems, enforcing anti-corruption laws, and enhancing transparency in governance. It also highlighted the need for international cooperation and the establishment of stringent mechanisms to monitor and prevent corrupt practices.

The study by Al Jumaili (2023) aimed to explore the impact of adopting e-government in Iraqi state administration and its role in combating financial and administrative corruption in municipalities. It focused on examining how technological and digital systems influence the achievement of transparency, the saving of time and effort, the elimination of bureaucracy, and the improvement of public administration performance. By analyzing the challenges faced by Iraq in this context, the study seeks to understand the relationship between the use of technology in providing public services and the reduction of corruption levels.

The study concluded that the implementation of e-government could have a positive effect on combating financial and administrative corruption in the public sector in Iraq. The results confirmed that the use of digital systems contributes to enhancing transparency and reducing bureaucracy, thereby improving government effectiveness. Despite the existence of various laws and measures to combat corruption, the study demonstrated a pressing need to adopt e-government as an effective strategy for reducing corruption and enhancing accountability within government institutions.

The study by Al-Awsi & Tabatabai (2022) aimed to shed light on the impact of administrative corruption and the absence of transparency on the development of administrative performance in the Arab world, emphasizing the importance of administrative transparency as a fundamental tool in combating corruption. The study also sought to analyze the extent to which a lack of transparency and the absence of accurate and up-to-date information contribute to the exacerbation of corruption in governmental institutions by reviewing current policies and systems, as well as the effect of professional secrecy on these policies. Additionally, the study focused on exploring the main reasons behind the weakness of administrative transparency and its role in hindering administrative reforms.

The study concluded that administrative corruption in the Arab world is a complex phenomenon that cannot be effectively combated without providing a high level of administrative transparency. One of the main obstacles to transparency is the lack of accurate and up-to-date data, making administrative reform and anti-corruption efforts extremely difficult. The study also highlighted that the clash between transparency and professional secrecy presents a major challenge to the implementation of anti-corruption policies. Therefore, the study recommended improving transparency mechanisms and providing regularly updated and accurate administrative information to support reform efforts and combat corruption in government institutions.

The study by Kurdi Hanani (2020) aimed to investigate the concept of good governance in Nablus Municipality and its role in improving administrative and financial performance. It sought to highlight practices related to financial and administrative transparency, accountability indicators, the process of information disclosure and accessibility, as well as the procedures and mechanisms used to monitor financial and administrative corruption. To achieve this, a 49-item scale developed by the researcher was applied to three hundred and ten participants (two hundred and fifty employees and sixty clients) who were randomly selected. The data were statistically analyzed using the Statistical Package for Social Sciences (SPSS).

The results showed that the level of good governance in Nablus Municipality, as experienced by the sample of three hundred and ten participants, was moderate. Approximately 58.2% of the surveyed participants indicated that Nablus Municipality had a moderate level of good governance. The study recommends the need to issue laws and regulations concerning the applications of governance in local institutions, to impose strict penalties against perpetrators of financial and administrative corruption, and to consider corruption a crime against honor. Additionally, the implications of the findings and directions for future empirical research were discussed.

2.3- Commentary on previous studies.

Previous studies on administrative and financial corruption are of great importance for understanding the nature of this phenomenon and its impacts on institutions and society in general. Many of these studies focus on the factors, causes, and effects of corruption, with some attention given to ways to reduce this corruption through improving management and control systems. However, there seems to be a lack of focus on the role that ethical intelligence of leaders can play in combating administrative and financial corruption.

Research Gap Despite the existence of many studies that have addressed administrative and financial corruption, the research gap lies in the following points:

- Lack of focus on leaders' ethical intelligence: While previous studies have tackled various aspects of corruption, ethical intelligence has not been addressed as an important dimension in reducing corruption. Therefore, there is a need to study how leaders' ethical intelligence can affect the reduction of corruption.
- Practical applications: Most studies lack practical application or field studies based on the opinions of employees in public institutions. This study seeks to explore the opinions of a sample of employees in the Municipality Directorate of Al-Muthanna Governorate, which will add practical value to the research.
- Interaction between different dimensions: It is necessary to explore how the dimensions of ethical intelligence (empathy, self-control, conscience, and kindness) can interact with each other and their impact on corruption. These aspects are often addressed separately in previous studies.
- Scarcity of studies addressing the relationship between the two variables: There is a lack of studies that have examined the relationship between leaders' ethical intelligence and the reduction of administrative and financial corruption in the field of application. This

study, to the best of the researcher's knowledge, is unique in addressing the relationship between the research variables.

3- Statement of the problem

The Muthanna Municipality Directorate is suffering from a deep crisis related to administrative and financial corruption, which negatively impacts the quality and efficiency of services provided to citizens. Available evidence indicates that corruption is not limited to bribery and nepotism; it extends to manipulation of budgets and projects as well. For instance, significant overpricing has been revealed in the cost of constructing sewage networks, with the cost evaluated at 18 billion Iraqi dinars, raising suspicions about transparency and credibility in managing public projects.

Moreover, reports from the Federal Integrity Commission have shown the existence of corruption suspicions regarding the distribution of budget allocations among the economic offices of political parties, resulting in widespread protests in Al-Samawah. These protests reflect the deep dissatisfaction of citizens towards rampant corruption and its impact on local development, placing significant pressure on local government and society.

In this context, enhancing the moral intelligence of leaders in governmental institutions is a vital step in combating this phenomenon. Research shows that leaders with high moral intelligence can promote values of integrity and transparency, contributing to the reduction of corruption. However, this must be accompanied by the implementation of effective anti-corruption policies, as data has shown that institutions adopting strict anti-corruption policies have witnessed a significant decrease in reported corruption cases.

Quantitative data also indicates that a large percentage of employees in the directorate believe that corruption is a major obstacle to achieving institutional goals. Studies have shown that 65% of employees feel that bribery and nepotism significantly affect hiring and promotion processes, while 70% believe that financial corruption hinders the implementation of developmental projects. Therefore, there is an urgent need to conduct a comprehensive analysis of how the moral intelligence of leaders can contribute to reducing administrative and financial corruption and enhancing transparency and integrity in local government institutions.

4- Research Questions:

Therefore, this research seeks to answer the following questions:

- To what extent is there an emphasis on the moral intelligence of leaders within the Municipal Directorate of Muthanna Governorate?
- What is the level of attention given to the phenomenon of administrative and financial corruption in the Municipal Directorate of Muthanna Governorate?
- To what extent is moral intelligence of leaders utilized to reduce administrative and financial corruption in the Municipal Directorate of Muthanna Governorate?

5- Research model

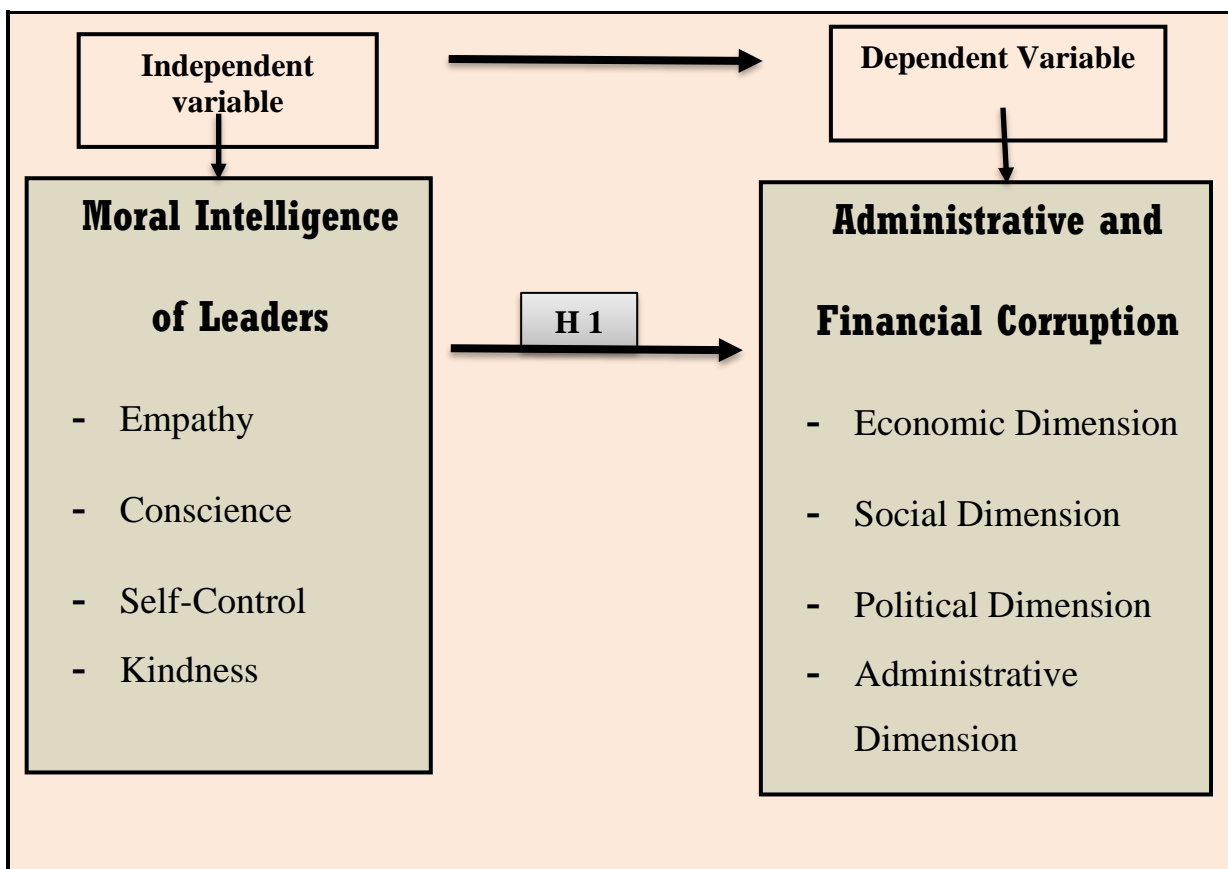The following figure (1) shows the general framework for the study variables, as follows:

Figure No. (1): Study Framework.

Source: Prepared by the researcher

6- Hypotheses

"There is a statistically significant impact of leaders' moral intelligence on reducing administrative and financial corruption in the Directorate of Municipalities of Al-Muthanna Governorate."

- H1: There is a statistically significant impact of empathy, as a dimension of leaders' moral intelligence, on reducing administrative and financial corruption.
- H2: There is a statistically significant impact of conscience, as a dimension of leaders' moral intelligence, on reducing administrative and financial corruption.
- H3: There is a statistically significant impact of self-control, as a dimension of leaders' moral intelligence, on reducing administrative and financial corruption.
- H4: There is a statistically significant impact of kindness, as a dimension of leaders' moral intelligence, on reducing administrative and financial corruption.

7 - Research Significances

The study revolves around "the utilization of moral intelligence by leaders to reduce administrative and financial corruption: An analytical study of the opinions of a sample of employees in the Municipal Directorate of Al-Muthanna Governorate." The study carries both scientific and practical significance:

A- Scientific Significance:

This study explores the role of moral intelligence among leaders in reducing administrative and financial corruption in government institutions. It holds significant scientific value as it contributes to understanding how traits such as empathy, conscience, self-control, and kindness impact leaders' behaviors and how to utilize these traits in combating corruption. By examining various dimensions of moral intelligence—such as empathy as a tool for positive interaction with employees, conscience as a standard for ethical decision-making, and self-control to manage pressures—the study provides valuable insights into how these factors enhance transparency and integrity in the workplace. This research helps bridge gaps in existing literature regarding the impact of moral intelligence on administrative performance, offering a comprehensive view of how ethical leadership can improve government effectiveness. It also serves as a foundation for future studies exploring the relationship between moral intelligence and good governance.

B- Practical Significance:

The practical significance of this study lies in its implications for municipal management in Al-Muthanna Governorate. By focusing on the impact of leaders' moral intelligence in reducing administrative and financial corruption, the study offers actionable insights for officials managing government institutions on how to promote ethical leadership as a strategy to combat corruption. The findings can guide leaders in developing training programs that enhance moral intelligence, contributing to a more integrity-driven and transparent work environment. Additionally, the study provides a framework for evaluating the effectiveness of moral intelligence strategies in reducing corruption, helping officials make informed decisions about how to improve policies and procedures. The results can assist in refining administrative practices, increasing trust between citizens and government entities, and ensuring effective management based on principles of integrity and justice.

8- Research Objectives:

This study aims to analyze and understand the impact of employing ethical intelligence of leaders on reducing administrative and financial corruption through an analytical study of the opinions of a sample of employees in the Municipalities Directorate of Al-Muthanna Governorate. The study also aims to:

- Identify the various dimensions of leaders' ethical intelligence and how they influence the reduction of corruption.
- Explore the relationship between ethical qualities of leaders and the level of administrative and financial corruption in public institutions.
- Provide recommendations based on the findings to improve the application of ethical intelligence in leading institutions to mitigate corruption.

9- Study Design:

Depending on the nature of the subject of the study and the information that must be obtained to reveal the impact of Moral Intelligence of Leaders (as an independent variable) on Administrative and Financial Corruption (as dependent variables), and through the questions

that the study seek to answer, this study relied on the descriptive analytical approach, which is "a way to describe and measure the phenomenon studied by collecting, classifying, and analyzing the problem.

A descriptive Study Design was used for the current study. The descriptive approach also means that gender of research that is carried out by interrogating the study community members or a sample of them, with the aim of describing the phenomenon studied in terms of its nature and degree of existence. According to (Sekaran, & Bougie, 2010), descriptive Study Design is a non-experimental in that it deals with the relationships between non manipulated variables in a natural rather than laboratory setting. The conditions and events have already happened, and researcher can select the variables that are most relevant for analyzing the existing relationships.

In Descriptive design, hypothesis is also formulated and tested, and generalizations of findings arrived a through inductive-deductive reasoning. Descriptive design also employs methods of randomization so that error may be estimated when inferring population characteristics from observations of samples and the variables and procedures are described (Cooper, & Schindler, 2013).

Although there are many studies on the topic of Administrative and Financial Corruption, Moral Intelligence of Leaders.

The researcher who used this research sought to investigate discrepancies and come up with recommendations that would improve overall performance and bridge the research gap in this area.

9.1- Study Procedures:

Given that the topic and nature of the study target "Employing Ethical Intelligence of Leaders to Reduce Administrative and Financial Corruption: An Analytical Study of the Opinions of a Sample of Employees in the Municipalities Directorate of Al-Muthanna Governorate," and based on the questions the study seeks to answer, a descriptive analytical approach was adopted in this study. Achieving this approach relied on two types of data from the following sources:

A- Secondary Data:

It is the data obtained to build theoretical framework of the study, where it was relied on to identify theoretical background of the study, on the various references of books and articles and previous studies of academic theses of the relevant and published research, which dealt with the topics of Moral Intelligence of Leaders, Administrative and Financial Corruption.

B- Primary Data:

These are the data collected through fieldwork using a specially designed questionnaire to gather the opinions of employees in the Municipalities Directorate of Al-Muthanna regarding the role of leaders' ethical intelligence in reducing corruption. This study aimed to complement the theoretical data to fully understand all aspects of the subject. This was achieved by conducting a survey with employees to obtain data that would assist in analyzing the relationship between ethical intelligence and administrative and financial corruption.

9.2- Population and Sample Design:

This study aims to explore the use of ethical intelligence of leaders to reduce administrative and financial corruption. The study population consists of a sample of employees in the Directorate of Municipalities of Muthanna Governorate. The researcher selected a simple random sample from the study population, as the population is open and there is no framework for the study population and due to the large size of the population and the dispersion of its members, in this case the sample size in a population with more than 100,000 members is 383 members, at a confidence level of 95% and a standard error of 5% (Sekaran, & Bougie, 2010):

$$n = \frac{NP(1 - P)x^2}{(N - 1)d^2 + P(1 - P)x^2}$$

whereas:

n: Sample size required.

N: Size of the study population.

P: The ratio of the community is equal to.

d^2 The percentage of error that can be exceeded and the maximum value is 0.05.

x^2 2: the value of the kai square with one degree of freedom = 3.841 at 95% confidence level or 5% significance level.

By applying this equation, the calculated sample size was 383 employees. Questionnaires were distributed to these 383 randomly selected employees, resulting in 319 valid responses. This effective response rate ensures the sample's representativeness and the reliability of the study's findings on Employing the Moral Intelligence of Leaders to Reduce Administrative and Financial Corruption.

Descriptive statistics were computed for demographic variables such as gender, qualification, age, years of experience, and career level among the study sample. The following table presents the frequency and proportion of these demographic variables:

Table No. (1): Descriptive statistics of demographic variables for the study sample (n = 319)

Demographic variables		%	No.
Gender	Male	72.4	231
	Female	27.6	88
Qualification	Educational qualification Pre-university.	17.55	56
	University education qualification.	59.25	189
	Educational qualification after university.	23.2	74
Age	Less Than 25 Years Old.	27.9	89
	From 25 To 40 Years Old.	38.2	122
	From 40 Years And Over.	33.9	108
Years of Experience	less than 10 years.	9.7	31
	From 10 years to less than 20 years.	43.9	140
	From 20 years and over.	46.4	148
Career Level	Senior Management	51.1	163
	Middle Management	37.6	120
	Supervisor	11.3	36

From the previous Table (1), we find the following:

- **Gender**: More than half of the respondents (72.4%) were male and the rest (27.6%) were female.

- **Qualification:** It is evident from the previous table that the largest percentage of the study sample according to the academic qualification is that 59.25% of the total study sample with an educational qualification university, followed in order by 23.2% of the total sample educational qualification after university.

- **Years of Experience:** It is evident from the previous table that the largest percentage of the study sample according to Years of Experience, is that approximately 90.3% of the total study sample have years of Duration (From 10 years and over), and that 9.7% of the total sample have years of Years of Experience of less than 10 years.

- **Career Level:** This study divided the Career Level into 3 levels: **Supervisor**, **Middle Management**, **Senior Management** most of the respondents were the **Senior Management** (51.1%).

10- Validity and Reliability:

The questionnaire was used as the main tool for obtaining the primary data from the study population. The questionnaire was chosen because it is one of the most common methods of data collection and is used to suit and adapt it in terms of the nature of the study. Based on the review of previous studies and scientific research specialized in the subject.

To make sure that the degree of reliability and validity of the questionnaire used in the study of the Measuring the relationship between Moral Intelligence of Leaders and Administrative and Financial Corruption, the researcher used the method factor (alpha Cronbach) to measure the reliability and validity tool used in the study is as follows:

Table No. (2): Results of Validity and Reliability

Dimension	No	Cronbach's Alpha	Composite reliability*
Empathy.	5	0.772	0.879
Conscience.	5	0.709	0.842
Self-Control.	5	0.763	0.873
Kindness.	5	0.846	0.920
Moral Intelligence of Leaders	20	0.875	0.935
Economic Dimension.	5	0.869	0.932
Social Dimension.	5	0.84	0.917
Political Dimension.	5	0.847	0.920
Administrative Dimension	5	0.83	0.911
Administrative and Financial Corruption.	20	0.936	0.967

* Composite reliability= The positive square root of Cronbach's alpha coefficient

The table presents the results of validity and reliability assessments for various dimensions related to Moral Intelligence of Leaders and Administrative and Financial Corruption, Cronbach's alpha coefficient and composite reliability measures are used to evaluate internal consistency and reliability. Generally, the dimensions exhibit satisfactory levels of internal

consistency, with Cronbach's alpha coefficients ranging from 0.709 to 0.936. These values indicate a high degree of reliability in the measurements. Moreover, the composite reliability values, which are the positive square roots of Cronbach's alpha coefficients, further confirm the reliability of the dimensions, ranging from 0.842 to 0.967. The high composite reliability scores suggest that the constructs are accurately measured and consistent across items.

11- Confirmatory Factor Analysis (CFA):

Confirmatory Factor Analysis is used to examine the previous information about the data structure based on the previous research results and testing how far is it representing the proposed model. There are group of indicators that are used to determine the goodness of the proposed model using the Confirmatory Factor Analysis; these indicators are called Goodness-of-Fit-Indices. Table (3) gives an overview including the variables and the indicator type and the ranges of acceptance.

Table No. (3): Goodness-of-Fit-Indices

Index	Acceptance Condition
X^2 Test	p-value $<\alpha=0.05$
Goodness of Fit Index (GFI)	(GFI) > 0.90
Adjusted Goodness of Fit Index (AGFI)	(AGFI) > 0.90
Normed Fit Index (NFI)	(NFI) > 0.90
Relative Fit Index (RFI)	(RFI) > 0.90
Incremental Fit Index (IFI)	(IFI) > 0.90
Tucker Lewis Index (TLI)	(TLI) > 0.90
Comparative Fit Index (CFI)	(CFI) > 0.90
Root Mean Square Error of Approximation (RMSEA)	(RMSEA) > 0.90

Finally, the ideal estimated model is not determined out of the data compatibility's goodness in the view of only one indicator of Goodness-of- Fit- Indices, however based on achieving the higher number of these indicators. The Confirmatory Factor Analysis (CFA) has been applied to ensure that the study variables can be measured using the dimensions related to it.

11.1- Confirmatory Factor Analysis for Moral Intelligence of Leaders
Figure (2) shows the Confirmatory Factor Analysis results for (Moral Intelligence of Leaders)

Table No. (4): shows Model Fit Indices for Moral Intelligence of Leaders

X^2 TEST	Value	0.10
	p-value	*0.9543*
GFI	0.982	
AGFI	0.948	
NFI	0.957	
RFI	0.966	
IFI	0.923	
TLI	0.955	
CFI	0.927	
RMSEA	0.033	

Table (4) shows that there is a strong relationship between study variables, whereas X2 = 0.10, p-value = 0.9543 > a = 0.05. In table (4) all the Goodness- of-Fit-Indices (GFI, AGFI, NFI, RFI, IFI, TLI, CFI) are within the ranges of acceptance (i.e, all are higher than 0.90), also RMSEA = 0.033 < 0.08 which means that the model's goodness fit is good to achieve all the conditions of Goodness-of-Fit-Indices. Table (5) shows the Paths, Coefficients, standardized Estimates, standard error (S.E), Z-test and its p-value.

Table No. (5) CFA Model Estimates for Moral Intelligence of Leaders

Paths			Estimate B (path coefficient)	S. E	Z-Test	p-value
Empathy.	⇨⇨	Moral Intelligence of Leaders	1.00	constrained	-	***
Conscience.	⇨⇨		1.230	0.135	9.08	***
Self-Control.	⇨⇨		2.018	0.196	10.27	***
Kindness.	⇨⇨		1.842	0.183	10.07	***

From table (5), it is shown that all Standardized Estimates are more than 0.5 which indicates the internal consistency of the research scale, and those Estimates are statistically significant with 0.05 significance level, whereas the p-value = 0.000 < 0.05, which refers to the importance of questionnaire statements in measuring the Moral Intelligence of Leaders variables.

11.2- Confirmatory Factor Analysis for Administrative and Financial Corruption

Table No. (6): shows Model Fit Indices for Administrative and Financial Corruption

X^2TEST	Value	3.76
	p-value	*0.1530*
GFI	0.971	
AGFI	0.935	
NFI	0.948	
RFI	0.974	
IFI	0.938	
TLI	0.956	
CFI	0.955	
RMSEA	0.029	

In table (6) that there is a strong relationship between study variables, whereas X2 = 3.76, p-value = 0.1530 > a = 0.05, and all the Goodness- of-Fit-Indices (GFI, AGFI, NFI, RFI, IFI, TLI, CFI) are within the ranges of acceptance (i.e, all are higher than 0.90), also RMSEA = 0.029 < 0.08 which means that the model's goodness fit is good to achieve all the conditions of Goodness-of-Fit-Indices. Table (6) shows the Paths, Coefficients, standardized Estimates, standard error (S.E), Z-test and its p-value.

Table No. (7): CFA Model Estimates for Administrative and Financial Corruption.

Paths			Estimate B (path coefficient)	S. E	Z-Test	p-value
Economic Dimension.	⇨⇨	Administrative and Financial Corruption	1.00	constrained	-	-
Social Dimension.	⇨⇨		0.908	0.042	21.67	***
Political Dimension.	⇨⇨		0.932	0.051	18.25	***
Administrative Dimension.	⇨⇨		0.828	0.049	16.78	***

The previous table shown that all Standardized Estimates are more than 0.5 which indicates the internal consistency of the research scale, and those Estimates are statistically significant with 0.05 significance level, whereas the p-value = 0.000 < 0.05, which refers to the importance of questionnaire statements in measuring the Administrative and Financial Corruption variables.

12- Descriptive Statistics to Measure the Variables.

The researcher measured the Importance of the study variables for Moral Intelligence of Leaders and for Administrative and Financial Corruption from the point of view of the sample as follows:

12.1- Descriptive Statistics for Moral Intelligence of Leaders.

Moral Intelligence of Leaders in its dimensions is the independent variable, and it has four basic dimensions and includes 20 questions. Importance of independent variable (Moral Intelligence of Leaders), point of view of the study sample was determined. The results were as follows:

Table No. (8): Descriptive Statistics for the Moral Intelligence of Leaders Variable.

N	Statement	Mean	agreement rate	Std deviation	Arrang.
1	The leader shows empathy towards employees' daily issues.	3.37	67.34%	1.14	1
2	The leader actively listens to employees' work-related concerns.	3.98	79.69%	0.86	3
3	The leader understands employees' feelings in difficult work situations.	3.60	71.91%	1.19	2
4	The leader expresses support for employees during challenging times at work.	3.75	75.03%	1.05	4
5	The leader allocates time to listen to employees' professional challenges.	3.80	76.10%	0.95	5
	Total (Empathy)	**3.70**	**74.41%**	**0.84**	
6	The leader makes decisions that align with ethical values at work.	3.92	78.37%	0.93	1

N	Statement	Mean	agreement rate	Std deviation	Arrang.
7	The leader demonstrates integrity in all professional dealings.	3.70	73.98%	1.02	3
8	The leader adheres to ethical standards in the workplace.	3.85	76.99%	0.99	2
9	The leader acknowledges and learns from professional mistakes.	3.78	75.56%	0.96	4
10	The leader ensures fairness in task distribution.	3.80	76.03%	0.94	5
	Total (Conscience)	**3.81**	**76.39%**	**0.77**	
11	The leader controls their reactions in difficult work situations.	3.76	75.17%	1.07	1
12	The leader shows patience when dealing with work challenges.	3.27	65.39%	1.27	2
13	The leader avoids making hasty decisions at work.	3.20	64.08%	1.28	3
14	The leader maintains calm during professional crises.	3.65	73.04%	1.15	4
15	The leader faces work pressures with composure.	3.50	70.09%	1.12	5
	Total (Self-Control)	**3.48**	**69.55%**	**1.05**	
16	The leader treats employees with kindness and respect in the workplace.	3.88	77.62%	1.01	1
17	The leader shows appreciation for employees' professional efforts.	3.65	72.92%	1.20	2
18	The leader provides support to employees when needed at work.	3.56	71.29%	1.10	3
19	The leader encourages a positive and motivating work environment.	3.72	74.41%	1.08	4
20	The leader fosters a spirit of cooperation among employees.	3.68	73.55%	1.05	5
	Total (Kindness)	**3.70**	**73.96%**	**1.09**	

The total average score for the Moral Intelligence of Leaders at Telecom Egypt Company is 3.67, with a percentage of 73.58%. This indicates a generally favorable perception of the leaders' moral intelligence among the study sample. Among the various dimensions assessed, Conscience received the highest mean score of 3.81 (76.39%), highlighting the leaders' commitment to ethical values and integrity in decision-making. Following closely, Empathy and Kindness both show strong scores of 3.70 (74.41% and 73.96%, respectively), reflecting leaders' ability to connect with employees and foster a positive work environment. Self-Control, while still significant, had the lowest mean score of 3.48 (69.55%), suggesting a potential area for improvement in maintaining composure and patience under challenging circumstances.

12.2- Descriptive Statistics for Administrative and Financial Corruption.

Administrative and Financial Corruption in its dimensions is the independent variable, and it has four basic dimensions and includes 12 questions. Importance of independent variable (Administrative and Financial Corruption), point of view of the study sample was determined. The results were as follows:

Table No. (9): Descriptive Statistics for the Administrative and Financial Corruption Variable.

N	Statement	Mean	agreement rate	Std deviation	Arrang.
1	Administrative and financial corruption affects the economic growth of the directorate.	3.56	71.22%	1.15	2
2	Corruption reduces the efficiency of financial resource utilization in the directorate.	3.60	71.97%	1.06	1
3	Corruption contributes to increased costs of government projects and programs.	3.44	68.71%	1.20	3
4	Corruption hinders investments and negatively impacts the business environment.	3.52	70.41%	1.11	4
5	Corruption affects citizens' living standards by reducing services.	3.50	70.12%	1.10	5
	Total (Administrative Dimension)	3.52	70.49%	1.12	
6	Corruption contributes to a lack of trust between citizens and government institutions.	3.47	69.34%	1.16	1
7	Corruption leads to favoritism and discrimination in accessing services.	3.40	68.09%	1.10	3
8	Corruption enhances the social gap between different societal groups.	3.42	68.34%	1.08	2
9	Corruption negatively impacts social and moral values in the community.	3.45	69.11%	1.12	4
10	Corruption contributes to the deterioration of relationships among individuals and the community.	3.50	70.03%	1.07	5
	Total (Social Dimension)	3.45	68.98%	1.11	
11	Corruption fosters the exploitation of power by certain political leaders.	3.40	68.09%	1.17	2
12	Corruption leads to political instability and social protests.	3.11	62.19%	1.30	3
13	Corruption affects the integrity of elections and limits political participation.	3.41	68.28%	1.24	1
14	Corruption contributes to the spread of administrative corruption in government bodies.	3.35	67.01%	1.18	4
15	Corruption hinders political decision-making processes and affects public policies.	3.29	65.82%	1.15	5
	Total (Political Dimension)	3.31	66.19%	1.08	
16	Corruption reduces the effectiveness of public administration in the directorate.	3.58	71.60%	1.28	3
17	Corruption obstructs the implementation of administrative policies and affects job performance.	3.59	71.79%	1.16	2
18	Corruption weakens laws and administrative regulations in the directorate.	3.69	73.79%	1.10	1
19	Corruption hinders transparency and accountability in administration.	3.55	71.03%	1.20	4
20	Corruption affects employee morale and leads to a lack of adherence to ethical standards.	3.50	70.01%	1.18	5
	Total (Administrative Dimension)	3.62	72.39%	1.02	

The total average score for the Administrative and Financial Corruption variable at Telecom Egypt Company is 3.74, with a percentage of 69.51%. This indicates a notable awareness among respondents regarding the various dimensions of corruption affecting the organization. Among the assessed dimensions, the Administrative Dimension received the highest mean score of 3.62 (72.39%), emphasizing significant concerns about how corruption undermines administrative effectiveness and transparency. Following this, the Economic Dimension scored 3.52 (70.49%), reflecting the perception that corruption adversely impacts economic growth and resource utilization. The Social Dimension, with a mean score of 3.45 (68.98%), points to the erosion of trust and increased discrimination in service access, while the Political Dimension, scoring the lowest at 3.31 (66.19%), highlights concern about political instability and the integrity of elections.

13- Test the Hypotheses of the Study:

This section deals with testing hypotheses using statistical methods to determine their validity. Structural equation modeling (SEM) will be used as follows:

13.1- The First hypothesis:

"There is a statistically significant impact of leaders' moral intelligence on reducing administrative and financial corruption in the Directorate of Municipalities of Al-Muthanna Governorate."

To verify the Social Dimension of the model and determine the validity of the hypothesis, this was tested through a set of criteria for judging the Social Dimension of the model shown in the following table.

Table No. (10): Measurement Model Assessment (Moral Intelligence of Leaders)

Indicator	Value	Acceptance level
Normed Chi-Square	2.548	between (2,5)
The Goodness-of-Fit statistic (GFI)	0.973	between (0,1)
Adjusted Goodness of Fit Index (AGFI)	0.953	between (0,1) ≥ 0.90
Normed Fit Index (NFI)	0.972	between (0,1) ≥ 0.95
The Comparative Fit Index (CFI)	0.970	between (0,1) ≥ 0.95
RMSEA	0.019	between (0.01,0.08)

In this structural model, the values are recorded as X^2/df =2.548, NFI=0.972& CFI = 0.970, and RMSEA = 0.019. Because there is adequate fit, as indicated by these indices, between the hypothesized model and the data collected. An examination of the path coefficients could proceed for the structural model.

Table No. (11): Structural path analysis result (Moral Intelligence of Leaders)

exogenous construct	Path	endogenous construct	Estimate B (path coefficient)	S. E	Z-Test	R²	p-value
Administrative and Financial Corruption	⇨⇨	Empathy.	1.01	0.012	9.33	0.284	***
	⇨⇨	Conscience.	1.198	0.127	9.46	0.383	***
	⇨⇨	Self-Control.	2.029	0.181	11.22	0.649	***
	⇨⇨	Kindness.	1.793	0.168	10.67	0.549	***

***p<.001, **p<.01*p<.05

This table presents the results of the structural path analysis for the dimension of "Moral Intelligence of Leaders" in the context of the study. Each row corresponds to a specific path from the exogenous construct "Moral Intelligence of Leaders" to various endogenous constructs, including Administrative and Financial Corruption, Economic Dimension , Social Dimension, and Political Dimension , Administrative Dimension. The "Estimate B" column indicates the path coefficient, which represents the strength and direction of the relationship between the constructs. The values of the path coefficients (ranging from 1.01 to 2.029) suggest positive relationships between Moral Intelligence of Leaders and each of the endogenous constructs.

The values of the explained variance ratio (R2) ranging from 0.284 to 0.649 indicate that the dimensions of moral intelligence of leaders constitute a large part of the variance in financial and administrative corruption. In general, these results provide evidence to support the hypothesis that the dimensions of moral intelligence of leaders significantly predict and influence administrative and financial corruption in the Directorate of Municipalities of Muthanna Governorate.

14- Results and Conclusions Study.

The study reached several results that could contribute to solving the study problem, answering its questions, testing its hypotheses. The researcher has classified the results of the field study according to the variables he has identified in the study of the Moral Intelligence of Leaders as an independent variable, Administrative and Financial Corruptionas a dependent variable, so that the benefit is clearer, especially when formulating appropriate and applicable recommendations for each variable, as follows:

14.1- Results Related to the Moral Intelligence of Leaders:

The current study concluded that there is a high importance placed on the dimensions of Moral Intelligence among leaders at Telecom Egypt Company, with general agreement among respondents. The findings revealed that the most prominent dimensions of Moral Intelligence, ranked respectively, are as follows: the first (Conscience) with a mean score of 3.81, the second (Empathy) and (Kindness), both with a mean score of 3.70, and the fourth (Self-Control) with a mean score of 3.48. The importance ratio for each dimension of Moral Intelligence was as follows:

The study indicated that the importance of **Conscience** as a dimension of moral intelligence was highly regarded within the company, with general agreement on the statements related

to this dimension. The results highlighted the leaders' commitment to ethical values and integrity in decision-making.

Similarly, the importance of **Empathy** was also highly appreciated, with consensus on the statements related to this dimension. The findings reflect the leaders' ability to connect with employees and foster a positive work environment.

Kindness was deemed highly important as well, with general agreement on the related statements. The results showed that leader's express kindness and support toward employees, enhancing the organizational culture within the company.

Finally, while **Self-Control** remained significant, it received the lowest mean score of (3.48), indicating a potential area for improvement in maintaining composure and patience under challenging circumstances.

Overall, the results indicate that leaders Workers in the Directorate Municipalities of Muthanna Governorate exhibit a solid level of moral intelligence, with specific strengths in Conscience, Empathy, and Kindness, along with an opportunity for development in Self-Control.

14.2- Results Related to Administrative and Financial Corruption:

The current study concluded that is a high Importance of Achieving Competitive The total average score for the Administrative and Financial Corruption variable at Telecom Egypt Company is 3.74, with a percentage of 69.51%. This indicates a notable awareness among respondents regarding the various dimensions of corruption affecting the organization. Among the assessed dimensions, the **Administrative Dimension** received the highest mean score of 3.62 (72.39%), emphasizing significant concerns about how corruption undermines administrative effectiveness and transparency. Following this, the **Economic Dimension** scored 3.52 (70.49%), reflecting the perception that corruption adversely impacts economic growth and resource utilization. The **Social Dimension**, with a mean score of 3.45 (68.98%), points to the erosion of trust and increased discrimination in service access, while the **Political Dimension**, scoring the lowest at 3.31 (66.19%), highlights concern about political instability and the integrity of elections. Overall, the findings suggest that corruption is viewed as a critical issue impacting various organizational aspects, with administrative corruption being the most prominent.

15- Discussion:

The findings of the current study align with previous research in highlighting the crucial role of ethical leadership and transparency in combating administrative and financial corruption. For instance, **Al-Obaidi (2024)** concluded that compliance auditing plays a significant role in addressing corruption, which is consistent with the current study's results showing that dimensions of moral intelligence, such as conscience and empathy, are key in promoting integrity within organizations. Additionally, this study supports the findings of **Al-Jumaili (2023)** that improving transparency and utilizing technology, such as e-government, contribute to reducing administrative corruption and enhancing governmental performance.

While the current study agrees with many previous studies on the importance of transparency and ethical leadership, it differs from **Mazhari et al. (2024)** in its focus on administrative

corruption as the most significant dimension. Mazhari's study primarily focused on the political and legal causes of corruption in Iraq and its effects on political and economic stability. In contrast, the current study emphasized administrative corruption as the most impactful factor within an organization like Telecom Egypt, suggesting that administrative issues pose a greater threat to institutional effectiveness compared to economic or political dimensions.

16- Study Recommendations:

From the findings point of views in the study. The researcher proposed the following action plan to Egyptian Customs Authority:

15.1- Recommendations related to Moral Intelligence of Leaders:

Table No. (12): The Proposed Action Plan of Moral Intelligence of Leaders.

Study Result	Recommendation	Tasks	Responsibility
There was High Importance of (Empathy)	The leader allocates time to listen to employees' professional challenges. The leader expresses support for employees during challenging times at work.	- Schedule regular one-on-one meetings with employees to discuss any challenges or concerns. - Provide emotional support and practical assistance, such as flexible hours or additional resources, during periods of high workload or stress.	HR Department and Team Leaders.
There was High Importance of (Conscience)	The leader ensures fairness in task distribution. The leader acknowledges and learns from professional mistakes	- implement a task management system that tracks workload distribution and ensures tasks are evenly and fairly assigned. Analyze competitors' pricing strategies. - Establish a culture of feedback and reflection where mistakes are discussed openly in meetings to promote learning.	Operations Managers and Team Leaders. Senior Management and Department Heads
There was High Importance of (Self-Control)	The leader maintains calm during professional crises. The leader faces work pressures with composure.	- Provide crisis management training for leaders, focusing on stress management and decision-making under pressure. - Conduct workshops on resilience and emotional intelligence to help leaders develop coping strategies for work pressure.	The leader faces work pressures with composure. HR Department and Training Division.
There was High Importance of (Kindness)	The leader fosters a spirit of cooperation among employees. The leader encourages a	- Organize team-building activities and collaborative projects to encourage teamwork and enhance cooperation. - Introduce a recognition and rewards program to celebrate employees'	HR Department and Senior Management

Study Result	Recommendation	Tasks	Responsibility
		achievements and maintain a motivating environment.	

16.2- Recommendations related to Administrative and Financial Corruption

Table No. (13): The Proposed Action Plan of Administrative and Financial Corruption.

Study Result	Recommendation	Tasks	Responsibility
There was High Importance of (Economic Dimension)	Corruption hinders investments and negatively impacts the business environment. Corruption affects citizens' living standards by reducing services.	- Establish stronger anti-corruption laws and create independent monitoring bodies to encourage transparency and accountability in business. - Implement stricter oversight on public service sectors to ensure funds are allocated and used properly for citizen welfare.	Government regulatory bodies and Investment. Public Service Agencies and Audit Departments.
There was High Importance of (Social Dimension)	Corruption negatively impacts social and moral values in the community. Corruption contributes to the deterioration of relationships among individuals and the community.	- Launch awareness campaigns on the ethical and societal consequences of corruption, promoting integrity and moral standards. - Promote community dialogue sessions to discuss the harmful effects of corruption and foster mutual trust and cooperation.	Civil Society Organizations and Educational Institutions.
There was High Importance of (Political Dimension)	Corruption contributes to the spread of administrative corruption in government bodies. Corruption hinders political decision-making processes and affects public policies.	- Implement regular internal audits and strengthen whistleblower protection to combat administrative corruption. - Ensure transparency in political processes by enacting policies that require full disclosure of political and financial activities.	Parliament, Election Commissions, and Policy-Making Bodies.
There was High Importance of (Administrative Dimension)	Corruption hinders transparency and accountability in administration. Corruption affects employee morale and leads to a lack of adherence to ethical standards	- Introduce digital governance systems to increase transparency and make administrative processes publicly accessible and traceable. - Create an ethics and integrity code for employees, accompanied by mandatory training and regular evaluations of adherence to ethical guidelines.	HR Departments and Ethics Committees in both public and private organizations

REFERENCES

1. Al Jumaili, M. S. H. (2023). The role of e-government systems in combating administrative corruption in Iraq [master's thesis, Istanbul Gelisim University, Institute of Graduate Studies, Department of Political Science and Public Administration]. Retrieved from https://acikerisim.gelisim.edu.tr/xmlui/bitstream/handle/11363/4785/791467.pdf?sequence=1&isAllowed=y

2. Al-Awsi, M. R. R., & Tabatabai, S. A. (2022). The role of transparency in preventing administrative corruption in Iraq and Egypt. World Bulletin of Management and Law, 18, 118-127. Retrieved from https://scholarexpress.net/index.php/wbml/article/view/1692

3. Al-Obaidi, R. K. N. (2024). Auditing compliance and its role in combating financial and administrative corruption: An applied study at the Musayyib Technical Institute. Galaxy International Interdisciplinary Research Journal, 12(5), 179–183. Retrieved from https://giirj.com/index.php/giirj/article/view/6694

4. Aras, M. (2022). The relationship between academic leaders' moral intelligence and ethical leadership behaviors. Alanya Academic Review, 6(3), 3309-3326. https://doi.org/10.29135/alanyaakademik.72843

5. Bazadough, D. S., Alnasraween, M. S. S., Mashaqbah, N. K., & Abu Sneineh, O. A. (2025). The predictive ability of academic leaders' moral intelligence in universities faculty members' job performance. Migration Letters, 20(8), 662-677. https://www.researchgate.net/profile/Nour-Mashaqbah/publication/379782590_The_Predictive_Ability_of_Academic_Leaders'_Moral_Intelligence_in_Universities_Faculty_Members'_Job_Performance/links/661a076f43f8df018dfd7020/The-Predictive-Ability-of-Academic-Leaders-Moral-Intelligence-in-Universities-Faculty-Members-Job-Performance.pdf

6. Beheshtifar, M., Esmaeli, Z., & Moghadam, M.N. (2011). "Effect of Moral Intelligence on Leadership." European Journal of Economics, Finance and Administrative Sciences, m43(1), 6-11.

7. Ben Azzouz, H. (2018). The phenomenon of corruption: Theoretical rooting of international reality. Al-Resala Journal for Humanitarian Studies and Research, 2(5), 357-374.

8. Boss, J. (1994). "The Autonomy of Moral Intelligence." Educational Theory, 44(4), 399-416.

9. Boussaoud, S., & Agoune, C. (2018). The reality of corruption in Algeria and the mechanisms to combat it. Journal of Economic and Financial Research, 5(1), 303-336.

10. Doe, J. (2023). Why Moral Intelligence Must Be Part of Leadership Development. Harvard Business Review. URL

11. Fadhil, A. H., AL-Sammari, A. A., AL-Hakeem, L. M. H., & Qandeel, A. M. A. (2021). The role of leaders' moral intelligence to enhance strategic leadership. Journal of Management and Accounting Studies, 9(1), 65-78. The Role of Leaders' Moral Intelligence to Enhance Strategic Leadership

12. Fard, S.S. (2012). "Ethical Leadership and Moral Intelligence." Arabian Journal of Business and Management Review (OMAN Chapter), 2(5), 103-108.

13. Fasoli, A. (2017). Moral responsibility, personal regulation, and helping others: A cultural approach to moral reasoning in US evangelical Christian cultures. Culture & Psychology, 23(4), 461-486.

14. Goldberg, Z. (2012). Moral Disillusion: Shattering Moral Illusions for the Sake of Taking Responsibility (Doctor of Philosophy). Arizona State University.

15. Gündüz, T. (2010). "Moral Development and Education in Gifted Children." Journal of Istanbul University Faculty of Theology, 1(1), 157-177.

16. Hábl, J. (2014). "You shouldn't": Three observations on the necessity of moral education. Pedagogická orientace, 24(6), 941-955.

17. Hanna, W. (2012). Benefits of Self-Forgiveness on Well-Being and Self-Forgiveness Facilitating Factors (Doctoral dissertation). University of Windsor.

18. Kanoğlu, M. (2019). Moral Intelligence (2nd ed.). Ankara: Hayat Yayınları.

19. Karabey, T. (2021). "Reflection of Nurses' Moral Intelligence Levels on Care Behaviors." Perspectives in Psychiatric Care, 57(5), 1-10.

20. Khampa, D. (2019). "Development and Standardization of Moral Intelligence Scale." The International Journal of Indian Psychology, 7(4), 657-665.

21. Khan, M. T., Khan, N. A., Ahmed, S., & Mehmood, K. (2012). Corruption: Causes and effects in Pakistan's case (A review research). International Journal of Business and Behavioral Sciences, 2(6), 79-87.

22. Kruger, T. (2012). Moral Intelligence: The construct and key correlates (Doctor of Philosophy). University of Johannesburg.

23. Kurdi Hanani, F. (2020). Good governance and its impact in improving administrative and financial performance: A case study of Nablus Municipality. International Humanities Studies. Retrieved from https://dspace.alquds.edu/handle/20.500.12213/6477

24. Leetim, K., & Meskine, A. (2018). The economic impacts of financial and administrative corruption and Algeria's efforts to combat it; Referring to Algeria's ranking in the Corruption Perceptions Index. Entrepreneurship for Business Economics, 4(7), 176-186.

25. Lennick, D. & Kiel, F. (2005). Moral Intelligence: Enhancing Business Performance and Leadership Success. Boston: Pearson Education, Inc.

26. Locatelli, G., Mariani, G., Sainati, T., & Greco, M. (2017). Corruption in public projects and megaprojects: There is an elephant in the room! International Journal of Project Management, 35(3), 252-268. https://doi.org/10.1016/j.ijproman.2016.09.010

27. Lytvyn, N.A., Artemenko, O.V., Kovalova, S.S., Kobets, M.P. and Kashtan (Grygorieva), E.V. (2023), "Administrative and legal mechanisms for combating corruption", Journal of Financial Crime, Vol. 30 No. 1, pp. 154-166. https://doi.org/10.1108/JFC-11-2021-0241

28. Mazhari, M., Mulaee, A., Hashjin, S. H. M., & Mustafa, K. A. (2024). A comparative review of financial corruption prevention strategies in the republic of Iraq. Revista De Gestão E Secretariado, 15(7), e3798 . https://doi.org/10.7769/gesec.v15i7.3798

29. Meloni, M. (2013). Putting Compassion to Work: A Case for Compassion in the Workplace (master's thesis). University of the West.

30. Mousavi, P., & Pourkiani, M. (2013). Administrative corruption: Ways of tackling the problem. European Online Journal of Natural and Social Sciences: Proceedings, 2(3(s)), 433-438. Retrieved from https://european-science.com/eojnss_proc/article/view/3680

31. Nozari, M., Razipour, A., Nozari, A., & Raoufi Ahmad, R. (2013). The relationship between moral intelligence and cognitive distortions among employees masoumeh. J Basic Appl Sci Res, 3(9), 345-348.

32. Rasham, M. H., Jaber, A. H., & Mahdi, S. R. (2020). Financial and administrative corruption and its economic effects (Iraq as a case study). International Journal of Innovation, Creativity and Change, 12(7), 43-56. Retrieved from https://www.ijicc.net/images/vol12/iss7/12704_Rasham_2020_E_R.pdf

33. Tamatey, S. O., Malcalm, E., & Fanuyi, P. A. (2023). Effect of Moral Intelligence and Ethical Leadership on Leader Effectiveness. IOSR Journal of Business and Management (IOSR-JBM), 25(7), 11-19. DOI: 10.9790/487X-2507011119. Available at: www.iosrjournals.org.

34. Tanner, C. & Christen, M. (2014). "Moral Intelligence: A Framework for Understanding Moral Competence." In M. Christen, C. van Schaik, J. Fischer, M. Huppenbauer, & C. Tanner (Eds.), Empirically Informed Ethics: Morality between Facts and Norms (pp. 119-136). Library of Ethics and Applied Philosophy, vol 32. Switzerland: Springer.

35. Waldschlagel, M. (2011). Apology, Forgiveness, and Revenge (Doctoral dissertation). University of Kansas.

36. World Bank. (2007). Strengthening World Bank Group engagement on governance and anticorruption. Public Disclosure Authorized. Retrieved from https://documents1.worldbank.org/curated/en/426381468340863478/pdf/390550replacement.pdf

37. Xu, Z., & Ma, H. (2015). Does honesty result from moral will or moral grace? Why moral identity matters. Journal of Business Ethics, 127(2), 371-384.

38. Yakut, S. & Yakut, I. (2021). "Yakut-Moral Intelligence Scale." Uluslararası Sosyal Araştırmalar Derigs, 76(14), 836-842.