

The effect of brainstorming on the creative marketing of banking services; An analytical study of a number of the branches of the Iraqi Commercial Bank(TBI) in Baghdad.

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Abstract

The present study aims at identifying the effect of brainstorming on the creative marketing of banking services in its dimensions; creativity in a product, creativity in pricing, creativity in promotion, creativity in distribution, creative individuals, creativity in the physical evidence, and creativity in the process. This is done Through surveying and analyzing the opinions of 65 individuals of decision-makers and employees in the branches of the Iraqi Commercial Bank (TBI) in Baghdad using the questionnaire as the main tool to collect data and information from the researched sample whose answers were analyzed using The statistical program (spss v.25) in estimating the arithmetic mean, standard deviations, F- test, the relative importance, and the determination factor (R^2). Several conclusions have been reached; brainstorming affects all dimensions of creative marketing of banking services from the point of view of the research sample. Several recommendations have been made; The key to the success and growth of banks is closely and directly related to the availability of human resources with distinct skills and mental capabilities in finding a huge amount of creative ideas. This leads to brainstorming becoming an essential and critical element for the creative marketing of banking services and competition in the Iraqi banking sector.

Key Words: Brainstorming, creative marketing, banking services, creative marketing mix



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1. INTRODUCTION

Most specialists in the field of banking marketing emphasize the importance of brainstorming and creative thinking in the marketing of banking services due to its importance in developing the ability of banking institutions to provide a creative marketing mixture that meets the needs and desires of customers. Creative marketing of banking services has become one of the measures of success for these institutions to survive, grow, and continue in the banking market. The aim of the present study is how brainstorming applications can help the success of creative shopping of banking services. Brainstorming is the cornerstone of the process of generating new and innovative creative ideas that have a significant role and impact in all fields and sectors leading to growth, creativity, and excellence in providing banking services and products. Through the breadth of creative marketing that the world is witnessing today and which emerged in the late twentieth century, financial and banking institutions were able to increase and generate wealth based on creative ideas at first, which contributed to developing the traditional economy into an unconventional economy based on creativity, the sheer amount of new ideas, and how to take advantage of them to increase and generate wealth. The present study finds that creative marketing distinguishes banking work in light of the world of technological banks, smartphone banks, and the increasing demand for innovations, technology, and modern technologies. The great importance of the role of creative marketing in the banking business environment has realized the banking sector to the importance of adapting to the accelerating changes in the environment. Technology for banks, through creativity in the production of distinguished and new banking services that are easy and fast to provide to customers.

Creative marketing has become of great importance in the world of banking and the innovative and distinguished services it provides and the development and growth it provides in the global banking sector in general and the Iraqi banking sector in particular. The research methodology and the extent of Iraqi banks' dependence on creative marketing in providing banking services and products can be identified.

2- The research methodology.

2-1 The research problem.

Through field visits, and initial survey results of research conducted on several decision-makers, and service providers, of the Commercial Bank of Iraq (TBI) in Baghdad, it became evident that there is weak creative marketing in the elements of the marketing mixture; product, pricing, promotion, distribution, individuals, physical evidence, and the process. Where interest and focus on creativity is in one component, such as in the product without paying attention to the other elements. Likewise, there is a clear deficiency in investing mental energies and stirring the existing talents and skills in the bank. Thus, it needs to generate new and distinct ideas to enhance the creative marketing of banking services. The main problem can be formulated in light of the following questions:

1. Is there an effect of brainstorming in stimulating thinking to reach the creative marketing of banking services provided by the Commercial Bank of Iraq (TBI)?
2. What is the extent of applying brainstorming dimensions by the research sample? What are the dimensions that have priority in an application?
3. Is there full awareness among the research sample of the creative marketing dimensions of banking services? What are the dimensions that have priority in the application?
4. What are the ways to achieve the optimum level of creative marketing for banking services in the Iraqi Commercial Bank (TBI)?

2-2 Research importance

The present study is significant as it comes within the framework of growing research interests on the process of brainstorming and how to stimulate creative ideas and creative marketing with a perspective that goes beyond the traditional frameworks of previous research based on providing another dimension of thinking that depends on the standards of innovation, excellence, and creativity. In light of this, the significance of the present study is determined through the following:

1. Studying the philosophy of this subject, which achieves the integration between brainstorming and creative marketing.
2. The present study focuses on two variables that have a significant impact on banking performance by providing innovative and renewable banking products and services that are easy and fast to obtain at the required time.
3. The present study discusses a recent topic in administrative thought, as writings about it are scarce in the Arab environment, especially in the Iraqi environment, especially the topic of creative marketing.
4. Shedding light and drawing attention to modern and contemporary concepts in marketing administration and trying to adapt them to the Iraqi environment because it is in a remarkable development. Therefore, the attempt is to find appropriate ways to keep pace with this development.

2-3 Research Objectives.

In light of the research problem and significance, the main objective of the present study is to explore the effect of brainstorming in enhancing the dimensions of creative marketing of banking services. The present study also seeks to achieve other objectives:

1. Identifying the level of brainstorming and the extent of awareness among the working individuals of the research sample of its importance.
2. Identifying the level of creative marketing of banking services in the studied bank.
3. Identifying the arrangement of the dimensions of creative marketing in terms of the interest of the researched bank in promoting it.
4. Providing a set of recommendations and suggestions to the studied bank.

2-4 The research model.

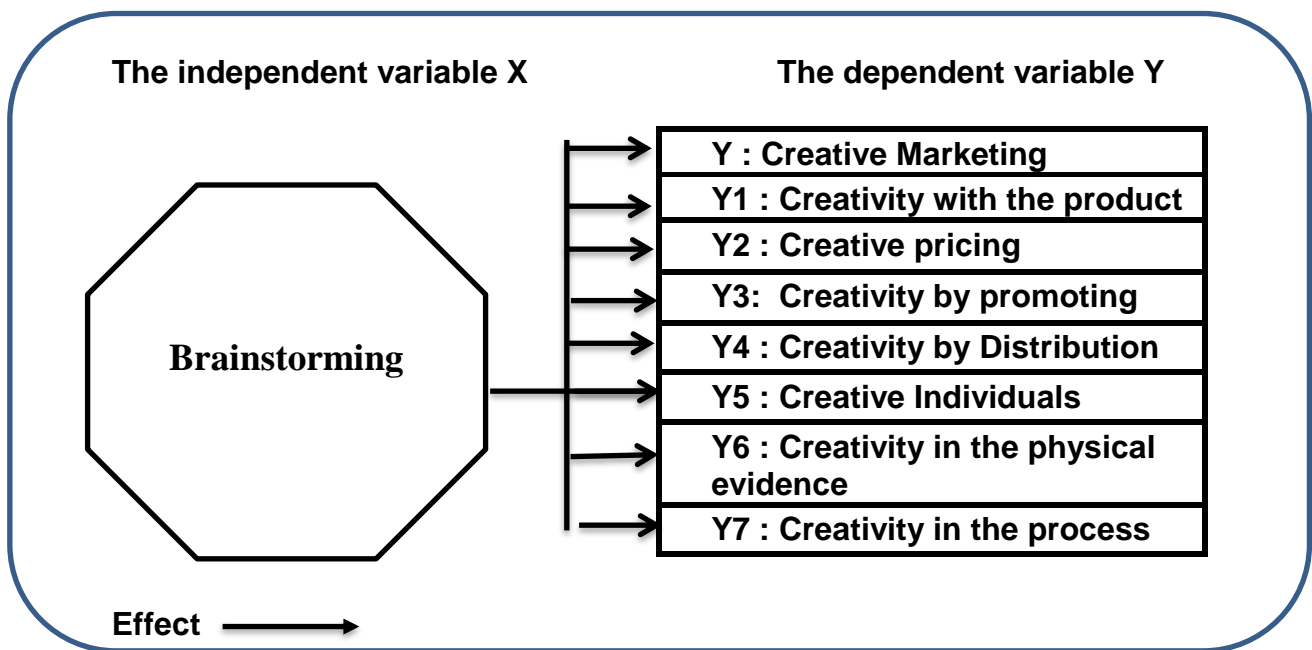


Figure1. The research model.

2-5 The research hypotheses

In light of the hypothetical research scheme, the hypotheses are formulated as follows:

The main hypothesis; There is a significant effect of brainstorming on creative marketing. The following sub-hypotheses are branched from this hypothesis:

1-1. There is a significant effect of brainstorming on creativity in the product (service).

1-2. There is a significant effect of brainstorming on creativity in pricing.

1-3. There is a significant effect of brainstorming on creativity in the promotion.

1-4. There is a significant effect of brainstorming on creativity in distribution.

1-5. There is a significant effect of brainstorming on creative individuals.

1-6. There is a significant effect of brainstorming on creativity in physical evidence.

1-7. There is a significant effect of brainstorming on creativity in the process.

2-6 The Research method.

The researcher adopted the descriptive analytical method.

2-7 The research community and Sample.

The research community includes all the 9 branches of the Iraqi Commercial Bank (TBI) in Baghdad. The research sample 65 individuals of decision-makers and employees in the bank's branches as a random sample from all the branches of the research community.

2-8 The research tools.

The present study adopts the questionnaire as the main tool for collecting data and information from the sample in addition to personal observation. The responses of the sample were analyzed using the statistical program (spss v.25) in estimating the arithmetic mean, standard deviations, (F) test, and the relative importance and coefficient of determination (R).

2-9 Questionnaire tests.

2-9-1 Testing the apparent honesty of the questionnaire.

It means the ability of the questionnaire to measure the research variables that the questionnaire was designed to measure. Comprehension was taken into account in its absorption of research variables and non-duplication in it. To achieve the validity of the tool in terms of the validity of its items, their suitability for research hypotheses and objectives, its ability to measure research variables, to ensure the clarity of its items and their accuracy in terms of scientific views, the questionnaire was shown to arbitrators specialized in banking sciences. The questionnaire gained an agreement level of (89%) among the arbitrators. The arbitrators' views concerning correcting some phrases, replacing them, and formulating some of them in a more appropriate way to make the tool more comprehensive in the representation of the two search variables were taken into account.

2-9-2 Testing the validity and consistency of the questionnaire.

The validity of the content indicates the validity of each of the questionnaire items to the field for which it was designed. The validity of the content can be checked through the stability factor using the following equation (validity= square root of the stability factor). Stability means that the scale if applied To the same group of individuals after some time, it will give the same results. To achieve this, the Cronbach Alpha parameter was used to determine the stability factor. The value of the stability factor (0.92) was much higher than the acceptable minimum of 60%. This means that the research questionnaire is of high stability. It can be adopted at different times for the same individuals and give the same results. Since the value of the stability coefficient, which was extracted by the (Cronbach Alpha) method = (0.92), the validity of the questionnaire = (0.96), which is a very good percentage and a reassuring coefficient confirming the validity of the scale.

3- The theoretical background.

3-1 The concept of brainstorming.

Brainstorming means placing the brain in a highly focused mental state with the aim of generating as many ideas as possible on a particular topic so that problems are transformed into creative ideas (Al-Tamimi, 2012: 63). (Osborn, 2001) has defined brainstorming as a "discussion group or a method for circulation, whereby a group of individuals tries to search for a solution to a specific problem by collecting and writing down automatic thoughts from individuals" (Al-Tamimi, 2018: 337). This means putting individuals in a situation of A highly focused mindset with the aim of generating as many creative ideas as possible on a particular topic (Al-Tamimi, 2012: 63).

Alex F. Osborn is the first to use the concept of brainstorming, influenced by theories of creative thinking (by Graham Wallace). In 1942, Osborne introduced the concept of "thinking" in his work in the field of advertising and the concept

of "how to think" which was an introduction to the brainstorming process that was announced for the first time in 1953 as part of his company's success story in the field of advertising. In 1958, academics and businessmen studied and applied the concept of brainstorming, as has been improved in its methods and varied in its topics because they seemed to feel the importance of brainstorming as an attack against negative thinking and a tool that can be used to capture and generate creativity. (Besant, 2016: 2). However, brainstorming in itself is not enough to create creative ideas, but it is an early step in the process of developing a good or creative idea. It does not produce a final solution or decision. Indeed, most brainstorming techniques aim to generate large amounts of ideas to increase the likelihood that some will be very promising ideas and part of the results (Seeber et al, 2017: 940). Omar believes that brainstorming is one of the collective competition strategies that Encourages the generation of a number of diverse and innovative ideas spontaneously and freely (Omar, 2012: 13). Brainstorming is also defined as a tool for creating ideas and participating in cognitive stimulating groups to generate innovative original ideas. It is a method that enables individuals to benefit from the process of exchanging ideas between them (Ritter & Mostert, 2018: 167). Brainstorming is the process of involving individuals in solving a specific problem and encouraging them to present the best possible variety of ideas so that this can be evaluated and the good is selected from them (Zhang, yang, Zhao, 2019: 3).

So, it is a method that is based on the principle of exploring ideas and generating ideas on a specific topic with the participation of a group of individuals during a short period of time. Its aim is to employ the collective thinking power of these individuals in order to reach creative ideas that one cannot reach on his/her own, (Najat, 2019: 104).

Accordingly, brainstorming is an organized process that aims to direct and motivate individuals on a specific topic and try to come up with ideas that have not been touched before openly and clearly without being bound by routine ideas or proposals.

2-1-1 Dimensions of the success of the brainstorming process.

Many researchers point out that there are three necessary dimensions for the success of the brainstorming process and raising the quality of creative ideas among individuals and thus increasing the individual's decision to solve problems (Al-Juburi, 2005: 370) and (Al-Tamimi, 2013: 71).

1. Clarity of the problem : The problem should be formulated in the form of a clear, specific, and not forked question (Al-Quraishi, 2018: 122). Participants must be in a brainstorming session and have a reasonable knowledge of the issue and related information (Al-Juburi, 2005: 370).

2. Adherence to the principles : To achieve its objectives, brainstorming should adhere to the principles and rules of postponing any judgment on the ideas presented in the first stage.

3. The experience of the activity leader : The activity leader has good experience and a distinct ability to properly and consciously use this method. The activity leader and the administrator of the brainstorming process must have the following specifications (Salman, 2019: 317), (Kamash and Hassan, 2018: 373):

- The capacity to innovate.
- The ability to create the right atmosphere.
- Having full knowledge of the topic or problem of the session
- The ability to arouse and enrich ideas.

3-2 The concept of Creative Marketing.

Before going deeply into the concept of creative marketing, it is necessary to tackle the concept of creativity. ((Roshka, 1989) states that creativity is an integrated unit of a set of subjective and objective factors that lead to achieving new production and value by an individual or group (Al-Mubeedh & Tarawneh, 2011: 486). The Penguin Psychological Dictionary defines creativity as a "mental process that leads to solutions, ideas, concepts, forms, theories, and products that are characterized by modernity" (Soleimani, 2007: 27). This means that creativity is a process practiced by individuals to find new ideas characterized by individuality and originality in a way that achieves an economic or social benefit for the individual, the organization, and society (Al-Obaidi & Al-Azzawi, 2010: 213). Therefore, creating a new formula based on creativity in the process of Marketing must follow the methods in the creative marketing of products or services in a unique and an unprecedented way.

Creative marketing is the transition from the concept of traditional thought to the concept of unconventional thought through imagination, innovation, and the use of new marketing methods in order to achieve the desired objectives and gain and retain the customer (Rucker, 2017: 11). Creative marketing is defined as the process of finding ways, ideas, or solutions that help offer better values to the customer (Fillis & Reatschler, 2006: 1). This means that creative marketing starts from a new idea and does not stop at that, but it goes beyond that to putting this idea into a practical application in the marketing field. Organizations seek through creative marketing to satisfy investors better than competitors through the skill in identifying and meeting the latent needs and desires in a precise manner and align them accurately with the capabilities of the organization. Therefore, creative marketing may create a product that has a strong advantage over the competitors' products. The source of these advantages lies in the fact that the product largely suits the needs of consumers when it is compared to competitors' products by precisely identifying the current needs that creative marketing has had the biggest role in discovering. Creative marketing is necessary to manage the resources of an organization. However, creative marketers are not constrained by the resources available to them. They benefit from different resources in different ways so that the combined value is the value which is greater than the parts (Fillis & Reatschler, 2006: 18).

Creative Marketing focuses on the marketing activity and the methods of marketing work, especially the elements of the marketing mixture and the organizations' methods, procedures, or use of equipment and machinery that contribute to creating a new marketing situation, whether in the field of product, distribution, or promotion.... etc. Thus, any distinct or unique act in the field of marketing that makes the organization different from others in the market enters the field of creativity. Thus, creativity in the field of marketing has several characteristics, the most important of which are, (Qaqaa, 2014: 75):

- Generating ideas, studying them, explaining their feasibility and working to implement them on the ground.
- Working to utilize new ideas efficiently and effectively to maximize the expected benefit from them.
- The universality of creativity for all elements of the marketing mixture.

3-2-1 Elements of creative marketing mix of banking services.

The creative marketing mix is a group of operations and activities implemented by the bank to provide unique and valuable banking services that are capable of persuading customers to deal with the bank and purchase its services.

The creative marketing mix for banking services consists of seven components (kotler, 2006: 19), as follows:

- 1- Creativity in the product (service): It means the innovation and creativity, whether in the quality of services provided by banks or in the manner in which these services are provided in order to achieve the largest possible satisfaction for the uncreative needs of customers, which requires banks to conduct extensive marketing studies on the behavior of customers and predict The future needs in line with developments in the political, legal, economic, technological, and social environment surrounding the banking institution, in addition to focusing on research and development activities (Ali, 2018: 147) .
- 2- Creativity in pricing : Pricing for banking services is one of the most complex and influential elements of the marketing mixture in the market, on the basis of which the relationship between banks and its customers is determined. As it is determined on the basis of the possibility of the continuation and success of banks or their failure. Therefore, the methods and procedures adopted by banking institutions to price their products should depend on market conditions and competition in addition to their dependence on the cost component (Ali, 2018: 147). The innovation component of pricing involves the adoption of innovative and incentive price policies, especially with regard to paid discounts and electronic payment methods (Palmer, 2001: 11).
- 3- Creativity in Promotion : It means all the unique and distinct activities and efforts performed by the Marketing Department in finding the right promotional mixture that is able to influence customers and attract their attention. This is through relying on creative individuals in the field of providing creative promotional ideas (Terkan, 2014: 243) and adopting modern technologies in designing promotional campaigns for customers such as access to social networking sites (Dolan, 2002: 7).
- 4- Creativity in distribution : It represents all effective activities and practices that concern the delivery of the product at the appropriate time and place for the customer. Therefore, the process of product distribution requires the creation of new tools and methods that are consistent with the technological and digital developments taking place in banking institutions (Al-Hamdani, 2016: 15).
- 5- Creative Individuals: The creative marketing approach requires creative individuals characterized by their ability to achieve superior performance in providing banking services that are difficult for competitors to own or

imitate. Therefore, banking institutions must strive to exert efforts and work to attract, employ, train, develop and motivate individuals whose experiences and innate creative capabilities in addition to sufficient skills to generate creative ideas and are characterized by high capabilities in solving problems facing the process of providing banking services in a flexible and creative manner (Wadden, 2011: 72).

- 6- Creativity in the physical evidence : It denotes the extent of interest of the banking institution in creating a friendly environment and an appropriate environment in the service. The physical environment includes the appearance of buildings, furniture, equipment, official equipment, clothing for workers, references, and publications that provide evidence of quality of service. A good physical environment includes a good interior design, with arrangement of comfortable seating areas, appropriate lighting and temperature, cleanliness, availability of computers and communication networks, and appropriate places to deliver service to customers (Hassan & Obaid, 2018: 61).
- 7- Creativity in the process : The design of distinguished new products and services requires strategies to achieve them and processes that develop the capabilities of the banking institution to achieve them. As the development and improvement of the process are continuous activities, the banking institution's capabilities to provide services and address any performance gaps are periodically checked (Krajewski & Ritzman, 2015: 11).

4- Describing the research sample, presenting, and analyzing the field research results.

This section includes two subsections. The first subsection includes a description of the research sample from decision-makers in the branches of the Iraqi Trade Bank in the capital Baghdad in terms of their demographic variables as well as some functional variables. The second subsection includes the description and diagnosis of research variables, analysis of sample responses, and interpretation of results.

4-1; The description of the research sample.

Table (4-1) shows a detailed presentation of the variables of the research sample who are (65) individuals according to the data they provided through their answers to their questionnaire forms.

Table (4-1) Results of the descriptive analysis of the identifying information.

Identifying data	Category	Frequency	Percentage %
Gender	male	28	43%
	female	37	57%
Total		65	100%
Age	Less than 30 years	2	3.1%
	30-39 years	28	43.1%
	40 – 49 years	20	30.07%
	50-59 years	15	23.1%
	60 and more	-	-
Total		65	100%
Qualification	Ph.D	1	1.5%
	Master	10	15.4%

	Higher diploma	8	12.3%	
	Bachelor	32	49.3%	
	Diploma	14	21.5%	
Total		65	100%	
Serves period	1-5 years	10	15.4%	
	6-10 years	32	49.3%	
	11-15 years	10	15.4%	
	16-20 years	9	13.8%	
	21 and more	4	6.1%	
Total		65	100%	
Training courses	Inside the country	They did not train	10	15.4%
		Trained	55	84.6%
		Total	65	100%
	Out side the country	They did not train	26	40%
		Trained	39	60%
		total	65	100%

Source: Results of the statistical analysis of the questionnaire using the statistical program spss v.25.

The above table shows that the research sample includes both genders. The number of males is (28) individuals with a percentage of (43%), whereas, the number of females is (37) individuals with a percentage of (57%) of the total sample of (65) individuals. This indicates that most of the workers in the Iraqi Bank for Trade in the research sample are females.

For age, the largest age group was from (30 to 39 years); (28) individuals with a percentage of (43.1%).

For the educational qualification, the largest category was a bachelor's degree; (32) individuals; (49.3%).

For the service period, the largest category was (6 to 10 years); (32) individuals; (49.3%).

For training courses, the highest percentage was for those who received specialized capabilities outside and inside Iraq, respectively. Their number was ((39) (55), at a rate of) 60%), (84.6%), respectively.

The final results of the research.

4-2 Description and diagnosis of the research variables, analysis of sample responses, and interpretation of results.

4-2-1 Description and diagnosis of items and criteria for brainstorming (independent variable).

Table (4-2) Arithmetic media estimations, deviations, and the relative importance of brainstorming, sub-variations

N= 65

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No.	items	Arithmetic mean	Standard deviation	Relative importance
	Brainstorming			
	a- Clarity of the problem			
1	Regular periodic meetings (sessions) are held for finding ideas or appropriate solutions to problems facing the business .	4.26	0.74	85%
2	Previously identifying goals.	4.06	0.87	81%
3	Identifying material and immaterial elements of solving the problem.	3.46	1.1	69%
4	Providing necessary information about the problem.	3.71	0.86	47%
	The overall clarity of the problem.	3.87	0.89	77%
	b- Commitment to principles			
5	Participants present new ideas to solve the problem.	4.11	0.63	77%
6	Avoiding criticizing or making fun of the others' ideas.	4.17	0.98	83%
7	Selecting participants whose majors related directly or indirectly to the problem.	3.51	0.78	70%
8	Selecting participants whose directly related majors to the problem.	3.43	0.92	69%
	The overall commitment to principles.	3.81	0.83	76%
	c- The experience of the activity leader.			
9	Asserting the necessity of committing to the general aims of the bank.	4.03	0.57	81%
10	The session manager should have full awareness of the problem.	3.80	0.76	76%
11	The session manager should have the ability to run the discussion.	3.80	0.76	76%
12	The session manager should motivate the participants to generate ideas about how to solve the problem.	3.74	0.85	75%
	The overall experience of the activity I.	3.84	0.74	%77
	The overall brainstorming.	3.84	0.82	%77

Source: Results of statistical analysis using the statistical program spss v.25.

A. Clarity of the problem : This dimension was measured through the items (4-2) and Table (4-2) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of the problem.

The table reflects a general arithmetic medium on the medium (3) that is above (3.87). Standard deviation was (0.89). The relevant importance was (77%). This indicates that a percentage of 77% of the responses of the sample members agree with this dimension, which indicates that there is homogeneity and agreement in the answers of the sample members.

B. Commitment to Principles : This dimension was measured through the items (8-5). Table (4-2) refers to the weighted arithmetic circles and the standard and relative deviations related to the viewpoint of the sample examined regarding commitment to principles. The table reflects a higher general

arithmetic mean than The normative arithmetic mean of (3). Then, it reached (3.81), and the standard deviation was (0.83), with a relative importance of (76%). This indicates that a percentage of 76% of the responses of the sample members is towards the agreement with this dimension, which indicates that there is an agreement in the answers of the Sample members.

C. Experience of the activity Leader : This dimension was measured through the items (12-9). Table (4-2) indicates the weighted mathematical mean, standard deviations, and the relative importance related to the viewpoint of the sample examined regarding the experience of the activity leader. The table reflects a higher arithmetic medium than the general standard arithmetic medium of (3) as it was (3.84). The standard deviation was (0.74) with a relative importance of (77%). This indicates that a percentage of 77% of the responses are towards the agreement with this dimension.

D. Description and diagnosis of brainstorming variables at the overall level.

It is clear from Table (4-2) that the level of answers about brainstorming is as follows:.

- Based on the values of the arithmetic mean for the three dimensions of brainstorming, this variable has achieved at the total level an average of (3.84) and a standard deviation of (0.82). This indicates an agreement in the responses of the sample members about the leadership items of brainstorming.
- . The dimension of clarity of the problem achieved the highest arithmetic mean among the other dimensions of brainstorming according to the opinions of the research sample. The dimension of the experience of the activity manager came second. The dimension of commitment to the principles came in the last rank.

4-2-2- Description and diagnosis of the items of the marketing performance (the respondent variable).

Table (4-3) Estimations of Arithmetic Circles, standard Deviations, and the Relative Importance of Creative Marketing and its Sub-Variables 65 =N

No.	items	Arithmetic medium	Standard deviation	Relative importance
	Creative marketing			
	a- Creativity in product			
13	The bank uses creative methods to provide costumers' banking services.	3.69	0.83	74%
14	The bank has an administration that is specialized in developing banking services.	3.70	0.83	74%
15	The bank should update its services in accordance with scientific and environmental developments.	3.40	0.88	68%
	The overall creativity in product.	3.59	0.85	%72
	B. Creativity in pricing			
16	The bank should grant its costumers free offers when they buy its services ;open accounts, buy free cards, transfer money without charges, or any other ways.	3.03	1.0	61%

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17	Banking services should be priced according to the costumers' incomes.	2.74	0.85	55%
18	The bank should distinguish its prices from the competitors'.	3.09	0.82	62%
	The overall creativity in pricing.	2.95	0.89	%59
	C. Creativity in promotion.			
19	The bank should use different methods to promote its services; advertising boards, social media, phone text messages, parties, or celebrations.	3.69	0.96	74%
20	The bank has a section for promotion.	3.77	0.69	75%
21	The bank has skillful individuals in promotion.	3.17	0.82	63%
	The overall creativity in promotion.	3.54	0.82	%71
	D. Creativity in distribution.			
22	The bank uses distributional techniques that enable the costumers to obtain banking services easily at all times like electronic channels for distribution working 24/7.	3.00	0.97	60%
23	The bank has interconnected networks enabling the costumers to conduct all financial activities in all branches whether inside Iraq or abroad.	3.40	1.0	68%
24	The bank distributes its branches locally and internationally.	3.43	1.0	69%
	The overall creativity in distribution.	3.28	0.99	%66
	E.. Creativity in the physical evidence			
25	The bank provides the costumers with good environment at the location of services.	3.26	0.92	65%
26	The bank develops the internal and external construction.	4.03	0.75	81%
27	The bank obliges individuals responsible for services to wear formal uniform.	3.94	0.77	79%
	The overall creativity in the physical evidence	3.74	0.81	%75
	F. Creative individuals.			
28	They are skillful enough to face any problem hindering banking services.	3.34	0.94	67%
29	The bank selects skillful individuals for banking services.	3.22	1.1	64%
30	The bank motivates individuals for best banking services.	3.20	1.1	64%
	The overall creative individuals.	3.25	1.0	%65
	G. Creativity in the banking process.			
31	The bank uses modern methods for banking services.	3.54	0.82	71%
32	The process of banking services is flexible.	3.23	1.1	65%
33	The bank tries to decrease waiting time.	3.14	1.1	63%

	The overall creativity in the banking process.	3.30	1.0	66%
	The overall creative marketing.	3.39	0.91	68%

Source: Results of statistical analysis using the statistical program spss v.25.

A. Creativity in the product : This dimension was measured through the items (18-16) and Table (4-3) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creativity in the product.

The table reflects a general arithmetic medium on the medium (3) that is higher than (3.59), standard deviation was (0.85) and the relevant importance was (72%). This indicates that a percentage of 72% of the responses of the sample members agree with this dimension, which indicates that there is homogeneity and agreement in the answers of the sample members.

B. Creativity in pricing : This dimension was measured through the items (15-13) and Table (4-3) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creativity in pricing.

The table reflects a less general arithmetic medium than the standard medium (3); (2.95), standard deviation was (0.89) and the relevant importance was (59%). This indicates that a percentage of 59% of the responses of the sample members disagree with this dimension.

C. Creativity in Promotion : This dimension was measured through the items (21-19) and Table (4-3) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creativity of promotion.

The table reflects a higher general arithmetic medium than the standard medium (3); (3.54), standard deviation was (0.82) and the relevant importance was (71%). This indicates that a percentage of 71% of the responses of the sample members agree with this dimension, which indicates that there is homogeneity and agreement in the answers of the sample members.

D. Creativity in distribution : This dimension was measured through the items (24-22) and Table (4-3) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creativity in distribution.

The table reflects a higher general arithmetic medium than the standard medium (3); (3.28), standard deviation was (0.99) and the relevant importance was (66%). This indicates that the responses of the sample members agree with this dimension.

E. Creativity in the physical evidence : This dimension was measured through the items (27-25) and Table (4-3) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creativity in physical evidence .

The table reflects a higher general arithmetic medium than the standard medium (3); (3.74), standard deviation was (0.81) and the relevant importance was (75%). This indicates that the responses of the sample members agree with this dimension.

F. Creative Individuals : This dimension was measured through the items (30-28) and Table (4-3) refers to the weighted arithmetic circles, standard

deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creative individuals.

The table reflects a higher general arithmetic medium than the standard medium (3); (3.25), standard deviation was (1.0) and the relevant importance was (65%). This indicates that the responses of the sample members are in neutrality with this dimension.

G. Creativity in the banking process : This dimension was measured through the items (33-31) and Table (4-3) refers to the weighted arithmetic circles, standard deviations and the relative importance related to the viewpoint of the sample examined regarding the dimension of creativity in banking process.

The table reflects a higher general arithmetic medium than the standard medium (3); (3.30), standard deviation was (1.0) and the relevant importance was (66%). This indicates that the responses of the sample members agree or agree to some extent with this dimension.

H. Description and diagnosis of creative marketing variables at the overall level.

It is clear from Table (4-3) that the level of answers for creative marketing is as follows:.

1. Based on the values of the mathematical media for the seven dimensions of creative marketing, this variable has achieved at the total level an average of (3.39) and a standard deviation (0.91). This indicates that there is some agreement in the response of the sample members about the items of creative marketing.

2. The dimension of creativity in the physical evidence achieved the highest mathematical circles among the other dimensions of creative marketing according to the opinions of the research sample. The creativity in the product came second followed by creativity in the dimension of promotion, creativity in the banking process, creativity in the distribution dimension, creative individuals, and creativity in pricing.

4-3 Testing the research hypotheses.

4-3-1 Testing the impact between the research variables.

This item seeks to test the major research hypothesis related to examining the impact between the variables of The research; Brainstorming (independent variable), creative marketing (responsive variable), and the hypotheses derived from it using simple linear regression analysis. To examine the validity of the main hypothesis as to whether there was a significant effect of brainstorming on creative marketing or not, simple linear regression analysis was used and the results were as in Table (4-4) below.

Table (4-4) Table of variance analysis to offset the brainstorming regression in creative marketing N = 65

		Future	Dimensions	F-test	P-value	Beta coefficient	R ²
Secondary	1-1	Brainstorming	Creativity in product	24.811	(0.00)	0.834	42.9%
	1-2		. Creativity in pricing.	33.791	(0.00)	1.022	50.6%
	1-3		Creativity in promotion	9.805	(0.004)	0.584	22.9%

	1-4		Creativity in distribution	4.178	(0.049)	0.644	11.5%
	1-5		Creativity in the physical evidence	32.018	(0.00)	0.849	49.2%
	1-6		Creative individuals	48.630	(0.00)	1.529	59.6%
	1-7		Creativity in the banking process.	47.958	(0.00)	1.403	59.2%
Major	Brains toring		Creative marketing	53.584	(0.00)	0.981	61.9%

Source: Results of statistical analysis using the statistical program spss v.25

Table (4-4) shows the values of the F-test for the model as a whole. The value of the F-test for the effect of brainstorming on creative marketing was (53,584), with the level of significance of Sig. (2-tailed) (0.00). This means that there is a significant effect of brainstorming in creative marketing. The value of the coefficient β , which represents the value of the slope of the regression line was (0.981), which is interpreted as the amount of change in the value of the respondent variable when there is a unit change in the value of the independent variable, which means that the value of the Brainstorming variable increases.

This increase leads to a change of (0.981) in creative marketing, and the value of the determining factor (R^2) of (0.619), which means that the amount of (61.9%) of the contrast that occurs in creative marketing is a variation explained by brainstorming intervention in the model, and that (38.1%) is an explanation of an invalid factor.

So, the main hypothesis of the research is accepted; There is a statistically significant effect of brainstorming on creative marketing.

The level of significance (0.05) (0.01) was adopted in the present study for the purpose of conducting statistical tests because it is acceptable in administrative and scientific studies.

Here comes an analysis of the sub-effects of brainstorming on creative marketing at the sub-hypothesis level.

1.1 Analyzing the effect of brainstorming on product creativity.

To test the validity of the first sub-hypothesis that derives from the main hypothesis of the research, Table (4-4) shows the values of F-test for brainstorming creativity in the product, which reached (24,811), with the level of Sig. (2-tailed) (0.00). This means that there is a significant effect of brainstorming on creativity in the product. The value of the coefficient β (0.834), means that increasing the value of brainstorming by the amount of one unit will lead to a change of (0.834) in creativity in the product indicating the value of the parameter (R^2), which is (0.429), which means that the amount of (42.9%) of the difference in creativity in the product is different between explained by the brainstorming intervention in the model, and that (57.1%) is explained by the factors of the intervention of the regression model.

1.2 Analyzing the effect of brainstorming on creativity of pricing.

To test the validity of the second sub-hypothesis stemming from the main hypothesis of the research, Table (4-4) shows the values of F-test for brainstorming creativity in pricing, which amounted to (33,791) with the level of significance of Sig. (2-tailed) (0.00), which means that there is a significant

effect of brainstorming on creativity in pricing. The value of the coefficient β (1.022), means that increasing the value of brainstorming by one unit will lead to a change of (1.022) in creativity in pricing. The value of the coefficient of determination (R^2) is (0.506), which means that its amount (50.6%) of the difference in creativity in pricing is different between explained by the brainstorming intervention in the model, and that (49.4%) is explained by the factors of the intervention of the regression model, with the sub-criterion.

1.3 Analyzing the effect of brainstorming on creativity in promotion.

To test the validity of the third sub-hypothesis stemming from the main hypothesis of the research, Table (4-4) shows the values of the F-test for brainstorming creativity in promotion, which reached (9.805), with the level of significance of Sig. (2-tailed) (0.004). This means that there is a significant effect of brainstorming on creativity in promotion. The value of the coefficient β (0.584), means that increasing the value of brainstorming by one unit will lead to a change of (0.584) in creativity in promotion. The value of the coefficient of determination (R^2) is (0.229), which means that its amount (22.9%) of the difference in creativity in the promotion is different between explained by the brainstorming intervention in the model, and that (77.9%) is explained by the factors of the intervention of the regression model.

1.4 Analyzing the effect of brainstorming on creativity in distribution.

To test the validity of the fourth sub-hypothesis stemming from the main hypothesis of the research, Table (4-4) shows the values of F-test for brainstorming creativity in distribution, which reached (4,178). The level of significance of Sig. (2-tailed) (0.049), means that there is a significant effect of brainstorming on creativity in distribution. The value of the coefficient β (0.644), means that increasing the value of brainstorming by one unit will lead to a change of (0.644) in creativity in distribution. The value of the determining factor (R^2), which is (0.115), means that its amount (11.5%) of the difference in creativity in the distribution is varied, explained by the brainstorming intervention in the model, and that (88.5%) is explained by the factors of the intervention of the regression model.

1.5 Analyzing the effect of brainstorming on Creativity in the physical evidence.

To test the validity of the fifth sub-hypothesis stemming from the main hypothesis of the research, Table (4-4) shows the values of the F-test for brainstorming (32.018), at the level of Sig. (2-tailed) (0.00). This means that there is a significant effect of brainstorming on Creativity in the physical evidence . The value of the coefficient β (0.849), means that increasing the value of brainstorming by one unit will lead to a change of (0.849) in Creativity in the physical evidence . The material value, the value of the coefficient of determination (R^2) of (0.492), means that there is a quantity (49.2%) of the difference in Creativity in the physical evidence , which is differentiated by the brainstorming intervention of the model, and that (50.8%) is explained by the factors of the intervention of the linier regression.

1.6 Analyzing the effect of brainstorming on creative individuals.

To test the validity of the sixth sub-hypothesis stemming from the main hypothesis for research, Table (4-4) shows the values of F-test for

brainstorming in creative individuals (48.630), at the level of significance of Sig. (2-tailed) (0.00). This means that there is a significant effect of brainstorming on creative individuals. The value of the coefficient of β (1.529), means that increasing the value of brainstorming by one unit will lead to a change of (1.529) in the creative individuals, which indicates the value of the parameter (0.596), which means that the amount of (59.6%) of the variance of the creative individuals is differentiated by the brainstorming that enters the model, and that (40.4%) is explained by the factors of the intervention of the regression model. So, the sixth sub-hypothesis is accepted within the main research hypothesis.

1.7 Analyzing the effect of brainstorming on creativity in the banking process.

To test the validity of the seventh sub-hypothesis stemming from the main hypothesis of the research, Table (4-4) shows the values of the F-test for brainstorming creativity in the banking process (47.958), at the level of Sig. (2-tailed) (0.00). This means that there is a significant effect of brainstorming on creativity in the banking process. The value of the coefficient β (1.403), means that increasing the value of brainstorming by one unit will lead to a change of (1.403) in creativity in the Banking process, indicating the value of the determining factor (R^2), which is (0.592), which means that its amount (59.2%) of the difference in creativity in the banking process is different between explained by the brainstorming intervention in the model, and that (40.8%) is explained by the factors of the intervention of the regression model.

Section five.

5- Conclusions and Recommendations

5-1 Conclusions.

1. The key to the success and growth of banks is closely and directly related to the availability of human resources with distinct skills and mental capabilities in finding a huge amount of creative ideas. This leads to brainstorming becoming an essential and critical element for the creative marketing of banking services and competition in the Iraqi banking sector.
2. It was found, through descriptive analysis, that the brainstorming variable is of a good level, and receives good attention and actual application of most dimensions of brainstorming in the researched bank. But, it does not rise to the level of full awareness of the philosophy of this concept. This importance is due to the following:
 - A. The bank, the research sample, has a great interest in holding periodic and continuous sessions involving all stakeholders from all administrative levels to generate ideas and find solutions to the problems the bank faces instead of relying on taking decisions of an individual nature.
 - B. The bank is interested in giving the participants in the brainstorming sessions the complete freedom to present all ideas that can come to mind, whatever they may be, without facing any criticism or ridicule. This contributes to improving the workers' investment in their intellectual energies in solving problems, and improving their performance in providing banking services.
 - C. Those responsible for managing brainstorming sessions in the researched bank have a good interest in providing sufficient information for the

participants in the session about the problem in the session and they are keen to find appropriate solutions in accordance with the general objectives of the bank. However, those responsible for running brainstorming sessions do not give the same importance to motivating the participants in the sessions to generate as many ideas as possible.

3. It was found through descriptive analysis that the creative marketing variable of banking services with its dimensions (creativity in the product, creativity in pricing, creativity in promotion, creativity in distribution, creative individuals, Creativity in the physical evidence , and creativity in the process) is not the required level, which leads to the following conclusions:
 - A. The bank is interested in modernizing and providing distinguished creative products (services) at a good level in comparison with the developments in the field of providing banking services at the global level.
 - B. There is an apparent weakness in the Iraqi Trade Bank's administration's endeavor to distinguish its prices compared to the prices of its competitors. Therefore, it does not take into account the level of customer income when pricing its banking services.
 - C. The bank is interested in promoting its services in good creative ways.
 - D. The bank has a limited interest in using distribution channels that adopt modern technology in providing banking services in multiple places to reduce the waiting time for customers to obtain banking services.
 - E. There is a very limited interest on the part of the bank's administration in selecting and appointing creative and specialized individuals in banking or marketing work at all levels of administration.
 - F. The bank seeks to make a positive impact on the minds of its customers by paying more attention to physical evidence than other dimensions of creative marketing and providing a fairly suitable environment for its customers when providing its banking services.
 - G. The bank's administration has a very limited interest in improving and reducing procedures for obtaining banking services.
4. There is an effect of brainstorming on all dimensions of creative marketing from the point of view of the research sample.

5-2 Recommendations.

1. The bank's administration should pay attention to encouraging workers at various administrative levels to provide creative ideas and solutions regarding the problems facing the bank by providing rewards and prizes for distinguished creative ideas.
2. Forming departments or committees specialized in selecting, appointing, and developing individuals who are distinguished by their creative abilities or skills through holding courses, seminars, and discussion sessions among workers and encouraging them to invest their intellectual energies in creative fields.
3. There is a need to increase the interest of the bank in developing its uses of technology and electronic communication networks to provide suitable and diversified channels for distributing banking services easily to customers inside and outside Iraq, which contributes to the development of the market share of the bank.

4. Devoting efforts and capabilities to understand and determine the customers' needs for banking services and providing them at prices that suit their level of income through a careful analytical study of the level of costs and revenues to distinguish the bank's services in relation to competing banks.
5. There is a need to increase interest in the marketing departments of the bank and focus more on the creativity component of the marketing mixture of banking services.
6. Rearranging the procedures, processes, and intellectual skills within the bank in a way that contributes to raising the efficiency of internal operations and contributes to simplifying the procedures for obtaining banking services by customers.
7. The bank's administration should pay attention to all dimensions of creative marketing as its tactical tools to better implement the marketing strategy.

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تأثير العصف الذهني في التسويق الابداعي للخدمات المصرفية دراسة

تحليلية لعدد من فروع المصرف التجاري العراقي في بغداد

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قسم ادارة الاعمال

المخلص :

يهدف البحث الحالي الى التعرف على اثر العصف الذهني في التسويق الابداعي للخدمات المصرفية بأبعاده (الابداع بالمنتج , الابداع بالتسعير , الابداع بالترويج , الابداع بالتوزيع , الافراد المبدعون , الابداع في الدليل المادي , الابداع في العملية), من خلال استطلاع وتحليل آراء عينة من متخذي القرار والموظفين في فروع المصرف التجاري العراقي (TBI) في مدينة بغداد , والتي بلغ عددها (65) فرداً , وقد استخدمت الاستبانة كأداة رئيسة لجمع البيانات والمعلومات من العينة المبحوثة , و حللت اجاباتهم باستخدام البرنامج الاحصائي (spss v.25) في احتساب الاوساط الحسابية والانحرافات المعيارية واختبار (F) , و الاهمية النسبية , و معامل التحديد (R^2) وتوصل البحث الى عدة استنتاجات اهمها وجود تأثير للعصف الذهني بجميع ابعاد التسويق الابداعي للخدمات المصرفية من وجهة نظر عينة البحث, كما قدم البحث عدة توصيات منها ان مفتاح نجاح المصارف ونموها يرتبط بشكل وثيق ومباشر بمدى توفر موارد بشرية ذات مهارات وقدرات ذهنية متميزة في ايجاد كم هائل من الافكار الإبداعية , الامر الذي يؤدي الى ان يصبح العصف الذهني عنصراً أساسياً وحاسماً للتسويق الابداعي للخدمات المصرفية , والمنافسة في القطاع المصرفي العراقي .

الكلمات المفتاحية : العصف الذهني , التسويق الابداعي , الخدمات المصرفية , المزيج التسويقي الابداعي

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