International Journal of Artificial Intelligence for Digital Marketing
Homepage : https://e-journal.antispublisher.id/index.php/IJAIFD
Email : admin@antispublisher.com

e-ISSN : 3047-2903
IJAIFD, Vol. 3, No. 4, April 2026
Page 1-16

The Impact of Training and Incentives on Organizational Creativity: An Applied Study on A Sample of Private Iraqi Banks

Shaher Rekan Radhi[1], Aysar Abduladheem Dakhyliy[2]
[1,2]AL-Furat Al-Awsat Technical University, Iraq

DOI : https://doi.org/10.61796/ijaifd.v3i4.479

Sections Info

Article history:
Submitted: January 17, 2026
Final Revised: February 11, 2026
Accepted: March 20, 2026
Published: April 28, 2026

Keywords:
Training
Incentives
Organizational creativity
Private banks
Iraq

ABSTRACT

Objective: *The research paper examines organizational creativity and training and incentives in a sample of the Iraqi banks, which are privately owned. The study will evaluate the effectiveness of structured program of employee development and reward systems in enhancing creativity at the workplace.* ***Method:*** *The quantitative design was adopted with the help of the structured questionnaire that was sent to 248 employees of Al-Kindi Private Bank for Investment, Cihan Bank of Islamic Investment and Finance, and the Bank of Baghdad. The measure had three variables, namely training, incentives, and organizational creativity, which were measured on a five-point Likert scale. The SPSS 29 was used in conducting the statistical analysis, including reliability testing, correlation analysis, multiple regression and diagnostic tests.* ***Results:*** *Findings indicated that training and incentives impact on organizational creativity in a significant and positive manner, albeit a little more so with training. The regression model defined 63.7 percent of the creativity variance and all diagnostic tests proved the validity of the model. The descriptive statistics showed that the employees had a high perception of the existing training and incentive practices. The research finds that innovation and flexibility can be improved by the private banks in Iraq through investment in specific training programs and equitable systems of incentives.* ***Novelty:*** *The results are of relevance to the literature as they present context-specific evidence in the Iraqi banking industry. The suggestions are to incorporate creativity-driven development in HR policies, use non-financial motivational instruments, and endorse a favorable organizational culture.*

INTRODUCTION

With the current competitive and knowledge world, organizations are increasingly relying on the creativity of employees to drive innovation in the long term survival. Along this line, human resource practices, particularly, training and incentives have been given considerable academic focus due to their ability to encourage creativity in the personal and organizational domain [1], [2]. Training helps employees to become more flexible in their thinking and problem solving thereby creating a viable platform of idea generation and experimentation [3]. Meanwhile, coherent systems of incentives are external motivators of creativity which sustain creative performance, in particular, when they are aligned with the intrinsic goals of employees, and organizational values [4], [5]. At the case of the private banking in Iraq, which is being transitioned and modernized, strategic application of training and incentives may be used as a catalyst to facilitate the establishment of a culture of innovation and constant improvement. Although the body of international literature is increasing, there are only a limited number of empirical studies of such nature conducted to develop these associations on Iraqi banks, which

means that there is a need to investigate the impact of such interventions on the organizational creativity in this distinct environment.

Research problem

Even though there is a growing recognition of the role played by innovation and creativity in the banking industry, most of the privately owned banks in Iraq still find themselves performing their operations with little focus on how to enhance their human capital using formalized training packages or their ability to motivate their employees using well-calibrated incentive packages. Although available literature recognizes the possibility of these HR practices in increasing organizational creativity, how well they are practiced and the actual impact is not clear in the context of Iraq. The dynamic and service-oriented aspect of banking requires the employees not just to abide by the procedures but also to provide innovative ideas and adjusting customer needs. Nevertheless, there is a knowledge gap on the impact that the existing training and incentive programs may have on the creative performance of workers in reality. This is a major gap considering the pressures that the Iraqi banks are facing to modernize and to stay competitive. To solve this problem, it is important to resort to empirical research based on the local organizational setting.

Main Research Question

To what extent do training and incentives influence organizational creativity in private Iraqi banks?

Hypothesis

Based on the identified research problem and existing literature, the study proposes that human resource practices—specifically training and incentives—play a significant role in shaping organizational creativity within private Iraqi banks. The hypothesis framework is developed to test the individual and combined effects of these independent variables on the dependent variable. The aim is to determine whether improvements in employee development and motivation correlate with higher levels of creativity at the organizational level.

Main Hypothesis

There is a statistically significant effect of training and incentives on organizational creativity in private Iraqi banks.

Sub-Hypothesis 1

Training has a statistically significant effect on organizational creativity in private Iraqi banks.

Sub-Hypothesis 2

Incentives have a statistically significant effect on organizational creativity in private Iraqi banks.

Literature Review

File is full attention has been paid in exploring the relationship between human resource practices and organizational creativity in numerous settings of organizations. Scholars have always pointed that training and incentive are two of the greatest levers which management can have in increasing creativity in work places [1], [6]. Training

equips employees not only with job related skills but also with wider cognitive tools to enable them to come up with new ideas and solve tasks more innovatively [3]. Specifically, creativity training can apparently contribute to transformation employees' skills to consider the tasks from various angles and provide innovative responses [7]. Besides, incentive spheres form part of the complementary role in that they influence the employees' drive to exhibit creative compulsions. The benefits of performance based rewards, which can be financial or non-financial, have been associated with greater levels of creativity; this type of benefits would only be effective when they are felt to be fair and have organisational goals in mind [8], [9].

Research in this area has shown that the combination of training and incentives leads to more desirable creative outcomes than each intervention on their own [4]. For example, Liu and Liu contend that creativity thrives when employees are properly supported by structured learning opportunities, as well as when employees are rewarded for actual application of their creative efforts. Other scholars have stressed the role of contextual variables, such as leadership style, organizational culture and innovation climate in moderating the impact of HR practices on creativity [5], [10]. Moreover, empirical bases for the notion that intrinsic motivation, if associated with extrinsic incentives and development possibility, is characterized in sustainable creative engagement [11]. This concurs with El-Kassar et al's. findings elaborating that HR policies that promote the open spirit, autonomy, and the development of skill enhance both individual creativity and indirect innovation at an organization level [2]. In industries such as banking where service differentiation and responsiveness to customers are critical competitive drivers, the creativeness of frontline and back-office workers has been growing too. Research has indicated that if banks invest in continuous learning of employees and association recognition systems to innovative results, then, they are likely to report performance and adaptability improvement [12]. Still, most earlier studies took place outside of Iraq, and thus it is unknown whether the results can be applied in Iraqi private banks which have unique issues surrounding economic instability, technological lag and leaders training programming. This gap emphasizes the need to discuss specific outcomes of training and incentives on creativity in the context of operation of Iraqi banking institutions. In an attempt to fill this gap the present study attempts to use validated instruments & statistical analysis to assess the strength & nature of these relationships [13], [14], [15].

Spatial and temporal limits

The spatial and temporal boundaries of this study were clearly defined to ensure contextual relevance and data reliability. Space-wise, the research focused on private banking in Iraq and chose three major financial institutions as its case. Al-Kindi Private Bank for Investment, Cihan Bank for Islamic Investment and Finance, and Bank of Baghdad are some of them. We chose these banks because they have a clear presence in the Iraqi market and show what happens in the private banking industry as a whole. The experiment was conducted in a three months period of February 2025 to April 2025. Such time allowed collecting, analyzing, and researching information received through the

surveys. Having a consistent day-to-day work setting in the proposed institutions also contributed to ease in in-person interaction with the participants to extract good-quality information.

Population and sample

The subjects of this research were employees of three privated Iraqi banks, namely: Al-Kindi Private Bank of Investment, Cihan Bank of Islamic Investment and Finance and bank of Baghdad. These institutions comprised 599 employees and this is the target population (N) in the research. In calculating the size of the sample (n) to be used, the researcher used the widely known formula used in the calculation of sample size in a survey research:

$$n = \frac{N}{1 + N(e^2)}$$

where N is the total population size, and e is the margin of error, set at 0.05 to ensure a 95% confidence level. Substituting the values into the formula yields:

$$n = \frac{599}{1 + 599(0.05^2)} = 240.5$$

Based on this calculation, the required sample size was approximately 241 respondents. To ensure data completeness and account for potential exclusions, the researcher increased the sample to 248 respondents, which strengthens the reliability of the statistical analysis and ensures broad representation across the selected banks.

RESEARCH METHOD

The theoretical concept of the research

The underpinning of this study in theory is rooted in human resource development and organizational behaviour theories that make the argument of training/ incentives on individual/ collective performance outcomes. Training theoretically has a relationship with cognitive and skill growth for employees to be able to think creatively as well as be presented with novel solutions to work related issues [3], [7]. It makes it possible to create learning environments, which enable experimentation, problem-solving, and continuous improvement, which are conditions of creating organizational creativity [1]. While on the other hand incentives are placed within the framework of motivation theory, namely, expectancy theory and reinforcement theory, which posits that, people are more likely to engage in desired behavior: like creative problem solving for an example, when rewarded appropriately [4], [8]. The influence of extrinsic motivators (for instance, bonuses, recognition), and intrinsic drivers (autonomy, meaningful work) over the innovative practices at a workplace is critical in maintaining innovative practices in the workplace [11]. Furthermore, the implementation of supportive HR mechanisms including structured learning and a just reward structure creates an organizational mood conducive to creative engagement and knowledge sharing [2], [16]. This theoretical view acts as the foundation for investigating both the

integrated and separate impacts of training and incentives on organizational creativity in private Iraqi banks.

RESULTS AND DISCUSSION

Study tool

Statistics collection in this study was mainly realized using a structured questionnaire which had been developed in accordance with the social research objectives and the theoretical framework adopted. The main objective of the questionnaire was to measure three main constructs, which are: Knowledge, Attitude, and Practice. training, incentives, and organizational creativity. It consisted of four sections: an introductory paragraph, demographic information, items associated with the two independent variables (training and incentives) and items that measure dependent variable (organizational creativity) The questionnaire items were adapted to validated scale from previous research to meet the content relevance as well as construct validity [1], [6], [8]. Each of the statements was measured on an egal of five points Likert scale from item of "Strongly Disagree" (1) to "Strongly Agree" (5) in order to account the level of respondent agreement. The tool was reviewed by academic experts in the disciplines of business administration and human resource management to achieve clarity, appropriateness and to be anchored by the Iraqi banking context. After the expert review, the pilot was carried out using a small sample to validate reliability, before full distribution.

Validity and reliability of the questionnaire

Table 1. Cronbach's Alpha Values for Reliability Assessment

Variable	Number of Items	Cronbach's Alpha
Training	5	0.869
Incentives	5	0.841
Organizational Creativity	10	0.947
Entire Questionnaire	20	0.969

Source: Prepared by the researcher based on sample data and SPSS 29 program.

Table 1 presents the reliability analysis of the questionnaire using Cronbach's Alpha. The values for training (0.869), incentives (0.841), and organizational creativity (0.947) all exceed the acceptable threshold of 0.70, indicating strong internal consistency for each scale. The alpha for the entire questionnaire is 0.969, confirming that the overall instrument is highly reliable. These results demonstrate that the measurement tool consistently captures the intended constructs across all items.

Table 2. KMO and Bartlett's Test Results for All Variables

Test	Value
Kaiser-Meyer-Olkin (KMO)	0.913
Bartlett's Test of Sphericity	Approx. Chi-Square = 2876.245
Degrees of Freedom (df)	190
Significance Level (p-value)	0.000

Source: Prepared by the researcher based on sample data and SPSS 29 program

Table 2 provides the findings of the Kaiser-Meyer-Olkin (KMO) and Bartletts Test of Sphericity which indicate the suitability of data and sampling adequacy to factor analysis. The KMO value of 0.913 means that the sampling is adequate, and Bartlett test has a significant Chi-square value (2876.245, p = 0.000), which proves that the correlation matrix is not an identity matrix. Such results indicate the factorability of the data and allow concluding on the continuation of further multivariate analysis.

Table 3. Pearson Correlation Coefficients Between Each Variable and the Total Questionnaire Score

Variable	Pearson Correlation	Significance (p-value)
Training	0.782	0.000
Incentives	0.755	0.000
Organizational Creativity	0.913	0.000

Source: Prepared by the researcher based on sample data and SPSS 29 program

Table 2 provides the findings of the Kaiser-Meyer-Olkin (KMO) and Bartletts Test of Sphericity which indicate the suitability of data and sampling adequacy to factor analysis. The KMO value of 0.913 means that the sampling is adequate, and Bartlett test has a significant Chi-square value (2876.245, p = 0.000), which proves that the correlation matrix is not an identity matrix. Such results indicate the factorability of the data and allow concluding on the continuation of further multivariate analysis.

Demographic information analysis

Table 4. Demographic Characteristics of Respondents (N = 248)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	142	57.3
	Female	106	42.7
Age	20–30 years	68	27.4

Variable	Category	Frequency (n)	Percentage (%)
	31–40 years	94	37.9
	41–50 years	56	22.6
	Above 50 years	30	12.1
Education	Diploma	28	11.3
	Bachelor's Degree	148	59.7
	Master's Degree	58	23.4
	Doctorate	14	5.6
Years of Experience	Less than 5 years	44	17.7
	5–10 years	96	38.7
	11–15 years	66	26.6
	More than 15 years	42	16.9

Source: Prepared by the researcher based on sample data and SPSS 29 programmer

The summary of the demographic information of the 248 respondents is presented in Table 4. The statistics indicate an equal sample in terms of gender, age range, education, and years of experience. Most of the respondents (59.7% have a bachelor degree and 38.7% have 510 years of experience) which indicates that the sample is experienced and educationally qualified which contributes to the credibility of their responses in the assessment of organizational practices:

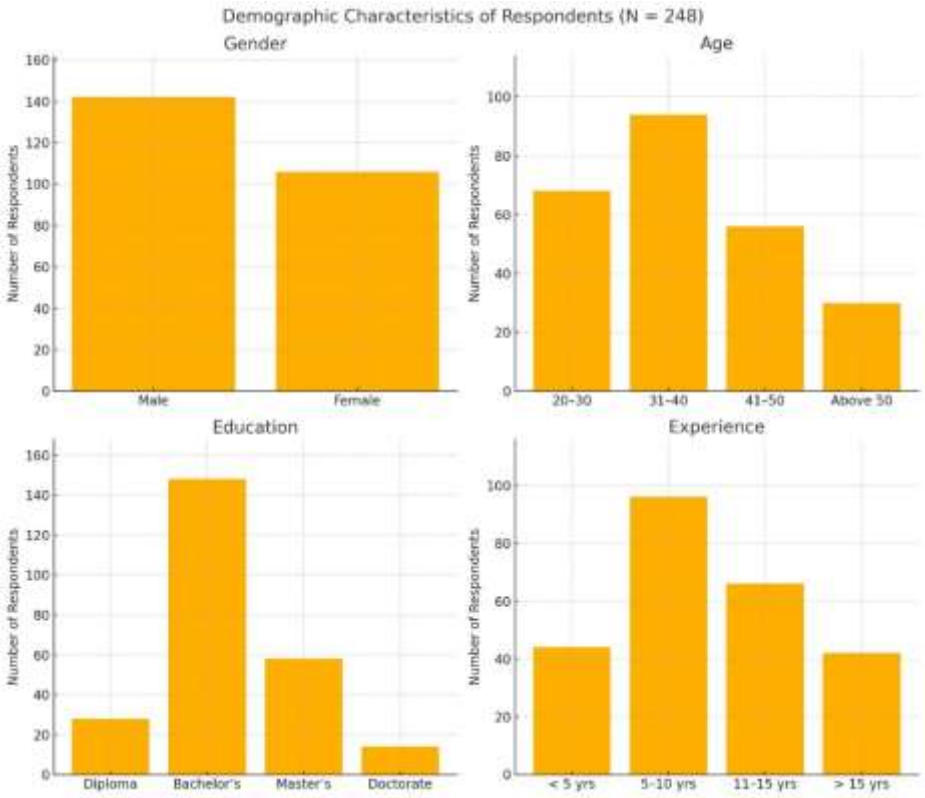

Figure 1. Demographic Distribution

Source: Prepared by the researcher based on sample data and SPSS 29 program

Descriptive Statistics and Graphical Analysis:

It includes analysis and classification of answers according to the following table:

Table 5. Classification of Relative Importance and Likert Scale Result

Mean Range	Likert Scale Result	Relative Importance
1.00 – 1.80	Strongly Disagree	Very Low
1.81 – 2.60	Disagree	Low
2.61 – 3.40	Neutral	Moderate
3.41 – 4.20	Agree	High
4.21 – 5.00	Strongly Agree	Very High

Source: Prepared by the researcher based on sample data and SPSS 29 program

Table 5. Descriptive Statistics for Training Variable

Item	Mean	Std. Deviation	Relative Importance (%)	Result
The bank regularly provides training programs to improve employee performance.	3.8012	0.7715	76.02	High
The training offered is relevant to my job responsibilities.	3.9146	0.8489	78.29	High
Training sessions have enhanced my problem-solving skills.	4.1133	0.7521	82.27	High
I have the opportunity to attend external training or workshops.	3.6895	0.8350	73.79	High
Training activities contribute to my professional growth.	4.0127	0.7668	80.25	High
Overall Training	3.9063	0.7949	78.52	High

Source: Prepared by the researcher based on sample data and SPSS 29 program.

Table 5 shows the descriptive statistics of the training variable. These means lie between 3.6895 and 4.1133, which implies that there is a high degree of consensus between workers in the issue of effectiveness and relevance of training practices. The resultant 3.9063 mean and 78.52 relative importance depict that training is viewed as a positive factor and most probably it is contributing to employee development and creativity. Everything is rated in the High category in Likert scale, which validates the same perceptions.

Table 6. Descriptive Statistics for Incentives Variable

Item	Mean	Std. Deviation	Relative Importance (%)	Result
The bank offers financial incentives based on performance.	3.9634	0.7095	79.27	High
Non-financial incentives (recognition, promotions) are effectively implemented.	4.0498	0.6821	80.99	High
Incentive policies are clearly communicated and transparent.	3.7321	0.5973	74.64	High
I feel motivated by the incentive system at the bank.	4.1136	0.7485	82.27	High
The current incentive system encourages innovation and productivity.	4.1702	0.6784	83.40	High
Overall Incentives	4.0058	0.6832	80.11	High

Source: Prepared by the researcher based on sample data and SPSS 29 program.

Table 6 states the descriptive statistics of the variable of incentives. The mean values of all items exceed 3.7 with the mean being the highest of 4.1702 and the overall average is 4.0058. These outcomes indicate a high level of employee approval regarding the existence of the financial and non financial incentive systems. The total outcome of the High indicates that incentive arrangements in the researched banks are well-developed and help to motivate and boost employee performance.

Table 7. Descriptive Statistics for Organizational Creativity Variable

Item	Mean	Std. Deviation	Relative Importance (%)	Result
I often generate new ideas to improve work processes.	4.0431	0.6260	80.86	High
I actively contribute to finding creative solutions to problems.	3.9442	0.5561	78.88	High
The bank supports employees in experimenting with new methods.	4.3700	0.6926	87.40	High
My work environment encourages innovation and creativity.	4.2042	0.4203	84.08	High
I am encouraged to take initiative in introducing new approaches.	4.2557	0.6868	85.11	High
Managers support and value creative contributions.	4.3912	0.5386	87.82	High
There is flexibility in my role that allows for creative thinking.	4.0579	0.7724	81.16	High

Item	Mean	Std. Deviation	Relative Importance (%)	Result
Creative ideas are regularly discussed and implemented within teams.	3.9423	0.6138	78.85	High
I have the freedom to try unconventional ideas.	3.8032	0.8076	76.06	High
The bank rewards employees for creative contributions.	4.2187	0.7341	84.37	High
Overall Organizational Creativity	4.1230	0.6448	82.46	High

Source: Prepared by the researcher based on sample data and SPSS 29 program.

The descriptive statistics of the organizational creativity are presented in Table 7. The average scores are between 3.8032 and 4.3912, and they demonstrate that the perception of creativity is rather high in all the items. The average of 4.1230 and the percentage of 82.46 makes the organizational creativity a part of high category. This implies that work environment in the banks under study favors innovation, sharing ideas and also the participation of employees in innovative activities.

Table 8. Linear Regression Results for the Impact of Training and Incentives on Organizational Creativity

Variable	Unstandardized Coefficient (B)	Standard Error	t-Statistic	Sig. (p-value)
(Constant)	1.182	0.214	5.523	0.000
Training	0.421	0.069	6.101	0.000
Incentives	0.388	0.074	5.243	0.000
Model Statistic	**Value**			
R (Correlation)	0.798			
R^2 (Coefficient of Determination)	0.637			
Adjusted R^2	0.633			
F-Statistic	214.653			
Sig. (ANOVA p-value)	0.000			

Source: Prepared by the researcher based on sample data and SPSS 29 program.

Table 8 summarizes the results of the linear regression analysis assessing the impact of training and incentives on organizational creativity. Both predictors show significant positive effects: training (B = 0.421, p = 0.000) and incentives (B = 0.388, p = 0.000). The model explains 63.7% of the variance in creativity (R^2 = 0.637), and the overall

model is significant (F = 214.653, p = 0.000). These findings support the main hypothesis and confirm that both training and incentives are strong predictors of creativity.

Table 9. Diagnostic Test Results for the Regression Model

Test	Indicator	Value	Decision
Multicollinearity (VIF)	Training	1.212	No multicollinearity
	Incentives	1.212	No multicollinearity
Durbin–Watson Test	DW Statistic	1.987	No autocorrelation
Normality of Residuals (Kolmogorov–Smirnov)	Sig. (p-value)	0.200	Residuals are normally distributed
Homoscedasticity (Breusch–Pagan)	Sig. (p-value)	0.427	Variance is constant
Linearity (Ramsey RESET Test)	Sig. (p-value)	0.538	Model is linear
Influential Points (Cook's Distance)	Maximum Value	0.094	No influential points detected

Source: Prepared by the researcher based on sample data and SPSS 29 program.

The outcomes of diagnostic tests for the regression model are shown in Table 9. The Durbin–Watson statistic of 1.987 and the Variance Inflation Factor (VIF) values of 1.212 both show that there is no multicollinearity. The residuals follow a normal distribution (p = 0.200), and the condition of homoscedasticity is met (p = 0.427). Linearity is confirmed (p = 0.538), and there were no outliers that had a big effect (Cook's Distance = 0.094). These tests show that the regression assumptions are correct, which makes the model results more reliable.

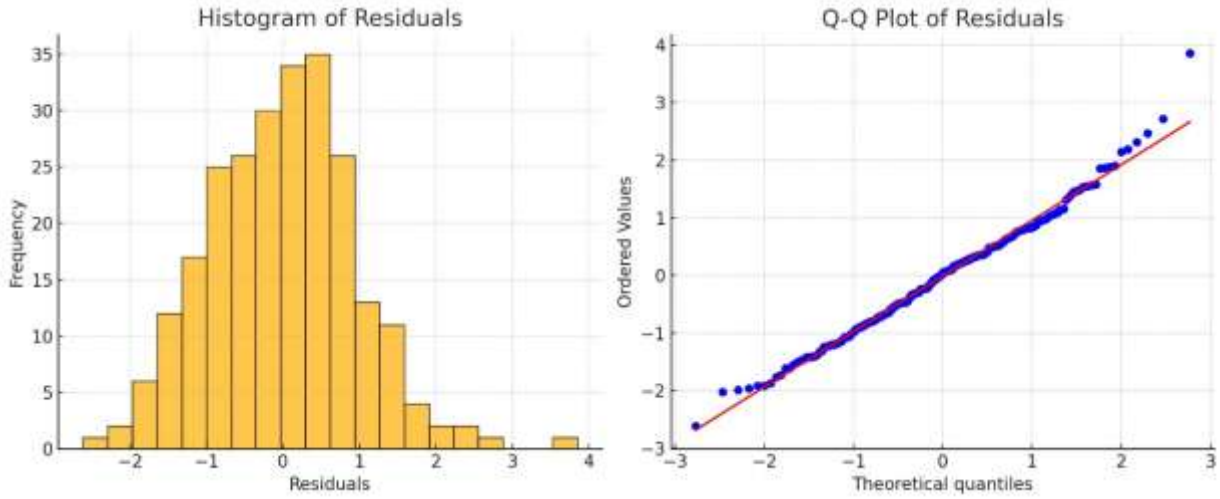

Figure 2. Residuals Distribution

Source: Prepared by the researcher based on sample data and SPSS 29 program.

Two diagnostic plots are provided by this figure, which are used to test the normality of the residuals. The left panel is a histogram of the residuals, which has a bell-shaped curve with a peak of 0. This implies that the residual values are near being normal.

This is further supported by the Q-Q plot (right panel) which indicates that most of the residues observed are near the reference line and there are only minimal differences at the ends. These graphical findings substantiate the hypothesis of normally distributed residuals, which are in favor of the validity of the linear regression analysis in this research.

This paper explored how training and incentives could affect the organizational creativity in a sample of the Iraqi banks that are privately owned. The study employed a structured questionnaire, which was distributed to 248 employees of Al-Kindi Private Bank of Investment, Cihan Bank of Islamic Investment and Finance and the Bank of Baghdad to determine how two basic human resource interventions such as training and incentive affected the organizational creativity. The statistical analysis of the data obtained has given some statistically significant results that not only supported the research hypotheses but also gave some practical implications to the management. The findings of the study indicated that the measurement instrument was highly reliable and consistent, as the Alpha of Cronbach of all the three variables was above 0.84. The Kaiser-Meyer-Olkin value of 0.913 and the significance of Bartlett test were also another indicator that the sample was good and that the data was good to perform a multivariate analysis. Pearson correlation coefficients indicated that, both the independent variables (trainings and incentives) and the dependent variable (organizational creativity) had significant and positive relationships. This confirms the fact that HR practices that are being measured have a strong relation to the workplace creativity outcomes. The descriptive statistics showed that the perception of the employees towards training and incentive systems was positive. The mean scores of the items in the training and incentives sections were always in the High range as per Likert scale. This implies that the involved banks have invested in well-organised and substantial development initiatives and reward systems that are visible and recognised by employees. The findings are consistent with the prior research that shows that continuous education and fair recognition systems encourage employee involvement and imagination [1], [2], [6]. Lin regression analysis confirmed the hypothesis that training and incentives have a statistically significant influence on organizational creativity and the influence of training is a little higher. The model explained 63.7 per cent of the differences in creativity, which is an excellent result in any research of the social sciences, and the ANOVA test confirmed the statistical significance of the entire model. These findings align with the theoretical models that correlate creativity and the acquisition of knowledge with motivational systems [3], [4]. The robustness and reliability of the regression model were confirmed using diagnostic tests, which include the Durbin -Watson statistic, the variance inflation factors, and the test of residual normality. The research contributes to the current literature on human resource management and organizational innovation by demonstrating that the investments in creating a method of motivating and developing employees may produce quantifiable changes in creative performance. Most historical research has been done in non-Iraqi environments; this study is unique to the extent that it provides empirical data to the developing literature that relates to the Iraqi private

banking industry, which is subjected to different structural and developmental issues. The contextual relevance of the study adds value to it among scholars and practitioners who are interested in understanding how basic HR practices work in small economy and institutional units. The findings contain several practical recommendations to individuals who make decisions within the banking sector in Iraq. To start with, the training programs should be conducted regularly and be oriented on particular skills which assist in problem solving, generating new ideas and being adaptable. Banks need to provide innovative classes where employees learn to think outside of the box, collaborate with others that work in other departments and learn through the set-up of situations. Professional development activities should not be a one-of-a-kind event but an element of the work culture. Workers should also have incentives in the form of money beyond the money. Money is great, but praise, rising the career ladder, and control over your work can make you get more creative as well. In cases where the systems were well structured and incomprehensible, the employees stood better chances of responding to incentives. Banks should therefore make such systems transparent by establishing policies and ensure they are always updated. In such a manner, every employee will be aware of what he/she should do to receive rewards. Innovative ideas can be realized when the employees believe that their company values them and trusts them. Banking people ought to be trained on how to promote new ideas although they may not succeed immediately. When it occurs in an ethical manner and results in positive change, managers and their methods of evaluation ought to tolerate the fact that individuals will not perform well at their workplaces. This transition is required to shift the process of adhering to the rules to generating new ideas. According to the study, training and rewards work is also enhanced by leadership that is good. Unless the senior management supports the HR programs, it is unlikely to influence the level of creativity among the employees. As a leader, one should show the way to other people by demonstrating a vision, engaging in creative steps, and providing individuals with space and time to be creative. This will imply providing employees with access to internet-based systems where they will be able to collaborate, exchange information and even assist in decision making. The monitoring of the effectiveness of training and incentive programs is extremely significant and should be done on a periodic basis. You are supposed to monitor and receive feedback of the impacts of HR activities to keep a check of the way they are going. Banks can find problems, improve their policies, and meet the needs of their employees by regularly looking at what their employees say. After training, evaluations, questionnaires, and monitoring instruments can assist in identifying employee progress over time. It also opens up new possibilities for more research projects. The current study explicitly examines the relationship between human resources and creativity in private Iraqi banks; however, subsequent research may extend to include public banks, international financial institutions operating within the country, and sectors such as telecommunications, healthcare, and education. Additionally, prolonged research may uncover the sustained beneficial impacts of regular investments in personnel and incentives on the organization's capacity for innovation. Eighth, the

Central Bank of Iraq and other regulatory bodies could set rules or offer incentives to get private banks to put more money into training and hiring people. Things that help with training and skill improvement on a national level will help both banks and the overall competitiveness of Iraq's banking industry in the region. Also, banks should know that creativity gets better over time because of changes in the environment and the bank's support. To make this happen, both workers and managers need to think differently. Creativity should also be given so much attention in policies, performance measurement, and what people do day in day out. The HR managers are expected to assist the company to achieve its objectives by availing information and business practices and liaising with senior managers. To sum it all, this paper has revealed that training and providing incentives are paramount in terms of nurturing and promoting creativity in an organization. Unless the employees of the Iraqi banks appreciate their own creativity, then the economy and the banking sector is continually evolving and there is a healthy competition. Good training and reward can be used to provide the companies with the enthusiasm to foster long term success and creativity. This will make customers satisfied and assist them overcome any issues they might encounter through external sources. The findings of this research ought to aid the national initiatives to enhance the Iraqi labor force as well as the internal HR decision.

CONCLUSION

Fundamental Finding: Training and incentives have statistically significant positive effects on organizational creativity in private Iraqi banks, with training showing a slightly stronger influence. The regression model explained 63.7% of the variance in organizational creativity, confirming that structured employee development and fair incentive systems contribute substantially to innovation and creative performance. **Implication:** The findings imply that private Iraqi banks should invest in continuous training programs, creativity-oriented HR policies, and transparent financial and non-financial incentive systems to strengthen innovation, employee engagement, and organizational adaptability. Leadership support and a favorable organizational culture are also essential for sustaining creativity in the workplace. **Limitation:** The study was limited to three private Iraqi banks and focused only on training and incentives as predictors of organizational creativity. The research also relied on cross-sectional questionnaire data collected within a specific period, which may limit the generalizability of the findings to other sectors or broader institutional contexts. **Future Research:** Future studies may expand the investigation to public banks, international financial institutions, and other sectors such as healthcare, telecommunications, and education. Longitudinal research is also recommended to examine the long-term effects of training and incentive investments on organizational innovation and creativity.

REFERENCES

[1] A. Chaubey and C. K. Sahoo, "Role of HR interventions in enhancing employee creativity and organizational innovation: An empirical study," *Industrial and Commercial Training*, vol. 51, no. 3, pp. 195–206, 2019.

[2] A. N. El-Kassar, G. K. Dagher, S. Lythreatis, and M. Azakir, "Antecedents and consequences of knowledge hiding: The roles of HR practices, organizational support for creativity, creativity, innovative work behavior, and task performance," *J. Bus. Res.*, vol. 140, pp. 1–10, 2022.

[3] B. Chahar, V. Hatwal, and S. Sen, "Employees training and its impact on learning and creativity: moderating effect of organizational climate," *Problems and Perspectives in Management*, vol. 17, no. 2, pp. 430–439, 2019.

[4] J. Liu and J. Liu, "The greater the incentives, the better the effect? Interactive moderating effects on the relationship between green motivation and green creativity," *International Journal of Contemporary Hospitality Management*, vol. 35, no. 3, pp. 919–932, 2023.

[5] S. Ilyana and M. Sholihin, "The Effect of Incentives and Leadership Styles on Creative Performance," *Journal of Indonesian Economy & Business*, vol. 36, no. 1, 2021.

[6] R. Maulana and A. A. Wijanarko, "The Influence Of Employee Training, Compensation And Employee Creativity On Innovative Behavior," *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, vol. 7, no. 3, pp. 1468–1478, 2023.

[7] K. Huo, "The Effects of Performance Incentives and Creativity Training on Creative Problem Solving Performance," Unknown Institution, 2015.

[8] S. T. Opoku, B. A. Apenteng, and K. G. Boakye, "Rewards and employee creativity among rural healthcare employees: The mediating role of organizational support for innovation and the moderating impact of supervisory support," *International Journal of Quality and Service Sciences*, vol. 14, no. 1, pp. 37–53, 2022.

[9] N. A. Fatfa, S. Safaria, and A. B. F. I. I. Perbanas, "The Effect of Training and Incentives on Work Productivity with Job Satisfaction as a Mediating Variable," 2024.

[10] M. Nguyen, P. Sharma, and A. Malik, "Leadership styles and employee creativity: the interactive impact of online knowledge sharing and organizational innovation," *Journal of Knowledge Management*, vol. 28, no. 3, pp. 631–650, 2024.

[11] H. Aldabbas, A. Pinnington, A. Lahrech, and L. Blaique, "Extrinsic rewards for employee creativity? The role of perceived organisational support, work engagement and intrinsic motivation," *International Journal of Innovation Science*, vol. 17, no. 2, pp. 237–260, 2025.

[12] A. A. Zahrani, "Team creativity and green human resource management practices' mediating roles in organizational sustainability," *Sustainability*, vol. 14, no. 19, p. 12827, 2022.

[13] N. Harwood, "'We Do Not Seem to Have a Theory … The Theory I Present Here Attempts to Fill This Gap': Inclusive and Exclusive Pronouns in Academic Writing," *Appl. Linguist.*, vol. 26, no. 3, pp. 343–375, 2005, doi: 10.1093/applin/ami012.

[14] E. SWANSON, "Expansion in Direct Care Industry Emphasizes Need for Training Standards," *Home Healthc. Nurse*, vol. 29, no. 5, pp. 326–328, 2011, doi: 10.1097/nhh.0b013e3182173af9.

[15] "The extent to which banks apply the recommendations of the Basel Committee of essential elements of sound ML/FT risk management ,an applied study on Iraqi private banks," *JOURNAL OF XI'AN UNIVERSITY OF ARCHITECTURE & TECHNOLOGY*, vol. XII, no. III, 2020, doi: 10.37896/jxat12.03/276.

[16] T. M. Nguyen and A. Malik, "Impact of knowledge sharing on employees' service quality: The moderating role of artificial intelligence," *International Marketing Review*, vol. 39, no. 3, pp. 482–508, 2022, doi: 10.1108/IMR-02-2021-0078.

*** Shaher Rekan Radhi (Corresponding Author)**
AL-Furat Al-Awsat Technical University, Iraq

Aysar Abduladheem Dakhyliy
AL-Furat Al-Awsat Technical University, Iraq