

# Strategic Creativity and Influence in Enhancing the Perceived Organizational Reputation in Islamic Banks

Mohamed S. keshta<sup>1</sup>, Suliman A. El Talla<sup>2</sup>, Mazen J. Al Shobaki<sup>3</sup>, Samy S. Abu-Naser<sup>4</sup>

<sup>1</sup>Al-Azhar University, Gaza, Palestine.

<sup>2</sup>Vice Dean of Academic Affairs, College of Intermediate Studies – Al-Azhar University – Gaza.

<sup>3</sup>Dean of Bait Al-Mqds College for technical Science, Gaza- Palestine

<sup>4</sup>Department of Information Technology, Al-Azhar University, Gaza, Palestine.

<sup>1</sup>mohamedkeshtaz@gmail.com, <sup>2</sup>Eltallasuliman@gmail.com, <sup>3</sup>mazen.alshobaki@gmail.com, <sup>4</sup>abunaser@alazhar.edu.ps

**Abstract:** It aimed at identifying strategic creativity and its impact in enhancing the perceived organizational reputation in Islamic banks in Palestine. The study adopted the descriptive analytical approach, and a questionnaire was designed as a tool for the study, and the study community has been represented by all employees in Islamic banks from the top and middle management, and the study has been applied On the Palestinian Islamic Bank and the Arab Islamic Bank; A 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, head of department, director Department), and (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 dimensions of strategic innovation are available at a high level in Islamic banks in Palestine, with a relative weight of (82.22%). The perceived organizational reputation is available at a high level in Islamic banks in Palestine at a rate of (79.931%). There is a direct relationship of statistical significance between the application of strategic innovation in its dimensions and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine. There is a statistically significant effect of the reality of applying strategic innovation on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine by (45.90%), and that the remaining (54.1%) in the impact on enhancing the perceived organizational reputation is due to other variables, with the exception of the dimension of the strategic innovation environment Function, and does not affect the strengthening of organizational reputation. **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 their operations, to increase awareness of the importance of organizational reputation, which is perceived as being an essential pillar of development and progress.

**Keywords:** Strategic Creativity, Perceived Organizational Reputation, Islamic Banks.

## Introduction

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

Creativity, and before it innovation and development, have become crucial for organizations seeking strategic competition in the context of a business environment that is geared towards the new global economy (knowledge economy). Therefore, creativity has become important for organizations in all their directions, and even a basis for distinguishing their goods and services, by adopting methods that create new value for customers, and then you gain the advantage that distinguishes it from others, as; and that creativity supports organizations in the successful implementation of their business strategies (Muhammad, 2013, 112). The perceived organizational reputation is considered one of the most important strategic intangible assets that the organization can possess, and which it must constantly 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 achieves attraction to 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).

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 foregoing, the researchers addressed the idea of this study through the reality of developments and challenges facing Islamic banks in Palestine, by measuring strategic innovation and its impact in enhancing the perceived organizational reputation in Islamic banks in Palestine.

## Problem Statement

Success in business communities is no longer based solely on the amount of financial gains the organization makes; Rather, it is for 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, and it turns out that there are a set of deficiencies related to organizational reputation facing Banks, which was confirmed by a study (Shukair, 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 programs related to the development and consolidation of organizational reputation in the banks under study, and that Islamic banking services and access procedures It has multiple and many compared to traditional banks, and that Islamic banks in the Palestinian market constitute their share about (11%) of the Palestinian banking market, which is a low percentage compared to the global Islamic banking share of (25%), and this is the result of a decrease in customer deposits compared In conventional banks, where it accounted for (13.4%) of the market share of deposits, and Islamic banks are looking for low-risk investments, which has led to a significant decrease in the market share, which in turn is We reflect on the achieved profits compared to the traditional banks, where the net profit accounted for (12.4%) of the market share in the banking sector, and there is a decrease in the number of employees working in Islamic banks compared to traditional banks, where it obtained a market share of (16.1%) for the year In 2017, of the total number of workers in banks operating in Palestine, and in terms of the number of ATMs, the branches got (15.6%) among the banks operating in Palestine, which is a weak and low percentage (Palestine Monetary Authority, Annual Report, 2017) reflected on the organizational reputation In creating value from the stakeholder perspective, from this standpoint, the problem addressed by this study can be formulated in the following main question: What is the role of strategic innovation in enhancing the perceived organizational reputation in Islamic banks in Palestine in Islamic banks in Palestine?

**To clarify the methods of this study, a number of questions were used to answer them, namely:**

1. What is the level of strategic innovation in Islamic banks in Palestine?
2. What is the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?
3. Is there a relationship between the level of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?
4. Is there an impact of strategic creativity on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?

## Research Objectives

This study aims mainly to identify strategic innovation and a role in enhancing the perceived organizational reputation in Islamic banks in Palestine. To achieve this goal, the following sub-goals have been formulated:

1. Learn about the reality of strategic innovation in Islamic banks in Palestine.
2. Knowing the level of availability of the dimensions of the process of enhancing the perceived organizational reputation in Islamic banks in Palestine.
3. Determine the relationship between strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.
4. Explaining the effect of strategic innovation on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.
5. Provide a set of recommendations for the management of Islamic banks to enhance the perceived organizational reputation.

## Research Importance

The importance of the study stems from the consequent contributions that are scientifically and practically beneficial, and this can be illustrated 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 that has been 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 strategic creativity, which is considered one of the vital and modern topics that add to the scientific library a new article on this topic.

### Applied 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. The researchers hope that the results of the study will help direct the attention of officials in Islamic banks towards the necessity of paying attention to the practice of strategic creativity, and developing and enhancing the organizational reputation that is aware of its various activities, which ultimately helps to raise the overall performance of banks.

### Research Variables

**The Independent Variable:** strategic creativity and its dimensions: (the content of strategic creativity, the environment of strategic creativity, the process of strategic creativity).

**Dependent Variable:** perceived organizational reputation.

### Research hypothesis

Based on what the introduction examined, and the study problem, the study problem can be approximated to reality by formulating hypotheses according to the independent variables represented in the practice of strategic creativity (the content of strategic creativity, the strategic innovation environment, the process of strategic creativity), and the dependent variable represented in the perceived organizational reputation, and the researchers have identified key hypotheses The relationship between the axes of study, as follows:

**H0<sub>1</sub>:** There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study.

**H0<sub>2</sub>:** There is no statistically significant effect at the level of ( $\alpha \leq 0.05$ ) strategic creativity at the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study.

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

### Research Terminology

- **Procedural Definition Of Strategic Creativity:** It is an ongoing 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 situations. (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 for the Islamic bank with all stakeholders in it to maximize value in a sustainable way to survive under complex circumstances 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 (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.
- A study of (Ahmed, 2017) 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.
- Study of (Aziz, 2017) that aimed to determine the effect of the organizational climate on the creativity process of individuals working in the Maysan Education Directorate, and the study was conducted on a random sample of (72) employees in the organization, the research sample, and the researchers adopted the descriptive analytical approach. Among the most important findings of the study is that there is support, encouragement to put forward creative and new ideas and support for the principle of sharing information, decision-making, problem solving and working on a collective basis in the organization, that is, the administration encourages working individuals to present and present new creative ideas, and it was also shown through analysis Correlation relationship, and the effect of a correlation relationship, and a significant significant statistically significant effect of the organizational climate on the creativity process in the organization.
- A study of (Shafia, 2016) that aimed to identify the impact of social responsibility in its dimensions (economic, social, and environmental dimensions of social responsibility) in support of the reputation of the institution (creativity, product quality, and enterprise culture) for the Rouiba Juice Organization, by showing and analyzing the reality Incorporating social responsibility in the organization, and the level of reputation it enjoys in order to reveal the type of influence relationship between them, i.e. social responsibility and reputation. The most important findings of the study were that it demonstrated a high level in relation to the adoption of social responsibility, and the reputation index in the institution under study, with a positive moral effect. Social responsibility to support the institution's reputation, and the study recommended the need to maintain this level, by addressing gaps that may arise when the institution seeks to implement programs of commitment to social responsibility.
- A study of (Saeed and Abbas, 2016) that aimed to diagnose a level test, the nature of a relationship, and the effect of transparency on organizational reputation by senior management in the departments of the Ministry of Housing, and centrally funded reconstruction, with an identification of the extent of differences between the search variables. The most important results of the study were the enjoyment of transparency by the departments of the Ministry of Housing, and the centrally funded reconstruction, with a high organizational reputation. Service, social responsibility).
- Study of (Ahmed, 2016) that aimed to build a model that represents the relationship between the study variables among them and the effect of each other, and to test the relationship between strategic creativity and components of business process reengineering. The study was conducted on a random sample consisting of (30) employees in the research sample organization. The researchers adopted the historical approach (in its theoretical part) adopted in building the theoretical framework for the research, and the survey exploratory approach (in its field aspect). The most important findings of the study were that strategic innovation is described as a fundamental change that comes from a revolution in thinking, leading to abandoning the rules of traditional competition in the industry, and that the organizations' keenness to root strategic innovation in their programs will ensure the achievement of radical changes. Strategic innovation is an important means of providing

technical capabilities in the process of adapting to the environment. The study pointed to the importance of strategic innovation and the re-engineering of business processes as an essential necessity for organizations looking to achieve survival, stability and growth.

- A study of (Shukair, 2015) aimed to measure the impact of the practice of social responsibility activities on the reputation of the organization from the perspective of stakeholders, specifically the client, and this study highlights the nature of this relationship between the variables through a field study using the research tool is the survey, and included a sample consisting of (483) singles. The most important results of the study were the existence of a link between the awareness of social responsibility and the reputation of the organization and we note the existence of a direct moral relationship between them with a value of (0.669), as it indicates a direct impact of the awareness of social responsibility on the awareness of the organization's reputation and its value was positive. The results indicate a correlation between the social dimension and the perception of the bank's reputation, and we note a positive correlation between them with a value of (0.638). It also indicates an indirect effect of the social dimension on the perception of the organization's reputation and its value was positive. The results indicate a correlation between the environmental dimension and the perception of the bank's reputation, and we note that there is a direct correlation between them with a value of (0.578) as it indicates an indirect effect of the environmental dimension on the perception of the organization's reputation, and its value was positive, and the results indicate a correlation between the human dimension, And the awareness of the bank's reputation, and we note that there is a direct moral relationship between them with a value of (0.593), as it indicates an indirect impact of the human dimension, awareness of the organization's reputation and its value was positive, and also a direct impact of the awareness of social responsibility on the bank's reputation, but there is an indirect effect of all dimensions Social responsibility activities Aware of the reputation of the bank.
- A study of (Othman and Muhammad, 2015) which aimed to reveal the relationship and influence between social responsibility in terms of responsibility (economic, legal, ethical, and humanitarian), and manage the organization's reputation through the organization's keenness on (reputation, clarity, distinction, consistency, transparency, and originality). The descriptive and analytical approach was adopted, which made the questionnaire a major tool in data collection, and the research community identifies the employees of the Rafidain and Al-Rasheed Bank and tested a sample of (64) employees. The most important findings of the study were that there is a good correlation between social responsibility and reputation management, and if the research banks' rise to their social responsibility contributes to raising the strength of a number of the elements of their reputation management, as well as improving the strength of the total indicators of reputation management in them, the two banks work to manage reputation in a way Good (above average), which is evident in their keenness on their reputation.
- A study of (Saqr, 2015) that aimed to identify the extent of the dimensions of seriousness in work on the reputation of the organization in the banking sector through a comparative study between government and investment banks, and the research sample consisted of managers at different administrative levels, and the sample size reached (208) managers. The most important findings of the study were that the degree of seriousness in work has a significant impact among managers in government banks and investment banks in the three areas of seriousness (organizational commitment, challenge, control and control). There is a statistically significant effect of seriousness in the work on the organizational reputation of both governmental banking sector organizations and investment banking sector organizations, and it has been shown that the dimensions of the reputation of the organization are largely available in the organizations in question.
- Study of (Abdel-Fattah, 2014) in which the research aims in general to give a practical assessment of 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 intermediate role For the mental image on the relationship between influence of organizational reputation and competitiveness, the researcher 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.
- Study of (Salih & Alnaji, 2014) that aimed to demonstrate the impact of talent management in enhancing organizational reputation in Jordanian telecom companies by clarifying the relationship between talent management variables (discovery, inspiration, transportation), and organizational reputation variables (self-enhancement, self-realization, and continuous engagement Where the study used the questionnaire to collect information about the study, the sample included all employees in the telecommunications companies under study and consisted of (378) employees. The main findings of the study were that talent management has a major impact on improving organizational reputation.

- Study of (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. Theoretical Framework

### **First: 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 in accordance with 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 technical and accelerating challenges.

### **The concept of strategic creativity and related concepts**

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

Strategic innovation differs from technological innovation because new technologies do not always provide successful products or new products are not strategically important. Strategic innovation is in these three areas: (designing the value chain, developing a concept for customer value, and identifying potential customers). Strategic Creativity Involves Discovery to Create New Knowledge and Capabilities (Dogan, 2017: 295)

### **The importance of strategic creativity:**

Many writers and researchers see the importance of strategic innovation as being among them: (Anderson & Markides. 2004: 4), (Markides, 2013, (Drejer, 1997: 1), and (Davis & devinney (1996: 4).

Many writers and researchers see the importance of strategic innovation as being among them (Anderson&Markides.2004:4) (Markides, 2013:48) (Drejer, 1997:1) and (Davis&devinney,1996:4):

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

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

1. Changing the thinking of business leaders on the strategy of innovation and technology, and providing a richer roadmap for formulating and benefiting strategic technological change.
2. Influencing the culture of organizations, in the way they respond to the challenges of innovation, and enriching their relationship with partners along the value chain, in a manner that facilitates the transfer of knowledge within the organization and across the chain.
3. Employing the value chain by organizational leaders in creativity to support relationships with customers, beneficiaries, and suppliers, and in incubating talents within the organization, and achieving superior performance over competitors by adopting creative ideas.

### **Dimensions of strategic innovation**

Researchers (Al-Enezi, 2008), (Ahmed, 2016), (Davenport, et. Al., 2006) and (Markides, 2000) vary around these dimensions. They have identified them in three dimensions that express the process of strategic innovation in organizations, including the following:

1. The content (content) of strategic innovation
2. The environment (environment) of strategic innovation

### 3. The process of strategic innovation

#### **Second: Perceived organizational reputation**

Administrative literature has shown various contexts around the concept of reputation according to the terms of reference that dealt with the concept, and it has been found that reputation has various meanings and many approaches, and that the reputation of the organization is a strategic resource that achieves a competitive advantage; Then, in (2001) studies emerged that dealt with the reputation of the organization from various points of view (such as wealth, government oversight, and match theory), and many theories emerged that dealt with the organization's reputation, thus crystallizing some ideas on how to build a valuable reputation for the organization (Weilong & Jexin 2007: 2). Reputation constitutes the sum of the values attributed to the organization by the stakeholders in the light of its perceptions, and their interpretations of the image it depicts itself over time (Weiwei, 2007: 62). Bartikowski, Boris et al. (2011) defined reputation as a temporal accumulation of results achieved by the organization in the internal environment and the external environment of the organization in a manner that achieves loyalty to the customers of the organization, and defines each of (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 the reputation of an organization is perceptions that reflect shareholder responses to the organization's past actions, operations, activities, and views on intangible assets. Both (2014) Olmedo- Cifuentes & Martinez - Leon added that the reputation of the organization is guesses in the minds of the organization's clients 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. Rasheed and Al-Ziada (18: 2014) showed that organizational reputation is the comprehensive mental impression that is formed by the various stakeholders dealing with the organization about its activities, systems, decisions and policies, which is determined in light of their continued relationships, treatment, and support or not, and hence they are embodied In all the efforts and distinguished accomplishments that the organizations aim to gain community satisfaction and achieve their welfare. Both are known (Digkmans, et. al., 2015) The 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 with its customers, and everyone who agrees with them (Floreddu, Paola, et., Al, 2015). (Saqr, 2015: 176) defined the organizational reputation as intangible assets consisting of a group of relatively fixed collective provisions, 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 organization's clients. (Ahmed, 2017: 28) believes that organizational reputation is the community's reaction to the goods and services that the organization provides with the needs of individuals and their desires. So, if these needs and desires agree, acceptance, satisfaction and loyalty are achieved by the stakeholders; But if the goods and services that they provide are less or not compatible with the expectations and needs of individuals, the result will be their unacceptability, and inciting others to deal with them, thus reducing their market share.

#### **The Importance of Organizational Reputation**

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

- The possibility of achieving distinctive profits.
- Attract new customers.
- Give the product or service additional value.
- Increase 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.
- Acting as barriers to entry for competitors.

Ahmed (2017: 29) believes that organizational reputation is the hidden forces that achieve the survival and growth of organizations by maintaining their market share, working to expand them, and reaching a greater number of customers, as good reputation maintains the current customer, and attracts another through what is called (Spoken Word), and with this 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.

### **Strategic innovation and a role in enhancing perceived organizational reputation**

The interest in the issue of organizational reputation for organizations is increasing greatly due to the effective value that they perform in forming opinions, forming impressions, and creating positive behavior for individuals towards the organization. Each service provided by the organization is linked to an impression or a mental image of the members of the community, and these impressions are formed through personal experiences or the experiences of other individuals.

### **The need for strategic innovation to enhance organizational reputation**

Al-Masoudi (2007, 32-33) indicates that there are a number of reasons why organizations should adopt the idea of strategic innovation, namely:

1. The constant change in the external environment, which often requires finding new rules for doing business.
2. The limited life of the business, which necessitates the organizations seeking to continue to focus on efficiency while merging them with achieving excellence in leadership, and through strategic innovation, new business must emerge before the deterioration of existing business.
3. The organization's ability to make some changes in the surrounding external environment.
4. When organizations try to overcome each other competitively, they must use a number of practices that achieve a reduction in cost and improvement in quality to the extent that it is difficult for experts to achieve a level of improvements more than that, and then the new business strategies must be put into practice.
5. The creative organization can hinder newcomers to the field.
6. Organizations that do business in industries with good levels of profitability should be heavily invested in research and development activities as long as they operate in markets that enjoy attractive targets for new entrants.
7. Similar organizations pose a greater threat to new external entrants because they possess the knowledge that can be applied toward seizure and acquisition of opportunities in the industrial sector.
8. Small organizations should be somewhat creative compared to their small size in order to survive and coexist with large organizations in the field.
9. Organizations seek innovation not only for future profits, but also to avoid being forced out of the industrial sector.

### **The effect of the dimensions of strategic innovation in enhancing the perceived organizational reputation**

The strategic creative process in organizations begins with the individual or organization feeling of a problem that causes some kind of imbalance, and this leads to the search for a solution that restores the organization its balance, and this process passes with knowledge of the content or content of strategic creativity as it focuses at this stage on the importance of determining the current status of the organization compared to With its analogy in industry (benchmarking), as the appropriate starting point for establishing strong strategies that achieve for the organization success, growth, and creation of a highly sustainable value, this requires a redefinition of the business to shift to the strategic focus of the organization towards achieving the new that will achieve strategic innovation in the end, and then redefine Who is the customer, and determining his choice, as the organizations must choose their clients, maintain those who were previously neglected, and work with the principle of going to the customer, and provide a package of services, and the bank's reputation resulting from this service combination that the bank provides to its customers has a clear impact on attracting prospective clients Preventing existing customers from accessing other banks and gaining customer satisfaction. What distinguishes the bank from others, and this is confirmed by the study (EL-Garaihy, et al, (2014) that there is a strong positive relationship in a direct and indirect way between customer satisfaction and the reputation of the organization, another study was conducted in Canada to the (80%) of customers They find no differences between banks (Furlong, 2003: 14). This result is considered appalling for the management of these banks because (20%) of the clients feel distinguished, and they have the desire to continue with the same bank because of its distinction, and this confirms that the perceived organizational reputation is important for clients to stay or leave the bank, and search for the best bank that meets its desires, In order to achieve strategic creativity, the organization must be the first to define the changing or new customers' needs, desires or priorities, and therefore will be the first to develop new products or develop better ways to meet these needs, and achieve good benefits for customers, and this requires strengthening capabilities, and current pivotal competencies For the organization to find a new product or a new way of doing business that is completely different from the way competitors are currently doing their work. (Markides, 1997: 16-20) For example: IBM has shifted from selling software and hardware to selling complete solutions, i.e. moving from selling incomplete products to selling whole products. What distinguishes the organization from its peers, realizing an organizational reputation that is aware of customers and achieving the goals for which it was established, thus protecting it from the attacks of competitors.

As it is necessary for the environment of the strategic innovation process to include a state of compatibility, harmony between the variables, and the surrounding factors or the internal environment to create an organizational environment that encourages the process of strategic innovation in the organizations, and the role of these organizations is to determine the factors that directly affect the organizational reputation, and to develop policies, programs To ensure its development, in order to maintain success,



maintain its market share, improve and build the positive image of the organization, and formulate policies, applications, and standards acceptable to stakeholders in a manner that fits the image and identity of the organization, which is the result of the study Pfarrer, (2010) that the organization that It has a good reputation that is a source of confidence for all the parties it works with, which increases the awareness of the organization on all sides. Shamma, (2012, P.159) added that building organizational reputation is based on a set of factors and direct sources that depend primarily on stakeholders, and their diverse experiences in dealing with the organization.

In this way, the culture that is characterized by its willingness to accept the new strategic creativity that encourages work on it, plays to find common values and goals among workers and consider them real partners to be cared for, respected, and trained, as confirmed by the study Ogunfowoza (2014) that there is a positive impact of employee participation in building reputation Organizational, and it should welcome change even, if new strategic creativity cases have a role in dispersing and disrupting the status quo, and entering within the framework of the structure, through which the work is divided and coordinated, and it is incumbent upon it to come up with ideas, or creative processes. Cumulative leads to strategic creativity through continuous planning and development processes in light of systems interacting with each other, both functionally and practically, to accomplish a specific goal, through all of its employees, as each of them has a role in the process of implementing strategic innovation cases in order to reach the status of strategic creativity.

The process of strategic innovation passes through several stages: visualization, and strategic imagination to define intellectual models. The study (Dolatabadi et al., 2012) concluded that awareness of employees in the organization increases its reputation and leads to increasing profits, generating ideas to develop creative options to reach goals through Highly talented and talented staff, Salih et al. (2014) indicates that talent management affects the interaction with customers, which in turn affects, directly, the reputation of the organization, which leads to an increase in the volume of interaction to improve organizational reputation, and then evaluate ideas of unconventional creativity, which carries with it strategic creativity and that forms a deviation from traditional ideas , Which can be walked towards, and then move on to implement these creative, applicable, and applicable ideas, which are adopted by the organization and discuss the need for it, achieving quality and high value, entering new markets, and achieving competitive advantage, as explained by Wang, (2014) in His study shows that there is a relationship between the high ranking of the organization's reputation, and its achievement of a competitive advantage in the markets, and this means that strengthening the capacity for strategic innovation requires the development of the various types of capabilities that the organization possesses.

#### **Strategic creativity has become important to enhance organizational reputation for the following reasons:**

1. Making a profit: providing banking services that satisfy customers would increase the profitability of the bank, by reducing the costs of error, and allocating fewer resources to address deviations from work and handling complaints; the profit is also achieved by retaining the customer who helps to attract new customers, which reduces the costs of using promotional means. Also, consolidating the image of the bank with customers would achieve an increase in the volume of deposits. (Rust & Keiningham, 2002: 59)
2. Retaining employees: innovation in improving the performance of workers, improving their skills, competencies and using their creative energies, and treating them with respect and appreciation helps to reduce their turnover and reduce the costs of their training, and that the most successful banks seek to direct the work of their employees towards customer service and satisfaction.
3. Retaining clients: The banks have realized the importance of focusing on the customer as the main axis of banking activity.
4. Obtaining customer loyalty: This is demonstrated by his insistence on dealing with the same bank.
5. Create a positive and clear image of the bank in the minds of clients.
6. Improve the technology used, and work to develop it continuously.

Achieving banking quality is not only necessary, but it is considered one of the most successful ways to improve productivity, reduce costs, and is a strategic determinant of the bank's survival and continuity, which the bank's management can respond quickly to constant changes in a changing market such as the banking market. (Al Sirhan, 2005: 99)

#### **Islamic Banks in Palestine**

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

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

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

There are several obstacles facing Islamic banks, some of which put a barrier to progress, and the expansion of innovation in services and new financing methods, which are difficult to overcome, and it is the most dangerous, and these obstacles are classified within the external environment the first reason for them, while others are obstacles that are specific to the bank itself

and its internal environment. , Which can be controlled, and the most prominent of these obstacles are explained as follows (Dawood, 2017, P: 71):

1. **Deteriorating Economic and Social Conditions:** The deterioration of the economic conditions in Palestine, and its instability, made the risks increase, especially if we say in the direction of the investment field, which the financial activities of Islamic banks depend on as they take the investment as the main driver of the funds. These obstacles included the deterioration of social conditions.
2. **The Deterioration Of The Political Situation:** The political problems facing Palestine can be considered one of the most important axes that cause economic and social instability, and others are divided into two parts:
  - **Israeli Occupation:** What remains the main obstacle in restricting all aspects of life in Palestine, due to the imposition of its hegemony and occupation of the Palestinian territories.
  - **The Palestinian Division:** It is unfortunate to mention this item on the list of obstacles, but this is the reality. What resulted from it is the emergence of two political and executive powers in the year (2007 AD) in the West Bank and Gaza Strip.
3. **Instability Of The Legal And Legislative Environment:** There is a degree of sensitivity between Islamic banks in Palestine, and the Palestinian Monetary Authority being the reference, and the first regulator of banks 'work in Palestine is due to the absence of a clear legal system, especially for Islamic banks, which Islamic banks can assist in their work.
4. **Weak Banking Awareness:** Islamic banking services, and the procedures for obtaining them are multiple and many, compared to traditional banks, which are more common in society and require a good understanding of contract deals either by employees in Islamic banks to offer them or by the recipient of customer service, and this requires greater effort by banks Islamic need to pay attention to spreading awareness of community banking services.  
The obstacles do not stop in light of the complex circumstances in Palestine, and the multiple and renewed crises they are experiencing, which affect all society and its activities in varying degrees; in addition to the internal obstacles of Islamic banks, which differ, and vary from one bank to another, all of which creates a state of constant anxiety and constant thinking for the province To continue to advance.

**Methodology and 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 method is not sufficient when collecting information related to the phenomenon in order to investigate its various manifestations and relationships, but rather goes beyond 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) A singular, which is the study population to which the study was applied.

The study population is distributed 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
<b>Total</b>		175	175	164

**Source:** Annual report of the banks in question, 2019

**Study Sample:**

1. **Survey Sample:** An exploratory sample consisting of (20) employees from Islamic banks in Palestine was chosen to verify the validity and consistency of the study tool.
2. **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).

**The Study Tool:** The questionnaire was used as a data collection tool, which was specifically designed to identify the perceived organizational reputation in Islamic banks in Palestine.

**The questionnaire consists of:**

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

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

#	The Axis	The Number Of Paragraphs
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1.	The Content Of Strategic Innovation	7
2.	Strategic Innovation Environment	6
3.	The Process Of Strategic Innovation	9
<b>Strategic Creativity</b>		22

**The Validity of the Study Tool (The Questionnaire):** By the truth of the study tool, we mean that the tool measures what was set to measure it, and the validity of the questionnaire was verified through the following:

- Honesty From The Point Of View Of The Arbitrators (Content Honesty / Virtual Honesty):** The questionnaire was presented to (10) arbitrators who have experience and specialization, in order to verify the integrity of the linguistic formulation of the questionnaire, the clarity of the questionnaire instructions, the affiliation of the axes of the questionnaire as a whole, the belonging of the paragraphs to the axes of the questionnaire, and the extent of the validity of the questionnaire to measure the goals related to this study, and thus was done Verifying the truthfulness of the questionnaire from the arbitrators' point of view.
- Constructive Honesty:** The structural integrity of the axes of the questionnaire was calculated, after applying it to a polling sample of (20) from the study community, and by finding the correlation coefficients for the axes of the questionnaire, as shown in the following table:

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

#	The Axis	Correlation Coefficient	"Sig" Value	Significance Level
1.	The Content Of Strategic Innovation	0.791	0.000	0.05
2.	Strategic Innovation Environment	0.809	0.000	0.05
3.	The Process Of Strategic Innovation	0.896	0.000	0.05
4.	Perceived Organizational Reputation	0.899	0.000	0.05

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

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

- Internal Consistency Validity:** 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 4:** Ratification of the internal consistency of the paragraphs of strategic innovation themes

#	Correlation Coefficient	"Sig" Value	Significance Level	#	Correlation Coefficient	"Sig" Value	Significance Level	#	Correlation Coefficient	"Sig" Value	Significance 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 the degree of freedom (19) and the significance level (0.05) = (0.423).

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

**Table 5:** Ratify the internal consistency of the perceived organizational reputation paragraphs

#	Correlation Coefficient	"Sig" Value	Significance Level	#	Correlation Coefficient	"Sig" Value	Significance 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 the degree of freedom (19) and the significance level (0.05) = (0.423).

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

**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 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 6:** Correlation coefficients using the Alpha Cronbach equation for the axis of the questionnaire

#	The Axis	Correlation Coefficient
1.	The Content Of Strategic Innovation	0.876
2.	Strategic Innovation Environment	0.884
3.	The Process Of Strategic Innovation	0.658
4.	Perceived Organizational Reputation	0.739
<b>The Questionnaire As A Whole</b>		0.958

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

2. **Halfway Stability:** 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 7:** Correlation coefficients in the mid-way segmentation of the survey axes

#	The Axis	Correlation Coefficient	
		Before The Amendment	Before The Amendment
1.	The Content Of Strategic Innovation	0.608	0.756
2.	Strategic Innovation Environment	0.597	0.748
3.	The Process Of Strategic Innovation	0.668	0.801
4.	Perceived Organizational Reputation	0.687	0.814
<b>The Questionnaire As A Whole</b>		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 Distribution Test:

The Kolmogorov-Smirnov Test (K-S) was used to test if the data follow the normal distribution or not, and the results are as shown in the following table:

**Table 8:** the normal distribution test for the axes of the questionnaire

#	The Axis	"Sig" Value
1.	The Content Of Strategic Innovation	0.942
2.	Strategic Innovation Environment	0.137
3.	The Process Of Strategic Innovation	0.195
4.	Perceived Organizational Reputation	0.78

The above table shows that the value of "Sig." All the axes of the questionnaire are greater than the significance level (0.05), and this indicates that all the axes of the questionnaire follow the normal distribution, and therefore, the parameter tests were used.

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

1. **The Main Data:** It is represented in the study tool (the questionnaire), in order to identify strategic innovation and its impact in enhancing the perceived organizational reputation in Islamic banks in Palestine 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.

**The Statistical Description of the Study Sample according To the Personal Data:** The study sample is distributed according to the following table:

**Table 9:** Distribution of study sample individuals

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

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

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

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

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

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

**The Criterion Adopted In the Study:**

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

**The Criterion Approved In the Study**

**Table 10:** Grading Scale

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

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

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

Results of the question which states the following: What is the level of strategic innovation in Islamic banks in Palestine under study?

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

**Table 11:** Analysis of the themes of strategic innovation

#	The Axis	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	Degree Of Approval
1.	The Content Of Strategic Innovation	4.233	0.497	31.773	0.000	84.669	1	Very large
2.	Strategic Innovation Environment	4.141	0.625	23.379	0.000	82.825	2	Large
3.	The Process Of Strategic Innovation	3.996	0.579	22.039	0.000	79.919	3	Large
<b>Strategic Creativity</b>		4.111	0.460	30.905	0.000	82.223		Large

It was found from the previous table that: The reality of applying the content of strategic innovation in Islamic banks in Palestine came with a relative weight (84.669), which is with a degree of approval (very large). The researchers believe that the 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. From the above results, it is evident that an appropriate environment is available for strategic innovation operations in the study sample banks in Palestine, and the presence of positive trends between the study community towards strategic creativity, which confirms their awareness of the concept of study variables, the importance of strategic innovation, and the practice of its operations.

The reality of applying the process of strategic innovation in Islamic banks in Palestine came with a relative weight (79.919), which is with a degree of approval (large). The researchers believe that the process of strategic innovation is well available in banks, and this result indicates that the sample members have a positive orientation towards this axis, due to the presence of a high impact of strategic creativity between the departments and departments of Islamic banks.

The reality of applying strategic innovation in Islamic banks in Palestine came with a relative weight (82.223), which is with a degree of (great) approval. Which indicates that the average degree of response has increased from the average degree of approval, which is 3, and this means that there is a 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.

The results of the second question, which 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 12:** Analysis of the perceived organizational reputation axis items

#	Item	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	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	4.140	0.682	21.417	0.000	82.805	1	Large

#	Item	SMA	Standard Deviation	T Value	Sig. Value	Relative Weight	Order	Degree Of Approval
	that may affect its reputation.							
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
<b>The Axis As A Whole</b>		3.997	0.566	22.565	0.000	79.931		Large

It was found from the previous table that: The level of awareness of perceived organizational reputation in Islamic banks in Palestine came with a relative weight (79.931), which is with a degree of approval (large). This result was consistent with the study (Shukair, 2015) and the study (Shafia, 2016), which was the arithmetic mean of these studies very close to all areas of reputation for the current study, and while the study (Saqr, 2015) showed that reputation dimensions in government and investment banks are available Significantly, it is compatible with this result.

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 employees, 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 employees 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.

### Test and Discuss Study Hypotheses

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

**The Results of the Question and Its Discussion:** The question states the following: Is there a relationship between the level of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?

To answer this question, the first main hypothesis was formulated:

**H0<sub>1</sub>:** There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study.

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

**Table 13:** Pearson correlations between strategic innovation and perceived organizational reputation

Correlation Coefficient	"Sig" Value	Significance Level
0.628	0.000	Statistically Significant at 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 strategic creativity and perceived organizational reputation are statistically significant, and this indicates that there is a direct relationship of statistical significance at the level ( $\alpha \leq 0.05$ ) between the reality of applying strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine, and this result is relatively consistent With the Saqr study (2015), which showed that the dimensions of the reputation of the organization are largely available in the banks under study, and there is a relationship between seriousness in work, the reputation of the organization, and this result indicates the importance of strategic innovation, and the benefits and services it provides to improve organizational reputation through Various sources, tools, and means for implementing strategic innovation in the bank.

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

**H0<sub>1,1</sub>:** There is no statistically significant relationship at ( $\alpha \leq 0.05$ ) between the content of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.

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



**Table 14:** Pearson correlation coefficients between the content of strategic innovation and perceived organizational reputation

Correlation Coefficient	"Sig" Value	Significance Level
0.386	0.000	Statistically Significant at 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 the content of strategic creativity and perceived organizational reputation are a statistical function, and this indicates that there is a direct relationship with statistical significance at the level ( $\alpha \leq 0.05$ ) between the reality of applying the content of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine, and according to this result It can be inferred to maximize the role of the content of strategic creativity in enhancing the reputation of the organization, and it is considered an essential component for achieving strategic creativity, which in turn reflects on achieving value for the organization, and from what has been perceived reputation.

**H0<sub>1.2</sub>:** There is no statistically significant relationship at ( $\alpha \leq 0.05$ ) between the strategic innovation environment and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.

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

**Table 15:** Pearson correlation coefficients between the strategic innovation environment and the level of enhancing the perceived organizational reputation

Correlation Coefficient	"Sig" Value	Significance Level
0.421	0.000	Statistically Significant at 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 the strategic innovation environment and perceived organizational reputation are statistically significant, and this indicates a direct relationship of statistical significance at the level ( $\alpha \leq 0.05$ ) between the reality of applying the strategic innovation environment, and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine. In the sense that any increase in the processes of strategic innovation environment is followed by an increase in perceived organizational reputation in banks, and researchers attribute this to the importance of the role played by the process of providing an appropriate and appropriate environment for the process of strategic innovation, which contributes to achieving the perceived organizational reputation.

**H0<sub>1.3</sub>:** There is no statistically significant relationship at ( $\alpha \leq 0.05$ ) between the process of strategic innovation and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.

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

**Table 16:** Pearson correlation coefficients between the process of strategic innovation and perceived organizational reputation

Correlation Coefficient	"Sig" Value	Significance Level
0.660	0.000	Statistically Significant at 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 the strategic innovation process and the perceived organizational reputation are statistically significant, and this indicates a direct relationship of statistical significance at the level of ( $\alpha \leq 0.05$ ) between the reality of applying the strategic innovation process and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine. In the sense that any increase in the process of strategic innovation is followed by an increase in achieving the perceived organizational reputation, and researchers attribute this to the importance of applying the process of strategic innovation, by presenting modern ideas and proposals according to the available capabilities used by the bank in providing modern, innovative banking services and products that reflect on satisfaction, The loyalty of existing and prospective clients, which in turn works to improve the mindset and perceived organizational reputation of the bank by customers.

**The Results of the Question and Its Discussion:**

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

To answer this question, the second main hypothesis was formulated:

**H0<sub>2</sub>:** There is no statistically significant effect at the level of ( $\alpha \leq 0.05$ ) strategic creativity at the level of enhancing the perceived organizational reputation in Islamic banks in Palestine under study.

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

Table 17: Linear Regression Analysis

#	Independent Variables	Regression Coefficient	"T" Value	"Sig" Value	Significant
1.	The Constant Variable	0.771	2.464	0.015	Significant
2.	The Content Of Strategic Innovation	0.239	3.063	0.003	Significant

3.	Strategic Innovation Environment	0.056	0.770	0.442	Not Significant
4.	The Process Of Strategic Innovation	0.612	8.777	0.000	Significant
<b>Coefficient of determination = (0.469) - Adjusted coefficient of determination = (0.459)</b>					

\* The tabular "T" value at freedom degree (163) and at the significance level (0.05) = (1.984).

It was found from the previous table that:

Determination coefficient = (0.469), and adjusted coefficient of determination = (0.459), meaning that (45.90%) of the change in (the level of perceived organizational reputation enhancement) is due to the change in the above mentioned independent variables in the table, and the remaining percentage is due to the change in other factors .

- The variables are statistically significant: (the fixed variable, the content of strategic creativity, the process of strategic creativity), that is, they affect (the level of enhancing the perceived organizational reputation).
- The variables are not statistically significant: (the environment of strategic creativity), that is, they do not affect (the level of enhancing the perceived organizational reputation).
- The regression equation is: (Level of perceived organizational reputation enhancement) = + 0.771 + 0.239 \* (strategic innovation content) + 0.612 \* (strategic innovation process).

This can be explained by the fact that the variables of strategic creativity greatly influence the level of enhancing the perceived organizational reputation in the banks of the study sample, and the researchers attribute this to the fact that the researchers, who are the most important component in the process of strategic creativity, understand the concept and importance of strategic creativity, 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 that their managers enjoy an open mind, so that they can read the future and predict opportunities, threats and crises that affect their work to confront them due to the blockade imposed on the Gaza Strip, in order to benefit from the available information, and to take positive decisions that concern the future of the bank to provide The best services they have, given the difficulties they face.

## Results

The following Results and recommendations were reached:

### 1. Results Of Data Analysis

- Availability of dimensions of strategic innovation in Islamic banks in Palestine at a rate of (82.22%), and an arithmetic average (4.11).
- The perceived organizational reputation is available in Islamic banks in Palestine at a rate of (79.931%), and an average account (3.997).

### 2. Results of the relationship and role of the independent variable on the dependent variable

- There is a direct relationship with statistical significance between the level of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.
- There is a direct relationship with statistical significance between the content of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.
- There is a direct relationship with statistical significance between the environment of strategic creativity and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.
- There is a direct relationship with statistical significance between the process of strategic innovation and the level of enhancing the perceived organizational reputation in Islamic banks in Palestine.
- There is a statistically significant effect of the reality of applying strategic innovation on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine by (45.90%), and that the remaining (54.1%) in the impact on enhancing the perceived organizational reputation is due to other variables, and after the strategic innovation environment is function and does not affect the enhancement of perceived organizational reputation.

## Recommendations

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

### Recommendations Related To The Independent 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 clients to achieve its goals.
- Encouraging the spirit of challenge among the bank's employees through continuing discussions, scientific symposia and 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.

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

- Senior management in Islamic banks adopts a clear strategy to enhance their operations, with the aim of increasing awareness of the importance of perceived organizational reputation as 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 endorsement, 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 improve the work to a distinct level of reputation.

**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 teams responsible for rumor 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's new, and move quickly and quickly towards providing the best to keep pace with environmental changes.

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