The Impact of Digital Leadership on Strategic Recovery / Field Research in Rafidain Bank

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Abstract

The research aims to determine the level of the main variables in the researched organization and test the impact of the relationship between digital leadership in promoting strategic recovery and in order to achieve this, the dimensions of digital leadership were adopted (visionary leadership, digital learning culture, professional development, comprehensive methodological improvement, digital citizenship), while the dimensions of strategic recovery were adopted (speed, apology, compensation, explanation and clarification, empowerment), and (Rafidain Bank) was chosen to test this research, which is one of the ancient Iraqi banks that It provides a range of banking services to a wide segment of society, and the questionnaire was adopted according to the Lekrth fivepoint scale as a tool for collecting information, as the research sample included (133) managers of departments and branches in Baghdad and the provinces, in addition to that, after evaluating and testing the validity and stability of the research measurement tools, the data was analyzed as the data was used Natural and confirmatory factor analysis The hypotheses were tested using appropriate statistical tools such as the arithmetic mean and standard deviation to measure the level of variables and the correlation coefficient to test the relationships between variables and regression analysis using structural equation modeling and path analysis, and one of the most important conclusions reached by the research is that digital leadership has an effective and moral impact in promoting strategic recovery, which contributes to ensuring the continuity and sustainability of organizations.

The keywords: digital leadership, strategic recovery, Rafidain Bank.

1. Introduction

The contemporary business environment is characterized by tremendous developments and changes in all fields, especially in the field of technology and communications, the increase in competition and the rapid changes in customer tastes, which requires business

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organizations, whether governmental or non-governmental, to keep pace with these developments in order to be able to face the crises and incidents surrounding them, which created an incentive for the senior management of Rafidain Bank to adopt new methods in providing banking services to customers by adopting digital leadership capable of developing a future vision to face changes By spreading the culture of digital learning among employees by adopting professional development and technological techniques in completing tasks and comprehensive systematic improvement at conducting organizational levels to enable them to provide the best services to customers and communicate with them by adopting digital citizenship, as customers are shared through electronic platforms, which contributes to enhancing strategic recovery by adopting the speed of response to failure or poor service provision by apologizing, compensating, explaining and clarifying to customers the reasons that led to failure, the research problem is embodied through A key question was asked: "How can organizations employ digital leadership tocope with crises, accidents and failures in providing services and promoting strategic recovery?), as this is due to many reasons, including the misuse of technology resulting from the lack of managers to digital capabilities and skills, as these capabilities contribute to the adoption of modern methods in providing banking services that competitors cannot provide or imitate, which is defined as an individual and subjective experience that contributes to Achieve the optimal balance between benefits and disadvantages and reduce abuse as individuals achieve digital well-being when experiencing the utmost controlled pleasure and career support with minimal loss of control and functional weakness. (Chisholm & Hartman, 2022: 58) In this context, most studies, including (Cleary et al, 2016: 268) have confirmed the importance and role of digital leadership in addressing recovery challenges, including the practical application of recovery challengesthat include customer engagement in design, delivery, service evaluation and promoting recovery by building relationships between professionals and leveraging evidence-based practices.

2. Literature review

2.1.Digital leadership: The researcher defined the term digital leadership according to several perspectives, including the perspective of technology, as it was defined according to this perspective as the process of conducting a comprehensive review of leadership literature through the establishment of virtual relationships, as technology leadership means influence, which consists of two sets of skills in the form of the first T-letter, a vertical skill set, which is Experience in the use of ICTs and the second

horizontal skill set is experience in leading and managing the organization (Chua & Chua, 2017:2). Efforts directed towards forming protection to assist the local industry in certain applications of the new technology (Almusawi & Alubadi, 2021, 2238). According to the perspective of the leader, organizations of all kinds, in order to be able to achieve sustainable and effective digitization, require them to prepare leaders capable ofdeveloping strong digital plans that enable them to direct workers towards digitization, as the concept of the digital leader has become crucial in determining the ability of the organization to achieve its digitization goal (SAĞBAŞ & ERDOĞAN, 2022: 20). It is thus a broader concept than electronic management that employs mechanisms that contribute to the transformation of paper-based processes into electronic processes to create a paperless office (Raheemah et al, 2018: 297). According to the perspective of culture, digital leadership is a new method of leadership in the twentyfirst century, as it works to radically improve organizational performance by adopting diverse cultures that contribute to the promotion of digital culture that works to change the level and with high efficiency by reformulating the cultural assumptions of the organization (Binci & Scafarto, 2019: 2). In the customer's perspective, it was defined as a complex building process that aims to create a leading, digitally enabled business model by changing the role and style of the digital leader (Eberl & Drews, 2021: 5). Organizations can achieve ingenuity by adopting several approaches, including the leadership and context approach, as well as the versatility of the service delivery method by adopting service robots that have the ability to change the rules of the game for many service organizations, which requires a precise double focus on real emotions and deep disposition to provide service through robotics and artificial intelligence (Ahmed & Al-Kubaisi, 2021: 10). As for the dimensions of digital leadership, they were identified by adopting the (Zhong, 2016) model (visionary leadership, digital learning culture, professional development, comprehensive methodological improvement, digital citizenship) and can be illustrated as follows:

2.1.1. Vision leadership: defined as the ability of the leader to create ideal ideas that are formulated by him, as he is able to transform and implement these ideas and works to achieve social interaction between members of the organization and stakeholders who represent the aspirations of the organization in the future, as visionary leadership focuses on engineering a future full of challenges and be a superior factor for change and a challenge D Priorities and becoming a professional trainer can guide other workers towards the expected professionalism. (Kurniadi et al., 2020: 250) as the future is unknown and characterized by turmoil defined as major transformations that could become threats or opportunities for the

organization (Alubadi & Taher, 2021: 62). Moreover, leadership has the ability to draw a clear vision for the future, and work to identify strategic goals and plans required to achieve those (Asse & Mhaibes, 2022: 37).

- 2.1.2. Digital Learning Culture: Digital learning culture is defined as the ability of leaders and individuals working to deal with modern digital technologies, communicate with others through electronic media, and easily enter the world of technology and information technology while adhering to the ethics of dealing with them (Abdel Qader & Abdel Basit, 2022: 5). Indicated that symmetry is the case in which the goals of working individuals and the goals of the organization are integrated (Jawad & Al-Kubaisy, 2021: 7873)
- 2.1.3. Professional development: In order to achieve professional development, positive traits of leaders require a range of abilities at work, humility, firmness, accuracy, empathy and endurance, and at the same time professional traits highlight the traits of professionalism such as clear instructions, speed of action, participation, reference person, role model and willingness to learn (Marasan, 2021: 5364).
- Comprehensive systemic improvement: **Systematic** improvement has been defined as continuous system improvement through the effective use of information and technology resources and optimization refers to maximizing learning and creating competent individuals capable of building strategic partnerships (Zhong, 2017: 34). Therefore, the primary tasks of senior management are to make the organization with all its components accomplished for high performance using the best resources and working to coordinate them (Mutar & Said, 2021: 129). By adopting business intelligence systems, which are a set of methods and techniques that convert raw information to the final that are used to support strategic, tactical and operational plans (Husien et al, 2020: 214). Leadership is the attitudes and behaviors that emphasize continuous improvement to ensure integration (Hussein & Al-Zubaydi, 2021: 90).
- 2.1.5. Digital citizenship: defined as standards of appropriate and responsible behavior in relation to the use of technology or the ability to participate in the online community (Choi, 2016: 570).
- 2.2.Strategic recovery: When we hear the word (recovery), the first thing that comes to mind is the conceptual link to the medical side, i.e. there is a disease and sickness and it has been recovered and exceeded this with regard to the human body and all living organisms, and this can apply at the level of the organization, as it is possible that there will be a recovery in organizations after being exposed to the crisis of the first failure, whether marketing, production, financial or

poor service provision (punitive, 2020: 71). Organizations often fail not because they are doing something wrong or weak but because they continue to do the right thing for too long and their business model remains stagnant and unable to cope with turmoil and intense global competition (Ahmed & Awad, 2022: 589). The researcher has defined the concept of strategic recovery according to several perspectives, for example, according to the integrative perspective, it was defined as an integrated framework and research agenda that is often used by service institutions and involved by all parties that help them deal with cases of dissatisfaction and complaints submitted by customers when there is a failure or poor service provided (Van Vaerenbergh & Orsingher, 2016: 3). Since organizations live in a dynamic environment characterized by uncertainty, they will motivate entrepreneurs to be more active (Dawood, 2021: 113). Thus, strategic recovery has been defined according to the strategic perspective as one of the strategies, tactics and actions taken by the organization such as initiative and speed of response to failure resulting from poor service provided and work to restore the level of satisfaction to its previous level in order to gain customer satisfaction and loyalty and retain (Sciarelli et. al, 2017: 26). It is the process by which an organization determines its overall direction and scope for long-term value creation (Al-Kaabi & Al-Kubaisi, 2021: 5). Successful strategy means that managers work according to a common set of strategic priorities, and this requires consensus on those priorities (Alabadi & Alsomaidaee, 2020: 4080). Recovery can be achieved through renewal and modernization, defined as a strategic plan aimed at introducing innovations in resources and capabilities for efficiency and effectiveness in performance (Al-Hamdani & Kadhim, 2021: 309). As for the dimensions of strategic recovery, they were adopted according to the scale of (Msosa, 2019) with dimensions (speed, apology, compensation, explanation and clarification, empowerment) and can be clarified as follows:

- 2.2.1. Speed: It is the degree of response of the service provider to the failure of the service provided, as it expresses its empathy with the customer, knowing what it feels, showing a quick response to the negative impact resulting from the failure of the service, and changing the customer's behavior towards the organization (Cummings & Yule, 2020: 1678) Thus, through adaptation, the organization can achieve rapid response to unexpected problems and events, prioritize dealing with them, and respond to unpredictable problems (Mohammed et al, 2020: 586).
- 2.2.2. Apology: One of the mechanisms adopted to achieve strategic recovery that will serve to restore the relationship that was damaged as a result of a specific incident or problem and the service provider may respond to customers with an apology as a form of symbolic

recovery when failure to provide the service occurs and an apology is an emotional recovery strategy and represents psychological compensation (Honora et. al, 2022: 3).

- 2.2.3. Compensation: Compensation is the main approved recovery element affecting the customer and includes correcting errors that can reduce the number of complainants, return them to the status quo, convert customer dissatisfaction into satisfaction and achieve recovery (Awa et al, 2021: 7).
- 2.2.4. Explanation and clarification: Providing explanation and explanation is one of the basic and important strategies that contribute to achieving service recovery and rebuilding trust with the customer after a problem resulting from failure to provide the service (Tarofder et al, 2016: 3).
- 2.2.5. Empowerment: Empowerment is defined as a participatory development process through which individuals, organizations and communities gain greater control and self-efficacy in accessing and controlling resources, which contributes to achieving social justice and raising awareness of the social and political environment to address problems and issues of disability and influence decisions (Kamin et al, 2022: 1109).

3. Research hypotheses:

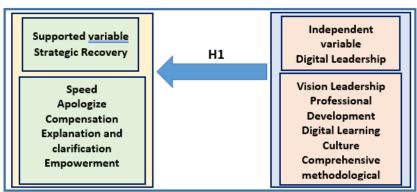
The hypotheses represent expected claims that have been formulated based on the problem and objectives of the research and the field questions raised in them regarding the influence relations between the variables, as a set of hypotheses has been formulated to test the hypothesis of the virtual scheme, embodying the trends of the relationship Influencing response to the objectives of the research and answering the questions that were raised in the research problem, which are:

The main research hypothesis: There is a significant impact of the dimensions of digital leadership combined in the dimensions of strategic recovery (speed, apology, compensation, explanation and clarification, empowerment), and the following sub-hypotheses branch out from it:

- A- The first sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the first dimension (speed) of strategic recovery).
- B- The second sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the second dimension (apology) of strategic recovery).

- C- The third sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the third dimension (compensation) of strategic recovery).
- D- The fourth sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the fourth dimension (explanation and clarification) of strategic recovery),
- E- The fifth sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the fifth dimension (enablement) of strategic recovery), as shown in Figure (1):

Figure (1): Hypothetical Chart



4. Data collection methods:

The questionnaire was adopted as the main tool for data collection, which consists of two axes, the first axis included the demographic information of the research sample, which included the directors of departments and branches in Baghdad and the governorates, which numbered (133) managers were determined using the ready-made table designed by (Morgan & Krejcie, 1970: 60), while the second axis included the definition of the main and sub-variables and a number of questions, as the Likert five-point scale was adopted .

5. Results:

In this paragraph, the results of statistical analyses of the data collected using the questionnaire are presented as follows:

5.1. Statistical Description

5.1.1. Descriptive statistics: of digital leadership: This paragraph includes the description and diagnosis of digital leadership in general, as it is shown from Table (1) the results of the availability of the level

of digital leadership, which was measured by (5) sub-dimensions, as this dimension achieved a total arithmetic mean of (4.224), a standard deviation of (0.468), a coefficient of variation (11.072%) and relative importance (84.480%), which confirms that digital leadership has obtained a very high level based on the responses of members of the Sample Based on the foregoing, the dimensions of digital leadership can be arranged in the field at the level of Rafidain Bank and its branches, a sample of the research, it was arranged as follows (digital learning culture, professional development, visionary leadership, digital pain, and improvement of the Hji) as shown in Table (1).

"Table (1): Descriptive Measures of Digital Leadership in its Dimensions"

t	Paragraphs	Arithmetic mean	Standard deviation	Coefficient of variation%	Relative importance %	Paragraph order
1	Vision Leadership	4.308	0.538	12.488	86.160	3
2	Digital Learning Culture	4.291	0.490	11.410	85.820	1
3	Professional Development	4.236	0.591	13.959	84.720	2
4	Comprehensive methodological improvement	4.183	0.653	15.616	83.660	5
5	Digital Citizenship	4.104	0.578	14.089	82.080	4
Overa leade	all average of the digital ership variable	4.224	0.468	11.072	84.480	-

Source: Researcher preparation based on the results of Microsoft Excel (SPSS).

5.1.2. Descriptive statistics of strategic recovery: This paragraph includes the description and analysis of strategic recovery in total, as it is shown from Table (2) the results of the availability of the level of strategic recovery, which was measured by (5) sub-dimensions, as this dimension achieved a total arithmetic mean of (3.720), a standard deviation of (0.545), a coefficient of variation (14.645%) and relative importance (74.400%), which confirms that the strategic recovery has obtained a high level Based on the responses of the members of the research sample, and based on the above, the dimensions of strategic recovery can be arranged in the field at the level of Rafidain Bank and its branches, the research sample was arranged as follows (apology, explanation and clarification, empowerment, speed, and compensation) and as shown in Table (2).

Table (2): Description and analysis of strategic recovery in its dimensions

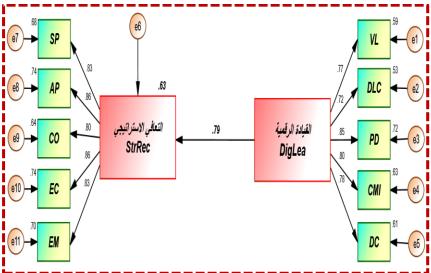
t	Paragraphs	Arithmetic mean	Standard deviation	Coefficient of variation%	Relative importance %	Paragraph order
1	Speed	3.702	0.685	18.509	74.040	4
2	Apologize	3.826	0.716	18.709	76.520	1
3	Compensation	3.644	0.793	21.759	72.880	5
4	Explanation and clarification	3.720	0.624	16.780	74.400	2
5	Empowerment	3.708	0.637	17.179	74.160	3
Overall average of the strategic recovery variable		3.720	0.545	14.645	74.400	-

"Source: Researcher preparation based on the results of Microsoft Excel (SPSS).

5.2. Testing the main research hypothesis: (There is a significant impact of digital leadership in its dimensions in strategic recovery), Figure (2) shows the existence of a significant impact of the digital leadership variable in strategic recovery, as it is clear that the value of the standard parameter estimate (standard impact factor) has reached (0.79) and this means that the digital leadership variable affects the strategic recovery variable by (79%) at the level of Rafidain Bank Theresearch sample means that the strategic recovery variable will increase by (79%) if the interest in digital leadership increases by one unit, and we also note that the value of the impact factor is a significant value, because the value of the critical ratio (C.R.) is (21.094) is a significant value at the level of moral (P-Value) as shown in Figure (2) that the value of the interpretation coefficient (R2) has reached (0.63) and this means that the changes that occur in the strategic recovery variable are due to (63%) of which are due to the change of digital leadership and the remaining percentage of (37%) is due to other variables not included in the research model and this result indicates a significant impact of digital leadership in the strategic recovery at the level of Rafidain Bank research sample, which indicates that the management of The bank whenever it seeks to pay attention to digital leadership behaviors in terms of enhancing the future visions of its leaders regarding the leadership of banking activities and operations and strengthening their culture in digital learning and acquiring digital skillsin order to increase interaction with the desires of customers and improve the methodology of dealing with workers on the basis of work teams and spread the spirit of teamwork would improve the capabilities of the bank and its capabilities to address problems that occur from time to time and achieve high levelsof strategic recovery.

Based on the above, the main research hypothesis can be accepted.

Figure (2): The Impact of Digital Leadership on Strategic Recovery



Source: output program (Amos V.25)"

Based on this, the hypotheses of the sub-effectemanating from the main hypothesis can be tested as follows:

Testing the first sub-hypothesis: (There is a significant effect of the dimensions of digital driving combined in the first dimension (speed) of strategic recovery), that the explanatorability (value of the coefficient of R2) for the model of the effect of the dimensions of digital driving combined in the dimension of speed has reached (0.40) and this means that the changes that occur in the dimension of speed are due to (40%) of which are due to the change in the dimensions of digital driving and the remaining percentage of (60%) is due to other variables not included in the Research Model It is also clear that there is a positive effect of the dimensions of digital leadership in the dimension of speed, as it was noted that the value of the standard impact factor has reached (0.11, 0.21, 0.19, 0.15, 0.13) for the dimensions (visionary leadership, digital learning culture, professional development, comprehensive methodological improvement, and digital citizenship) respectively at the level of Rafidain Bank, the research sample, as it is clear that the values of the critical ratio (C.R.) have recorded significant percentages at the dimensions (Digital Learning Culture, Professional Development, Comprehensive Methodological Improvement, and Digital Citizenship) Its values were

(3.254, 2.802, 2.215, 2.056) at significant ratios of (0.001, 0.005, 0.027, 0.040) respectively, which are morally acceptable ratios for being less than (0.05) As for the effect of the visionary driving dimension in the speed dimension, it recorded a non-moral effect at the level of (0.063), which is morally unacceptable for being higher than (0.05),

Based on the foregoing, the sub-hypothesis can be accepted, but the one emanating from the main hypothesis. "

B. "Testing the second sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the second dimension (apology) of strategic recovery), the results of the analysis showed that the explanatory ability (value of the coefficient of R2) of the model of the impact of the dimensions of digital leadership combined in the dimension of apology was (0.51) This means that the changes that occur in the dimension of the apology are due to (51%) of them due to the change in the dimensions of digital leadership and the remaining percentage of (49%) is due to other variables that are not included in the research model, as it is clear that there is a positive impact of the dimensions of digital leadership in the dimension of the apology, as we note that the value of the standard impact factor has reached (0.22, 0.12, 0.25, 0.20, 0.09) for the dimensions (visionary leadership, digital learning culture, professional development, comprehensive methodological improvement, and citizenship). Digital) respectively on the subject of the Rafidain Bank's research sample, as it is clear that the values of the critical ratio (C.R.) have recorded significant percentages at the dimensions leadership, digital learning culture, professional development, and comprehensive methodological improvement) as their values reached (3.950, 2.168, 4.049, 3.251) at significant ratios of (0.000, 0.030, 0.000, 0.001) respectively, which are morally acceptable ratiosfor being less than (0.05) As for the impact of the digital citizenship dimension in the apology dimension, it recorded a significant effect at the level of (0.129), which is morally unacceptable because it is higher than (0.05), and this is contrary to the expectations of the research, and based on the foregoing, the second subhypothesis emanating from the main hypothesis can be accepted.

C. "Testing the third sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the third dimension (compensation) of strategic recovery), the results showed that the explanatorability (value of the coefficient of R2) of the model of the effect of the dimensions of digital leadership combined in the dimension of compensation has reached (0.35) and this means that the changes that occur in the dimension of compensation are due to (35 % of which to change the dimensions of digital leadership and the remaining percentage of (65%) is due to other variables not included

in the research model It is also clear that there is a positive impact of the dimensions of digital leadership in the compensation dimension, as we note that the value of the standard impact factor has reached (0.05, 0.17, 0.30, 0.04, 0.15) for the dimensions (visionary leadership, digital learning culture, professional development, comprehensive methodological improvement, and digital citizenship) respectively on theRafidain Bank research sample and through Table (37) It is clear that the values of the critical ratio (C.R.) have recorded significant percentages at the dimensions (digital learning culture, professional development, and digital citizenship) as their values reached (2.576, 4.169, 2.311) at significant ratios of (0.010, 0.000, 0.021) respectively, which aremorally acceptable ratios for being less than (0.05) As for the impact of the dimension (visionary leadership, and comprehensive methodological improvement) in the compensation dimension, a significant effect was recorded at the level of (0.483, 0.541) respectively, which is morally unacceptable because it is higher than (0.05) and this is contrary to the expectations of the research, and based on the above, the third sub-hypothesis can be accepted as emanating from the main hypothesis.

D. Testing the fourth sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the fourth dimension (explanation and clarification) of strategic recovery), the results showed that the explanatorability (value of the R2 coefficient) of the model of the impact of the dimensions of digital leadership combined in the dimension of explanation and clarification has reached (0.54) and this means that the changes that occur in the dimension of explanation and clarification return (54 % of which to change the dimensions of digital leadership and the remaining percentage of (46%) is due to other variables not included in the research model It is also clear that there is a positive impact of the dimensions of digital leadership in the dimension of explanation and clarification, as we note that the value of the standard impact factor has reached (0.21, 0.08, 0.16, 0.23, 0.24) for the dimensions (visionary leadership, digital culture, professional development, comprehensive methodological improvement and digital citizenship) respectively at the level of Rafidain Bank, the research sample, as it is clear that the values of the critical ratio (C.R.) have recorded significant percentages at the dimensions (visionary leadership, professional development, comprehensive methodological improvement, and digital citizenship) as their values reached (3.813, 2.606, 3.974, 4.378) at significant ratios of (0.000, 0.090, 0.000, 0.000) respectively, which are vaulted ratios It has a significant impact because it is less than (0.05), as for the impact of the digital learning culture dimension in the explanation and clarification dimension, it has recorded a significant effect at the level of (0.164), which is morally unacceptable because it is higher than

(0.05), and this is contrary to the expectations of the research, and based on the above, the fourth sub-hypothesis emanating from the main hypothesis can be accepted. "

e. Testing the fifth sub-hypothesis: (There is a significant effect of the dimensions of digital leadership combined in the fifth dimension (empowerment) of strategic recovery), the results showed that the explanatorability (value of the coefficient of R2) of the model of the impact of the dimensions of digital leadership combined in the empowerment dimension has reached (0.44) and this means that the changes that occur in the empowerment dimension are due (44 % of them to change the dimensions of digital leadership and the remaining percentage of (56%) is due to other variables not included in the research model It is also clear that there is a positive impact of the dimensions of digital leadership in the empowerment dimension, as we note that the value of the standard impact factor has reached (0.06, 0.08, 0.30, 0.11, 0.27) for the dimensions (visionary leadership, digital learning culture, professional development, comprehensive methodological improvement, and digital citizenship) respectively on theRafidain Bank sample The research shows that the values of the critical ratio (C.R.) have recorded significant percentages at the dimensions (professional development, and digital citizenship), as their values reached (4.491, 4.411) at significant ratios of (0.000, 0.000) respectively, which are morally acceptable ratios because they are less than (0.05) As for the impact of the dimensions of (visionary digital learning culture, leadership. and comprehensive methodological improvement) in the empowerment dimension. An insignificant effect at the level of (0.332, 0.221, 0.096) respectively, which is morally unacceptable for being higher than (0.05) and this is contrary to the expectations of the research, and based on the foregoing, the fifth sub-hypothesis emanating from the main hypothesis can be accepted. "

6. Conclusions:

This paragraph includes a presentation of the most important conclusions that emerged from the results reached by the researcher through the statistical description and the values of the impact coefficients Digital Leadership House and Strategic Recovery It shows that the senior management of Rafidain Bank was able to employ the positive changes it brought about in the field of (digital learning culture, professional development, comprehensive methodological improvement and digital citizenship) by introducing these changes in order to enhance the rapid response to problems during their occurrence and as soon as possible By adopting a rapid recovery plan to reduce or reduce failures in service delivery, which is consistent with

the intellectual proposals made by the study (Cleary et. al, 2016), which indicated the great role played by the digital leader in responding quickly to events or problems that may occur, but the bank's management was not successful in employing positive changes in the field of visionary leadership in order to enhance the speed in responding to failures resulting from poor service provided The researcher and it also appeared that the management of Rafidain Bank was able to employ the positive variables of the sub-dimensions of digital leadership by providing appropriate mechanisms that contribute to promoting apology and regret for unsatisfactory behaviors, and thus the positive moral impact of the digital leadership variable is due to the dimensions (visionary leadership, digital learning culture, professional development, and comprehensive methodological improvement. Thus, this result meets the study by (Simon et al. 2021), but the senior management of Rafidain Bank was unable to employ the positive variables of the digital citizenship dimension to encourage employees in Offering regret and apologies for unsatisfactory behaviors or failures in providing services, as well as showing a significant impact of digital leadership and its subdimensions in providing appropriate compensation to the customer to mitigate dissatisfaction resulting from abuse or failure to provide the service except for the two dimensions (visionary leadership, comprehensive methodological improvement) As the senior management of Rafidain Bank was unable to employ the positive variables of these dimensions in enhancing the compensation dimension resulting from the lack of future plans through which opportunities can be seized in introducing new services or conducting systematic improvement to develop new services that contribute to fixing problems and getting rid of failures, it appeared that the management of Rafidain Bank was able to employ the positive variables of the sub-dimensions of digital leadership (visionary leadership, digital learning culture, Professional development, comprehensive methodological improvement, and digital citizenship) in providing explanation and clarification of the real causes of failure resulting from poor service provided, which contributes to alleviating customer dissatisfaction, which is consistent with a study (Springer, 2010) that emphasized the role and importance of digital leadership variables and strategic recovery in advancing organizations and achieving recovery and eliminating or reducing failures in The service is with the exception of the dimension (digital learning culture), which recorded a non-moral impact, and the reason for this is due to the inability of the bank's management to spread the culture of digital learning, as it was unable to employ the positive variables of this dimension in explaining and clarifying the real reasons resulting from the failure to provide etc., as it was found that there is a significant impact of the sub-dimensions of digital leadership (professional

development, and digital citizenship) In empowering employees, that is, the senior management of Rafidain Bank was able to develop the skills and capabilities of employees by involving them in training programs, courses and seminars that contribute to enabling them to use digital tools in communication and participation with customers and achieve digital citizenship through which frontline workers can find appropriate solutions to the problems resulting from failure to provide service, which is consistent with the research and studies that came up with (Dunkl et al, 2015) He pointed out that social support represented by supporting co-workers or supervisors and adopting professional development represented by improving work-related resources such as adopting independence, job control, the opportunity to use skills and granting rest periods all contribute to limiting the potential negative consequences and returning the organization to a state of balance, which leads to recovery.

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