

# THE ROLE OF MARKETING VALUE INNOVATION TECHNOLOGIES IN BUILDING TEAM ENGAGEMENT Exploratory study in the Private Banks in Diwaniyah Governorate

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## Abstract

The present enquiry aims to identify the person of marketing value creation techniques, across its dimensions (market-based relational assets and market-based intellectual assets), in building team interaction across its dimensions (supportive interaction and coercive interaction), for a sample of employees in the Private Banks in Diwaniyah Governorate, numbering (184) employees. The research problem was represented by the main question: What role do marketing value creation techniques play in building team interaction in the Private Banks in Diwaniyah Governorate? The exploration used the eloquent systematic method, then the data were analyzed through a set of statistical methods (arithmetic mean, standard deviation, relative importance, Pearson correlation coefficient). The research used a main hypothesis stating that (there is a statistically significant correlation between marketing value creation and team interaction). The study reached a number of results, the most important of which is: Marketing value creation techniques contribute to enhancing positive interaction between work teams by adopting innovative methods in administrative and service work, creating a more dynamic climate within the organization, as employees feel that the institution is constantly developing, which enhances the spirit of cooperation and increases the level of positive interaction among them. In light of this, the most important recommendations were the need for the senior management in the Private Banks in Diwaniyah Governorate to adopt a culture of marketing value creation as a strategic approach to developing the work environment and enhancing the interaction of work teams.

**Keywords:** Marketing value creation techniques, teamwork interaction.

## Introduction

Organizations are increasingly in need of adopting modern management methods that enhance their ability to adapt to changes and achieve excellence in performance. Among these methods, the conception of value creation has emerged as a modern management approach that is not limited to profit-making organizations, but extends its importance to governmental and service organizations as well. Value creation is based on innovating new ways to deliver value to beneficiaries, whether they are external customers or internal beneficiaries, thus contributing to improving the quality of services and enhancing the organization's image. In this identical field, the hominid section has become the foundation of any officialdom's success, making collaborating and combined work teams a decisive factor in achieving executive goals.

Based on the reputation of interaction between work team followers in raising the level of administrative routine, this study aims to highpoint the role of value construction procedures in building and attractive team collaboration. This is completed complete a survey of a illustration of workforces in the Diwaniyah Executive, with the goal of figure-hugging their cognizance of these techniques and signifying their power on the work atmosphere. This will underwrite to providing outcomes that can be used to develop organizational and enlightening routine within the association.

## Research Methodology

### First: Research Problem

Despite the snowballing standing of value construction marketing techniques in unindustrialized organizational presentation and attractive their capacity to excel, various service establishments, predominantly establishments, still agonize from a dimness in adopting and analytically applying

these procedures. This weakness negatively impacts the level of interaction among team members and the degree of cooperation and coordination between them, which may affect the quality of institutional performance and the services provided. Initial observations of the work environment in the Private Banks in Diwaniyah Governorate reveal a disparity in employees' understanding of the concept of value creation marketing, as well as a difference in the degree to which it is practiced within the work environment. Furthermore, the level of interaction among work teams remains below expectations, whether in terms of exchanging ideas, collective cooperation, or participation in decision-making. Therefore, the research problem is represented by the following main question: What is the role of value creation marketing techniques in building and enhancing team interaction from the perspective of a sample of employees in the Private Banks in Diwaniyah Governorate? This main question branches into several sub-questions, including:

- 1-To what extent do the research participants understand the variable of marketing value creation techniques?
- 2-To what extent do the research participants understand the variable of group interaction?
- 3-What is the nature of the correlation between the two research variables?
- 4- What is the nature of the independent variable's influence on the dependent variable?

## Second: Importance Of Research

- 1-The present study focuses on revealing the relationship between its theoretical variables (marketing value creation techniques and team interaction)
- 2-The importance of the current study lies in demonstrating the interest of employees in the Private Banks in Diwaniyah Governorate in applying marketing value creation techniques, as this complements the global interest in these techniques and their impact on achieving and enhancing team interaction.
- 3-Enriching the scientific literature related to the concept of marketing value creation and its applications in the organizational environment, particularly in institutions, by linking it to an important variable: team interaction.
- 4-Identifying the level of employee awareness of the concept of marketing value creation and its dimensions, which allows for the design of appropriate training programs to develop their skills.

## Third: Research Objectives

In light of the research problem presented, the main objectives that this study seeks to achieve can be summarized as follows:

- 1-To identify the extent of value marketing creativity within the Private Banks in Diwaniyah Governorate under study.
- 2-To identify the extent of teamwork interaction within the Private Banks in Diwaniyah Governorate under study.
- 3-To demonstrate the impact of value marketing creativity on teamwork interaction within the Private Banks in Diwaniyah Governorate under study.
- 4-To arrive at a set of conclusions and to offer some suggestions that benefit the field of study.

## Fourth: The Hypothetical Scheme Of The Research

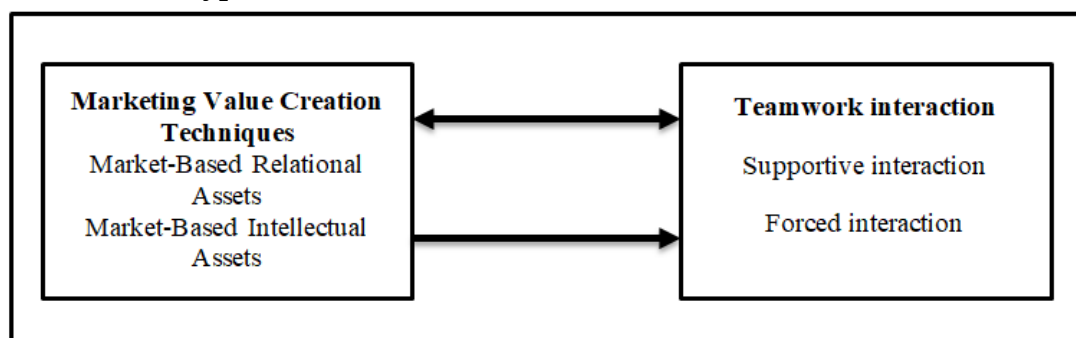


Figure (1) Study Model

## Fifth: Research Hypotheses

**First Main Hypothesis:** There is a statistically significant correlation between marketing value creation and teamwork interaction.

**Second Main Hypothesis:** Marketing value creation has a statistically significant effect on teamwork interaction.

**Sixth: The Study Population And Sample**

The exploration populace contains of employees of the Private Banks in Diwanayah Governorate. The research sample size was (184) employees of the Banks (department directors, division directors, and staff members). Random sampling was used.

**Part Two: Theoretical Framework**

**First: Concept of Marketing Value Creation**

Creativity can be defined as the production of a specific product with value. Creativity encompasses new and innovative ideas and plans characterized by the use of imagination and expression (Tang et al., 2021). The concept of marketing value creation has been defined as the introduction of a new, unconventional idea into the marketing process. It represents a creative management approach that prioritizes decision-making and recruitment based on customer needs and research procedures to meet those needs (Sánchez-Gutiérrez et al., 2019). Marketing creativity has also been defined as a dimension of organizational creativity, encompassing the creative process, the creative product, and the creative individual (Gupta et al., 2016). All these components interact to address the evolving demands of customers and to offer a product that differentiates the company from its competitors in the market (Purchase & Volery, 2020)

Creativity can be defined as the production of a specific product with value, including new and innovative ideas and plans that utilize imagination and expression (Tang et al., 2021). Marketing value creation is defined as the application of new and innovative marketing ideas and strategies to deliver unique benefits to customers (value) in unconventional ways. It combines product/service quality (value provided) with cost (value gained), creating a sustainable competitive advantage (Ungerman et al., 2018) and enhancing profitability through innovations in product, price, promotion, and distribution, with a focus on a deep understanding of customer needs and expectations (Prieto-Sandoval et al., 2022)

Khalf & Ali (2024) indicated that marketing value creation is a process in which an organization continuously seeks new and innovative ways to deliver real value to the customer. It goes beyond simply offering an ordinary product or service, striving to exceed customer expectations (Tataryntseva et al., 2024). The primary goal of this concept is to make the customer feel that the benefit, quality, and service they receive are equal to or exceed their cost (Sari et al., 2023). This means that the organization focuses on accurately understanding customer needs and desires, and then translates this understanding into new and distinctive products, services, and approaches (Vuvor et al., 2025). Value creation can be found in product design, service delivery, customer communication, or even pricing and distribution methods (Verma & Diwan, 2025).

**Second: Importance of Creating Marketing Value**

Creating marketing value helps an organization differentiate itself from its competitors because it makes the customer see it as a better choice than others (Elgarhy & Abou-Shouk, 2022). Therefore, it is one of the most important factors that help organizations achieve and maintain a strong competitive advantage in the long term (Olazo, 2023). Creating marketing value is considered one of the important modern concepts for the success and continuity of organizations (Jung & Shegai, 2023) because it represents the foundation for building a strong relationship between the organization and the customer, and helps it stand out in an environment characterized by intense competition and constant change (Panchenko et al., 2024).

The importance of creating marketing value lies in its contribution to increasing customer satisfaction and loyalty. When an organization offers genuine and superior value, the customer feels trust and connection to the brand, which motivates them to do business with it again (Londong et al., 2024). Furthermore, creating marketing value helps achieve a sustainable competitive advantage because it empowers organizations to offer products that are difficult for competitors to easily imitate, whether in terms of product quality, service level, or customer approach (Henao-García & Cardona-Montoya, 2023). Its importance also lies in attracting new customers and retaining existing ones. Innovative value creates a positive market image for the organization, making it more appealing to customers (Harif et al., 2022).

Additionally, creating marketing value contributes to improving the organization's overall performance and increasing its profits, as customers are more willing to pay more when they feel they are receiving exceptional value (Sipos et al., 2025). Moreover, it encourages continuous

innovation and development, making the organization more adaptable to changes in customer needs and market conditions (Anabila et al., 2025).

### **Third: Dimensions of Marketing Value Creation**

The publicizing value conception variable is measured through two dimensions (Zacharias et al., 2016):

#### **1-Relational market-based assets**

Associations between organizations and key external participants, such as distribution buddies and regulars (Varadarajan, 2020). Brand value and distribution channel value may arise from intensive advertising campaigns or successful, long-term business relationships (Aghaie et al., 2022). These assets are derived from elements of reputation and trust, so there is a possibility that any organization can develop relationships with its customers to a degree that may be relatively rare and difficult for competitors to imitate (Kajalo et al., 2016). Similar to relationship assets (Harif et al., 2022), high levels of relational market-based assets should be reflected in an organization's commitment to relationships, as the organization is willing to go the extra mile for its customers to maintain and sustain those relationships (Deng et al. al., 2024).

#### **2-Intellectual Market-Based Assets**

Secondly, intellectual market-based resources are the types of knowledge an society possesses about its atmosphere, such as the current and probable state of market settings and the entities within it, counting competitors, clienteles, spreading channels, providers, and socio-political interest assemblies (Varadarajan, 2020). The essentials of this knowledge embrace facts, perceptions, beliefs, conventions, and potentials (Aghaie et al., 2022).

The types and sources of this knowledge vary considerably among organizations, and these differences can explain variations in responses. This knowledge helps guide the organization's value creation process and contributes specifically to improving the quality of value extraction by enhancing the understanding of customer needs and how to meet them through marketing and sales efforts (Kajalo et al., 2016). Therefore, high levels of intellectual market-based assets should be reflected in an organization's ability to satisfy customers and help them achieve their business or personal goals (Deng et al., 2024).

### **Fourth: Concept of Teamwork Interaction**

Collaboration is definite as the backing of several individuals to accomplish a shared goalmouth that assistances the overtone and its colleagues. This arises only in strong work conditions that encourage strong disagreement aimed at division applies (Chen et al., 2023). Statement interface is the animated exchange and reciprocal bearing among partners, which is conclusive for collaboration, problem-solving, and effecting shared goalmouths. It is categorized by announcement, trust, conflict inflexibility, and organization (Laitinen et al., 2021), all of which influence team usefulness and overall concert (Post, 2015). Positive interaction includes open statement, active eavesdropping, joint administrative, and communal support, which adopts creativity and leads to better outcomes than distinct work (Musić & Hirche, 2017).

The thought of solidarity communication discusses to the equal and superiority of statement, harmonization, and the common exchange of concepts and evidence between team advocates while routine shared tasks (Sjøvold et al., 2022). This collaboration echoes how personalities cooperate, listen to one substitute, and share information and practices to accomplish jurisdictive crew goalmouths (Cao et al., 2021). The additional encouraging and considered the collaboration, the bigger the assimilation and cohesion within the squad (Song et al., 2019), and the erudite the levels of job satisfaction and presentation (Demir et al., 2022). Furthermore, team collaboration is a key factor in advancement creativity and modernization, as it consents for the discussion of diverse positions and the group of new resolutions to hitches (Demir et al., 2023). Consequently, this observation represents one of the fundamental pillars of successful communication in recent administrative system that rely on multidisciplinary and multitasking squads (Pal et al., 2024).

### **Fifth: Importance of Teamwork**

Teamwork collaboration is essential for reaching shared goals more resourcefully. It fosters creativity and modernization, increases production, and improves problem-solving through diverse assistances and outlooks (Salas et al., 2018). Furthermore, it increases job satisfaction and diminishes employee revenue by house trust and effective statement, leading to a encouraging and cohesive work atmosphere that supports executive success (Schmutz et al., 2019). The standing of solidarity can be concise as follows:

1-Efficient Goal Achievement: Merging efforts quickens goal triumph and indications to recovering upshots than if each discrete worked unaided, as specific helps are allied to serve a mutual dispassionate (Lacerenza et al., 2018).

2-Increased Productivity and Quality: Dispensing tasks and leveraging several perspectives reduces blunders and increases the overall efficiency of the project or employment (Prada et al., 2022).

3-Fostering Innovation and Creativity: Various familiarities and backgrounds engender new ideas and advanced solutions to hitches and challenges.

4-Improved Communication and Trust Building: Collective work raises mutual faith and operative announcement skills, creating a sympathetic atmosphere and accumulative association and loyalty. Teamwork supports the sense of fitting to the society and reassures workers to exertion for the backing of the team relatively than their own individual increase (Post, 2015).

5-Increased Assurance and Job Satisfaction: When personnel feel valued and exertion as part of a efficacious team, their passion and approval increase, reducing their desire to authority.

6. Skills Development: Solidarity allows personalities to learn new skills since their colleagues, incessantly develop their abilities, and solve compound problems. Numerous perspectives within the squad enable them to identify probable problems and provide inclusive and effective resolutions (Demir et al., 2023).

### Sixth: Dimensions of Teamwork Interaction

Teamwork interaction was measured through two dimensions: supportive interaction and coercive interaction (Sung & Choi, 2021):

#### 1-Supportive Interaction

Supportive collaboration is the exchange of unwritten and nonverbal letters to provide demonstrative, informational, or hands-on assistance. This produces a safe and sympathetic atmosphere where persons feel unstated, valued, and sanctioned to face contests. It progresses their well-being by encouragement statement and reducing approaches of isolation. Its usefulness depends on framework and genuine responsiveness (Alam, 2022). This collaboration includes listening, recognizing feelings, providing productive responses, and division practices. It often occurs in close interactions or mutual support assemblages (Oh et al., 2023)

#### 2-Compulsive Reactions

A uncontrollable rejoinder is a repetitive performance or mental act completed in rejoinder to an overbearing thought, doppelganger, or desire, driven by powerful anxiety to momentarily relieve anguish or thwart a dreaded merchandise (Wake et al., 2022). Nevertheless, it provides little predilection and often exaggerates the complaint, and is mutual in obsessive-compulsive sickness (OCD) (Khayrullina et al., 2022). Specimens include excessive laundry, scrutiny, counting, or crackdown, which can be inefficient and interfere with diurnal life (Burk et al., 2023).

### Part Three: Practical Aspects

#### First: Coding Study Variables

The development of coding variables is vital in mathematical analysis, as it converts measureable and qualitative evidence into symbols or figures that can be effortlessly studied and unspoken. Coding variables underwrites to normalizing and forming data, making it cooler to compare and statistically investigate the results, as publicized in Table (1).

Table (1) Coding of study variables

| Variables                | Dimensions                       | NO: | Symbol |     |
|--------------------------|----------------------------------|-----|--------|-----|
| Creating Marketing Value | Market-based relational assets   | 6   | RMBA   | IMV |
|                          | Market-based intellectual assets | 5   | IMBA   |     |
| Team Engagement          | Supportive interaction           | 3   | TSI    | TEI |
|                          | Compulsive interaction           | 3   | TFI    |     |

#### Second: Testing the Normality of the Study

The products in the table countenance that the schoolwork variables and extents follow a normal scattering. This resources that the study's conclusions can be comprehensive to the calculated population. The normality of the passage aims to assess whether the results attained in the study are pertinent in the future.

Table (2) Results of the Z test

| Dimensions and Variables       | Kol-Smi Z |       | Sig.  |       |
|--------------------------------|-----------|-------|-------|-------|
| Market-Based Relational Assets | 0.199     | 0.200 | 0.124 | 0.131 |

|                                  |       |       |       |       |
|----------------------------------|-------|-------|-------|-------|
| Market-Based Intellectual Assets | 0.218 |       | 0.154 |       |
| Supportive Interaction           | 0.245 | 0.240 | 0.149 | 0.134 |
| Compulsive Interaction           | 0.267 |       | 0.147 |       |

### Third: Reliability of the Measurement Instrument

From Table (3), the reliability of the measurement instrument with respect to its variables, namely, the creation of marketing value and the interaction of work teams at the Private Banks in Diwaniyah Governorate, is evident. The sample responses showed results of (0.884) for the creation of marketing value and (0.868) for the interaction of work teams. This indicates the importance, reliability, and consistency of the measurement instrument with respect to the responses of the surveyed sample.

Table (3) Cronbach's Alpha Coefficients

| Dimensions and Variables         | Cronbach's Alpha |       |
|----------------------------------|------------------|-------|
| Market-Based Relational Assets   | 0.851            | 0.884 |
| Market-Based Intellectual Assets | 0.866            |       |
| Supportive Interaction           | 0.867            | 0.868 |
| Compulsive Interaction           | 0.859            |       |

### Third: Descriptive Statistics of the Data

Table (4) shows that the overall average for the variable of marketing value creation is (3.41), with a standard deviation of (0.83) and a relative importance of (68%). This is attributed to the interest of employees in the Private Banks in Diwaniyah Governorate in the dimension of market-based intellectual assets, with an arithmetic mean of (3.42), a standard deviation of (0.87), and a relative importance of (68%). Meanwhile, the dimension of market-based relational assets came in last place, with an arithmetic mean of (3.40), a standard deviation of (0.84), and a relative importance of (68%). This indicates that employees have a high level of commitment to providing services to clients, especially in relation to the process.

The variable of team interaction also received great attention from the employees of the Private Banks in Diwaniyah Governorate, as it obtained an arithmetic mean of (3.45), a standard deviation of (0.90), and a relative importance of (69%). Perhaps this is due to the attention given to the dimension of coercive interaction, which obtained an arithmetic mean of (3.50), a standard deviation of (0.89), and a relative importance equal to (70%), while the dimension of supportive interaction came in last place with an arithmetic mean of (3.41), a standard deviation of (0.95), and a relative importance of (68%). This shows that team interaction is a basis for building trust between the directorate and the various stakeholders, such as shareholders, reviewers, and regulatory bodies.

Table (4) Descriptive Analysis

| NO.         | S.D         | Mean        | %          | NO.        | S.D         | Mean        | %          |
|-------------|-------------|-------------|------------|------------|-------------|-------------|------------|
| RMBA1       | 3.36        | 0.86        | 67%        | TSI1       | 3.39        | 1.08        | 68%        |
| RMBA2       | 3.38        | 0.90        | 68%        | TSI2       | 3.37        | 1.09        | 67%        |
| RMBA3       | 3.49        | 0.98        | 70%        | TSI3       | 3.46        | 0.90        | 69%        |
| RMBA4       | 3.34        | 0.99        | 67%        | <b>TSI</b> | <b>3.41</b> | <b>0.95</b> | <b>68%</b> |
| RMBA5       | 3.44        | 1.01        | 69%        | TFI1       | 3.60        | 0.96        | 72%        |
| RMBA6       | 3.39        | 0.89        | 68%        | TFI2       | 3.40        | 0.96        | 68%        |
| <b>RMBA</b> | <b>3.40</b> | <b>0.84</b> | <b>68%</b> | TFI3       | 3.50        | 0.99        | 70%        |
| IMBA1       | 3.48        | 0.87        | 70%        | <b>TFI</b> | <b>3.50</b> | <b>0.89</b> | <b>70%</b> |
| IMBA2       | 3.45        | 0.92        | 69%        | <b>TEI</b> | <b>3.45</b> | <b>0.90</b> | <b>69%</b> |
| IMBA3       | 3.31        | 0.97        | 66%        |            |             |             |            |
| IMBA4       | 3.46        | 1.08        | 69%        |            |             |             |            |
| IMBA5       | 3.39        | 0.96        | 68%        |            |             |             |            |

|      |      |      |     |
|------|------|------|-----|
| IMBA | 3.42 | 0.87 | 68% |
| IMV  | 3.41 | 0.83 | 68% |

Fourth: Hypothesis Testing

**First Main Hypothesis:** There is a statistically significant correlation between marketing value creation and team interaction.

Table (5) shows a strong correlation between marketing value creation and team interaction, with a strength of (0.959). The correlation strength between the dimensions of marketing value creation and team interaction ranged from (0.909) between the Relational Market-Based Assets (RMBA) dimension and the Compulsive Interaction (TFI) dimension to (0.939) between the Intellectual Market-Based Assets (IMBA) dimension and the Supportive Interaction (TSI) dimension. Therefore, the first hypothesis and all its sub-hypotheses can be accepted as true. This highlights the interest of the Private Banks in Diwaniyah Governorate in strengthening the relationship between marketing value creation and team interaction.

Table (5) Correlation Matrix

|      | RMBA   | IMBA   | IMV    | TSI    | TFI    | TEI |
|------|--------|--------|--------|--------|--------|-----|
| RMBA | 1      |        |        |        |        |     |
| IMBA | .927** | 1      |        |        |        |     |
| IMV  | .918** | .982** | 1      |        |        |     |
| TSI  | .924** | .939** | .949** | 1      |        |     |
| TFI  | .909** | .933** | .938** | .938** | 1      |     |
| TEI  | .931** | .951** | .959** | .925** | .938** | 1   |

**The second hypothesis:** There is a statistically significant effect of value creation in marketing on team interaction.

The results in Table (6) show that the more employees in the Private Banks in Diwaniyah Governorate recognize their need for value creation in marketing and the importance of its dimensions in their internal processes, the more they contribute to improving team interaction. This highlights the role of value creation in helping the directorate improve both supportive and coercive interaction. This means that the greater the interest of the employees in the surveyed directorate in value creation (by a percentage of 0.893), the greater their ability to improve team interaction by the same amount, reducing the error to 0.026. With a calculated t-value of 34.346 and a calculated F-value of 1566.120, value creation in marketing has a strong and positive impact on enhancing team interaction within the Private Banks in Diwaniyah Governorate.

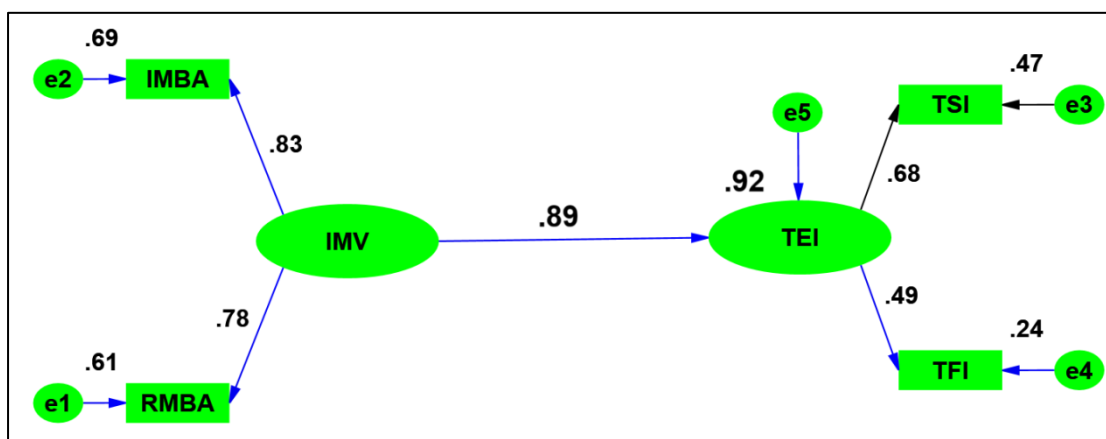


Figure (2) The impact of marketing value creation on the interaction of work teams

According to the results of the study sample's responses, it is shown that marketing value creation contributed to explaining a percentage (0.920) of the variance in the interaction of work teams, and this indicates that marketing value creation plays a role in improving the interaction of work teams.

Table (6) Results of the impact of marketing value creation on the interaction of work teams

| Path |      |     | Estimate | S.E.  | T      | (R <sup>2</sup> ) | F        | P     |
|------|------|-----|----------|-------|--------|-------------------|----------|-------|
| IMV  | ---> | TEI | 0.893    | 0.026 | 34.346 | 0.920             | 1566.120 | 0.001 |

## Conclusions and Recommendations

### First: Conclusions

1-Enhancing the dimensions of marketing value creation directly contributes to strengthening the interaction of work teams and improving the level of cooperation and integration among them, which supports the acceptance of the first hypothesis with all its sub-hypotheses. These results also reflect the interest of the Private Banks in Diwaniyah Governorate in promoting practices that support marketing value creation, which contributes to raising the level of interaction of work teams and achieving better organizational performance.

2-Marketing value creation techniques contribute to enhancing positive interaction among work teams.

It is clear that adopting innovative methods in administrative and service work creates a more dynamic climate within the organization, where employees feel that the organization is constantly evolving, which strengthens the spirit of cooperation and increases the level of positive interaction among them.

3-There is a growing awareness among employees of the importance of innovation in improving professional relationships.

The opinions of the sample group showed that innovation is no longer seen as an administrative luxury, but rather as a necessary requirement for improving the work environment, as it contributes to creating relationships based on flexibility, openness, and the exchange of ideas.

4-Innovative work methods lead to increased motivation and job loyalty.

When an employee feels that the organization adopts their ideas and appreciates their creative contributions, their sense of importance within the organization increases, which is reflected positively in their motivation, performance, and sense of belonging.

5-A work situation that supports inspiration reduces administrative conflicts. Administrations that adopt discussion and inventive thinking in problem-solving are less disposed to center conflicts, because workforces tend to collaborate relatively than engage in adverse opposition.

6- Modern announcement machineries enhance harmonization among employees. The study confirmed that expending modern announcement tools, such as cardinal platforms and organizational applications, subsidizes to faster evidence transfer and reduces misinterpretations, leading to improved relationship among team affiliates.

7- Senior supervision support for origination techniques strengthens executive trust. When guidance determines a clear interest in new ideas and encourages origination, it enhances member trust in supervision and varieties them more enthusiastic to contribute and interact completely.

8-Involving workforces in proposing ideas adopts a sense of collective obligation. Employee partaking in decision-making and in unindustrialized work systems makes them feel corresponding an essential fragment of the establishment's success, solidification team spirit and growing assurance to work.

9-Training in ingenuity skills subsidizes to enlightening teams' problem-solving capacities. It was shown that workforces who receive creative discerning training are more proficient at handling complications flexibly and supplementary willing to collaborate through their colleagues to find ground-breaking solutions.

10-Unconventional administration attitudes lead to upgraded team performance. Implementing new procedures such as combined work, free-associating, and knowledge supervision contributes to raising the proficiency of work lineups and leads to improved productivity related to traditional systems.

11-Creating publicizing value subsidizes to erection an organizational culture that provisions cooperation. The study concluded that this approach is not limited to improving services only, but its impact extends to building an institutional culture based on creativity, cooperation, and teamwork.

### Second: Recommendations

1-The senior management of the Private Banks in Diwaniyah Governorate must adopt a culture of creating marketing value as a strategic approach to developing the work environment and enhancing team interaction.

2-Attention should be given to providing specialized training programs in the fields of creativity and innovative thinking for team members, which contributes to developing their professional skills and capabilities.

- 3-Employees should be encouraged to submit new ideas and development proposals by establishing official channels for receiving initiatives and opinions.
- 4-The use of modern technologies in administrative communication, such as electronic platforms and digital applications, should be promoted, which contributes to improving coordination and the speed of information exchange.
5. Adopt a team-based approach instead of focusing on individual efforts, by redesigning work based on integrated and collaborative teams.
- 6-Provide a supportive organizational environment for creativity, built on trust and mutual respect between management and employees, which fosters a spirit of cooperation and belonging.
- 7-Link the system of material and non-material incentives to the level of creativity and active participation in work teams, encouraging positive employee engagement.
- 8-Involve employees in planning and decision-making processes, as this enhances their sense of responsibility and organizational belonging.
- 9-Conduct periodic evaluations of the level of team interaction and the extent to which value-driven marketing techniques are applied, with the aim of identifying and addressing strengths and weaknesses.
10. Utilize the findings of this study to develop future administrative policies aimed at improving institutional performance and enhancing the quality of services provided

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