



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

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### Abstract

This study explores the impact of training and incentives on organizational creativity within a sample of private Iraqi banks. The research aims to assess how structured employee development programs and reward systems influence creativity in the workplace. A quantitative approach was employed using a structured questionnaire distributed to 248 employees from Al-Kindi Private Bank for Investment, Cihan Bank for Islamic Investment and Finance, and the Bank of Baghdad. The instrument measured three variables—training, incentives, and organizational creativity—using a five-point Likert scale. Statistical analysis using SPSS 29 included reliability testing, correlation analysis, multiple regression, and diagnostic tests. Results showed that both training and incentives significantly and positively affect organizational creativity, with training having a slightly stronger influence. The regression model explained 63.7% of the variance in creativity, and all diagnostic tests confirmed the model's validity. Descriptive statistics indicated a high perception of existing training and incentive practices among employees. The study concludes that private banks in Iraq can enhance innovation and adaptability by investing in targeted training programs and fair incentive systems. Recommendations include embedding creativity-focused development in HR strategies, adopting non-financial motivational tools, and promoting a supportive organizational culture. The findings contribute to the literature by providing context-specific evidence from the Iraqi banking sector.

**Keywords:** Training, Incentives, Organizational Creativity, Private Banks, Iraq

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### Introduction

In the modern competitive and knowledge-driven world, more and more organizations are depending on employee creativity as a creativity driver of innovation in ensuring long term survival. In this regard, the role of human resource practices especially, training and incentives have received significant academic attention for their potential to promote creativity at the individual and organizational space (Chaubey & Sahoo, 2019; El-Kassar *et al.*, 2022) <sup>[3, 4]</sup>. Effective training improves employees' cognitive flexibility and problem solving, thus making a fertile ground for idea generation and experimentation (Chahar *et al.* 2019) <sup>[2]</sup>. At the same time, coherent systems of incentives serve as external motivators of creativity that support creative performance, especially if they are consistent with employees' intrinsic goals, and organizational values (Liu & Liu, 2023); Ilyana & Sholihin, 2021) <sup>[7, 8]</sup>. In the case of the private banking in Iraq, which is transitioning and modernizing, strategic use of training and incentives can play a catalyst role of creating a culture of innovation and continuous improvement. Even though the corpus of international research is growing, empirical studies of the kind undertaken to establish these relationships regarding Iraqi banks are rather few, indicating the need to examine how such HR interventions affect organizational creativity in this unique context.

### Research problem

Despite increasing awareness of the importance of innovation and creativity in the banking sector, many private Iraqi banks continue to operate with limited emphasis on developing their human capital through structured training programs or motivating employees through well-calibrated incentive systems. While existing literature acknowledges the potential of these HR practices in enhancing organizational creativity, the extent to which they are implemented effectively—and their actual impact—remains

uncertain in the Iraqi context. The dynamic and service-oriented nature of banking demands that employees not only follow procedures but also contribute innovative ideas and adapt to changing customer needs. However, a gap persists in understanding how current training and incentive mechanisms influence employees' creative output in practice. This gap is particularly significant given the pressures on Iraqi banks to modernize and remain competitive. Addressing this issue requires empirical investigation grounded in the local organizational environment.

### 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

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 (Chaubey & Sahoo, 2019; Maulana & Wijanarko, 2023) [9, 3]. 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 (Chahar, Hatwal & Sen, 2019) [2]. Specifically, creativity training can apparently contribute to transformation employees' skills to consider the tasks from various angles and provide innovative responses (Huo, 2015) [6]. 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 (Opoku, Apenteng & Boakye, 2022; Fatfa *et al.*, 2024) [11, 5].

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 (Liu & Liu, 2023) [8]. For example, Liu and Liu (2023) [8] 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 (Nguyen, Sharma & Malik, 2024; Ilyana & Sholihin, 2021) [10, 7]. Moreover, empirical bases for the notion that intrinsic motivation, if associated with extrinsic incentives and development possibility, is characterized in sustainable creative engagement (Aldabbas *et al.*, 2025) [1]. This concurs with El-Kassar *et al.*'s. (2022) [4] 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. 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 (Zahrani, 2022) [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.

### 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 study was done during a three-month period from February to April 2025. This duration made it possible to gather, analyze, and study data collected via the surveys. A steady day-to-day work environment in the targeted institutions made it easier for me to interact with participants and gather good-quality information.

### Population and sample

The population of this study consisted of employees working in three private Iraqi banks: Al-Kindi Private Bank for Investment, Cihan Bank for Islamic Investment and Finance, and Bank of Baghdad. The total number of employees across these institutions was 599, representing the target population (N) for the research. To determine the appropriate sample size (n), the researcher applied the commonly used formula for sample size calculation in survey-based 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.

### 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 (Chahar, Hatwal & Sen, 2019; Huo, 2015) [2, 6]. It makes it possible to create learning environments, which enable experimentation, problem-solving, and continuous improvement, which are conditions of creating organizational creativity (Chaubey & Sahoo, 2019) [3]. 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 (Liu & Liu, 2023; Opoku, Apenteng & Boakye, 2022) [8, 11]. 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 (Aldabbas *et al.* 2025) [1]. 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 (El-Kassar *et al.*, 2022; Nguyen, Sharma & Malik, 2024) [4, 10]. 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.

## Discussion and results

### 1. 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 (Chaubey & Sahoo, 2019; Maulana & Wijanarko (2023; Opoku, Apenteng & Boakye, 2022) [9, 11, 3]. 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.

## 2. 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 SPSS29 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 SPSS29 program

Table 2 shows the results of the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity, which assess sampling adequacy and the suitability of data for factor analysis. The KMO value of 0.913 indicates excellent sampling adequacy, while Bartlett's test yields a significant Chi-square value (2876.245,  $p = 0.000$ ), confirming that the correlation matrix is not an identity matrix. These findings support the factorability of the data and justify proceeding with 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 SPSS29 program

Table 3 reports Pearson correlation coefficients between each variable and the total questionnaire score. The results show strong and statistically significant correlations: training ( $r = 0.782$ ), incentives ( $r = 0.755$ ), and organizational creativity ( $r = 0.913$ ), all with p-values of 0.000. These values indicate that all three variables are positively and strongly related to the overall construct, supporting the structural validity of the questionnaire.

3. Demographic information analysis

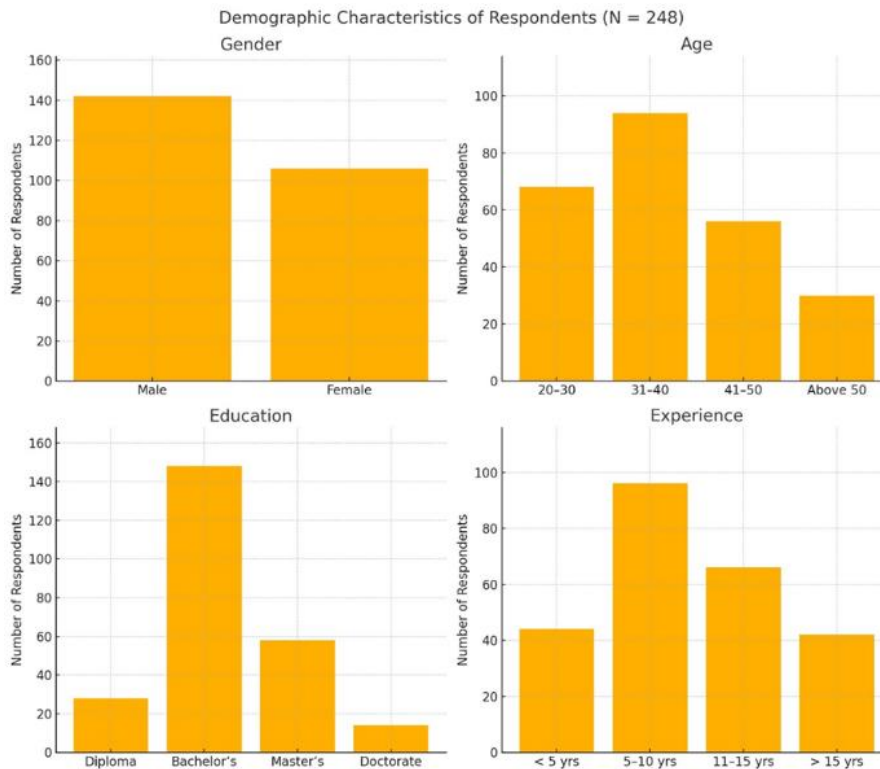
Table 4: Demographic Characteristics of Respondents (N = 248)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	142	57.3
	Female	106	42.7
Age	20–30 years	68	27.4
	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 SPSS29 programmer

Table 4 summarizes the demographic characteristics of the 248 respondents. The data reflect a balanced sample across gender, age groups, education levels, and years of experience. The majority of respondents hold a bachelor’s degree

(59.7%) and have between 5–10 years of experience (38.7%), suggesting that the sample is both experienced and educationally qualified, which adds to the credibility of their responses in evaluating organizational practices:



Source: Prepared by the researcher based on sample data and SPSS29 program

Fig 1: Demographic Distribution

4. 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 SPSS29 program

**Table 6:** 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
<b>Overall Training</b>	<b>3.9063</b>	<b>0.7949</b>	<b>78.52</b>	<b>High</b>

Source: Prepared by the researcher based on sample data and SPSS29 program.

Table 5 presents descriptive statistics for the training variable. The means range from 3.6895 to 4.1133, indicating a high level of agreement among employees regarding the effectiveness and relevance of training practices. The overall mean of 3.9063 and relative importance of 78.52% show that

training is perceived positively and is likely contributing to employee development and creativity. All items fall within the “High” category on the Likert scale, confirming consistent perceptions.

**Table 7:** 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
<b>Overall Incentives</b>	<b>4.0058</b>	<b>0.6832</b>	<b>80.11</b>	<b>High</b>

Source: Prepared by the researcher based on sample data and SPSS29 program.

Table 6 provides the descriptive statistics for the incentives variable. Mean values for all items are above 3.7, with the highest being 4.1702, and the overall mean is 4.0058. These results reflect strong employee agreement with the presence

of both financial and non-financial incentive systems. The overall result of “High” suggests that the incentive structures in the studied banks are well-established and contribute to employee motivation and performance.

**Table 8:** 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
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
<b>Overall Organizational Creativity</b>	<b>4.1230</b>	<b>0.6448</b>	<b>82.46</b>	<b>High</b>

Source: Prepared by the researcher based on sample data and SPSS29 program.

Table 7 shows the descriptive statistics for organizational creativity. The mean scores range from 3.8032 to 4.3912, indicating a consistently high perception of creativity across all items. The overall mean of 4.1230 and relative importance

of 82.46% place organizational creativity in the “High” category. This suggests that the work environment in the studied banks supports innovation, idea sharing, and employee involvement in creative initiatives.

**Table 9:** 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 <sup>2</sup> (Coefficient of Determination)	0.637			
Adjusted R <sup>2</sup>	0.633			
F-Statistic	214.653			
Sig. (ANOVA p-value)	0.000			

Source: Prepared by the researcher based on sample data and SPSS29 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.

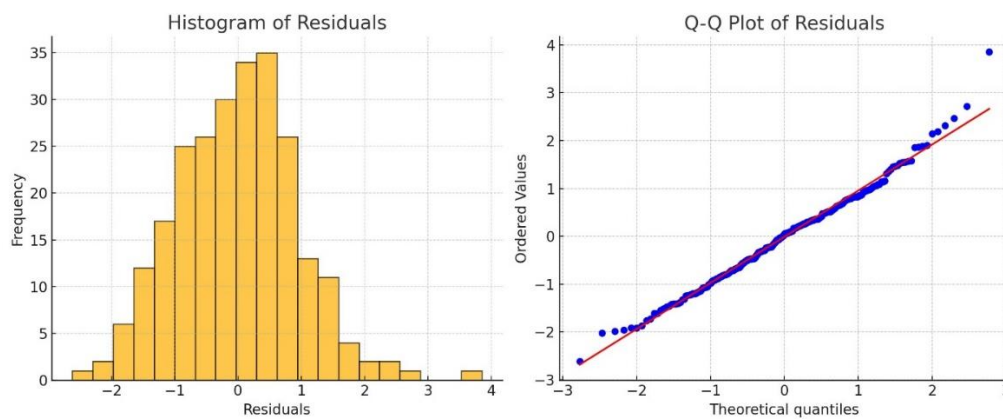
**Table 10:** Diagnostic Test Results for the Regression Model

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 SPSS29 program.

Table 9 presents the results of diagnostic tests for the regression model. Variance Inflation Factor (VIF) values of 1.212 indicate no multicollinearity, and the Durbin–Watson statistic of 1.987 confirms no autocorrelation. The residuals are normally distributed ( $p = 0.200$ ), and homoscedasticity is

satisfied ( $p = 0.427$ ). Linearity is confirmed ( $p = 0.538$ ), and no influential outliers were detected (Cook’s Distance = 0.094). These diagnostics verify that the regression assumptions are met, reinforcing the validity of the model results.



Source: Prepared by the researcher based on sample data and SPSS29 program.

**Fig 2:** Residuals Distribution

This figure includes two diagnostic plots assessing the normality of residuals. The histogram of residuals (left panel) shows a bell-shaped distribution centered around zero, indicating that the residuals approximate normality. The Q-Q plot (right panel) further supports this by showing that most of the observed residuals lie along the reference line, with only minor deviations at the tails. These visual results confirm the assumption of normally distributed residuals, which supports the validity of the linear regression analysis conducted in this study.

### Conclusions and Recommendations

This study investigated the impact of training and incentives on organizational creativity within a sample of private Iraqi banks. Using a structured questionnaire distributed to 248 employees from Al-Kindi Private Bank for Investment, Cihan Bank for Islamic Investment and Finance, and the Bank of Baghdad, the research aimed to measure how two core human resource practices—training and incentives—affect creativity at the organizational level. Based on the analysis of collected data, several statistically significant findings emerged that not only validate the research hypotheses but also offer practical insights for management. The study’s findings confirmed a high level of reliability and

internal consistency of the measurement tool, as evidenced by Cronbach’s Alpha values for all three variables exceeding 0.84. The Kaiser-Meyer-Olkin value of 0.913 and the significance of Bartlett’s test further confirmed the adequacy of the sample and the appropriateness of the data for multivariate analysis. The Pearson correlation coefficients indicated strong and positive relationships between the independent variables (training and incentives) and the dependent variable (organizational creativity), supporting the idea that the HR practices measured are closely aligned with creativity outcomes in the workplace. Descriptive statistics revealed that employees perceived both training and incentive systems positively. The average ratings for items under the training and incentives sections consistently fell in the “High” category according to the Likert scale interpretation. This suggests that the participating banks have invested in structured and meaningful development programs and reward systems that are visible and recognized by employees. These findings are consistent with prior research showing that continuous learning and fair recognition systems foster employee engagement and innovative thinking (Chaubey & Sahoo, 2019; Maulana & Wijanarko, 2023; El-Kassar *et al.*, 2022) [3, 9, 4].

The linear regression analysis confirmed that both training

and incentives have a statistically significant effect on organizational creativity, with training showing a slightly stronger influence. The model explained 63.7% of the variance in creativity, a strong result in social science research, and the ANOVA test confirmed the overall model's statistical significance. These findings align with theoretical perspectives that link creativity to knowledge acquisition and motivational systems (Chahar *et al.*, 2019; Liu & Liu, 2023)<sup>[2, 8]</sup>. Diagnostic tests, including the Durbin–Watson statistic, variance inflation factors, and residual normality checks, confirmed the robustness and reliability of the regression model.

From a theoretical standpoint, the study contributes to the broader literature on human resource management and organizational innovation by reaffirming that investment in employee development and motivation mechanisms can yield measurable benefits in creative performance. While previous studies have largely been conducted in non-Iraqi contexts, this research fills an important gap by providing empirical evidence specific to the Iraqi private banking sector, a domain with unique structural and developmental challenges. The contextual relevance of this study adds value for both scholars and practitioners interested in understanding how foundational HR practices function under constrained economic and institutional conditions. On a practical level, the findings carry several recommendations for decision-makers in the Iraqi banking industry. First, training programs must not only be provided regularly but also be designed to target specific competencies related to problem-solving, innovation, and adaptability. It is important for banks to incorporate creative courses that help staff think in unconventional ways, team up with people from different areas, and learn from recreated situations. Rather than making professional development events stand alone, it should become a regular part of the work culture.

Also, there should be more than just financial incentives offered to employees. Financial rewards are necessary, but recognition, career advancement, and having control over work helps a lot to spark creativity. Employees were more responsive to incentives when the systems were well organized and clear. Consequently, banks should make these systems clear by implementing policies and consistent updates, so that all employees know what they need to do to earn rewards. Creative ideas in organizations come to life when staff members are valued and trusted by the company. Managers in the banking sector should be taught to support new ideas, even if they do not lead to success right away. Failing at work, if it happens ethically and with constructive results, should be accepted as normal by both managers and their evaluation methods. Making this shift is key to changing from following the rules to building new ideas.

The study also points out that strong leadership help makes training and incentives more effective. If senior management does not support the HR programs, it is unlikely that these will influence employees' creativity. A leader should lead the way in innovation by making the vision clear, demonstrating creative actions, and giving the necessary tools and time for others to be creative. This means giving workers access to online systems where they can cooperate, exchange knowledge, and take part in making decisions. It is very important to often evaluate how successful training and incentive programs are. Evaluating and assessing the impact of HR actions should be done through tracking and receiving feedback. By analyzing what staff say on a regular basis,

banks can spot any issues, upgrade their policies, and address any needs arising in the workforce. After training, assessments, surveys, and tracking tools can help spot any progress in employees over a period.

It also introduces new opportunities for further research projects. The present study clearly looks at the link between HR and creativity in private Iraqi banks, but future studies might expand to cover public banks, international financial institutions present in the country, as well as sectors including telecommunications, healthcare, and education. Moreover, research over a long time could reveal the ongoing positive effects of frequent investment in staff and rewards on the ability of the organization to innovate.

Eighth, the Central Bank of Iraq and other regulatory bodies could provide rules or incentives encouraging private banks to invest further in the development of human resources. Actions that support training and skill enhancement at the national level will benefit both banks and the overall competitiveness of Iraq's banking industry regionally.

Moreover, banks should realize that creativity keeps improving over time as a result of both changes in the environment and the bank's support. For this to happen, both employees and executives must have a different mindset. Policies, how performance is measured, and the day-to-day actions should all place a strong emphasis on creativity. Managers in HR should contribute to the company's visions by supporting with data and best practices, and actively engaging with top leaders.

To sum up, this study has shown that training and providing incentives are essential to supporting and promoting creativity in an organization. With the economy and banking sector constantly changing and containing healthy competition, Iraqi banks must value employee creativity. Through offering effective training and reward systems, companies can encourage creativity and long-term results in their business, keep customers happy, and recover from any external challenges. The outcomes of this research ought to support decisions made by internal HR teams as well as national efforts to build the Iraqi workforce and bring modernization to its financial markets.

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