

# Strategic Creativity in Islamic Banks in Palestine between Reality and Implementation

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**Abstract:** *It aimed to identify the strategic creativity in Islamic banks in Palestine between reality and implementation. The study adopted the descriptive analytical approach. A questionnaire was designed as a tool for the study. The study community consisted of all employees in Islamic banks from the top and middle management and the study has been applied to the Palestinian Islamic bank and the Arab Islamic Bank. The comprehensive inventory method was used, given the small size of the study sample, as questionnaires were distributed to (175) employees, and a number of (5) categories were chosen from each branch of the bank (general manager, deputy general manager, director Branch, department head, department manager). (164) questionnaires have been used Recovered with a recovery rate of (93.71%). The study showed a number of results, the most important of which is the availability of dimensions of strategic innovation at a high level in Islamic banks in Palestine with a relative weight of (82.22%). In addition, that there are no differences between the averages estimates about the reality of the study variables in Islamic banks due to (gender, age group, educational qualification, number of years of service, job title). The study also presented a set of recommendations, including that the bank should provide the environment and the appropriate climate for employees to invest their intellectual energy, urge them to strategic creativity, and deal fairly with all creative ideas regardless of their source.*

**Keywords:** Strategic Innovation, Islamic Banks, Gaza Strip, Palestine.

## Introduction

Today, our world is witnessing many changes and developments that affect various areas of life, which leads organizations to think about how to take advantage of all possibilities in light of the many problems. The multiplicity of causes leading to them, and the results associated with them, so the strong need to increase knowledge of ways to solve it continuously appears, and efficiently and effectively increases its ability to influence, drive the movement of change in the desired direction, and to achieve survival and success.

Creativity, and innovation and development before it, have become crucial for organizations seeking strategic competition in the context of a business environment that is geared towards the new global economy (knowledge economy). Therefore, creativity has become important for organizations in all their directions, and even a basis for distinguishing their goods and services, by adopting methods that create New value for customers, and then you gain the advantage that sets it apart from others, and that creativity supports organizations in the successful implementation of their business-level strategies (Muhammad, 2013, P: 112).

Banks represent one of the most important economic sectors in the world, and they are characterized by competition that leads to changing customers' opinions, which of these banks must provide services that achieve customer satisfaction and build strong relationships with them to reach and to create customer loyalty to them, especially if these banks want to achieve a unique reputation would create achieving the desired goals. Based on the foregoing, the researchers discussed the idea of this study through the reality of developments and challenges facing Islamic banks in Palestine, by measuring strategic innovation in Islamic banks in Palestine between reality and implementation.

## Problem Statement

Success in business societies is no longer based on the amount of financial gains the organization achieves; it is also based on what it provides of distinguished, creative, and high-quality services to achieve survival, continuity and growth, and that Islamic banks in the Palestinian market constitute their share of about (11%) From the Palestinian banking market, which is a low percentage compared to the global Islamic banking share of (25%), due to a decrease in customer deposits compared to traditional banks, where it constituted (13.4%) of the market share of deposits, and that Islamic banks are looking for few investments Risk resulting in a marked decrease in the market share Qiya, which in turn was reflected in the profits achieved compared with the traditional banks, where the net profit accounted for (12.4%) of the market share in the banking sector, and there is a decrease in the number of employees working in Islamic banks compared to traditional banks, where it obtained a market share of ( 16.1% (for the year 2017 AD) of the total number of employees in banks operating in Palestine, and in terms of the number of ATMs and branches got (15.6%) among banks operating in Palestine, which is a weak and low percentage (Palestine Monetary Authority, annual report, 2019) It reflected on organizational reputation in creating value from the stakeholder perspective.

From this standpoint, the problem that this study addresses can be formulated in the following main question:

## What is the reality of applying strategic innovation in Islamic banks in Palestine?

### Research Objectives

This study aims mainly to identify strategic innovation in Islamic banks in Palestine between reality and implementation and to achieve this goal the following sub-goals have been formulated:

1. Learn about strategic innovation in Islamic banks in Palestine.
2. Disclosing the differences between the average estimates about strategic creativity in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).
3. Provide a set of recommendations for the management of Islamic banks to enhance the process of strategic innovation.

### Research Importance

The importance of the study stems from the resulting scientific and applied contributions that are of interest, and this can be explained as follows:

#### Applied Importance:

1. The study derives its scientific significance from the role that managers play in the strategic innovation process and its impact on enterprise success.
2. The importance of the study lies in the fact that it relates to a topic addressed by many researchers and academics, as it integrates with many other organizational initiatives, which achieves a greater capacity for strategic innovation.
3. There is a dearth of research related to strategic creativity, which is considered one of the vital and modern topics that add to the scientific library a new article on this topic.

#### Scientific Importance:

1. The importance of this study stems from the importance of the sector to which the study will be applied, which is Islamic banks in Palestine.
2. The outputs of this study are important for Islamic banks, especially in light of the continuous increase in competition between Islamic and conventional banks.
3. The importance of this study increases during this period due to the crises experienced by banks, especially challenges in the strategic directions that relate to financing or employment of funds or services provided in general.
4. The researchers hope that the results of the study will help direct the attention of officials in Islamic banks towards the necessity of paying attention to the practice of strategic creativity, which ultimately helps to raise the overall performance of banks.

### Research hypothesis

**Ho 1:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to gender.

**Ho 2:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the age group.

**Ho 3:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the educational qualification.

**Ho 4:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the number of years of service.

**Ho 5:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the job title.

### Research Limits and Scope

Study limits were determined according to the following:

1. **The objective limit:** This study was limited to the topic of the impact of the practice of strategic creativity among Islamic bank managers by studying its dimensions (the content of strategic creativity, the strategic innovation environment, the strategic innovation process), and the subject of perceived organizational reputation.
2. **Time limit:** This study was applied in (2020).
3. **Human limit:** The inspection unit included (general manager, deputy general manager, branch manager, department head, and department manager) in the Islamic banks in Palestine under study.
4. **Spatial limit:** The study was applied to Islamic banks scattered in Palestine (Palestinian Islamic Bank, Arab Islamic Bank).

### Research Terminology

- **Strategic Creativity:** It is a framework for a multi-dimensional process that aims to apply creativity and innovation with strategic perspectives, challenging the traditional logic in the work of the organization by creating growth strategies and types of new products to create strategic excellence. (Sniukas, 2007)

- **The Definition Of Strategic Innovation Procedurally:** It is a continuous systemic process, more than merely providing new and exciting services, and a different method that represents a basis for competition in the prevailing work in which Islamic banks compete, and is part of its philosophy, and an essential pillar of the overall strategy for it.

## Literature Review

- Study of (Alayoubi et al., 2020) aimed to identify the impact of the requirements of implementing strategic entrepreneurship in achieving technical innovation in Palestine Technical College- Deir al-Balah from the point of view of the employees. The researcher used the analytical descriptive method. The study community consists of all academic and administrative staff in the college. The researchers used the comprehensive inventory method. 149 questionnaires were distributed to all members of the study community. The number of questionnaires returned was (115), ie, the response rate was (77.1%). The results of the study showed a strong positive correlation between the requirements of applying strategic entrepreneurship (leadership, pioneering thinking, pioneering culture, strategic resource management) and achieving technical innovation in Palestine Technical College- Deir al-Balah from the point of view of the employees of Palestine Technical College- Deir al-Balah. It also showed a statistically significant effect between the requirements of implementing strategic entrepreneurship (pioneering culture, strategic resource management) and achieving technical innovation in Palestine Technical College- Deir al-Balah, and that the remaining variables show that their effect is weak. The study recommended that the Technical College of Palestine take care of the various requirements of implementing strategic entrepreneurship and develop its organizational capabilities for its direct role in achieving technical innovation of the college.
- Study of (Alayoubi et al., 2020) aimed to identify the strategic leadership practices and their relation to improving the quality of educational service in the Palestinian universities in Gaza Strip. The researcher used the analytical descriptive method. The study population consists of all the supervisors working in three universities in Gaza Strip (The Islamic University, Al-Azhar University, and Al-Aqsa University). A random sample of 177 employees was selected by 50% of the study population. The researcher used the questionnaire as a data collection tool. The results of the study showed a strong and statistically significant relationship between strategic leadership practices (strategic orientation, investment of strategic capabilities and talents, development of human capital, strengthening organizational culture, emphasis on ethical practices, implementation of balanced regulatory control) and improvement of quality of educational service , Responsiveness, safety, empathy) in Palestinian universities. The study recommended that Palestinian universities should take into account the various dimensions of strategic leadership practices and develop their university capacities, including strategic orientation, investment of strategic capabilities and talents, development of human capital, strengthening organizational culture, emphasis on ethical practices and implementation of balanced regulatory control. Educational service for universities.
- Study of (Ahmad, 2016) aimed to build a model that represents the relationship between the study variables among them and the effect of each other, and to test the relationship between strategic creativity and components of business process reengineering. The study was conducted on a random sample consisting of (30) employees in the research sample organization. The researchers adopted the historical approach (in its theoretical part) adopted in building the theoretical framework for the research, and the survey exploratory approach (in its field aspect). The most important findings of the study were that strategic innovation is described as a fundamental change that comes from a revolution in thinking that leads to abandoning the rules of traditional competition in the industry, and that the organizations' keenness to root strategic innovation in their programs will ensure the achievement of radical changes. Strategic innovation is an important means of providing technical capabilities in the process of adapting to the environment. The study pointed to the importance of strategic innovation and the re-engineering of business processes as an essential necessity for organizations looking to achieve survival, stability and growth.
- A study of (Muhammad, 2013) aimed to measure the strength of the process of applying strategic innovation in terms of the power of applying its dimensions first, then at the total level in a number of Iraqi industrial business companies, and the study was conducted on a random sample of (67) singles, and the researchers adopted the descriptive approach Analytical. The most important findings of the study were that the process of strategic innovation is applied at a good level, and indicates the availability of the desire of the leaders of industrial companies to go beyond the ordinary, and to provide new products that satisfy customers and meet their desires, and that the research process of innovation is an integrated system, and interact with each other To appear through a system embodied in strategic creativity, strategic creativity does not suddenly focus on new innovative ideas.
- Study of (Khudair, 2008) aimed to clarify the relationship between the process of strategic innovation on the one hand, and the process of reducing the phenomenon of administrative corruption on the other hand. The most important findings of the study were that it directed the company towards providing an encouraging organizational climate, stimulating creativity, and expelling the potentialities of working individuals in addition to commending the distinguished employees. The results of the statistical analysis confirmed the existence of a relationship and impact between each of the areas of the strategic creativity process and the phenomenon of administrative corruption, indicating that the administrative leaders should go towards creativity in order to achieve discrimination in all areas of work.
- Study of (Dogan, 2017) aimed to identify the concept of strategic creativity, which includes a strategic approach to creativity within the framework of previous studies, and creativity was analyzed from a strategic point of view through

studying the current literature on a large scale. The most important findings of the study were to use creativity in a strategic way that creates value for the company and maintains a sustainable competitive advantage. The strategic perspective on creativity leads the organization to look at the entire system beyond the product and process in order to create value. Successful companies in the field of innovation deal with a comprehensive and systematic approach by developing an innovative strategy integrated with its mission and goals and by making organizational culture, and organizational systems compatible with the strategy. Strategic innovation is a future-oriented concept that contains creative discovery. Strategic consideration for creativity involves using appropriate strategic management techniques to increase the impact of innovation activities on the growth and performance of the company.

### **Commenting On Previous Studies**

Through a review of previous studies, I clearly showed the importance of strategic creativity as a modern management approach, hence the need for senior management to apply strategic innovation in these organizations. The researchers relied on preparing and implementing the study on reviewing previous studies, in order to benefit from them in several aspects the most important:

1. Enriching the theoretical framework of the current study. Emphasizing the availability of a good theoretical framework, strong, coherent, evolving, deepening understanding on the subject of the study by looking at the contributions of researchers in the field of strategic creativity, the subject of the research.
2. Previous studies provide the basis for explaining where the efforts of researchers to discover the phenomenon of research have stopped in the context of an organized historical development, and to adopt aspects that had not been studied before.
3. It provides a good tool for developing the idea of research, its problem, its variables, and making the problem clear and more specific.
4. A good tool for developing the research question, its hypotheses, and providing the indicators necessary to measure the variables of the current study.
5. Benefit in determining the study method used, and familiarization with the methods of honesty and consistency used in those studies, through which it was possible to determine the methods most appropriate to the current study variables.
6. Benefiting from the results and recommendations of previous studies in presenting recommendations and proposals, and comparing the results of the current study with previous studies.
7. Identify some references, sources, and research that researchers have not been able to know, and view them before.

### **Knowing the results of previous studies and linking with the current study**

Through the researchers' review of previous studies, it was found that there have been studies that have been in agreement with the current study in some areas, or have differed from them. Researchers have:

#### **Aspects of the current study agreement with previous studies**

The current study agreed with previous studies in adopting the descriptive analytical approach, as most of these studies used the questionnaire tool to collect data, and very few of them used another tool without the questionnaire, as they agreed with some previous studies in some dimensions of managing strategic innovation.

#### **The differences between the current study and previous studies**

- There is a difference in the research site, the field aspect, and the sample size from previous studies
- In terms of objectives: The research directions of previous studies varied in terms of objectives, and they differed
- All the objectives of previous studies with the goals of the current study, which was limited to strategic creativity in Islamic banks in Palestine between reality and application.
- In terms of the study population and sample: the research directions varied in determining the study population and its sample in previous Arab and foreign studies, and the current study differed from previous study samples, due to the difference in the desired goals from those studies, and from the application community, which the current study was applied On Islamic banks in Palestine.
- In terms of the study variables: The variables that were measured in previous Arab and foreign studies have multiplied. As for the current study, the researchers resorted to this study to determine the dimensions of strategic innovation in terms of the dimensions most used in previous studies, there is a difference with some studies in the dimensions used in the current study from those dimensions.
- In terms of the study methodology: The current study agreed with most of the previous studies where the current study relied on achieving its goals on the descriptive analytical approach, as this approach is suitable for studies that adopt investigating the phenomenon that the study has crystallized, then analyzing, interpreting, comparing, and evaluating it according to the foundations of a scientific methodology ; With a view to arriving at meaningful assessments that raise the balance of knowledge to that phenomenon, and because it describes and interprets what is being, and determines the conditions and relationships between facts.

### **Theoretical Framework**

#### **Strategic Creativity**

At a time when traditional studies in the field of creativity, for example (Zaltman & Duncan, 1977: 33) had a long history to confirm his theories and necessities, contemporary studies focused on researching an advanced field, which is strategic

innovation, framing the importance of its leadership, and making it institutional by rooting its capabilities in The organization through its level of hoarding experiences, activating the strategic learning of the organization, and focusing on the participation of management in accordance with the work-oriented work, to enable it to solve problems in a creative way so that it can continuity and competition in light of the growing challenges and rapid technology.

### **The Origin and Development of Strategic Creativity**

The emergence of strategic creativity as an idea was not a new thing, as military strategists such as Alexander of Macedon and Hannibal used it to face the difficult challenges they faced, which necessitated them to use the strategy of breaking the rules (Markid, 2000: 11).

The concept appeared in recent writings through research that contributed to the maturity of the scientific basis for strategy and creativity as strategy research focused on the topic of strategic planning while creativity research addressed the processes of developing new products; therefore both topics, strategy and creativity have arisen and developed in separate schools. Then recent studies began to challenge the traditional mindset and try to integrate the two subjects into studies devoted to strategic creativity (Schlegelmilch, 2003, 2).

We conclude from the above that strategic creativity went through three stages:

- **The First Stage:** adopting creativity through the military or political entrance through a strategy to break the rules
- **The Second Stage:** crystallizing the administrative approach to studying creativity and strategy as separate schools.
- **The Third Stage:** the growing knowledge entrance, and the integration of creativity and strategy through the concept of strategic creativity.

### **The Concept of Strategic Creativity and Related Concepts**

Researcher's variation in the definition of creativity is according to "VandeVen" meaning "production or adoption of useful ideas and their application" (Scott & Bruce, 1994: 560). (Amabil, 1998: 77) I knew it as diagnosing problems and finding appropriate solutions to overcome them in a new way, through Arrange the ideas available in a new formula.

Drucker believes that creativity is "the way the Entrepreneur uses to create new sources of wealth, or to support sources with high capabilities to create wealth in the future (Hitt, et.al., 2001: 524)" and confirms the relationship between Entrepreneurship and creativity and competitive advantage in a race environment Dynamic competitive, in large and small organizations, both service and productivity.

What distinguishes between creativity and innovation, which expresses "the ability to think unconventional", or "the use of ingenuity or imagination to generate new ways that are not familiar (authentic), or exceptional solutions", and stands at the limits of the idea, and creativity comes to be implemented (Schermerhorn & John 1996: 26), and this is confirmed by "Drucker", as he sees creativity as "the constant substitution of the new instead of the old by offering something (Al-Zoubi, 2009).

**With regard to strategic creativity, his concept will be presented according to what was mentioned in the literature on strategic management and as follows:**

Jonso (2002: 173) has interpreted strategic innovation as a synonym for creating business strategy through super creative, new design, or super product to meet strategic intent.

Strategic innovation differs from technological innovation because new technologies do not always provide successful products or new products are not strategically important. Strategic innovation is in these three areas: (designing the value chain, developing a vision for customer value, and identifying potential customers). Strategic innovation involves discovering to create new knowledge and possibilities (Dogan, 2017: 295).

From the foregoing, the researchers conclude a description of strategic innovation:

- Strategic creativity is linked to the organization's overall strategy towards achieving strategic intent.
- Strategic creativity requires an integrated knowledge of work-related scientific methods and also requires improvisation of talent.
- The change achieved through strategic innovation would change the rules of the competition game.
- Designing a value chain from end to end.
- Formation of the concept of value to customers.
- Diagnose potential customers.
- Strategic innovation is an ongoing process.
- Deviation from the rules of traditional industry, changing the rules of play in the industry.
- Creating new customer value, essentially superior.
- Redefine the business model, relationships, and industry roles.
- Creating new markets, reworking, and shaping existing ones.
- The change achieved from strategic innovation is a fundamental change.

### **The Need for Strategic Creativity**

To clarify the need for strategic creativity, there are a number of reasons that are committed to adopting the idea of strategic creativity:

- The external environment is constantly changing, and this change sometimes requires the creation of new rules for the game.
- The company has the ability to make changes in the external environment. (Govendarjan & Gupta, 2001,1)
- The life of any business is limited, and for companies to invest, the drive for efficiency must be combined with excellence in leadership. Through strategic innovation, new businesses must emerge before the old business deteriorates. (Govendarjan & Trimple, 2005, 2)
- When companies try to overcome each other, they use a number of practices to reduce costs and improve quality, and after a certain stage it will be difficult even for experts to accomplish improvement more than required by new business strategies (Schlegelmilchy et.al, 2003, 1).
- Companies create to hinder others from entering the field.
- Companies operating in lucrative industries should be intensified in research and development, as long as their markets are attractive targets for entrants.
- Companies operating within the same sector pose a greater threat from internal and external because they possess knowledge that can be applied toward the takeover.
- Small companies should be very creative, relative to their size, to be able to compete with large companies.
- Companies are not only creative in order to make a profit in the future, but to avoid being forced out of the industry. In the absence of competition, the company has no incentive to innovate. (Jonse, 2001, 1-3)
- The truth that we live in today's world is that companies cannot retain their competitive advantage and remain in the shadow of the changes that exist in today's world except through creativity, because creative companies can retain accumulated experience of change, and the opportunities in the environment in order to keep them able to respond to ideas, And activities that make them maintain their growth and profit (Hall, 2002, 1).

#### **The Importance of Strategic Innovation:**

Many writers and researchers see the importance of strategic innovation as being among them: (Anderson & Markides. 2004: 4), (Markides, 2013, P: 48), (Drejer Davis & devinney, 1996: 4).

- It focuses on new thinking methods that enhance competition mechanisms and help break down familiar industry rules through creative creative demolitions that lead organizations out of the industrial environment to not develop products or introduce new products.
- It represents a solution to problems, and needs. Consumers may not know that there are needs that must be met or that they can be met in a new way other than those that existed before, because the growth in the markets was not generated due to the customers 'demands for new and developed products, but rather it is born due to the strategic creativity of the organizations. That proved to customers that their products solved their problems, which can be solved with alternative products.
- It enables small organizations to compete with the larger ones through their strategic creations, which are unable to keep pace with large organizations.
- Creative organizations pose a great threat to non-creative organizations because they have the knowledge that can be applied towards that.
- Enabling organizations to obtain high profits due to lower costs and their ability to shape consumers 'tastes by providing unprecedented new products.
- Strategic creativity creates fundamental value for customers through the design, development, production, distribution, and marketing of products or services.

#### **Fine (2010: 1-2) highlighted the importance of strategic innovation in:**

- Business leaders change their thinking about innovation strategy, technology, and provide a richer roadmap to formulate, and benefit strategic technological change.
- Influencing the culture of organizations, and in the way it responds to the challenges of innovation, and enriching its relationship with partners along the value chain, in a manner that facilitates the transfer of knowledge within the organization, and across the chain.
- Employing the value chain by organizational leaders in creativity to support relationships with customers, beneficiaries, and suppliers, and in incubating talents within the organization, and achieving superior performance over competitors by adopting creative ideas.

#### **Characteristics of Strategic Creativity**

Among the characteristics of strategic creativity is that it is connected with vision and imagination, and that the vision that drives it embodies the ability to pre-read the needs of potential customers, and is surrounded by risk, and requires the ability to think outside the box, and also that this creativity is the product of self-stimulation of the vision, and tools of strategies, tactics, and lead tools To the emergence of new needs and new visions, which in turn generate tools that lead to more renewed visions, and in GE's emphasis on creativity in strategic projects is the best indication of the most prominent characteristics of this type

of creativity in that it stands out in the form of initiatives that create methods for growth, and with Project teams are not required to gradually develop commodities, for operational services. (Degraff & Bacevice, 2006: 3)

### Dimensions of Strategic Innovation

The dimensions of strategic innovation are defined as follows (Kaplan. 2007: 5-6):

1. **Managed Creativity Process:** Creating the essence of creative creativity is that it combines traditional and non-traditional approaches to business and between the external perspectives, capabilities and internal practices of organizations; and it enriches the organization's imagination to discover a wide range of possibilities and new alternatives, and ensures innovation strategic cohesion from the primary stakeholders who They alert the organization about visions, goals, and common actions while creating greater opportunities for future growth, and proactively.
2. **Strategic Cohesion:** This dimension enriches the relationship between the primary stakeholders, and what raises the organization towards the vision, strategic goals, joint actions, and collective consensus in relation to a large number of strategic issues, because the strategies without coherence are meaningless and are a waste of resources, but this dimension requires habits New organization reigns, and what is used to see the organization as a communication tool.
3. **Industry Vision:** provides a descending perspective to determine the changes that occur in the industry, and the complex forces that drive these changes (new technologies, competitive dynamics, alternative scenarios ...), to diagnose the accuracy of the organization's management of its markets and its industry, and should it re-concept the private business In it, bypassing the limits of the traditional research of market trends, and sometimes focusing on the intended innovation in the industry in order to monitor new trends, enabling the organization to avoid threats in its current business, and diagnose potential market opportunities that highlight the convergence of industrial trends.  
The dimension provides the organization with new opportunities to invest its expertise, move the fast growing parts within its industries and then dominate the future industries, and promote its growth as companies (digital photography, Ford sports cars, Motorola in the wireless phone industry, and browsers).
4. **Customer Vision:** provides an upward perspective of the deep awareness (understanding) of the declared needs, the unannounced needs of existing and potential customers, and the development or innovation of products in line with those needs, and establishing intimate friendships with customers in the areas of product development, research and development, marketing, and moving them towards the ranks Supreme for growth, experimenting with unfamiliar technologies for industry competitors in gaining deeper insight into the desires of customers, and diagnosing the best opportunities in a subconscious manner with its customers, external stakeholders, equipped, investors, real partners in developing the company's strategy, and the innovation process in it.
5. **Capabilities Core Technologies:** Capacity Capabilities Technology: Strategic Relationships, Distinguished Relationships with Customers and Partners, Patents, and Operational Intelligence Brands, as well as seizing important opportunities for the organization through: Partnership, External Supply Acquisition, Technology Capabilities.
6. **Organizational Readiness:** the ability to start the first step of creativity, and may move the organization or limit its ability to implement new ideas or strategies, and its ability to successfully manage the operational, political, cultural, and financial requirements that will emerge in the future.
7. **Disciplined And Disciplined Implementation:** This dimension leads to an organization that marks its friendship for creativity by managing the path from the stage of inspiration to influencing business, because success in the end lies in the organization's ability to disciplined implementation as the organization moves toward creativity when it begins to establish and develop cultural ideology, and adopt a set of processes that It supports sustainable and replicable creativity, then achieving competitive advantage.

The researchers' assertion (Sniukas, 2007), (Ahmad, 2016), (Markides, 2000) varies around these dimensions. It has been defined in three dimensions that express the process of strategic innovation in organizations, including the following:

- The content (content) of strategic innovation
- Strategic innovation environment (environment)
- The process of strategic innovation

#### 1. The Content Of Strategic Innovation

It includes a set of sub-dimensions related to guiding the thinking process by providing appropriate guidance to shift the focus from traditional logic to the logic of strategic creativity (Sniukas, 2007, 26). Many researchers focus on the importance of defining logical answers to the set of questions related to determining the current status of the organization compared to industry rules, and the foundations of competition as the appropriate starting point for establishing strong, professional strategies that achieve the organization success in the competitive field. With regard to these questions, we find that the set of ideas put forward by many researchers revolves and corresponds to questions about: (Who? What? How?), whose answer would determine the framework for the work of these interrogative phrases, and then continue to ask more questions that help Managers understand, gain deeper insight, and find creative and creative answers. Markides, 2000, 4 emphasizes in this regard that effective strategic thinking is a continuous process of asking questions, thinking about issues, and solutions in a creative way.

#### 2. Strategic Innovation Environment

A lot of research indicates that there are different organizations that prefer not only the emergence of creative creative ideas and creative strategies, but also emphasize the need for successful implementation of them, and what we will address in this

part is research on how to create a creative organizational environment, and encourage that, and work to raise the level of the environment To fit in achieving strategic innovation. As it is necessary for the environment of the strategic innovation process to include a state of compatibility, and harmony between the main variables that make up it, and these internal environmental variables that encourage the achievement of strategic creativity cases in organizations can become clear.

### 3. The Process Of Strategic Innovation

The views of the researchers varied in defining the processes of strategic creativity, and the researchers were able to gather these opinions in this regard according to what he indicated (Sniukas, 2007, 71) when he expressed the process of strategic creativity within the following four sub-processes: (strategic visualization and imagination, generation of ideas, Evaluating ideas, implementing ideas).

#### Advantages of Creative Organizations and Obstacles to Creativity

Successful organizations realized that the sustainability of their success by excelling and achieving distinct creativity for competitors, as rapid changes, globalization of markets, and production have placed on the organizations new requirements that impose on their members the continuation of strategic creativity, (Schermerhorn & John 1996: 26) to the characteristics of creative organizations as:

1. She possesses a strategic culture bound to creativity, and not to lose sight of any idea.
2. Take advantage of previous mistakes, and try to learn from them.
3. Conscious attention and vigilance towards the source of generating ideas within the organization.
4. The organization has an organizational structure that supports creativity and fosters innovation through team practices, job integration, utilization of decentralization, delegation, and work to empower employees.
5. Ensure that senior management supports creativity, trust and motivate employees to express their opinions.

Kodama (2008) adds another feature to creative Japanese organizations as they are constantly evolving by participating in different types of creativity, especially in light of the knowledge society as business organizations face a major shift from focusing exclusively on product development to strategic innovation to improve business processes, and creativity is considered The decisive factor in the organizations ability to face new restrictions and threats, and take advantage of opportunities, and they must overcome the obstacles of the creativity process that he emphasized (Kodama, 2008) which are:

1. Weak financial, human, and information capabilities of the organization.
2. The position of the administration that does not like risking change.
3. The organization's weak capabilities to acquire, understand and absorb knowledge.
4. Difficulty in accessing the complementary assets of the organization.
5. The organization's strict rules and regulations and organizational structure that do not encourage creativity.
6. Senior management is concerned with short-term operational problems, and a lack of interest in long-term strategy.

#### Areas of Strategic Innovation Process:

Ettile & Okeefe indicated that the strategic innovation process in the organization can emerge from five areas (Khudair, 2008, P: 153):

1. **Solving Problems And Making Decisions:** There is no organization that is free from the existence of problems, and this is not a factor of weakness, nor of manifestations of impotence or failure because this is a natural condition that accompanies the lives of organizations, due to the different directives and ideas so, and in order to solve them it must first be recognized the existence of problems, This often requires humility and realism on the part of administrative leaders at all levels, and here it is necessary to encourage exchange, flow of information, and invest skills and experiences, and work to motivate them to generate the knowledge necessary to solve the problems facing administrative work; and the decision-making process It is one of the most difficult tasks Dariya, because it is a process that is based on being the most appropriate option, and here the importance of the creativity process appears in the ability of decision-makers to make decisions at the level that enables them to achieve the goals of the organization through their expertise, knowledge of enabling them to choose the most appropriate, and gain a distinct competitive advantage in the future.
2. **The Ability To Change:** The process of change is of great importance because of its positive effects on the organization, its affiliates, and even customers so that the change in knowledge, attitudes, or behavior of individuals, groups, or behavior of the organization takes place, and this is done from Through changes in the nature and foundations of the organization, or in the technology used, or in the environment and processes, or tasks, or in the organization's organization, or individuals, or performance, and in order to make this change, a general vision must be created, and shared in the organization as a whole in addition to building Consolidating strong and effective relationships between the levels of the organization, conducting the training process, And encourage innovative ideas as well as encourage efforts to change.
3. **The Spirit Of Risk:** The creative people are characterized by a spirit of risk, and adventure in administrative work, especially in organizations that adopt systems that adopt groups 'style in their operations, and here the issue of developing effective management skills within the team becomes a vital matter that makes it obligatory for management to devise rules and foundations through which That each individual bear responsibilities, specific tasks in addition to the need to develop a spirit of sympathy, cooperation, and affiliation that helps them to facilitate performance and satisfaction with work, and that team members enjoy a kind of interaction, and overlap between them depends on the nature of the tasks assigned to them.



4. **Communications Capacity:** Administrative processes are based on the exchange of data, information, and opinions for understanding events and mutual trust between workers within the organization, as well as facilitating the decision-making process, and enables subordinates to know the planned goals and instructions related to the implementation of work, and given the importance of communications in the management of administration There is an absolute necessity to organize it, and achieve its effectiveness so that information and data flow in a continuous movement between the different levels of organization; for the good of the organization and the achievement of its goals, and the communication system does not stop at this point, but must be able to transfer all forms of information from The external environment and similar organizations working in the same sector so that the organization can achieve a high degree of efficiency in performance through the amount of information on which it depends, which is provided by the communication system approved by the organization. (Khudair, 2008, P: 153).
5. **Encouraging Creativity:** Creativity means innovation, as it mainly depends on initiative, initiative, and from ideas and knowledge, new and innovative things are formed that were not previously through interaction and mixing, so creativity is a process that distinguishes the individual when he faces situations that activate it, and coexist with it deeply; then He responds to it in a manner consistent with himself, so his response is different from the response of others, and it is unique. This process includes new products, services, business techniques or tools, new administrative processes or new ideas, and here the management of the organization must implement an appropriate policy of motivation and encouragement that develops. Creativity helps invest T gifted energy through the availability of appropriate environment for them, and at all levels (Khudair, 2008, P: 153).

### **Islamic Banks in Palestine**

#### **The Emergence of Islamic Banks in Palestine**

The first experience of Islamic banking in Palestine was the establishment of the Islamic Transactions Branch in Cairo Amman Bank in Gaza Strip (1995), and then several Islamic banks were established, and several licenses were granted to Islamic banks in Palestine, so the Arab Islamic Bank was in (1996 AD) (With a capital of (21) million dollars, then the Palestinian Islamic Bank and started its banking activities in the beginning of the year 1997) with a capital of (10) million dollars, and it is indicated that both of them started their activities in the first branch of both of them in Gaza City (Al-Agha, 2017, P: 46).

#### **The Obstacles Facing Islamic Banks in Palestine:**

There are several obstacles facing Islamic banks, some of which put a barrier to progress, and the expansion of innovation in services and new financing methods, which are difficult to overcome, and it is the most dangerous, and these obstacles are classified within the external environment the first reason for them, while others are obstacles that are specific to the bank itself and its internal environment. , Which can be controlled, and the most prominent of these obstacles are explained as follows (Dawood, 2017, P: 71):

##### **1. Deteriorating Economic And Social Conditions:**

The deterioration of the economic conditions in Palestine, and its instability, made the risks increase, especially if we say in the direction of the investment field, which the financial activities of Islamic banks depend on as they take the investment as the main driver of the funds. These obstacles included the deterioration of social conditions.

##### **2. The Deterioration Of The Political Situation:**

The political problems facing Palestine can be considered one of the most important axes that cause economic and social instability, and others are divided into two parts:

- **Israeli Occupation:** What remains the main obstacle in restricting all aspects of life in Palestine, due to the imposition of its hegemony and occupation of the Palestinian territories.
- **The Palestinian Division:** It is unfortunate to mention this item on the list of obstacles, but this is the reality. What resulted from it is the emergence of two political and executive powers in the year (2007 AD) in the West Bank and Gaza Strip.

##### **3. Instability Of The Legal And Legislative Environment:**

There is a degree of sensitivity between Islamic banks in Palestine, and the Palestinian Monetary Authority being the reference, and the first regulator of banks 'work in Palestine is due to the absence of a clear legal system, especially for Islamic banks, which Islamic banks can assist in their work.

##### **4. Weak Banking Awareness:**

Islamic banking services, and the procedures for obtaining them are multiple and many, compared to traditional banks, which are more common in society and require a good understanding of contract deals either by employees in Islamic banks to offer them or by the recipient of customer service, and this requires greater effort by banks Islamic need to pay attention to spreading awareness of community banking services.

The obstacles do not stop in light of the complex circumstances in Palestine, and the multiple and renewed crises they are experiencing, which affect all society and its activities in varying degrees; in addition to the internal obstacles of Islamic banks, which differ, and vary from one bank to another, all of which creates a state of constant anxiety and constant thinking for the province To continue to advance.

### Systematic Actions

The study methodology and procedures are considered a main axis through which the applied side of the study is accomplished, and through it the data required to conduct the statistical analysis to reach the results that are interpreted in light of the literature related to the subject of the study are obtained, and thus the study achieves the goals that it seeks to achieve.

#### First - Curriculum:

An analytical, descriptive approach has been adopted, which depends on studying the phenomenon as it exists in reality, and it is concerned as an accurate description, and it is expressed qualitatively and quantitatively, and this method is not sufficient when collecting information related to the phenomenon in order to investigate its various manifestations and relationships, but rather that goes to analysis and linking And interpretation, to reach conclusions.

#### Second: The Study Community:

The study community consists of all employees in Islamic banks in Palestine, and the researchers chose (the Palestinian Islamic Bank, the Arab Islamic Bank), as a representative of Islamic banks in Palestine, and the total number of employees in them (1089) employees, and the number of senior and middle management (175) Single, which is the study community to which the study was applied (Annual report of the banks in question, 2019)

The study population is distributed according to the following schedule:

**Table 1:** Distribution of the study population according to the bank

S.N.	The Bank Name	Study Community	Distributed Study Sample	Sample Of Retrieved Study
1.	Palestinian Islamic Bank	100	20 branches * 5 = 100	94
2.	Arab Islamic Bank	75	15 branches * 5 = 75	70
<b>Total</b>		175	175	164

Source: Annual report of the banks in question, 2019

#### Third - Study Sample:

##### 1. Survey Sample:

An exploratory sample consisting of (20) employees from Islamic banks in Palestine was chosen to verify the validity and consistency of the study tool.

##### 1. The actual study sample:

A comprehensive inventory method was used, given the small size of the study sample, as questionnaires were distributed to (175) employees, where (5) employees were chosen from each bank branch, and (164) questionnaires were retrieved, with a recovery rate of (93.71%), They represented the actual / actual study sample, and they are (general manager, deputy general manager, branch manager, department head, department manager).

#### Fourth- The Study Tool:

The questionnaire was used as a data collection tool, which was specifically designed, to identify the strategic innovation in Islamic banks in Palestine between reality and implementation.

##### The questionnaire consists of:

- 1. Personal Data:** It includes the following personal data: (gender, age group, educational qualification, number of years of service, job title).
- 2. The Axes Of Strategic Innovation,** which are composed of:

**Table 2:** The axes of strategic innovation and the number of its paragraphs

S.N.	The Axis	The Number Of Paragraphs
1.	The content of strategic innovation	7
2.	Strategic innovation environment	6
3.	The process of strategic innovation	9
	Strategic creativity	22

#### Fifth- The validity of the study tool (the questionnaire):

By the truth of the study tool, we mean that the tool measures what was put in place to measure it, and the validity of the questionnaire was verified by the following:

##### 1. Honesty from the point of view of the arbitrators (content honesty / virtual honesty):

The questionnaire was presented to (10) arbitrators who have experience and specialization, in order to verify the integrity of the linguistic formulation of the questionnaire, the clarity of the questionnaire instructions, the affiliation of the axes of the questionnaire as a whole, the belonging of the paragraphs to the questionnaire axes, and the extent of the validity of the questionnaire to measure the goals related to this study, and thus was done Verify the validity of the questionnaire from the arbitrators' point of view.

##### 2. Constructive honesty:

The constructive honesty of the questionnaire axes was calculated, after applying it to a polling sample of (20) from the study community, and by finding the correlation coefficients for the questionnaire axes, as shown in the following table:

**Table 3:** Constructive veracity of the axes of the questionnaire

S.N.	The Axis	Correlation Coefficient	"Sig" Value	Significance Level
1.	The content of strategic innovation	0.791	0.000	0.05

2.	Strategic innovation environment	0.809	0.000	0.05
3.	The process of strategic innovation	0.896	0.000	0.05

\* The value of “R: Pearson correlation coefficient” at the degree of freedom (19) and the significance level (0.05) = (0.423).

It is clear from the previous table that all axes have statistically significant honesty coefficients, and fulfill the purposes of the study.

**1. Validity of Internal Coherence:**

The validity of the internal consistency of the axes and paragraphs of the questionnaire was calculated after applying it to a survey sample of (20) from the study community, by finding the correlation coefficients for the questionnaire paragraphs, as shown in the following tables:

**Table 4:** Ratify the internal consistency of the paragraphs of strategic innovation themes

S.N.	Correlation Coefficient	"Sig" Value	Significance Level	S.N.	Correlation Coefficient	"Sig" Value	Significance Level	S.N.	Correlation Coefficient	"Sig" Value	Significance Level
<b>Paragraphs Of The First Axis</b>				<b>Paragraphs Of The Second Axis</b>				<b>Paragraphs Of The Third Axis</b>			
1	0.564	0.010	0.05	1	0.558	0.011	0.05	1	0.748	0.000	0.05
2	0.669	0.001	0.05	2	0.726	0.000	0.05	2	0.695	0.001	0.05
3	0.643	0.002	0.05	3	0.641	0.002	0.05	3	0.618	0.004	0.05
4	0.734	0.000	0.05	4	0.545	0.013	0.05	4	0.818	0.000	0.05
5	0.662	0.001	0.05	5	0.622	0.003	0.05	5	0.727	0.000	0.05
6	0.762	0.000	0.05	6	0.639	0.002	0.05	6	0.800	0.000	0.05
7	0.463	0.040	0.05					7	0.763	0.000	0.05
								8	0.812	0.000	0.05
								9	0.748	0.000	0.05

\* The value of “R: Pearson correlation coefficient” at the degree of freedom (19) and the significance level (0.05) = (0.423).

It is evident from the previous table that all the paragraphs have statistically significant honesty coefficients, and they fulfill the purposes of the study.

**Sixth- The stability of the study tool (the questionnaire):**

We mean consistently the study tool that the tool gives almost the same results if applied again to the same group of individuals, that is, the results do not change, and the stability of the questionnaire was verified by the following:

**1. Persistence using the Alpha Cronbach equation:**

The stability of the questionnaire was verified by calculating the correlation coefficients using the Alpha Cronbach equation for the axes of the questionnaire, as shown in the following table:

**Table 5:** Correlation coefficients using the Alpha Cronbach equation for the resolution axes

S.N.	The Axis	Correlation Coefficient
1.	The content of strategic innovation	0.876
2.	Strategic innovation environment	0.884
3.	The process of strategic innovation	0.658
<b>The questionnaire as a whole</b>		0.958

It is clear from the previous table that correlation coefficients using the Alpha Cronbach equation for the axes of the questionnaire are statistically significant stability coefficients, and they fulfill the purposes of the study.

**2. Stability in the mid-point segmentation method:**

The stability of the questionnaire was verified by calculating the correlation coefficients by the half-way segmentation of the axes of the questionnaire, as shown in the following table:

**Table 6:** Correlation coefficients in the mid-way segmentation of the survey axes

S.N.	The Axis	Correlation Coefficient	
		Before The Amendment	After Modification
1.	The content of strategic innovation	0.608	0.756
2.	Strategic innovation environment	0.597	0.748
3.	The process of strategic innovation	0.668	0.801
<b>The questionnaire as a whole</b>		0.709	0.830

It is clear from the previous table that the correlation coefficients for the axes of the questionnaire are statistically significant stability coefficients, and they fulfill the purposes of the study.

### Data Analysis and Study Hypotheses Study

The researchers take up a presentation to analyze the data and test the study hypotheses, by answering the study questions, reviewing the most important results of the questionnaire that was reached by analyzing its paragraphs statistically, and examining the variables of the study that included (gender, age group, educational qualification, years of service, Job title), so statistical treatments of data collected from the study questionnaire were performed, and when the Statistical Package for Social Sciences (SPSS) program was used to obtain the results of the study that was presented and analyzed.

#### First: the statistical description of the study sample according to the demographic characteristics:

The study sample is distributed according to the following table:

**Table 7:** Distribution of study sample individuals

Personal Data		Count	Percentage%
Gender	Male	143	87.2
	Female	21	12.8
<b>Total</b>		164	%100
Age	30 years and under	15	9.1
	From 31-40 years old	86	52.4
	From 41-50 years old	47	28.7
	More than 50 years old	16	9.8
<b>Total</b>		164	%100
Educational Qualification	Diploma	2	1.2
	Bachelor	115	70.1
	Postgraduate	47	28.7
<b>Total</b>		164	%100
Number Of Years Of Service	5 years or less	16	9.8
	From 6-10 years	80	48.8
	From 11 to 15 years old	42	25.6
	16 years and over	26	15.9
<b>Total</b>		164	%100
Job Title	Head of the Department	94	57.3
	Director of the Department	19	11.6
	Deputy / Branch Manager	43	26.2
	Deputy General Manager	7	4.3
	Director general	1	0.6
<b>Total</b>		164	%100

It is clear from the previous table that the majority of the study community members in the higher administrative positions of work are males, and that the percentage of males in the study sample was 87.2% of the respondents, while the percentage of females was 12.8%, which indicates that the number of employees in Islamic banks operating in Palestine Depends on the sexes, and on males more than females, and this can be explained because the nature of the banks 'work depends mainly on males in carrying out the services work, and researchers attribute the increase of this increase to the requirements of leadership centers in banks such as frequent travel abroad, and the delay after the official working hours To perform additional work, Attending to work at any time may be more appropriate for males than females, and the habits component, which represents the culture of society, plays a big role as most females tend to work in the field of education, and this greatly guarantees the inclusion of the sample of the opinions of both parties. On the other hand, this percentage is proportional to the workforce survey in the Palestinian territories, which indicated that the gap between males and females is still large in participating in the workforce, and the difference comes in favor of males (Palestinian Central Bureau of Statistics - Labor Force Survey Report, 2017).

It is clear from the previous table that the age group less than 30 years old reached 9.1%, and the age group 31- less than 40 years old reached 52.4%, and it is normal for their ages to be average as they obtained these job grades as a result of their experiences, the length of their service period, and they have a long history in Work, age group 41- less than 50 years old reached 28.7%, while the percentage of people over 50 years old reached 9.8%. This reflects the balance of the sample, and it included the opinions and trends of all age groups, and contributes to the correct reliance on the results of the study.

It is clear from the previous table that the percentage of graduate studies holders (Ph.D and Masters degrees is 28.7%), and this is an indication of the interest of Islamic banks in that their cadres at leadership levels have somewhat high educational qualifications, and this result can be explained by the fact that the scientific background of the leaders of senior management often constitutes the knowledge base and type The skills they possess, and therefore the higher the level of this scientific background the higher the level of knowledge and skill they have and the greater their ability to make wise decisions, and the percentage of bachelor holders was 70.1%, and this attributes to the bachelor's degree is one of the requirements to obtain employment Of the bank, and 1.2% of the qualifications of diploma holders, and notes the diversity of the results of scientific

qualifications for managers, reflecting the high confidence in the results of the high scientific level, which works on a good understanding of the sample study of the topic in question, and the answer to the survey correctly questions.

It is clear from the previous table that the percentage of those with service less than 5 years reached 9.8%, and the percentage of their experience ranged between 6- less than 10 years 48.8%, the results show that the majority of managers with a number of years of service less than 10 years, they spent a long period in the field of work In the bank, and this is positive with regard to answering the questionnaire clauses that need that experience, and this indicates that they enjoy high years of service, and their success in reaching the highest leadership positions in the bank by having many previous experiences, and the ratio of 11- less than 15 years 25.6 %, While the percentage of their experience over 16 years is 15.9%. This reflects the availability of a good and varied experience component in the investigative of them, and where the more the service the person has, the greater the percentage of knowledge and abilities he has, which reflects positively on performance in the work, and this result supports high confidence in the results of the answers obtained, and is based on their experience and practical practice.

It is clear from the previous table that 57.3% of the study sample have a job title of department head, while a department manager has a rate of 11.6%, 26.2% of their job title is a deputy / branch manager, and 4.3% of their job title is a deputy general manager, while 0.6% of their job title is a general manager This indicates that the respondents to the questionnaire from the higher levels of the banks discussed, and this is an indication that the answers will be at a high degree of accuracy and objectivity, and that these percentages reflect the job titles of the managers according to the job grades in the bank, as the number of managers in positions becomes clear. The higher management in banks decreases as we go higher in the career ladder thus this Job Titles commensurate with the human limits of this research.

**The Criterion Adopted In the Study:**

**Graduation Scale:**

The responses of the study sample were approved according to a scale of (1-5), where (1) represents the lowest approval level, and (5) represents the highest approval level, and to determine the criterion adopted in the study, the length of the cells in the Likert pentaton scale was determined by calculating The range between the scale grades (5-1 = 4) and then dividing it by the largest value in the scale to get the length of the cell, i.e. (4/5 = 0.80), after which this value was added to the lowest value in the scale (the beginning of the scale which is one correct) , To determine the upper limit of this cell, and thus the length of the cells according to the scale scale became as shown in the following:

**The Criterion Approved In the Study**

**Table 8:** Arranging the arithmetic averages at the level of fields, and the level of paragraphs in each field

Degree Of Approval	Digital Weight	SMA		Relative Weight	
		From	To	From	To
Very few	1	1.00	Less than 1.80	20.00	Less than 36.00
A few	2	1.80	Less than 2.60	36.00	Less than 52.00
Medium	3	2.60	Less than 3.40	52.00	Less than 68.00
Large	4	3.40	Less than 4.20	68.00	Less than 84.00
Very large	5	4.20	5.00	84.00	100.00

To explain the results of the study and judge at the level of response, the researchers relied on the arrangement of arithmetic averages at the level of fields for the questionnaire, and the level of paragraphs in each field, and the researchers have determined the degree of approval according to the criterion approved for the study.

**Second: Analyzing the results related to the study questions**

**Results of the study question and its discussion:**

The question states the following: What is the reality of applying strategic innovation in Islamic banks in Palestine under study?

This question was answered using a one-sample T test, as shown in the following tables:

**Table 9:** Analysis of the themes of strategic innovation

S.N.	Paragraph	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	Degree Of Approval
1.	The content of strategic innovation	4.233	0.497	31.773	0.000	84.669	1	Very large
2.	Strategic innovation environment	4.141	0.625	23.379	0.000	82.825	2	Large
3.	The process of strategic innovation	3.996	0.579	22.039	0.000	79.919	3	Large
	<b>Strategic Creativity</b>	4.111	0.460	30.905	0.000	82.223		Large

It was found from the previous table that:

The reality of applying the content of strategic innovation in Islamic banks in Palestine came with a relative weight (84.669), which is with a degree of approval (very large). The researchers believe that the members of the study community are aware of the impact of applying strategic innovation in the applied and practical field because of its positive impact on performance, and this indicates that Islamic banks in Palestine take into account developments, recent developments in providing services, new ideas, and their possession of modern technologies used in their work According to the available capabilities.

- The reality of applying the strategic innovation environment in Islamic banks in Palestine came with a relative weight (82.825), which is with a degree of (great) approval. From the above results, it is evident that a suitable environment is available for strategic innovation operations in the study sample banks in Palestine, and the presence of positive trends between the study community towards strategic creativity, which confirms their awareness of the concept of study variables, the importance of strategic innovation, and the practice of its operations.
- The reality of applying the process of strategic innovation in Islamic banks in Palestine came with a relative weight (79.919), which is with a degree of approval (large). The researchers believe that the process of strategic innovation is well available in banks, and this result indicates that the sample members have a positive orientation towards this axis, due to the presence of a high impact of strategic creativity between the departments and departments of Islamic banks.
- The reality of applying strategic innovation in Islamic banks in Palestine came with a relative weight (82.223), which is with a degree of (great) approval. Which indicates that the average degree of response has increased from the average degree of approval, which is 3, and this means that there is a large degree of approval by the sample members on the paragraphs of strategic creativity in general, which came in line with a study (Ahmad, 2016) that showed the results that strategic innovation It is described as a fundamental change that comes from a revolution in thinking, leading to the abandonment of the rules of traditional competition in the industry.

**Table 10:** Analysis of the paragraphs of the strategic innovation content axis

S.N.	Paragraph	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	Degree Of Approval
1.	The bank continuously strives to use modern methods when providing its services to clients.	4.213	0.529	29.402	0.000	84.268	5	Very large
2.	The bank constantly caters to the needs and desires of customers.	4.213	0.604	25.713	0.000	84.268	5	Very large
3.	The bank focuses on the performance aspect of its services provided.	4.238	0.635	24.963	0.000	84.756	4	Very large
4.	The bank adopts developmental ideas for the characteristics of its services provided.	4.262	0.691	23.408	0.000	85.244	3	Very large
5.	The bank is keeping abreast of modern banking technological developments in terms of adding new channels or developing an existing channel.	4.305	0.695	24.041	0.000	86.098	1	Very large
6.	The bank is interested in producing new ideas and proposals in the field of work to improve the quality of services.	4.274	0.686	23.799	0.000	85.488	2	Very large
7.	The bank is consulting experts to take advantage of their knowledge and experience to support the development of banking services.	4.128	0.777	18.601	0.000	82.561	7	Large
<b>The axis as a whole</b>		4.233	0.497	31.773	0.000	84.669		Very large

It was found from the previous table that:

The reality of applying the content of strategic innovation in Islamic banks in Palestine came with a relative weight (84.669), which is with a degree of approval (very large).

- The highest paragraph no. (5), which is (the bank is keeping abreast of modern banking technological developments in terms of adding new channels or developing an existing channel), and it has a relative weight (86.098), which is with a degree of approval (very large), and this indicates to keep pace with knowledge progress The technology has banks in the research sample, and it works to enhance the bank's current core capabilities and competencies in order to find a new

product or a new way of doing business completely different from the way competitors are currently completing their business, which was confirmed by the results of study (Markides, 2007).

- The lowest paragraph no. (7), which is (the bank consults experts to take advantage of their knowledge and expertise to support the process of developing banking services), and it came with a relative weight (82,561), which is with a degree of approval (large). Thus, its ranking came in the last rank in this field, and the researchers attributed this result to the fact that the management of Islamic banks does not seek to take the opinion of experts to create new knowledge to develop banking work in their banks, and this indicates lack of financial support, in addition to conducting such consultations requires a budget, and expenses Financial Researchers believe that the financial costs are not borne by the bank's budget at the present time, in addition to the presence of a specialized center for research and studies that examines the process of developing banking services capable of achieving their goals.

**Table 11:** Analysis of the paragraphs of the strategic innovation environment axis

S.N.	Paragraph	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	Degree Of Approval
1.	The bank is interested in training its employees to possess the necessary skills for strategic innovation events.	4.293	0.735	22.537	0.000	85.854	1	Very large
2.	The bank management is concerned with encouraging individual initiatives and creative ideas among employees.	4.183	0.729	20.794	0.000	83.659	3	Large
3.	The organizational structure is flexible in order to provide innovative ideas to achieve strategic excellence.	4.189	0.740	20.591	0.000	83.780	2	Large
4.	The bank management provides a kind of decentralization in decision-making, which encourages workers to present new creative ideas.	4.073	0.855	16.076	0.000	81.463	4	Large
5.	The bank fairly deals with all creative ideas regardless of their source.	4.055	0.801	16.871	0.000	81.098	5	Large
6.	The bank management provides all its human resource needs to implement the new ideas.	4.055	0.808	16.712	0.000	81.098	5	Large
<b>The axis as a whole</b>		4.141	0.625	23.379	0.000	82.825		Large

It was found from the previous table that:

The reality of applying the strategic innovation environment in Islamic banks in Palestine came with a relative weight (82.825), which is with a degree of approval (large), and this result came in line with the study (Khudair, 2008) that there is a tendency for the company to provide a climate and regulatory environment encouraging, and stimulating creativity, And release the potentialities of working individuals.

- The highest paragraph no. (1), which is (the bank is interested in training its employees to possess the necessary skills for strategic innovation events), and it has come with a relative weight (85,854), which is with a degree of approval (very large).
- The lowest paragraph no. (5), which is (the bank deals fairly with all creative ideas regardless of their source), and paragraph No. (6), which is (the bank's administration provides all its human resource needs to implement new ideas), and it came with a relative weight (81.098) , Which is of (great) approval level. The researchers note that this paragraph has a high rate, but it is the lowest paragraph in this field. The researchers believe that the bank's senior management works to remove all obstacles to dealing with creative ideas at work, by providing an appropriate environment for managing these ideas in the bank, and encouraging workers to use ideas Modern work, but not enough, and researchers attribute this to the fact that powers are not available enough to allow managers to remove all obstacles to dealing with creative ideas, or the severity of laws within Islamic banks in Palestine, which do not allow this, given the conditions that pass through Islamic proposal was designed under the difficult conditions experienced by Palestine at the present time. This finding was consistent with Dogan (2017) study. The strategic innovation perspective leads the organization to look at the entire system beyond the product and process in order to create value. Successful companies in the field of innovation deal with

a comprehensive and systematic approach by developing an innovative strategy integrated with its mission and goals, and by making organizational culture and regulatory systems compatible with this strategy.

**Table 12:** Analysis of the paragraphs of the strategic innovation process axis

S.N.	Paragraph	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	Degree Of Approval
1.	The bank management encourages the continuation of discussions leading to strategic innovation.	3.970	0.779	15.944	0.000	79.390	9	Large
2.	The bank management is constantly describing and explaining the approved strategy.	4.030	0.631	20.922	0.000	80.610	1	Large
3.	Bank management encourages the generation of actionable creative ideas.	3.988	0.617	20.515	0.000	79.756	6	Large
4.	The cost is compared to the return when introducing the new idea.	3.994	0.755	16.851	0.000	79.878	3	Large
5.	The bank relies on specific approaches to evaluate the proposed creative ideas and their feasibility.	3.994	0.731	17.423	0.000	79.878	3	Large
6.	The bank uses strategic experiences as an appropriate input for evaluating creative ideas.	4.030	0.810	16.300	0.000	80.610	1	Large
7.	The bank continuously strives to define the constraints facing the implementation of creative ideas.	3.994	0.803	15.859	0.000	79.878	3	Large
8.	The bank's policy emphasizes prioritizing creative ideas related to achieving customer satisfaction.	3.982	0.840	14.971	0.000	79.634	7	Large
9.	The management of the bank clarifies the procedures for implementing new ideas for all its employees.	3.982	0.818	15.378	0.000	79.634	7	Large
<b>The axis as a whole</b>		3.996	0.579	22.039	0.000	79.919		<b>Large</b>

It was found from the previous table that:

The reality of applying the process of strategic innovation in Islamic banks in Palestine came with a relative weight (79.919), which is with a degree of approval (large). It is noted that the general trend of responses of members of society tends towards approval of this axis, and researchers attribute this to the process of strategic innovation in banks based on logical conclusion and scientific conditions, methods and theories, and is based on a logical basis through the use of clear scientific methods in the process of strategic innovation, in addition That the process of strategic innovation passes through different stages, and each stage requires deep thinking to reach strategic creativity, and that this result came in line with Aziz's study (2017), which showed that there is encouragement to present creative, new ideas, and support for the principle of sharing information and Prevent decisions, problem solving and delivery of services, and the study of Mohammed (2013) showed that the process of innovation and strategic level applied well, and demonstrates the availability of the desire of the leaders of companies to launch beyond the ordinary, and the introduction of new products.

- The highest paragraph no. (2), which is (the bank's administration is constantly working to describe and explain the approved strategy), and paragraph (6), which is (the bank uses strategic experiences as the appropriate entry point to evaluate creative ideas), and it has come with a relative weight (80,610), which is at a degree Okay. (Great).
- The lowest paragraph No. (1), which is (encourages the bank's management to continue the discussions that lead to strategic creativity), and it came with a relative weight (79.390), which is with a degree of approval (large). Thus, its ranking came in the last place among the paragraphs and obtained the lowest degree of approval, and there is a weakness of the climate that encourages discussions, and researchers see that the researchers have the ability to develop themselves and develop their knowledge and improve their performance for the best, but they need a comfortable and encouraging



work environment that prevails in confidence, especially that creativity The strategist in Islamic banks is taking in an unstable environment full of various difficulties and threats due to the Israeli occupation, in addition to dealing with unknown future variables that must be predicted, appreciated, identified and their implications, and their impact which requires a process of strategic innovation N During the brainstorming sessions, and in-depth discussions.

### Third: To Test and Discuss the Study Hypotheses

This study aims to test hypotheses to answer the following questions:

**Ho 1:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to gender.

This hypothesis was validated using T-Test, as shown in the following table:

**Table 13:** The differences in the strategic innovation axis in relation to the gender variable

The Axis	Gender	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Strategic Creativity	Male	143	4.111	0.464	-0.038	0.970	Not significant
	female	21	4.115	0.449			

\* The tabular "T" value at freedom (162) and at the significance level (0.05) = (1.984).

It was found from the previous table that:

The value of "Sig." Calculated is greater than "0.05" in the strategic innovation axis, and this indicates that there are no statistically significant differences at the level of significance ( $\alpha \leq 0.05$ ) between the average estimates about the reality of implementing strategic innovation in Islamic banks in Palestine due to the gender variable.

The researchers attribute this to the fact that the respondents, regardless of gender, whether male or female, enjoy a sufficient degree of science and culture, in addition to that banks as an organization that deals with both sexes without distinction give both sexes equal opportunities at work, and subject to the same systems and laws that do not distinguish between them, and are interested in selecting employees Those who improve decision-making provided that they have the characteristics of knowledge, service and qualifications required to achieve the goals of the organization.

**Ho 2:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the age group.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 14:** The differences in the strategic innovation axis in relation to the variable of the age group

The Axis	Age Group	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Strategic Creativity	30 years and under	15	4.194	0.572	0.495	0.686	Not significant
	From 31-40 years old	86	4.071	0.458			
	From 41-50 years old	47	4.150	0.444			
	More than 50 years old	16	4.134	0.428			

\* The tabular "F" value is at the degree of freedom (3, 160) and at the significance level (0.05) = (2.650).

It was found from the previous table that:

The value of "Sig." Calculated is greater than "0.05" in the strategic innovation axis, and this indicates that there are no statistically significant differences at the level of significance ( $\alpha \leq 0.05$ ) between the average estimates about the reality of implementing strategic innovation in Islamic banks in Palestine due to the age group variable.

The researchers explain this result to the extent to which these age groups are aware of the importance of strategic creativity, as a result of their accumulated experiences and knowledge that they obtained as a result of working for many years in banking.

**Ho 3:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the educational qualification.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 15:** The differences in the strategic innovation axis in relation to the variable of the academic qualification

The Axis	Qualification	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Strategic Creativity	Diploma	2	4.068	0.289	0.424	0.655	Not significant
	Bachelor	115	4.091	0.463			
	Postgraduate	47	4.163	0.462			

\* The tabular value of "F" is at the degree of freedom (3, 161) and at the significance level (0.05) = (3.040).

It was found from the previous table that:

The value of "Sig." Calculated is greater than "0.05" in the strategic innovation axis, and this indicates that there are no statistically significant differences at the level of significance ( $\alpha \leq 0.05$ ) between the average estimates about the reality of applying strategic innovation in Islamic banks in Palestine due to the variable of the educational qualification.

The researchers attribute this to the researchers, and with different number of years of service at work they work to implement strategic creativity, and according to what it includes from the bank's regulations and systems, and that the amount of service that managers acquired increased their skill and gave them a better ability to benefit from the application of strategic innovation to develop solutions to problems that they face during the work.

**Ho 4:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the number of years of service.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 16:** The differences in the strategic innovation axis in relation to the variable number of years of service

The Axis	Number Of Years Of Service	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Strategic Creativity	5 years or less	16	4.315	0.452	1.313	0.272	Not significant
	From 6-10 years	80	4.085	0.461			
	From 11 to 15 years old	42	4.066	0.459			
	16 years and over	26	4.140	0.456			

\* The tabular "F" value is at a degree of freedom (3, 160) and at a significance level (0.05) = (2.650).

It was found from the previous table that:

The value of "Sig." Calculated is greater than "0.05" in the strategic innovation axis, and this indicates that there are no statistically significant differences at the level of significance ( $\alpha \leq 0.05$ ) between the average estimates about the reality of implementing strategic innovation in Islamic banks in Palestine due to the variable number of years of service.

The researchers attribute this to the fact that the study community members possess a sufficient number of years of field service in the implementation and follow-up of strategic innovation processes, in addition to most of those who have reached these job titles (department head, department manager, deputy / branch manager, deputy general manager, general manager) They would almost have undergone similar tests and training courses, so their answers would be somewhat similar.

**Ho 5:** There are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to the job title.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 17:** The differences in the strategic innovation axis in relation to the variable of the job title

The Axis	Job Title	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Strategic Creativity	Head of the Department	94	4.107	0.474	0.555	0.734	Not significant
	Director of the Department	19	4.187	0.462			
	Deputy / Branch Manager	43	4.031	0.478			
	Deputy General Manager	7	4.182	0.384			
	Director general	1	4.455	0.000			

\* The tabular "F" value is at a degree of freedom (5, 158) and at a significance level (0.05) = (2.260).

It was found from the previous table that:

The value of "Sig." The calculation is greater than "0.05" in the strategic innovation axis, and this indicates that there are no differences related to statistical significance at the level of significance ( $\alpha \leq 0.05$ ) between the average estimates about the reality of applying strategic innovation in Islamic banks in Palestine due to the variable of the job title.

The researchers attribute this to the fact that most of those who have reached these job titles represent the influential leadership in the bank, and have the benefits of knowledge based on the results of multiple decisions that were used in the previous result of their long experience in the work, in addition to the powers and responsibilities granted to them do not differ among them. Therefore, they must have full knowledge of the strategic innovation processes that contribute to the effectiveness of enhancing the level of perceived organizational reputation for their years of service.

## Results

The following Results were reached:

- The dimensions of strategic innovation are available in Islamic banks in Palestine at a rate of (82.22%), and an average score of (4.11).
- The results confirmed that there are no statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the average estimates about strategic creativity in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).

## Recommendations

In light of the findings of the study, the study reached the following recommendations:

- The necessity of having a strategic plan to attract cadres, specialized human competencies and experts to benefit from their knowledge and experience in the process of supporting the development of banking services.
- The bank should provide the environment and a suitable climate for employees to invest their intellectual energy, urge them to strategic innovation and development, and deal fairly with all creative ideas regardless of their source.
- Emphasizing the importance of clarifying procedures for implementing new ideas for all employees as one of the strategies that the bank can adopt to contribute to increasing its revenues, and achieving survival and growth.

- Providing the financial and human capabilities, and all the needs that meet the implementation of new creative ideas in the bank.
- It is imperative that the bank is keen to develop the service operations provided through creative ideas to continuously meet the needs and desires of customers to achieve its goals.
- Encouraging the spirit of challenge among bank employees through continuing discussions, symposia and scientific conferences, and solving problems in an innovative way that leads to the process of strategic innovation.
- The bank's senior management supports creative ideas related to achieving customer satisfaction and giving them priority.
- Adopting strategic innovation by the study sample banks to address weaknesses in their activities, services, and operations provided in line with changes in the business environment.
- Giving individuals working in banks a wide field to participate in the decision-making process, discussing changes, and working to provide an opportunity for everyone to develop and improve because of its great role in encouraging creativity during work.
- Establishing specialized work teams responsible for spreading rumors, and promoting the concept of perceived organizational reputation among the bank's departments and departments, for follow-up, and to identify obstacles that limit their promotion to achieve sustainable performance.

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