

Perceived Organizational Reputation and Its Impact on Achieving Strategic Innovation

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Abstract: The study aimed to identify the perceived organizational reputation and its impact on achieving strategic creativity in Islamic banks, the study adopted the descriptive analytical approach, and a questionnaire was designed as a tool for the study, and the study community of all employees in Islamic banks from the top and middle management has been represented, and the study has been applied to The Palestinian Islamic Bank and the Arab Islamic Bank were used; the comprehensive inventory method was used, due to 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, and they are (general manager, deputy general manager Branch Manager, Head of Department, Department Director), (164) questionnaires were retrieved, with a recovery rate of (93.71%). The study showed a number of results, the most important of which are: The perceived organizational reputation is available at a high level in Islamic banks in Palestine at a rate of (79.931%). The dimensions of strategic innovation are available at a high level in Islamic banks in Palestine with a relative weight of 82.22%. There is a direct relationship with statistical significance between and the level of enhancing the perceived organizational reputation and achieving strategic creativity in Islamic banks in Palestine. There is a statistically significant effect to enhance the perceived organizational reputation on achieving strategic creativity at a level in Islamic banks in Palestine at a rate of (39.1%), and that the remaining percentage (61.9%) in influencing the achievement of strategic creativity is due to other variables. There are no differences between the average 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: The bank must 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. Senior management in Islamic banks adopts a clear strategy to enhance its operations, to increase awareness of the importance of perceived organizational reputation as being an essential pillar of development and progress.

Keywords: Perceived Organizational Reputation, Strategic Innovation, Islamic Banking, Palestine

Introduction

The perceived organizational reputation is considered one of the most important strategic intangible assets that the organization can possess, and which it must continuously strive to build in a manner commensurate with the nature of the internal environment and the external environment of the organization, it is one of the most important measures of organization success as it has attracted customers through the formation of a good mental impression On behalf of the organization, and therefore it is the main source of excellence that supports the services provided by the organization and distinguishes it from its competitors (Abdel-Fattah, 2014: 552)

Creativity, and innovation and development before it, have become crucial for organizations seeking strategic competition in light 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 distinguishes it from others, as; and that creativity supports organizations in the successful implementation of their business strategies (Muhammad, 2013: 112).

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

Problem Statement

Success in business communities is no longer based on the amount of financial gains that the organization achieves; it is also based on what it provides of distinctive, creative, and high-quality services to achieve survival, continuity and growth, so organizations seek to enhance and support their reputation towards their customers and the beneficiaries of their products To support the intangible market value, it was found that there is a set of deficiencies related to organizational reputation facing banks, which was

confirmed by a study (Shuqair, 2015) that the banks need to move at a strategic and operational level to improve awareness of the bank's reputation, and the reputation in the banks under study there is a decrease in related programs Bit Development, and the consolidation of organizational reputation in the banks under study, and that Islamic banking services and procedures for obtaining them are multiple and many compared to traditional banks, and that Islamic banks in the Palestinian market constitute their share of about 11% of the Palestinian banking market, which is a low percentage compared to the share of The global Islamic banking amounting to (25%), and this is a result of a decrease in customer deposits compared to traditional banks, where it formed (13.4%) of the market share of deposits, and that Islamic banks are looking for low-risk investments, which led to a significant decrease in the market share, which Turn reflected on a Realized profits compared to conventional 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 2017AD from The total number of employees in banks operating in Palestine, and in terms of the number of ATMs, and the branches got (15.6%) among the banks operating in Palestine, which is a weak and low percentage (Palestine Monetary Authority, Report of the Research and Studies Department, 2017) reflected on the organizational reputation In creating value from the stakeholder perspective, and from this standpoint, it is not It has dealt with in this study can be formulated in the following main question: What organizational reputation and the perceived impact on the achievement of strategic innovation in Islamic banks in Palestine?

In order to clarify the methods of this study, a set of questions were used that required an answer, namely:

1. What is the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?
2. What is the reality of achieving strategic innovation in Islamic banks in Palestine?
3. Is there a relationship between the level of enhancing the perceived organizational reputation and achieving strategic creativity in Islamic banks in Palestine under study?
4. Is there an effect of the level of enhancing the perceived organizational reputation on achieving strategic creativity on Islamic banks in Palestine under study?
5. Are there differences between the averages of respondents' estimates on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title)?
6. Are there differences between the averages of respondents' estimates about the reality of applying strategic innovation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title)?

Research Objectives

This study aims mainly to identify the perceived organizational reputation and its impact on achieving strategic creativity, and to achieve this goal the following sub-goals have been formulated:

1. Knowing the level of availability of the dimensions of the process of enhancing the perceived organizational reputation in Islamic banks in Palestine.
2. Learn about strategic innovation in Islamic banks in Palestine.
3. Defining the relationship between perceived organizational reputation and achieving strategic creativity in Islamic banks in Palestine.
4. Explain the impact of perceived organizational reputation on achieving strategic innovation in Islamic banks in Palestine.
5. Disclosing the differences between the average estimates on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).
6. 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).
7. Providing a set of recommendations for the management of Islamic banks to enhance perceived organizational reputation and 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:

Scientific 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 achieve a greater capacity for organizational reputation.
3. There is a dearth of research related to the perceived organizational capacity which is considered one of the vital and modern topics that add to the scientific library a new article on this topic.

Practical 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 strategic directions that relate to financing or employment of funds or services provided in general.
4. Researchers hope that the results of the study contribute to directing the attention of officials in Islamic banks towards the need to pay attention to the practice of strategic creativity, and the development and strengthening of organizational awareness of its various activities, which ultimately helps to raise the overall performance of banks.

Research hypothesis

Ho 1: There is no statistically significant relationship at the level of ($\alpha \leq 0.05$) between perceived organizational reputation and achieving strategic creativity Islamic banks in Palestine.

Ho 2: There is no statistically significant effect at the level ($\alpha \leq 0.05$) of perceived organizational reputation on achieving strategic innovation in Islamic banks in Palestine.

Ho 3: There are no statistically significant differences at the level ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).

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 variables: (gender, age group, educational qualification, number of years of service, job title).

Research Limits and Scope

The scope of the study shall be as follows:

1. **The objective limit:** This study was limited to the topic of the effect of perceived organizational reputation on **achieving** strategic creativity among Islamic bank managers.
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.
- **Perceived Organizational Reputation:** Reputation is one of the intangible assets that organizations are keen to build and maintain, because of its importance in the survival of the organization and its continuity in crisis conditions. (Marcellis & Teodores, 2012: 7)
- **Define Procedurally Perceived Organizational Reputation:** As a group of intangible, imitable assets that complement each other to form a positive reputation of the Islamic bank with all parties involved in it to maximize value in a sustainable way to survive under complex conditions and intense competition.

Literature Review

- Study of (Keshta et al., 2020) aimed to identify the perceived organizational reputation in Islamic banks in Palestine, and the study adopted the descriptive analytical approach, and a questionnaire was designed as a tool for the study, and the study community was represented by all employees in Islamic banks from the top and middle management, and the study was 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, namely (general manager, deputy general manager, branch manager, Department Head, Department Director), and 164 questionnaires were retrieved with the rate of recovery (93.71%). The study showed a number of results, the most important of which is that there is a perceived organizational reputation of a high level in Islamic banks in Palestine at a rate of (79.931%). 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 the need for senior management in Islamic banks to adopt a clear strategy to enhance their operations, to increase awareness of the importance of perceived organizational reputation as being an essential pillar of development and progress.

- Study of (Aldammagh et al., 2020) aimed to study business incubators and their role in entrepreneurship of small enterprises. The researchers used the descriptive and analytical approach in conducting the study. The questionnaire was applied as a tool to collect information on the selection of a random sample consisting of (35) individual distributed among entrepreneurs of small projects, the researchers have reached the following main results: There is a positive impact between business incubators and entrepreneurship of small enterprises. There is a statistically significant relationship between knowledge awareness and entrepreneurship of small enterprises. There is a statistically significant relationship between infrastructure and entrepreneurship of small enterprises. There is a statistically significant relationship between financial support and entrepreneurship of small enterprises. In the light of the research results, we recommend the following: Continuing the dissemination of the culture of business incubation and awareness among the public through scientific conferences and seminars on this tool, in addition to urging the Ministry of Education and its institutions on curricula for entrepreneurship. We urge the government and all educational and private sector organizations and trade unions to establish business incubators and accelerators in order to contribute to the launching of entrepreneurial projects in order to support projects that contribute to economic development. The necessary infrastructure, be it logistics, training or consultancy services in the establishment of business incubators, which helps the success and continuity of this tool in supporting small entrepreneurship. The need to provide financial support through business incubators, which helps finance entrepreneurship of small enterprises.
- Study of (Keshta et al., 2020) 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.
- 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 the Gaza Strip. The researcher used the analytical descriptive method. The study population consists of all the supervisors working in three universities in the 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.

- A study (Fatima and Muhammad, 2018) that aimed to review the concepts of administrative creativity, organizational excellence, clarify the nature of the relationship, and the impact between them, and try to identify how to use administrative creativity to enhance excellence in the researched organization. The most important findings of the study were that it turned out that the organization in question has a great and high interest in managerial creativity, and that there is awareness of the application of organizational excellence in dimensions, and that there is an impact of administrative creativity with elements in achieving organizational excellence in dimensions in the Mobius organization.
- A study (Al-Abdi and Al-Saadi, 2017) that aimed to know the entrepreneurial knowledge practices of a sample of managers and employees in the Southern Oil Company in Maysan Governorate in order to enhance the strategic reputation of the company and to identify the link and influence between the dimensions of entrepreneurial knowledge and the dimensions of the strategic reputation represented by b) identity The company, the company image), and the analytical method was adopted. The study community targeted the Southern Oil Company in Maysan Governorate. The sample includes a group of bodies and departments, and the people under which a group of managers, associate directors, heads of bodies and departments, and people consisting of (286) Flee The survey questionnaire was used as a basic tool to collect study data, and the most important results of the study were the presence of positive and moral correlations between each dimension of the pioneering knowledge represented, and after the identity of the company as one of the dimensions of strengthening the strategic reputation in the researched company, which means that the identity of the company constitutes The main and important component of the consultants' view of the prosperity of their organizations is that there is a statistically significant effect of the dimensions of entrepreneurial knowledge combined on strategic reputation. The explanatory ability of the general model was (63.7%).
- A study (Ahmad, 2017) that aimed to analyze the impact of research and development strategies on organizational reputation, and to test the role of the mediator of the knowledge map, and to achieve the goals of the study the descriptive analytical approach was used, and the study relied on the questionnaire as a main tool, and the sample consisted of (226) individuals. Its most important results were that the level of organizational reputation in Jordanian pharmaceutical companies was high, and it showed a direct impact of research and development strategies on factors of organizational reputation building in the companies under study, and the effect was increased by the presence of a knowledge variable and an intermediate variable in Jordanian pharmaceutical companies, and there is an impact of the knowledge map On organizational reputation building factors.
- A study of (Dogan, 2017) study that 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.
- A study (Ahmed, 2016) that aimed to build a model that represents the relationship between the study variables among them and the impact of each other, and the relationship between strategic creativity and components of business process re-engineering. 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.
- The (Al-Sawalhi, 2016) study that aimed to identify the relationship of emotional intelligence to administrative creativity in Palestinian universities in the Gaza Strip, and the researchers adopted the descriptive analytical approach, and a questionnaire was designed as a tool for the study, using the stratified random sample, and the study population was represented by all employees In the regular Palestinian universities in the Gaza Strip, the size of the study sample was (352) singles. The most important results of the study were the presence of a high level of administrative creativity among administrative leaders in Palestinian universities in the Gaza Strip, where the "administrative creativity" axis gained a relative weight (79.8%), and the

presence of a strong direct relationship with statistical significance between "emotional intelligence" with its dimensions The five among "administrative creativity" in Palestinian universities in the Gaza Strip.

- A study (Saeed and Abbas, 2016) that aimed to diagnose the level and nature of the relationship and impact between strategic leadership and organizational reputation from the viewpoint of the research community from (working managers, assistant managers of employees, and department heads) first, and in determining the level of the impact of strategic leadership in achieving reputation Second, the data was collected from (92) respondents representing the research community in the form of a comprehensive survey. The most important findings of the study were that the housing and construction departments' boards were able to employ strategic leadership in enhancing organizational reputation. It has been proven that the boards of researched organizations have employed the vision to enhance organizational reputation by providing a clear and public view of future perspectives. There is a correlation, and a high impact of strategic leadership on organizational reputation, and it has been proven that centrally funded boards of directors of the departments of the Ministry of Housing and Construction suffer from a weakness in showing ethical codes through which a periodic review of behavior is conducted.
- A study (Abdel-Fattah, 2014) that the research aims in general to give a practical evaluation on the influence of the mental image as a modified variable on the influence relationship between organizational reputation and competitiveness in Port Said University, and study and test the correlation between the determinants of organizational reputation, competitiveness, and a study of the role The mediator of the mental image on the relationship between the influence of organizational reputation and competitiveness, the researchers used the deductive approach, and the research sample consisted of (125) master students from Bou Said University, and the study used the questionnaire as its main tool to collect data. The most important findings of the study were that there is a statistically significant correlation between the determinants of organizational reputation, ability, flexibility of competitiveness, and quality of competitiveness. There is also a statistically significant correlation relationship between the determinants of both organizational reputation, cost, and reliability of competitiveness, and there is a statistically significant correlation between the determinants of both mental image and competitiveness elasticity of competitiveness, and the mental image as a variable rate affects statistically significant impact on the effect relationship Between both organizational reputation and competitiveness.
- A study (Al-Heifi, 2014) that aimed to explain the impact of talent management strategies on achieving strategic creativity in Kuwaiti insurance companies, and the study community was made up of (11) Kuwaiti insurance companies. To achieve the study's goals, the descriptive analytical approach was used. The most important findings of the study were that the application of the staff development strategy in the companies under study from the sample point of view was average, and it was found that there was a statistically significant effect of talent management strategies (performance management strategy, folding strategy.
- A study (Al-Thaimy, 2014) whose study aims to identify the extent to which the organization management understands the research sample of the concepts of strategic intelligence, and its role in enhancing and supporting the organization's reputation. The study sample included (44) students from the heads and members of technical institutes councils in Karbala, Babil The most important results of the study were that there is a positive and moral correlation between strategic intelligence and the reputation of the organization, and this relationship explains the great role that strategic intelligence plays in determining the organization's vision for the future and improving its organizational reputation, and that there is awareness of researchers and organizations The growing importance of th Beer for the reputation of the organization as a great value and the balance of precious make organizations more flexible and able to meet the challenges and make organizations in a competitive situation much better, and gained support and support from all stakeholders.
- A study (Ellitan, 2013) that aimed to validate the validity of the organization's reputation reputation measurement model, strategic leadership, and organizational culture as a resource based on a vision, and the scale relied on empirical, empirical analysis and theoretical framework to reach reliable, convergent, and composite results. The most important findings of the study were that this model is intended to measure the intangible assets in the organization base on the basis of the vision as a resource in the advanced research of entrepreneurial organizations, and the measurement model was adopted within the framework of a broader society, and as an indicator of achievement in small and large organizations alike.
- A study (Al-Khawaldeh, 2013) that aimed to measure the impact of the creative strategic direction on the organization's performance in the light of the creative organizational capabilities, and to apply this to Jordanian cement factories. The study sample included all the managers and heads of departments working in these factories, and the number (134) (128) questionnaires valid for statistical analysis were retrieved, at a rate of (95%), and the statistical packages for social sciences program was used. The most important findings of the study were the presence of an impact of creative strategic direction on the performance of Jordanian cement factories, as well as an impact of creative organizational capabilities on the performance of a For an organization, as well as showing an impact of creative strategic direction and creative organizational capabilities together on the organization's performance.
- A study (Muhammad, 2013) that aimed to measure the strength of the process of applying strategic innovation in terms of the strength 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 consisting of (67) singles, and the researchers adopted Descriptive analytical method. 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.

- A study (Esen, 2012) that aimed to find out the role of organizational trust between corporate reputation practices and organizational commitment in the airline sector, and the relationship between corporate reputation practices, organizational confidence, and organizational commitment was identified, and data were collected from (343) participants. The most important findings of the study were that corporate reputation practices and organizational confidence have an impact on organizational commitment. But organizational confidence had no role overlap between these variables - organizational commitment, and the organization's reputation.
- A study ((Berghman, 2012) that aimed to clarify the concept of ingenuity, by studying the strategies of ingenuity used by companies in generating strategic creativity, and the study population consisted of (5) Dutch industrial sectors, and the study sample included (212) responsible managers They work in the Dutch industrial sectors, and the descriptive analytical approach was used through a questionnaire specifically designed to measure the variables of the study. The most important findings of the study were that the companies that were established deal with frictions with different professions in the stages of starting and marketing strategic innovation projects.

Commenting on previous studies and identifying the research gap

Through a review of previous studies, we clearly showed the importance of strategic innovation as a modern management approach, and its role in improving the performance of organizations 'work in various fields (industrial, services, commercial), hence the necessity of senior management's interest in applying strategic innovation in these organizations, and researchers have relied on Preparing and carrying out the study on reviewing previous studies, in order to benefit from them in several aspects, the most important of which are:

1. Enriching the theoretical framework of the current study. Emphasizing the availability of a good theoretical framework, strong and coherent, developed, deepening understanding in the subject of the study by looking at the contributions of researchers in the field of strategic creativity, and the organizational reputation of the research.
2. Previous studies provide the basis for clarifying where the researchers' efforts to discover the phenomenon of research have ceased in the context of an organized historical development, and to adopt aspects that were not previously studied.
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 necessary indicators 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 most appropriate methods for the variables of the current study.
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 differed from them, and the following are the most important points of convergence or difference and the research gap that the current study will cover, and none of the previous studies has covered it as available from these studies 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, and some indicators of measurement Organizational reputation.

The differences between the current study and previous studies

This study is considered a new addition in the field of organizational reputation, and its application in Islamic banks in Palestine. This is evident from the following:

- 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 the previous studies varied in terms of objectives, and all the goals of previous studies differed with the objectives of the current study, which was limited to the perceived organizational reputation and its impact on achieving strategic creativity "through an applied study on Islamic banks in Palestine.
- 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 was applied The current study on Islamic banks in Palestine.
- In terms of the study variables: The variables that were measured in previous Arab and foreign studies. 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 appropriate for studies that adopt investigating the phenomenon that the study problem crystallized, then analyze, interpret, compare, and evaluate according to the foundations A scientific methodology in order to arrive at meaningful assessments that raise the balance of knowledge to that phenomenon, and because it describes and interprets what is present, and determines the conditions and relationships between facts.

Theoretical Framework

First: Perceived Organizational Reputation

The reputation of the organization is an essential determinant of service organizations due to the nature of its products, and banking institutions that are able to provide high quality services have a competitive competitive advantage, as the nature of service awareness from the customer's perspective has implications for the organization's reputation, negative evaluation, and negative advertising may enhance losses, reduce Market share, organizations must focus all their interests on customers and other stakeholders in order to maintain a good, distinct reputation.

The Concept of Organizational Reputation:

Reputation constitutes the sum of the values attributed to the organization by the stakeholders in light of its perceptions, and their interpretations of the image it portrays itself over time (Weiwei, 2007: 62). (2011) Bartikowski, Boris et al. The reputation as a temporal accumulation of the results achieved by the organization in the internal and external environment of the organization in a manner that achieves loyalty to the organization's customers, and defines them both (2010) Ewing & Newton as intangible assets for organizations that contribute to achieving the competitive advantage of the organization with the support of government procedures and regulations governing the work.

Esen (2011, P.10) noted that an organization's reputation is perceptions that reflect shareholder responses to the organization's past actions, operations, activities, and perspectives on intangible assets. Both (2014) Olmedo- Cifuentes & Martinez - Leon added that the reputation of the organization is guesses in the minds of clients of the organization related to the image of the organization, and the level of its performance in its products. As for Foroudi.Pantea, et, aL., (2014), they added that the reputation of the organization represents a group of provisions accumulated over a period of time by competing organizations, and those provisions relate to the core work of the organization. (2015) are known as Digkmans, et. al., reputation as an intangible asset whose management requires effective communication channels with customers, and social networking sites are the best communication channels to form a distinct reputation for the organization among its customers, and they are agreed by all of them (2015) (Floreddu, Paola, et., al, and knew it Saqr (2015: 176) organizational reputation as intangible assets consisting of a group of collective provisions relatively fixed, and for long-term periods of the organization's clients (internal and external parties) related to the results of a time series that achieved valuable outputs for the customers of the organization.

Pearce (2010: 5) developed a framework for the organization's reputation that includes:

1. The brand of the organization (the face of the organization).
2. The reputation of the organization (the extent to which stakeholders have respected and trusted the organization).
3. Reputation columns Elements that influence an organization's reputation represented in (goal, performance, product, leadership, individuals).

The Importance of Organizational Reputation

Good reputation is an effective tool for organizations to achieve their strategic goals of value creation, profitability growth, and achieving sustainable competitive advantage that contributes to their survival and overall growth. Smaiziene & Jucevicius (2010: 49) believes that positive reputation brings the organization a set of benefits:

- The possibility of achieving distinctive profits.

- Attract new customers.
- Giving the product or service additional value.
- Increased employee satisfaction and loyalty.
- Easy access to the best professional service providers such as premium advertising agencies, and others.
- Strengthening the organization's strength in attracting business partners and new investors.
- Improve the organization's relationship with suppliers, distributors and direct stakeholders.

(Testa 2008: 3) added to these advantages:

- Attracting and retaining competent human resources to work in the organization.
- Act as barriers to entry in the potential competitors.

Organizations must be aware of the benefits that reputation will achieve when it outperforms its competitors in this area. On the clients' side, a study of (2000) people in the United States of America demonstrated that (60%) of them make purchases of goods and / or obtain services from the organization. The most reputable, but at the level of employees, does the organization's concern matter to them, and here we say that studies have shown that whoever wishes to be appointed to an organization will focus on the standards of the organization's reputation in which he wishes to work as one of the criteria for the preference among jobs advertised in the organizations, as for stakeholders, it has shown One of the studies that their profits in the companies with High lumen excel ratio (13%) from the competition organizations. (Pearce, 2010: 1-2)

See (Ahmad 2017: 29) Organizational reputation as the hidden powers that achieve the survival and growth of organizations by maintaining its market share, and work to expand and reach the largest number of customers, Valsamah good maintain the current customer, and attract another through the so-called (Spoken Word), and in this way the organization will achieve success, and the desired profit. From the above, it is clear to researchers that the importance of perceived organizational reputation works to give the organization confidence and support in times of crisis by strengthening administrative aspects, increasing capital, and attracting the best talents to work in the organization with talents, increases profits, sales, and maintains existing customers, and gains customers. Renew the organization, open new markets for the services of the organization, and achieve the organization's sustainability. The organizational reputation creates the brand and loyalty to it. Through a good organizational reputation, the shareholders' funds are preserved, revealing the strengths and weaknesses of the organization.

Features and characteristics of an organization's reputation

There are many different features and characteristics of an organization's reputation, among which are the following (Deephhouse, 1997: 70) (suh & Houston, 2010; 745):

- **Inaccuracy:** Many researchers have argued that the organization's reputation is not accurate, perhaps a reference mainly to the fact that the organization's reputation does not necessarily reflect the total reality, but rather most often reflects a partial of the total reality in particular, and that individuals usually resort to forming a comprehensive idea About others through little information they get because they are unable to collect complete information.
- **Generalization and ignoring individual differences:** The reputation of the organization is based on the exaggerated generalization. In view of this, individuals assume in an automatic way that every member of the group that is subject to reputation applies to the reputation of the group as a whole despite the presence of differences, and individual differences.
- **Predicting the future:** mental images contribute to predicting behavior, and future behaviors of boldness towards different situations, issues, and crises; The reputation of an organization that is perceived by individuals as impressions, and attitudes of individuals on topics, issues, and people can predict behaviors that may come from the masses in the future.
- **Exceeding the boundaries of time and space:** The reputation of the organization is characterized by transcending the boundaries of time and space, as the individual does not stop in creating his reputation at certain limits; rather, he skips them to be pictures of his country and the world in which he lives. And on the level of time, a person will have mental images of reputation from the past, and mental images of reputation on the present, in addition to the future, and thus it becomes clear that a person has mental images of reputation on times and different places according to his knowledge, perceptions, and observations in addition to his ability to imagine, and infer.

While some researchers show other features and characteristics of the organized reputation, including: (walker, 2010: 359) (cordeiro, 2000: 2018)

- The reputation of the organization is dynamic, it is subject to change according to the conditions of time and place, and is governed by a set of influencing cultural and social factors in its formation (such as customs, traditions, environment, corporate identity, culture, and communicative method) of the organization.
- The reputation of the organization is of a knowledge nature influenced by knowledge and information in various ways, and therefore it is subject to a series of cognitive processes, the arrival of information, and then analysis and awareness of it, and then conduct (negative or positive) behavior towards the organization.

- The organization's reputation is of an integrated nature, as it does not form with the masses until after the integration of the organized efforts of the organizations, and at all levels awaiting the public.

From the foregoing, it is clear to the researchers that the organization's reputation is characterized by a set of characteristics represented in it being a psychological, intangible, epistemological process, influenced by the culture of society and the individual, which has interrelated relationships with all parties.

Factors affecting reputation

(Shamma, 2012: 10-12) has identified a set of factors that affect the reputation of organizations: (personal reputation, reputation of managers, and owners (as it reflects on the reputation of their organizations, and makes up (48%) of the organization's reputation), industry reputation, reputation) Country of origin, organized ethics, financial performance, stakeholder values, brand, marketing mix, public relations, and relationships with stakeholders).

Esen ((2011, P.10) noted that the reputation of an organization is perceptions that reflect shareholder responses to the organization's actions, operations, past activities and perspectives on intangible assets.

Shamma (2012, P.115) stressed the need to separate the organization's reputation from the concepts related to this concept, as the organization's reputation is a broad concept that includes all the marketing aspects of the organization's identity, the image of the organization, the organization's brand as well as its legal personality, which is at the same time Stakeholders perceptions of the organization. He also mentioned the possibility of extracting the reputation of the organization from the following equation:

Organization's reputation = Total Images = (Performance + Behavior + Communication)

Regulatory reputation dimensions:

The topic of dimensions, and variables of the organization's reputation are among the topics of great importance, and most studies that deal with the dimensions that make up the organizational reputation are inconsistent with its components.

In spite of the multiple measures and the dimensions that dealt with organizational reputation, researchers believe that the scale (Dijkmans, et.al. 2015) and (Ali, et. Al., 2015) is the most comprehensive, and is adopted by researchers in measuring the reputation of organizations.

In line with the objectives of the current study, and based on some measurement indicators that were adopted on previous studies and used by many academic researchers, the dimensions of perceived organizational reputation can be crystallized in the following points:

1. **Social Responsibility:** Othman knew it; And Muhammad (2015: 122) it embodies the behavior of the organization that is accepted by the members of society and this behavior is embodied in the decisions, roles, activities, and procedures of the organization that operate according to a framework that is not easy, because there are a large number of stakeholders who are multiple and their goals vary first and there is a gap between what society expects Among these organizations, and among the potential businessmen envision their organizations can offer to society. Tari (2011: 624) sees social responsibility as the philosophy of a set of practices for management officials, which has a positive impact on the quality of the organization's products, and reflects the behavior, and personal values of business managers, which are the beliefs and attitudes that lead them to form a base, or framework for what They hold information and adopt their behavior. Arsoy, et al., (2012: 159) states that the increasing interest of many researchers in social responsibility in academic literature confirms that there is a link between the social responsibility of organizations and the management of the organization's reputation and that this relationship is based on the successful performance of supporting social responsibility and managing the organization's reputation, And that this relationship is based on the successful performance of supporting social responsibility, and better management of the organization's reputation, and in general it represents the organization's response to the needs of its stakeholders. Alshbiel AL and Awawdeh (2011: 95) noted that social responsibility is a commitment, commitment of businessmen in pursuing social policies for decision-making, dealing with desirable situations, and achieving goals and values for the general community, and not only focusing on maximizing profits as the sole goal of the organization, and that The work stems from a moral, ethical and decision-making commitment in the management of the organization, to work on developing the relationship with the community, and improving its image in front of the community.
From the foregoing, the social responsibility of the organization as an engine of organizational reputation will be through: supporting good issues, socially responsible, dealing with clients well, caring for the environment, community participation, and community development.
2. **Quality of Service:** The service indicates the relative advantage of assessing parties of interest to the organization's ability to provide quality products and services. (Violline, et al., 2010: 610-519) Whether organizations produce goods or provide services and as organizations enter global markets all over the world the process of selecting a good or service becomes more extensive for the customer; Which called on organizations to pay attention, increase product quality, and work on doing business that allows the organization to design products that meet or exceed customer needs, and to build operational processes that achieve high levels of performance and quality. (Shammot, 2011: 1321). (Ahmad & Asif, 2011: 727) believes that there is unanimity in the literature among researchers about the service with a uniform dimensional quality that varies according to the culture of the demographics and geography of the organization, and that the quality of service phenomenon is

an important indicator of customer satisfaction, and it is defined as the extent to which the service meets the needs of customers.

From the above, the quality of service as the engine of the organizational reputation is through: providing it with high quality, developing products creatively, offering good value services, assigning products and services, continuous improvement of services, attention to the appearance of the organization, sponsoring research and development, organizational merit.

1. **Financial Performance:** Despite the important role of intangible goals and their long-term impact, many writers consider financial goals to be the best way to implement, and despite the criticism of most writers and researchers of financial standards, and their support for non-financial standards, they do not deny the role of financial standards in Performance evaluation. Financial measures cannot be ignored. Rather, we must use them together with non-financial measures together. (Niven, 2006: 68).

The financial performance evaluation is a review of what the organization has accomplished in the previous time by evaluating the reality of the plans and strategic goals, and clarifying this for all workers at all organizational levels. (Poster & Streib, 2005: 46). The financial dimension is the ultimate outcome of the activities of the organization through which it seeks to maximize its profits to meet the expectations of shareholders; It is the image that shows the success of the strategies pursued by the organization to achieve the profitability of shareholders by increasing the value of their investments, and the organization can achieve this through two basic strategies (Kaplan & Norton, 1996: 90):

1. **Revenue growth strategy:** Revenue growth can be achieved in two ways:
 - Building a distinctive service relationship that generates additional revenues from new services related to markets and new customers.
 - Increasing services to existing customers by deepening the relationship with them, and trying to find appropriate solutions to achieve their desires, and finding the appropriate mix of products and services to provide them.
2. **Productivity Growth Strategy:** The organization's productivity growth can be achieved through two methods:
 - **Improving the Cost Structure:** by reducing direct and indirect expenses.
 - **Efficient Use of Assets,** by reducing working capital and fixed capital; In order to reach the required operational level.

From the above, the financial performance as an engine of the organizational reputation of the organization is through: reporting profits, lower risks in the organization's investments, and high trend for future growth, outperforming competitors, achieving profit, increasing market share, and generating cash flows.

2. **Workplace Environment (Internal Environment):** The environment means that environment in which a person is in contact with nature, social, cultural and other environment, while the workplace environment is individuals, groups, technologies, legislation, and systems that operate within the organization, and the organization operates according to it. (Rahmoun, 2014: 37). The first definition depicts the internal work environment in everything that the worker feels in his workplace as a result of his relationships, the nature of the goals of the institution, and the philosophy of its management. As for the second definition, he made the internal work environment the environment in which the individual works and his influence on his behavior, and is acceptable (Rahmoun, 2014: 37).

From the above, the workplace environment will be the engine of the organizational reputation of the organization through: good management, attractive workplace, the presence of talented employees, a sense of belonging, enjoyment of the work, connection to the common goal, and integration with the organization.

Second: Strategic Creativity

At a time when traditional studies in the field of creativity, for example (Zaltman & Duncan, 1977: 33) had a long tradition of asserting 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 the level of its hoarding experience, activating the strategic learning of the organization, and focusing on the participation of management according to the work-oriented work, to enable it to solve problems in a creative way in order to be able to continue, and competition in light of the growing challenges and rapid technology.

The concept of strategic creativity and related concepts

Innovation is one of the most important requirements in contemporary management, as it is no longer sufficient for organizations to do their work in traditional ways, as this often leads to failure, so organizations that seek success do not stop at the limits of efficiency and effectiveness, but rather creativity, innovation and change Distinctive features of it. The book varied in the definition of creativity, according to "VandeVen", meaning "production or adoption of useful ideas and their application" (Scott & Bruce, 1994: 560). As for (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 format. 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, creativity and competitive advantage in a race environment Dynamic competitive, in large and small organizations, both service and productivity.

The Need for Strategic Creativity

The adoption of a strategic approach to business has arisen due to the rapid change in the environment, and the high competition that requires responding to environmental attitudinal changes under uncertain circumstances (Al-Douri, 2003, 28), and to clarify the need for strategic innovation there are a set of reasons that are committed to adopting the idea of strategic innovation :

1. The external environment is constantly changing, and this change sometimes requires the creation of new rules for the game.
2. The company has the ability to make changes in the external environment. (Govendarjan & Gupta, 2001,1)
3. The life of any business is limited, and for companies to invest, the motivation for efficiency must be combined with excellence in leadership, and through strategic innovation, new businesses must emerge before the old business deteriorates. (Govendarjan & Trimble, 2005, 2)
4. 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).
5. Companies create to hinder others from entering the field.
6. Companies involved in profitable industries should be intensive research and development; As long as their markets are attractive targets for entrants.
7. Companies operating within the same sector pose a greater threat from internal and external; because it has the knowledge that can be applied toward the takeover.
8. Small companies must be very creative, relative to their size, in order to compete with large companies.
9. Not only do companies create profits 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)
10. The truth that we live in today's world is that companies cannot maintain their competitive advantage and survive in light of the changes that exist in today's world except through creativity; Because creative firms can retain a pool of experience with change, and the opportunities in the environment in order to respond to the ideas and activities that make them maintain their growth and profit (Hall, 2002, 1).

Advantages of Creative Organizations and Obstacles to Creativity

Successful organizations realized that the persistence of their success by their superiority, and achieving distinctive creativity of 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 pointed out, et. Al, 2000)) attribute the characteristics of creative organizations to:

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 alertness toward 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, and 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 through participation 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):

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, perceive 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.

Islamic Banks in Palestine

The beginning of the start of Islamic banking work in the Gaza Strip in the mid-nineties of the last century, meaning that its beginnings were with the beginning of the establishment of the Palestinian Monetary Authority in (1995), and therefore the start of Islamic banking work in Palestine came very late when compared to the beginning of Islamic banking in the east The middle, which began in the mid-seventies.

The first experience of Islamic banking in Palestine was the establishment of the Islamic Transactions Branch in Cairo Amman Bank in the 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). M) with a capital of (21) million dollars, then the Palestinian Islamic Bank and started its banking activity at the beginning of the year (1997) with a capital of (10) million dollars, and it is noteworthy that both of them started their activities in the first branch of both of them in Gaza City (Al-Agha, 2017: 46).

Methodology and Procedures:

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 the 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.

It deals with a description of the study methodology that was followed, in terms of the study methodology, the study community, the study sample, the study tool, the validity of the questionnaire, its reliability, the statistical methods used, the steps of conducting the study, data sources, and the data distribution test, and the following is a description of these procedures.

Study Approach: 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 approach is not sufficient when collecting information related to the phenomenon in order to investigate its various manifestations and relationships, but rather goes to analysis and linking And interpretation, to reach conclusions.

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 it (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, 2018)

The study population is divided according to the following schedule:

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

#	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
Total		175	175	175

Annual report of the banks in question, 2018

The Study Sample:

- 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.
- 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).

Study tool: The questionnaire was used as a data collection tool, which was specifically designed, to identify the perceived organizational reputation and its impact on achieving strategic innovation in Islamic banks in Palestine.

Validate 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 a number of arbitrators with expertise and specialization, in order to verify the integrity of the linguistic formulation of the questionnaire, the clarity of the instructions for the questionnaire, the affiliation of the axes for the questionnaire as a whole, the belonging of the paragraphs to the axes of the questionnaire, and the extent of the validity of the questionnaire to measure the goals related to this study, thus verifying the validity of The questionnaire from the arbitrators' point of view.

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

Table 2: Constructive veracity of the axes of the questionnaire

#	The Axis	Correlation Coefficient	Sig. Value	Sig. Level
1	Perceived organizational reputation	0.899	0.000	0.05
2	The content of strategic innovation	0.791	0.000	0.05
3	Strategic innovation environment	0.809	0.000	0.05
4	The process of strategic innovation	0.896	0.000	0.05

* The value of "R: Pearson correlation coefficient" at freedom degree (19) and 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.

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 consisting of (20) from the study community, by finding correlation coefficients for the questionnaire paragraphs, as shown in the following tables:

Table 3: Authenticity of the internal consistency of the paragraphs of the perceived organizational reputation

#	Correlation Coefficient	Sig. Value	Sig. Level	#	Correlation Coefficient	Sig. Value	Sig. Level
1	0.631	0.003	0.05	9	0.737	0.000	0.05
2	0.602	0.005	0.05	10	0.636	0.003	0.05
3	0.586	0.007	0.05	11	0.695	0.001	0.05
4	0.576	0.008	0.05	12	0.776	0.000	0.05
5	0.830	0.000	0.05	13	0.683	0.001	0.05
6	0.674	0.001	0.05	14	0.638	0.002	0.05
7	0.520	0.019	0.05	15	0.771	0.000	0.05
8	0.676	0.001	0.05	16	0.706	0.001	0.05

*The value of "R: Pearson correlation coefficient" at freedom degree (19) and 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.

Table 4: Ratification of the internal consistency of the paragraphs of strategic innovation themes

#	Correlation Coefficient	Sig. Value	Sig. Level	#	Correlation Coefficient	Sig. Value	Sig. Level	#	Correlation Coefficient	Sig. Value	Sig. Level
Paragraphs Of The First Axis				Paragraphs Of The Second Axis				Paragraphs Of The Third Axis			
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 freedom degree (19) and 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.

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

#	The axis	Correlation Coefficient
1	Perceived organizational reputation	0.739
2	The content of strategic innovation	0.876
3	Strategic innovation environment	0.884
4	The process of strategic innovation	0.658
	The questionnaire as a whole	0.958

It appears 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 half split 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

#	The axis	Correlation Coefficient
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		Before The Amendment	After Modification
1	Perceived organizational reputation	0.687	0.814
2	The content of strategic innovation	0.608	0.756
3	Strategic innovation environment	0.597	0.748
4	The process of strategic innovation	0.668	0.801
	The questionnaire as a whole	0.709	0.830

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

Data Sources: The data sources in this study are divided into two types:

1. **Main Data:** It is represented in the study tool (the questionnaire), in order to identify the perceived organizational reputation and its impact on achieving strategic innovation in Islamic banks in Palestine.
2. **Secondary Data:** It is represented in previous studies and literature, and the studies, research, books and references contained in libraries in the field of study.

Data analysis and study hypotheses study

It deals with a presentation to analyze the data and test the study hypotheses, by answering the study questions, reviewing the most prominent 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, named Career), 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
Total		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
Total		164	100%
Educational Qualification	Diploma	2	1.2
	Bachelor	115	70.1
	Postgraduate	47	28.7
Total		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
Total		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
Total		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

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

The question states the following: What is the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?

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

Table 8: Analysis of the perceived organizational axis paragraphs

#	Item	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Ranking	Degree Of Approval
1.	The bank understands the importance of its current reputation.	4.116	0.755	18.939	0.000	82.317	2	Large
2.	The bank is following its reputation in various media outlets.	4.079	0.709	19.490	0.000	81.585	6	Large
3.	The bank contributes its activities to support the local and national economy to enhance reputation.	4.110	0.718	19.794	0.000	82.195	3	Large
4.	The bank sponsors civil society organization projects.	4.030	0.787	16.777	0.000	80.610	9	Large
5.	The bank is keen to adopt legitimate competition.	4.049	0.813	16.530	0.000	80.976	8	Large
6.	The bank provides training opportunities for students.	3.835	0.895	11.954	0.000	76.707	15	Large
7.	The bank allocates job opportunities for the disabled.	3.323	1.039	3.984	0.000	66.463	16	Medium
8.	The bank focuses on providing high quality services.	4.079	0.655	21.096	0.000	81.585	7	Large
9.	The bank uses the results of customer evaluation to improve its services.	4.018	0.650	20.051	0.000	80.366	12	Large
10.	The prices of services provided by the bank suit the expectations of customers.	3.963	0.682	18.095	0.000	79.268	13	Large
11.	The bank is interested in appearing distinctively, thanks to the quality of services, according to well-studied plans and programs.	4.085	0.738	18.831	0.000	81.707	5	Large
12.	Bank management attaches great importance to resolving disputes that may affect its reputation.	4.140	0.682	21.417	0.000	82.805	1	Large
13.	The bank's dealings with all parties are transparent.	4.110	0.726	19.563	0.000	82.195	3	Large
14.	The bank relies on accurate and honest information about performance.	4.030	0.713	18.511	0.000	80.610	9	Large
15.	The management of the bank works to win the support and entitlement of its employees.	3.951	0.805	15.134	0.000	79.024	14	Large
16.	Employees feel that the bank has a good organizational reputation.	4.024	0.886	14.810	0.000	80.488	11	Large
The axis as a whole		3.997	0.566	22.565	0.000	79.931		Large

It was found from the previous table that:

- The level of enhancing the perceived organizational reputation in Islamic banks in Palestine came with a relative weight (79.931), which is with a degree of approval (large).

The highest paragraph no. (12), which is (the bank's administration attaches great importance to settling disputes that may affect its reputation), and it has a relative weight (82.805), which is with a degree of approval (large), which indicates the interest of Islamic banks in this aspect, and that banks In general, there is an atmosphere of seriousness among workers, and at work, in a manner that achieves accuracy and credibility in the banking services provided to clients.

The lowest paragraph no. (7), which is (the bank allocates work opportunities for the disabled), and it has a relative weight (66.463), which is a degree of approval (average), and this means that there is an average acceptance by the study sample of this paragraph, and the respondents' answers were not at the required level with Concerning providing job opportunities for the disabled. The researchers attribute this to the fact that banks are very interested in choosing workers who have the ability to perform work, endure hardship, and pressure rationally in all circumstances, and therefore decisions were taken away from providing work opportunities for the disabled in banks.

The Results of the Second 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 by using the T-test for one sample, as shown in the following tables:

Table 9: Analysis of the themes of strategic innovation

#	The Hub	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Ranking	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
Strategic creativity		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 study community members are aware of the impact of applying strategic innovation in the applied and practical field because of its positive impact on performance and reputation, 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 that they use in Its 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. The above results indicate the availability of an appropriate environment 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 trend 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 great degree of approval by the sample members on the paragraphs of strategic creativity in general, which came in line with a study (Ahmed, 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.

Third: To test and discuss the study hypotheses

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

The results of the third question and its discussion:

The question states the following: Is there a relationship between the reality of perceived organizational reputation and the achievement of strategic innovation in Islamic banks in Palestine under study?

To answer this question, the following main hypothesis has been formulated:

Ho 1: There is no statistically significant relationship at the level of ($\alpha \leq 0.05$) between perceived organizational reputation and achieving strategic creativity Islamic banks in Palestine.

This hypothesis was validated by finding Pearson correlation coefficients, as shown in the following table:

Table 10: Pearson correlation coefficients between perceived organizational reputation and strategic creativity

Correlation Coefficient	"Sig" Value	Significance Level
0.628	0.000	0.05

* The value of "R: Pearson correlation coefficient" at the degree of freedom (163) and the significance level (0.05) = (0.195).

It was found from the previous table that:

Pearson's correlation coefficients between perceived organizational reputation and strategic creativity are statistically significant, and this indicates a direct relationship of statistical significance at the level ($\alpha \leq 0.05$) between the reality of perceived organizational reputation and achieving strategic creativity in Islamic banks in Palestine.

The Results of the Fourth Question and Its Discussion:

The question states the following: Is there an impact of perceived organizational reputation on achieving strategic innovation in Islamic banks in Palestine?

To answer this question, the following main hypothesis has been formulated:

Ho 2: There is no statistically significant effect at the level ($\alpha \leq 0.05$) of perceived organizational reputation on achieving strategic innovation in Islamic banks in Palestine.

This hypothesis was validated using Linear Regression Analysis, as shown in the following table:

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.628a	.394	.391	.35939

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.630	1	13.630	105.525	.000b
	Residual	20.925	162	.129		
	Total	34.555	163			

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.068	.201		10.294	.000
	Perceived Organizational Reputation	.511	.050	.628	10.273	.000

It was found from the previous table that:

Coefficient of determination = (0.394), and adjusted coefficient of determination = (0.391), meaning that its rate (39.10%) of the change in (strategic creativity) is due to a change in strategic creativity, and the remaining percentage is due to a change in other factors.

The regression equation is: (Strategic Innovation) = + 2.068 + 0.511 * (perceived organizational reputation).

This can be explained by the perceived organizational reputation significantly affecting the achievement of strategic innovation in the study sample banks, and researchers attribute this to the fact that the researchers, who are the most important component of the organization are aware of the concept and importance of the perceived organizational reputation, and the importance of its application in the organization, by virtue of their long experience in the field of work, In addition to the banks, they seek their managers to have an open mind, so that they can read the future and predict the opportunities, threats and crises that affect their work to face them due to the blockade imposed on the Gaza Strip, in order to benefit from the available information, and take positive decisions that concern the future of the bank to provide the best services for them, In light of the difficulties you face.

The Results of the Fifth Question and Its Discussion:

The question states the following: Are there differences between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title)?

To answer this question, the following main hypothesis has been formulated:

Ho 3: There are no statistically significant differences at the level ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).

The following main hypotheses are subdivided from the following main hypotheses:

Ho 3-1: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the gender variable.

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

Table 11: Differences in the perceived organizational reputation axis in relation to the gender variable

The Axis	Gender	The Number	SMA	Standard Deviation	F Value	Sig. Value	Sig. Level
Perceived Organizational Reputation	Male	143	3.997	0.549	0.022	0.983	Not significant
	female	21	3.994	0.686			

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

It was found from the previous table that:

The value of Calculated "Sig" is greater than "0.05" in the perceived organizational reputation 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 level of strengthening the perceived organizational reputation in Islamic banks in Palestine due to the gender variable.

Ho 3-2: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the age group variable.

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

Table 12: Differences in the perceived organizational reputation axis in relation to the age group variable

The Axis	Age Group	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Perceived Organizational Reputation	30 years and under	15	4.088	0.731	0.778	0.508	Not Significant
	From 31-40 years old	86	3.934	0.569			
	From 41-50 years old	47	4.048	0.523			
	More than 50 years old	16	4.098	0.505			

* 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 Calculated "Sig" is greater than "0.05" in the perceived organizational reputation 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 level of strengthening the perceived organizational reputation in Islamic banks in Palestine due to the age group variable.

Ho 3-3: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of educational qualification.

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

Table 13: Differences in the perceived organizational reputation axis in relation to the variable of the academic qualification

The Axis	Qualification	The Number	SMA	Standard Deviation	F" Value	Sig. Value	Sig. Level
Perceived Organizational Reputation	Diploma	2	4.344	0.398	0.588	0.557	Not Significant
	Bachelor	115	3.974	0.578			
	Postgraduate	47	4.037	0.543			

* The value of the tabular "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 Calculated "Sig" is greater than "0.05" in the perceived organizational reputation 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 level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of the educational qualification. The researchers explain this result: that the leaders in the banks under study in all their educational qualifications have the same perception to enhance the level of perceived organizational reputation for the bank, as they are all involved in applying the reputation enhancement standards that contributed to achieving this level of results of enhancing the perceived organizational reputation of the bank.

Ho 3-4: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable number of years of service.

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

Table 14: the differences in the perceived organizational reputation 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
Perceived Organizational Reputation	5 years or less	16	4.160	0.669	2.599	0.054	Not Significant
	From 6-10 years	80	3.894	0.563			
	From 11 to 15 years old	42	4.000	0.515			
	16 years and over	26	4.207	0.534			

* 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 calculated value of Sig score is greater than "0.05" in the perceived organizational reputation 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 level of strengthening the perceived organizational reputation in Islamic banks in Palestine due to the variable number of years of service.

Ho 3-5: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of job title.

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

Table 15: Differences in the perceived organizational reputation 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
Perceived Organizational Reputation	Head of the Department	94	3.969	0.578	0.977	0.433	Not Significant
	Director of the Department	19	3.980	0.584			
	Deputy / Branch Manager	43	3.948	0.576			
	Deputy General Manager	7	4.203	0.459			
	Director general	1	4.250	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 calculated value of "Sig" score is greater than "0.05" in the perceived organizational reputation 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 level of strengthening the perceived organizational reputation in Islamic banks in Palestine due to the job title variable.

The researchers attribute this result to the fact that with different job titles, powers and responsibilities differ, but all agree to enhance the level of organizational reputation perceived in the bank, because they have similar training courses at work and clarity of the goals to be achieved for everyone.

The Results of the Sixth Question and Its Discussion:

The question states the following: Are there differences between the average estimates about strategic creativity in Islamic banks in Palestine attributable to variables: (gender, age group, educational qualification, number of years of service, job title)?

To answer this question, the following main hypothesis has been formulated:

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 variables: (gender, age group, educational qualification, number of years of service, job title).

The following main hypotheses are subdivided from the following main hypotheses:

Ho 4-1: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about strategic creativity in Islamic banks due to the gender variable.

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

Table 16: 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 value of the "T" tabular at the degree of freedom (162) and at the significance level (0.05) = (1.984).

It was found from the previous table that:

The value of Calculated "Sig" 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 knowledge and culture, in addition to that banks as an organization that deals with both sexes without distinction give both sexes equal opportunities in work, and subject to the same systems and laws that do not distinguish between them, and are

interested in selecting workers Those who make good decisions, provided they have the knowledge, service, and qualifications required to achieve the goals of the organization.

Ho 4-2: There were no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates for strategic creativity in Islamic banks in Palestine due to the age group variable.

This hypothesis was validated with One-Way ANOVA test, as shown:

Table 17: 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 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 Calculated "Sig" 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.

Researchers explain this result to the extent to which these age groups are aware of the importance of strategic innovation. As a result of their accumulated experiences and knowledge obtained as a result of working for many years in banks.

Ho 4-3: 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.

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

Table 18: 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 value of the tabular "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 Calculated "Sig" 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 creativity to develop solutions to problems they face during the work.

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

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

Table 19: 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 Calculated "Sig" 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 application and follow-up of strategic creativity 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 4-5: There are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about strategic creativity in Islamic banks in Palestine due to the variable of job title.

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

Table 20: 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 Calculated "Sig" 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 job title.

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 taken previously as a 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 implementation of strategic innovation processes that contribute to the effectiveness of enhancing the level of perceived organizational reputation for their years of service.

Results

The main objective of the research is to identify the perceived organizational reputation and its impact on achieving strategic creativity in Islamic banks, and based on the field study conducted by researchers on identifying the perceived organizational reputation and its impact on achieving strategic creativity in Islamic banks, and knowing the extent of the impact of demographic variables, and through what has been done It dealt with multiple concepts and aspects in the theoretical framework and study literature, in addition to the data collected through the questionnaire, and after the results of the statistical analysis of the study's axes and their interpretation, the study concluded a set of results as follows: Mine:

- The perceived organizational reputation is available in Islamic banks in Palestine at a rate of (79.931%).
- The dimensions of strategic innovation are available in Islamic banks in Palestine at a rate of 82.22%.
- There is a direct relationship with statistical significance between perceived organizational reputation and achieving strategic innovation in Islamic banks in Palestine.
- There is a statistically significant effect of perceived organizational reputation on achieving strategic creativity at the level of Islamic banks in Palestine at a rate of (39.10%), and that the remaining percentage (61.9%) in influencing the achievement of strategic creativity is due to other variables.
- There are no statistically significant differences at ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).
- There are no statistically significant differences at ($\alpha \leq 0.05$) 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:

Recommendations related to the independent variable (enhancing perceived organizational reputation):

- Senior management in Islamic banks built a clear strategy to enhance their operations, with the aim of increasing awareness of the importance of organizational reputation, which is perceived as being an essential pillar of development and progress.
- Work to establish and design programs to train employees, to help raise their competencies and capabilities in applying modern technologies in their work because of its reflection on the bank's reputation.
- Work to allocate the necessary resources and facilities to provide job opportunities for the disabled.

- Establish a system of incentives to gain support, and the confidence of its employees to encourage them to produce and apply their knowledge, experience and capabilities within the bank.
- Ensure that the prices of services provided by the bank are proportional to the expectations of clients who benefit from its services.
- Setting rules and provisions that the bank hires for the results of assessing customer requirements in order to control deviations, and address them to improve the service provided, and to advance the work to a distinct level of reputation.

Recommendations related to the dependent variable (strategic innovation):

- 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.

General Recommendations:

- 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 between the departments and departments of the bank, for follow-up, and to identify obstacles that limit their promotion to achieve sustainable performance.
- Develop an appropriate strategy for advertising campaigns on the bank's business, its role in social responsibility towards society, and the surrounding environment, in order to create a perceived organizational reputation, a positive image of the bank, or maintain a good mental image of the bank.
- Building an advanced information system (intelligence) that has the ability to monitor competitors' behaviors and strategies, follow the market, keep abreast of what is new, and move continuously and quickly towards providing the best to keep pace with environmental changes.

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