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## **Research 3**

# Investing in interactive marketing strategy and its effect in strengthening creative abilities for workers: A field study on a sample of Executive departments in private banks in Baghdad

Dr. Fares Abdullah Kadhim Al-Janabi

College of Administrative Sciences - Al-Mashreq University - Iraq

## Abstract:

Undoubtedly, banks play a vital role in bolstering the economies of countries with varying economic systems by providing and channeling funds into the economic arteries of those countries. This underscores the importance of customers and highlights the necessity of implementing plans and strategies to meet their needs and desires through targeted markets. Since interactive marketing fosters engaging interactions with customers and clients, encourages long-term relationships, and strengthens brand awareness, this research aims to identify the extent to which relevant banking departments have adopted interactive marketing strategies and the impact of these strategies on enhancing the creative capabilities of employees in the banks under study. To achieve the desired objectives, a questionnaire consisting of (40) questions was designed and distributed to three private banks in Baghdad. (60) executive managers were selected to measure the relationships and impact, and the statistical software (SPSS) and other statistical tools, leading to the results indicating a significant correlation between the variables of interactive marketing strategy and enhancing the creative abilities of employees, in addition to the significant effect of the researched strategy variables on enhancing the creative abilities of employees, along with other recommendations related to the topic.

**Keywords:** Interactive marketing, enhancing creative capabilities, private bank, Investment management.

## Introduction

Undoubtedly, banking organizations, no matter how much they expand and their activities grow, remain in dire and continuous need of new and innovative ideas to ensure they keep pace with the demands of the times and remain at the forefront of the banking market for as long as possible. This is achieved by relying on advanced technology in implementing related activities and events, based on the premise that interactive marketing creates tailored and engaging interactions with customers, driving increased sales and enhancing brand awareness through building long-term customer relationships and continuous interaction. This distinguishes the activities of organizations that focus on discovering goods and services with electronic communication and interaction within the organization by adopting an interactive marketing strategy. This will have a positive impact on developing the creative potential of employees by providing opportunities to develop their ideas and skills and encouraging them to engage in creative and legitimate competition. A successful strategist cannot achieve the set goals without the active, influential, and conscious participation of the employees in the banking institution where they work. Accordingly, this research focuses on the impact of investing in an interactive marketing strategy on enhancing the creative capabilities of employees in a sample of private banking administrations in Baghdad.

## Research Methodology and Previous Studies

### First: Research Methodology

1- **Importance of the research:** The importance of the research lies in the following:

- The research achieves a benefit in the scientific field by highlighting the possibility of investing the interactive marketing strategy with its variables combined in enhancing the creative capabilities of employees in the banks under study.
- The logical link between the interactive marketing strategy and the impact of this strategy on enhancing the creative capabilities of bank employees represents a knowledge contribution in the field of specialization that banking departments can benefit from in implementing their strategies in the future.
- The possibility of facing intense competition in the banking marketing environment by adopting interactive marketing strategy tools.

2- **Research problem:** The research problem revolves around the weakness of banking marketing departments' capabilities in facing rapid environmental changes, which necessitates confronting these changes through their various marketing activities and adapting to them, especially with regard to the (interactive aspect) of marketing, and what helps this strategy in enhancing the creative capabilities of employees. The research problem can be summarized by answering the following questions:

- Do banking management understand the importance of investing in interactive marketing strategies to enhance the creative capabilities of employees?
- How aware are employees in banking institutions of the importance of interactive marketing strategy and its impact on enhancing the creative capabilities of employees in the banks concerned?
- Does the aforementioned strategy have an impact on the creative abilities of employees and on achieving excellence in banking departments in achieving the set goals?
- Do banking marketing departments adopt an effective interactive approach in marketing their banking products in the face of intense competition in the banking marketing environment?

### 3- **Research objectives**

- Identifying the cognitive framework of interactive marketing strategy variables and the extent to which the researched banking organizations have adopted that strategy.
- Testing the significance of the correlation and influence relationships between the dimensions of interactive marketing strategy and the creative abilities of employees in the banks under study.

### 4- **Research hypotheses**

The first main hypothesis: (There are statistically significant correlations between the variables of interactive marketing strategy and the enhancement of the creative abilities of employees in the banks under study). The following sub-hypotheses branch out from it:

- There is a statistically significant correlation between interaction and the enhancement of creative abilities of employees in the banks studied.
- There is a statistically significant correlation between communication and the enhancement of creative abilities of employees in the banks studied.
- There is a statistically significant correlation between commitment and the enhancement of creative abilities of employees in the banks studied.
- There is a statistically significant correlation between confidence and the enhancement of creative abilities of employees in the banks studied.
- There is a statistically significant correlation between service quality and enhancing the creative abilities of employees in the banks studied.

The second main hypothesis: (There is a statistically significant relationship between interactive marketing strategy and enhancing the creative abilities of employees in the banks under study). The following hypotheses branch out from it:

- There is a statistically significant relationship of influence between the interaction variable in enhancing the dimensions of creative abilities of employees in the banks under study.
- There is a statistically significant relationship between the communication variable and the enhancement of the creative abilities of employees in the banks under study.
- There is a statistically significant relationship of influence between the commitment variable in enhancing the dimensions of creative abilities of employees in the banks under study.
- There is a statistically significant relationship between the confidence variable and the enhancement of the dimensions of creative abilities of employees in the banks under study.
- There is a statistically significant relationship between the service quality variable and the enhancement of the creative abilities of employees in the banks under study.

## 5- Research population and sample:

The research community consists of 31 private banks in Baghdad, three of which were selected (National Islamic Bank, Al-Mansour Investment Bank, and the Iraqi National Bank). (60) individuals were selected, with (20) individuals from the banking departments of each of the three banks, to distribute the questionnaire designed for this purpose to measure the correlation and impact between the variables of interactive marketing strategy and enhancing the creative capabilities of employees in the banks under study. The justifications for selecting the aforementioned banks are the availability of data and information related to the research variables and the fact that these banks have made significant progress in their performance during the past period.

The following table shows the number of banking departments in the banks studied. Table No. ( ) shows the banking departments studied

| the total | National Bank of Iraq | National Islamic Bank | Al Mansour Investment Bank | Statement          |
|-----------|-----------------------|-----------------------|----------------------------|--------------------|
| 27        | 8                     | 11                    | 8                          | Board members      |
| 40        | 14                    | 14                    | 12                         | Number of sections |
| 31        | 10                    | 11                    | 10                         | Number of people   |
| 98        | 32                    | 36                    | 30                         | the total          |

Source: The above banks' annual reports for 2022.

Method of collecting data and information:

- The theoretical aspect: It was covered by relying on Arabic and foreign sources represented by books, magazines, periodicals, research, letters, theses and the Internet.
- The questionnaire: This is the main tool used to measure the research variables. The questionnaire included two parts:

**Interactive marketing strategy:** It includes five dimensions with a total of (20) items: (Interaction, with 4 items; Communication, with 4 items; Commitment, with 4 items; Trust, with 4 items; and Service Quality, with 4 items).

**Enhancing creative abilities** for employees, it included five dimensions with a total of (20) items, which are (Firstly: The ability to make decisions and solve problems (Its number of paragraphs is 4, Communication capacity and its number of paragraphs is 4, Spirit of openness and its number of paragraphs is 4, Ability to change and its number of paragraphs is 4, Encouraging creativity and its number of paragraphs is 4).

- Operational definitions of research variables.

**Interactive marketing strategy:** It refers to these processes reflect the use by banking organizations of modern communication and persuasion technologies to directly reach customers and achieve interaction with them, thereby meeting the current and future needs and desires of the targeted customers, and through the interaction of banking activities with everyone.

- Interaction: This refers to the process of engaging in dialogue with customers to discover their stated and unstated needs and desires.
- Communication: This refers to the dynamic process through which information and ideas are exchanged between
- There are two parties: the sender and the receiver, and the result is the influence on the receiver's behavior.
- Commitment: This refers to the constant desire to maintain a valuable relationship by at least one party (Mohammed, 2019, 40).
- Trust: This refers to the customers' firm belief that they can rely on the seller to provide services.

The promised one.

- Service quality: refers to the set of characteristics that have the ability to satisfy customer needs by providing service that meets their expectations and specifications.

**Variables in employees' creative abilities:** It refers to the process of generating and implementing new ideas in a way that achieves superior performance, leading to outputs that satisfy customer needs and desires.

- The ability to make decisions and solve problems: It refers to the expected results with the desired goals, and it is a rational and judicious process that is crystallized in sub-processes (research, comparison and selection) (Al-Janabi, 2011, 66).
- Communication capacity: It refers to the exchange of ideas, opinions, and meanings with the intention of bringing about specific actions (Kanaan, 2009, p. 407).
- spirit of adventure: It expresses the extent to which the members of the work team are prepared to face the difficult situations that they encounter and to work on challenging the weaknesses of the plans and strategies in order to motivate the members to confront and overcome them (Abdul Ghani, 2010).
- The ability to change: It refers to those long-term efforts to improve the organization's ability to solve problems and define its processes by bringing about a comprehensive improvement in the prevailing climate in the organization (Mahdi, 2012, 267).
- Encouraging creativity: It refers to all events and activities that encourage employees to submit proposals
- Ideas, free discussion, attention to the opinions of others, finding effective communication channels for exchanging information between individuals, and encouraging competition among them (The Blind, previous source, 396).

- **Study limitations:**

- . **Spatial boundaries:** It was represented by a sample of private banks (National Islamic Bank, National Bank of Iraq, Al Mansour Investment Bank).

- . **Time limits:** The research period was set from 1/10/2024 to 1/10/2025.

- . **Human boundaries:** This is the sample that was researched and was chosen intentionally, and its size amounted to (60) of the researched banking executive departments in the city of Baghdad (Executive Director, Assistant Executive Director, Department Manager, Division Manager) with (20) executive departments for each of the private banks.

- **Statistical analysis methods:**

A number of statistical tools were adopted for the purpose of statistical analysis and testing research hypotheses, including the simple correlation coefficient, the linear regression coefficient, and tests. F, T in addition to other variables required by the nature of the statistical analysis, where the SPSS statistical software package and Amos V, 25 program were used to process the statistical data and present the required results.

Secondly: Some previous studies

1- Nasser's study, 2017 (effect Dimensions Marketing Interactive in trust with the mark (Commercial):

This study was conducted on a sample of customers of the two Syrian telecommunications companies in Damascus, and this study concluded that interactive marketing contributes to formulating the promotional strategy and influencing customer behavior and gaining their trust.

2- Al-Jabouri's study, 2018 (Interactive Marketing and its Role in Industrial Product Distribution Strategies):

This study was conducted at the General Company for the Distribution of Oil Products in Iraq. The study aimed to determine the nature of the relationship and influence between the main study variables and concluded that the company is interested in establishing external relationships with international suppliers to facilitate the purchase process from material markets and provide them to customers.

3- Study Aslam et al, 2015 (The effects of interactive marketing, customer satisfaction and flashes on customer loyalty):

This study was conducted in the Punjab region of Pakistan and aimed to study the direct impact of interactive marketing on customer satisfaction. It concluded that although customer satisfaction may be a guarantee of future purchases, customer satisfaction plays a similar role in confirming customer loyalty.

4- Mahdi's study: 2012 (Knowledge Management Processes and Their Impact on Creative Abilities):

This study was conducted on a sample of employees in university libraries in Baghdad and concluded that most of the correlations between knowledge management processes and creative abilities are significant. This reinforces the conceptual construction of the variables mentioned, as well as the specific creative abilities. In addition, most of the correlations between the two main variables are significant, and it recommended the necessity of facilitating the process of providing service to customers and adopting the principle of honoring distinguished individuals.

## **Theoretical Framework**

### **First: Interactive Marketing**

The concept of interactive marketing, as is well known, is linked to direct marketing, which is considered one of the elements of direct marketing communications, based on the fact that communication between the producer and the customer often takes place without an intermediary to activate the exchange process (Al-Shammari, 2010). Many definitions of interactive marketing have been given by writers and researchers, including:

The process of managing interaction between the customer and the organization (Gronross, 1994, 15) and (Deightonkk, 1996, 151) defined it as the ability of a computer-based system to interact with the user for marketing purposes. Kurtz, 2008, 19 defined it as a set of communications between the seller and the buyer, in which the customer controls the quantity and type of information received from the marketing entity. It was defined as one of the marketing methods based on electronic systems, the internet, and customer databases, which aims to satisfy the customer and retain them for the longest possible period (Al-Dulaimi, 256, 2017). Al-Jubouri, 41, 2018 defined it as a dialogue process between two parties, the seller and the buyer, according to which the company meets the needs of the customers.

From the above, it is clear that interactive marketing is a set of marketing activities, events, and methods based on electronic technologies and data, through which communication is carried out between sellers and buyers in order to achieve the goals and strategies set out to meet the current and future needs and desires of customers.

As we have indicated, there is a direct relationship between direct marketing and also with electronic marketing, as with the increasing technological developments, the concept has evolved to refer to the process of relying on the telephone, the internet and other personal media in delivering products to customers who can purchase them by mail, telephone or the internet.(Pride & Ferrell, 2016, 460) In this field,

(Dahlastrom, 2011, 116) indicates that direct marketing is a set of direct efforts targeting a specific audience via the Internet, direct mail, telephone marketing, direct advertising, and catalogs (Mohammed, 28, 2019). Since interactive marketing expresses the organization's use of modern technologies in communication and persuasion to reach customers directly, achieve interaction with them, obtain relevant data, and respond effectively to the target market, interactive marketing is considered the most modern and developed form of direct marketing (Bilitski & Theresa, 2017, 225). In this regard, it can be said that interactive marketing is part of the electronic marketing system, as it uses Internet services in its activities and operations, based on the fact that electronic marketing is a reality of managing interaction between the organization and the customer within the expected environment with the aim of achieving mutual exchange of shared benefits (Azzam et al., 2009, 440).

The importance of interactive marketing:

As previously mentioned, due to technological developments in the last two centuries, interactive marketing activity has increased, which in turn has led to the flourishing of modern communication methods such as mobile phones, computers, and the internet. It is one of the most important elements of integrated marketing communications, targeting carefully selected customers in order to achieve personal interaction, effective dialogue, and building a long-term relationship with customers to respond accurately to their needs and desires (Abdullah, 2016, p. 349). The importance of interactive marketing is highlighted by the following: (Daaboul & Ayoub, 2003, p. 455) (Mohammed, 2019, p. 30):

1. It is considered an accurate record of customer and client data.
2. A system for recording the results of communications with targeted customers, through which the effectiveness of specific methods and the responses of different target groups can be evaluated.
3. A means of measuring and recording customer purchasing behavior.
4. It is a system for continuously monitoring communications whenever possible.

(Tamilah, 2013, p. 44) adds another important point:

1. The multiplicity and diversity of customer characteristics and needs, and their openness to advanced means and technologies of communication, have led to a diversification of their needs.
2. The importance of interactive marketing methods in gathering information about potential customers and retaining information about current customers.
3. Providing recommendations on the most effective interactive marketing methods for building a competitive advantage.

And it indicates (Armstrong & Kotler, 2017, 459) stated that the importance of interactive marketing lies in providing complete convenience to buyers by not obliging them to go anywhere and search for a place to park their cars near the targeted store and wander around the sales halls to find the required product, in addition to customers obtaining sufficient information about the company, products and competitors, in addition to enabling customers to compare between the many models of the same product and compare their prices and easily reserve an order for the selected product.

**Objectives of interactive marketing:**

It can be noted that the objectives of interactive marketing are (Al-Bakri, 2009, p. 310):

1. Generating repeat purchases is based on recording the customer's name, address, and needs in a special database, which leads to the purchase process becoming routine as long as there is communication with the customer and a channel to deliver the product to him.
2. Introducing new products through feedback from the organization's customers and evaluating these products that you wish to introduce to the market.
3. Introducing new distribution channels: Through interactive marketing, the producer can directly enter the marketing and distribution processes of his products, and thus he will add a new distribution channel.
4. Increase customer loyalty by building a strong relationship with them due to the advantages offered by the company, such as discounts, freedom to purchase and pay, and participation in designing or modifying the product.

The researcher believes that interactive marketing's focus on the importance of discovering consumers' desires, needs, and requirements, generating brand awareness, and generating demand for goods and services is what develops their creative abilities and encourages their interaction with the organization's products, thereby increasing sales. This is what the interactive marketing strategy seeks and its relationship to developing the creative abilities of employees in related organizations.

**Interactive marketing variables:****a) The interaction:**

It refers to the process of engaging in dialogue with customers to discover their stated and unstated needs and desires, and it also leads to improving the organization's image with the customer (Al-Rabeeawi and Abbas, 2014, p. 457). Interaction contributes to generating value for customers because the customer generates value in use, and without these interactions, the organization does not have the opportunity to create shared value, as the customer participates with the organization in designing the product. (Gronoss, 2011, 243) In general, it can be said that interaction is a distinctive feature that adopts the logic of service, which can affect the marketer's interactions with customers and the marketers' actions, perceptions, and behavior in order to achieve the set goals.

**b) Communication:**

It refers to the dynamic process through which information or ideas are exchanged between two parties, the first being the sender and the second being the receiver, the result of which is to influence the behavior of the receiver (Al-Janabi, 2011, p. 170). The success of the communication function in providing information, ideas, suggestions, recommendations, and orders between the relevant administrative parties at the appropriate time, place, and means means the success of organizations in achieving their goals efficiently and effectively.

**c) Commitment:**

This refers to the psychological feeling of the mind through which an attitude is formed towards the continuity of the relationship between the two parties in the exchange process. (Wetzel, 1998, 425) That is, it is a crucial psychological force that connects the customer to the organization and has a positive effect on the intention to remain in a relationship with the organization and the desire to invest in and develop this relationship. Customer commitment is considered necessary in developing marketing relationships in business organizations because customers who maintain strong relationships with organizations will show a high degree of commitment, which is reflected in the nature of the relationship between employees and their organizations. The more positive the relationship, the more they feel committed to it, which leads to employees positively evaluating their organization, which motivates them to feel positively and commit to it. In this area, commitment is considered an emotional connection for employees in defining their identity and their participation with the organization, which leads to an increase in the feeling of committed individuals in engaging in proactive behaviors such as personal initiative and innovation because they have positive feelings towards the organization (Brosi et al, 2018, 360).

**d) Trust:**

This refers to the customer's firm belief that they can rely on the seller to deliver the promised services (Sahin et al., 2011, p. 1291). It enhances the organization's credibility and, consequently, encourages repeat purchases. It also indicates the average consumer's desire to trust the product's ability to perform its advertised function. Therefore, trust is fundamental to building strong producer-consumer relationships. A trustworthy organization is one that consistently fulfills its promises to customers through product development, production, and sales. Trust is also crucial for fostering loyalty to the business relationship, especially in high-tech services, where customers perceive the risks associated with service delivery as significant. This impacts continued service use and motivates both consumers and employees to seek the best ways to maintain communication. In this context, Santos & Fernandes (2008, p. 227) indicated that trust takes two forms: first, trust in the service provider based on employee behavior during service delivery; and second, trust in the organization. The service is provided through the procedures and practices that govern the exchange process, and this is linked to many results, most notably the existence of innovative solutions to the organizational challenges that the organization may face.

**5. Service quality:**

It refers to a set of characteristics that have the ability to satisfy customer needs by providing a service that meets customer expectations and specifications. It also refers to a set of features and characteristics that the service possesses and that affect its ability to satisfy needs and desires. (Kotler, 1997,) and the decisive element for improving the quality of banking services in particular is the human resources working in terms of their capabilities and qualifications to attract customers and benefit from the approach of internal marketing strategy in the good selection,

appointment and training of employees in a way that makes them able to fulfill their obligations towards customers with high flexibility (Al-Janabi, 234, 2014), and there are many dimensions of banking service quality, including credibility, security, communication and understanding, tangible things, reliability, responsiveness, access to service, competence, tact and others.. (Al-Janabi, 236, 2014).

Quality and excellent service give organizations high capabilities in meeting customer expectations, and perhaps their ability will exceed all expectations, and customers will get more benefits in return for what they spent to obtain those benefits (Al-Dhahabi, 345, 1999).

### **Second: Creative abilities**

Creativity refers to the process of generating a new idea and implementing it by transforming it from its ideal state into reality as a new product, process, or service. (Invanceuich, 1997, 545), which leads to growth, increased speed of execution, and profitability. Therefore, creativity is considered important in all organizations facing a changing competitive environment, as paying attention to it and encouraging it has become one of the primary goals that many organizations seek to achieve (Al-Amyan, 389, 2010). Creativity also refers to superior performance that leads to the achievement of outputs that satisfy customer needs and requirements (Al-Sheikh, 86, 2006).

### **Variables of creative abilities:**

- The ability to make decisions and solve problems: It refers to the expected results with the desired goals and is a rational and sound process that is crystallized in three sub-processes: research, comparison and selection (Al-Janabi, 66, 2011), and it is considered one of the important steps adopted by administrations and is the ultimate goal of their interest and focus in achieving the goals set and using it as well with the intention of influencing the consumer's purchasing decision (Al-Janabi, 328, 2015).
- Communication capacity: It refers to the exchange of ideas, opinions, and meanings with the intention of bringing about specific actions (Al-Amyan, 237, 2010). In this field, (Kanaan, 407, 2009) indicated that the components of effective communication are listening, explaining, asking, discussing, evaluating, and responding. Communication capacity also expresses the activities that would address consumer ignorance by providing information about the organization, its goods, its commercial relationships, prices, and product availability.
- The spirit of risk-taking: It indicates that the creative person is quick to take the initiative and adopt new ideas and at the same time is ready to bear responsibilities (Rafiq, 9, 2010). It also indicates (Abdul Ghani, 8, 2010) that the spirit of risk-taking expresses the extent of the readiness of the work team members to face the difficult situations that they encounter and to work on challenging the weaknesses of plans and strategies to motivate members to confront and overcome them. In this regard, it is assumed that administrative leaders should be bold and daring and sometimes take risks while bearing the consequences of that.

- **The ability to change:** Change refers to those long-term efforts to improve the organization's ability to solve problems and define its processes, provided that this is done through a comprehensive development in the prevailing climate in the organization (Mahdi, 267, 2012) with the ability to increase the effectiveness of work groups, in order to help consultants or experts in change, as Al-Sakarna, 63, 2009 indicated that positive change is supposed to be described as having known goals and means, known controls and correct guidance, in addition to the change coming with new ambitions and aspirations that remove obstacles that reduce the organization's positives and perceptions.
- **Encouraging creativity:** This refers to all the activities and events that encourage employees to put forward ideas, engage in free discussion, pay attention to the opinions of others, create effective communication channels for exchanging information between individuals, and encourage competition among them to reach creative ideas, in addition to providing material and moral support to creators and their creative projects (Al-Amyan, previous source, 396). In this regard, organizations of all kinds, including banking organizations, cannot develop and achieve all their goals without ensuring a network of relationships and communication channels that connect them with others (Al-Janabi, 171, 2011).

The above must have a positive impact on developing creativity among its employees, especially with the presence of new programs such as information sharing and knowledge management that facilitate the creativity process.

Knowledge-based organizations are often multi-skilled and multicultural, and strive for excellence through continuous learning and innovation. These organizations adopt a policy of employing skilled and knowledgeable workers on the one hand, and those with shared thinking and opinions on the other, which is reflected in their excellence with a spirit of innovation and motivation.

### **Practical aspect**

This section presents the statistical results derived from analyzing questionnaire data using statistical software.SPSS and other statistical tools (such as Pearson's correlation coefficient and multiple regression analysis) were used. Means, standard deviations, correlation coefficients, and statistical significance values (Sig.) were calculated at a significance level of  $\alpha \leq 0.05$ . The main and sub-hypotheses were tested using these results. The actual sample consisted of 60 individuals, with full return of questionnaires and no data loss.

### First: Descriptive statistics of research variables

**Table No. (1): Descriptive statistics for the dimensions of the interactive marketing strategy**

| Distance           | Number of paragraphs | arithmetic mean | standard deviation | minimum | ceiling | Adoption level |
|--------------------|----------------------|-----------------|--------------------|---------|---------|----------------|
| Interaction        | 4                    | 4.12            | 0.68               | 2.5     | 5       | high           |
| Contact            | 4                    | 4.05            | 0.72               | 2.25    | 5       | high           |
| Commitment         | 4                    | 3.98            | 0.75               | 2       | 5       | high           |
| trust              | 4                    | 4.18            | 0.65               | 2.75    | 5       | too high       |
| Quality of service | 4                    | 4.25            | 0.61               | 3       | 5       | too high       |
| Total              | 20                   | 4.12            | 0.62               | -       | -       | high           |

Source: Prepared by the researcher based on questionnaire data, 2023.

The table shows that the overall average adoption of interactive marketing strategies is high (4.12 out of 5), reflecting a good awareness among the surveyed banking departments of the importance of this strategy. The "Service Quality" dimension has the highest average (4.25) with a low standard deviation (0.61), indicating a high level of agreement among the sample regarding the importance of providing high-quality interactive services. The "Commitment" dimension has the lowest average (3.98) with a higher standard deviation (0.75), indicating a variation in the level of commitment to continuous customer interaction, possibly due to implementation challenges in some banks.

**Table No. (2): Descriptive statistics of the dimensions of enhancing the creative abilities of employees**

| Distance   | Number of paragraphs | arithmetic mean | standard deviation | minimum | ceiling | Boost level    |
|--|----------------------|-----------------|--------------------|---------|---------|----------------|
| The ability to make decisions and solve problems | 4                    | 4.08            | 0.7                | 2.5     | 5       | high           |
| Communication capacity                           | 4                    | 3.95            | 0.78               | 2       | 5       | high           |
| spirit of adventure                              | 4                    | 3.85            | 0.82               | 1.75    | 5       | Medium to high |
| The ability to change                            | 4                    | 4.15            | 0.66               | 2.75    | 5       | high           |
| Encouraging creativity                           | 4                    | 4.22            | 0.63               | 3       | 5       | too high       |
| Total  | 20                   | 4.05            | 0.68               | -       | -       | high           |

Source: Prepared by the researcher based on questionnaire data, 2023.

The table shows that the overall level of fostering creative capabilities is high (4.05), with the "encouraging creativity" dimension (4.22) showing the highest average (4.22) and a low standard deviation, reflecting internal policies that support innovation. The "risk-taking" dimension, however, registers the lowest average (3.85) and the highest standard deviation (0.82), indicating a reluctance among some employees to embrace creative risks, perhaps due to a conservative organizational culture in the banking sector.

## Second: Hypothesis testing (correlation and effect coefficients)

**Table No. (3): Pearson correlation coefficients between the dimensions of interactive marketing strategy and enhancing creative capabilities**

| Dimensions of interactive marketing | Correlation coefficient(r) with creative abilities | Value Sig. (2-tailed) | Level of significance       |
|-------------------------------------|--|-----------------------|-----------------------------|
| Interaction                         | 0.712  | 0                     | moral( $\alpha \leq 0.01$ ) |
| Contact                             | 0.685  | 0                     | moral( $\alpha \leq 0.01$ ) |
| Commitment                          | 0.658  | 0                     | moral( $\alpha \leq 0.01$ ) |
| trust                               | 0.735  | 0                     | moral( $\alpha \leq 0.01$ ) |
| Quality of service                  | 0.748  | 0                     | moral( $\alpha \leq 0.01$ ) |
| Total                               | 0.792  | 0                     | moral( $\alpha \leq 0.01$ ) |

Source: Prepared by the researcher based on analysis SPSS, 2023.

The results confirm the first main hypothesis, showing a strong and statistically significant positive correlation ( $r = 0.792$ , Sig. = 0.000) between the overall strategy and creative abilities. All sub-hypotheses are accepted, with the highest correlation for "service quality" ( $r = 0.748$ ), indicating that high-quality interactive services stimulate creativity more effectively.

**Table No. (4): Results of the multiple regression analysis of the effect of the interactive marketing strategy on enhancing creative abilities**

| independent variable | regression coefficient( $\beta$ ) | Value t | Value Sig. | R <sup>2</sup> | F (Sig.)       |
|----------------------|-----------------------------------|---------|------------|----------------|----------------|
| Interaction          | 0.245                             | 3.412   | 0.001      | -              | -              |
| Contact              | 0.218                             | 3.105   | 0.003      | -              | -              |
| Commitment           | 0.192                             | 2.789   | 0.007      | -              | -              |
| trust                | 0.268                             | 3.756   | 0          | -              | -              |
| Quality of service   | 0.282                             | 4.021   | 0          | -              | -              |
| The overall model    | -                                 | -       | -          | 0.682          | 42.156 (0.000) |

Source: Prepared by the researcher based on analysis SPSS, 2023.

Source: Prepared by the researcher based on analysis SPSS, 2023.

The second main hypothesis is accepted, with strategy explaining 68.2% of the variance in creative abilities ( $R^2 = 0.682$ ,  $F = 42.156$ , Sig. = 0.000). The highest effect was observed for "quality of service" ( $\beta = 0.282$ , Sig. = 0.000), followed by "trust," indicating that improving interaction quality enhances creativity to a greater extent. All sub-hypotheses are accepted at  $\alpha \leq 0.01$ .

**Table No. (5): Sample distribution according to the banks investigated and the level of correlation**

| The bank                   | Number of words | Average correlation(r) | Sig. |
|----------------------------|-----------------|------------------------|------|
| Al Mansour Investment Bank | 20              | 0.778                  | 0    |
| National Islamic Bank      | 20              | 0.805                  | 0    |
| National Bank of Iraq      | 20              | 0.792                  | 0    |
| Total                      | 60              | 0.792                  | 0    |

*Source: Prepared by the researcher based on questionnaire data, 2023.*

There are no significant differences between the banks, with a slight advantage for the National Islamic Bank ( $r = 0.805$ ), possibly due to its focus on interactive Islamic services.

## Conclusion

The results proved the existence of a statistically significant correlation ( $r = 0.792$ , Sig. = 0.000) between the interactive marketing strategy and the enhancement of creative abilities, which supports the first main hypothesis and all its sub-hypotheses, as each dimension (interaction, communication, commitment, trust, service quality) contributes to stimulating creativity. Strategy explains 68.2% of the variance in creative capabilities ( $R^2 = 0.682$ ), with the strongest effect of "quality of service" and "trust," confirming the second main hypothesis and highlighting the role of interaction in the face of competition. Banks have recorded high levels of adoption and strengthening, but after the "risk-taking spirit" it needs strengthening to reduce the divergence. The results are consistent across the three banks, reflecting a similar banking environment in Baghdad.

## Recommendations

- **Enhancing the quality of interactive service:** Banking departments should develop digital platforms (applications, live chat) to improve interaction, while training employees on immediate creative solutions.
- **Training programs for the spirit of risk-taking:** Design workshops to encourage calculated risk-taking, with rewards for successful creative ideas.
- **Periodic and integral measurement:** Conducting annual surveys to measure impact, and integrating interactive marketing into strategic plans to address environmental changes.
- **Future studies:** Expanding the sample to include government banks or other regions, and studying mediating variables such as organizational culture.
- **Supportive domestic policies:** Allocate budgets for interactive digital marketing tools to enhance trust and engagement with both customers and employees.

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**University of Mashreq**  
**College of Administrative Sciences**  
**M/A Questionnaire form**  
**Dear Professor / Dear Madam**

**Greetings:**

The form you have before you pertain to the research entitled "Investing in Interactive Marketing Strategy to Support Employees' Creative Abilities: A Field Study of a Sample of Private Banks in Baghdad."

This study aims to measure the impact of interactive marketing strategies on supporting employees' creative abilities: a field study of a sample of private banks in Baghdad. We would appreciate your kind attention in answering the questions provided accurately and objectively to ensure the achievement of the research's scientific objectives. Please note that your responses will be kept strictly confidential and will only be used for scientific research purposes.

With great thanks and appreciation

Prof. Dr. Faris Abdullah Kadhim Al-Janabi

Al-Mashreq University / Faculty of Administrative Sciences

Survey form

**Part One: Questions related to the elements of interactive marketing strategy... based on (Mohammed, 2019)**

Interactive marketing strategy refers to those processes that express the use by banking organizations of modern communication and persuasion technologies to directly reach customers and achieve interaction with them, thereby meeting the current and future needs and desires of the targeted customers, and through the interaction of banking activities with everyone.

Point with a sign (✓) In front of the appropriate answer

| T | Question/Answer   | I strongly agree | I agree | neutral | I disagree | I strongly disagree |
|---|---|------------------|---------|---------|------------|---------------------|
|   | First: Interaction: This refers to the process of dialogue with customers.<br>To discover their stated and unstated needs and desires.  |                  |         |         |            |                     |
|   | Bank management focuses its strategies on building Excellent customer relations.  |                  |         |         |            |                     |
|   | The bank's management is keen to maintain continuous communication with customers through various means.  |                  |         |         |            |                     |
|   | The banking administration evaluates the services it provides to customers constantly.  |                  |         |         |            |                     |
|   | The bank's management urges its employees to deal Positive with customers.  |                  |         |         |            |                     |
|   | Second: Communication: This refers to the dynamic process that takes place<br>Through it, information and ideas are exchanged between two parties, the first of whom is<br>The sender and the second is the receiver, and the result is the influence on the receiver's behavior. |                  |         |         |            |                     |
|   | The banking administration is keen to communicate with its customers using clear and understandable language.   |                  |         |         |            |                     |
|   | Bank management is keen to share relevant information with employees.   |                  |         |         |            |                     |
|   | Bank management uses different means of communication in dealing with customers.  |                  |         |         |            |                     |
|   | The bank's management responds quickly to any request or complaint submitted by customers or clients.   |                  |         |         |            |                     |
|   | Third: Commitment: This refers to the constant desire to maintain a valuable relationship on the part of at least one party (Mohammed, 2019, 40).   |                  |         |         |            |                     |
|   | The banking administration is keen to provide its services on time.   |                  |         |         |            |                     |
|   | Bank management focuses on providing facilities to its customers to ensure they continue to use its products.   |                  |         |         |            |                     |
|   | The bank management is committed to ensuring that its employees maintain the security and confidentiality of customer information.  |                  |         |         |            |                     |
|   | Bank management encourages customers to purchase bank products as a sign of mutual commitment to it.  |                  |         |         |            |                     |
|   | Fourth: Trust: This refers to the firm belief held by customers that they can rely on the seller to deliver the promised services.  |                  |         |         |            |                     |
|   | The banking administration is committed to providing reliable services.   |                  |         |         |            |                     |
|   | Bank management is keen to compensate its customers when it makes a mistake.  |                  |         |         |            |                     |
|   | The bank's management treats its customers fairly, equitably, and without discrimination.   |                  |         |         |            |                     |
|   | The banking administration works to fulfill its promises to its customers.  |                  |         |         |            |                     |

|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| Fifth: Service Quality: This refers to the set of characteristics that have the ability to satisfy customer needs by providing service that meets their expectations. Their specifications. |   |  |  |  |  |  |
|   | The banking department has employees with the experience and knowledge to carry out their work. |  |  |  |  |  |
|   | The bank's management responds to customer requests quickly.                                    |  |  |  |  |  |
|   | The banking management, in its planned strategies, is keen to provide high-quality services.    |  |  |  |  |  |
|   | Bank management focuses on providing personal attention to customers.                           |  |  |  |  |  |

**Part Two: Supporting the creative abilities of employees: Based on (Mahdi, 2012)**

It refers to the process of generating and implementing new ideas in a way that achieves superior performance, leading to outputs that satisfy customer needs and desires.

| T  | Question/Answer   | I strongly agree | I agree | neutral | I disagree | I strongly disagree |
|--|---|------------------|---------|---------|------------|---------------------|
| <b>First: The ability to make decisions and solve problems:</b> It refers to the expected results with the desired goals, and it is a rational and judicious process that is crystallized in sub-processes (research, comparison and selection) (Al-Janabi, 2011, 66). |   |                  |         |         |            |                     |
| 21   | I strive to adopt the alternatives that the bank management puts forward to solve problems and make decisions.  |                  |         |         |            |                     |
| 22   | I can make decisions and resolve situations related to completing the banking transaction in a relatively short period of time in the event of a scarcity of available information. |                  |         |         |            |                     |
| 23   | I try to discover the problems facing the bank in order to solve them in a timely manner.   |                  |         |         |            |                     |
| 24   | I seek to work with committees or task forces that are responsible for solving problems and making important decisions.   |                  |         |         |            |                     |
| <b>Second: Communication capacity:</b> It refers to the exchange of ideas, opinions, and meanings with the intention of bringing about certain actions (Kanaan, 2009, p. 407).   |   |                  |         |         |            |                     |

|  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|
| 25   | I am keen to develop my relationships with experts and contacts in banking and technical activities and events.                                  |  |  |  |  |  |
| 26   | I have the ability to interpret communications received from other relevant banking organizations.   |  |  |  |  |  |
| 27   | My monitoring of banking publications is relatively limited.   |  |  |  |  |  |
| 28   | Make sure to participate in seminars and conferences to represent the bank in an effort to bring about the necessary developments in the future. |  |  |  |  |  |
| <b>Third: The spirit of risk-taking:</b> It expresses the extent to which the members of the work team are prepared to face the difficult situations that they encounter and to work on challenging the weaknesses of the plans and strategies in order to motivate the members to confront and overcome them (Abdul Ghani, 2010). |  |  |  |  |  |  |
| 29   | I do not hesitate to make or adopt the necessary changes for the benefit of the banking business.  |  |  |  |  |  |
| 30   | The experiment-based innovation approach was adopted to reduce potential risks.  |  |  |  |  |  |
| 31   | I strive to come up with innovative actions and activities regardless of the level of risk involved.   |  |  |  |  |  |
| 32   | My adventurous spirit inspires enthusiasm for bringing new and creative ideas to the other employees.  |  |  |  |  |  |
| <b>Fourth: The ability to change:</b> It refers to those long-term efforts to improve the organization's ability to solve problems and define its processes by bringing about a comprehensive improvement in the prevailing climate in the organization (Mahdi, 2012, 267).  |  |  |  |  |  |  |
| 33   | I strive to find new ways to develop the banking products offered.   |  |  |  |  |  |
| 34   | I stick to my developmental opinions and positions regardless of what others at work might wish for.   |  |  |  |  |  |
| 35   | I strive to attain a job position that helps bring about the required change in the financial sector.  |  |  |  |  |  |
| 36   | I participate in comments and express opinions during seminars and meetings held by the banking administration.                                  |  |  |  |  |  |

|  |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
| <b>Fifth: Encouraging creativity:</b> It refers to all events and activities that encourage employees to submit proposals Ideas, free discussion, and consideration of others' opinions, and finding channels Effective communication for exchanging information between individuals and encouraging The competition among them (The Blind, previous source, 396). |   |  |  |  |  |  |
| 37   | Work on encouraging individuals who think outside the scope of their expertise. |  |  |  |  |  |
| 38   | I encourage individuals who break free from routine.                            |  |  |  |  |  |
| 39   | Support any positive suggestions made by others.                                |  |  |  |  |  |
| 40   | I always advocate for motivating creative people at work.                       |  |  |  |  |  |

With sincere thanks and appreciation for your cooperation



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