

# THE IMPACT OF STRATEGIC CONSENSUS ON ACHIEVING DIGITAL ENTREPRENEURSHIP - CREATIVE THINKING AS AN INTERACTIVE VARIABLE: AN ANALYTICAL STUDY OF THE OPINIONS OF A SAMPLE OF EMPLOYEES IN THE IRAQI TRADE BANK TBI BRANCHES OF THE MIDDLE EUPHRATES REGION

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## Abstract

The study aims to analyze the relationship between strategic consensus in its two dimensions (alignment and strategic commitment) and digital entrepreneurship in its three dimensions (Digital adventure, proactive competition, digital independence, and digital research and development) through the interactive role of creative thinking in its dimensions (flexibility, originality, problem solving, and fluency), in order to address the problem of the limited number of studies that investigated the relationship between these variables, especially in the Iraqi banking sector, which is witnessing a rapid digital transformation. Also, the study of creative thinking as an interactive variable in this relationship has not received sufficient attention in previous literature, which calls for verifying this role to support the theoretical and applied understanding of it. The importance of this study lies in bridging or reducing the knowledge gap between the aforementioned variables and providing applied insights for the bank under study. It is in line with the digital transformation. The researcher has distributed a specially prepared questionnaire for this purpose, a sample of employees of the Trade Bank of Iraq (TBI) in the branches of the Middle Euphrates Governorates (Babil, Karbala, Najaf) was recruited, numbering 135 employees, and then I get back 116. A questionnaire valid for statistical analysis was analyzed using advanced statistical tests such as confirmatory factor analysis and structural equation modeling using Smart PLS v.4 software and SPSS v.28. The results showed a positive impact of strategic consensus on digital entrepreneurship, with this impact being enhanced in the context of the interactive role. For creative thinking, which requires the bank under study to enhance strategic consensus across training programs and development of policies that support digital leadership, developing creative thinking skills, and conducting broader studies to explore... Other variables with a potential impact on the banking sector in Iraq.

**Keywords** Strategic consensus, digital entrepreneurship, creative thinking, digital transformation, and the banking sector.

## 1- Introduction

In light of the accelerating digital transformations and technological advancements that have become the foundation of the modern competitive environment, the importance of strategic consensus emerges as a pivotal factor in guiding organizations toward achieving digital entrepreneurship. This type of entrepreneurship requires collective consensus among leaders and stakeholders on strategic objectives and innovation directions, enabling coordinated efforts to achieve excellence in the digital marketplace.

It is considered a strategic element vital to ensure effectiveness practically to make decision and implementation strategies successfully. It is evident that the consensus strategic incapacity of the organization is an investigation of harmony between various parties: interior and foreign affairs, like managers, employees, and shareholders, around a shared vision, message, and goals of long range. It plays a pivotal role in reducing conflicts, strengthening cohesion organizational, and raising levels of yield and creativity.

It is considered thinking Creative variable Interactively in this Context, where that it enriches practical Consensus Strategic from during Empowerment individuals from presentation Solutions innovative fit with Challenge the environment Digital . Thinking Creative no It is considered only means To motivate Ideas New, but rather It constitutes element dynamically Contributes in Strengthening flexibility organizational and ability on Adaptation with Transformations Digital in world Digital entrepreneurship, Benefit Organizations from power Internet and means communications social and engines Search and platforms Digital Different To communicate with potential workers And building Recognition on The scientist Commercial And more Sales . Here it is presented group wide from Strategies and tools, Starting from marketing Content And the ) advertisement via means communications social And improve Engines Search SEO ( as lies importance Digital Entrepreneurship in His ability on Access to public worldwide , And targeting Groups Populations specific, And measurement effectiveness efforts Marketing Precisely . It is maybe Organizations from Adaptation with The scene Digital variable constantly, Which It enables her from Preservation on Her ability competitiveness in world digital Increasing And digital entrepreneurship You turn creative ideas into projects. Through digital technology, such as e-commerce boards, artificial intelligence, data analytics, digital marketing, and more. Thus, it has become able to access global diversity, reduce costs, and increase operational processes, making it distinguished for new excellence.

### 1-1 Research problem

The Iraqi banking sector has recently witnessed many rapid transformations embodied in openness to the local and international markets, which requires increased reliance on digital technologies to provide the best services, thus ensuring the bank's position and competitiveness . However, the divergence in strategic directions may hinder the achievement of the desired digital results. For this reason, the importance of strategic consensus among organizational members is highlighted through a shared understanding of strategic priorities among managers at the senior, middle, and operational levels of the organization . Based on what has been reviewed, the research problem can be formulated as follows: ( The extent to which the bank under study is aware of the importance of strategic consensus in achieving digital entrepreneurship through the ( interactive role of creative thinking

This results in a set of sub- questions revolving around three main variables (strategic consensus, digital entrepreneurship, and creative thinking), as follows :

1. To what extent does the research sample bank apply the concept of strategic consensus and its dimensions ?
2. To what extent does the research sample bank apply the concept of digital entrepreneurship and its dimensions ?
3. To what extent does the research sample bank apply the concept of creative thinking and its dimensions ?
4. ? Is there a correlation between strategic consensus and digital entrepreneurship
5. Is there a significant influence of strategic consensus on digital entrepreneurship ?
6. What is the interactive role of creative thinking in the relationship between strategic consensus and digital entrepreneurship ?

### 1-2 The importance of research

1. The importance of the research stems from its attempt to present a conceptual model and test the relationship between the variables of this model, represented by strategic consensus

as an independent variable, digital entrepreneurship as a dependent variable, and the interactive role of the creative thinking variable .

2. It provides an important information base that serves as a working guide for the bank under study in order to confront current and future changes and update its work methods .
3. This research may represent a modest addition to the Iraqi library in the field of strategic consensus, digital entrepreneurship, and creative thinking, which is represented by clarifying the intellectual aspects of the variables and their sub-dimensions .
4. He addressed an important sector namely the banking sector, which is considered the most important and effective in achieving economic development. It is noted that countries that seek to reap the fruits of economic progress are those that have worked to develop the banking sector .
5. Contribute the practical results of the research and its recommendations to conducting in-depth studies for residents in this field by benefiting from them .

### **1-3 Research objectives**

The research objectives clearly express the research point of view. When these objectives are achieved, the necessary information will be obtained to answer the research questions. Based on the above, the research objectives were developed based on the research problem as follows :

1. Presenting the theoretical frameworks related to the research variables and clarifying their concepts .
2. To know the extent to which the Trade Bank of Iraq TBI Middle Euphrates Branches adopts / .the concepts of strategic consensus, digital entrepreneurship, and creative thinking
3. Testing the nature of the potential correlation and influence between the variables of strategic .consensus and digital entrepreneurship
4. Testing the interactive role of creative thinking in the relationship between strategic consensus .and digital entrepreneurship

### **1-4 Hypothetical Research Plan**

Based on the theoretical framework of the literature of strategic grouping, digital entrepreneurship, and creative thinking, and in light of the research problem, its importance, and its objectives, the hypothetical research plan was designed to clarify the relationship between : (1) these variables and the directions of influence on them, as shown in the following Figure

: In order to understand the plan in more detail, it can be viewed as consisting of three parts

- a) Independent variable: This variable represents the strategic consensus, which included two dimensions: (strategic commitment, strategic agreement) .
- b) Dependent variable: This variable represents digital entrepreneurship, which includes four dimensions : (digital adventure , digital proactive competition , digital presence .( independence , and digital research and development
- c) four Interactive variable: This variable represents creative thinking, which includes originality, problem solving, Fluency , dimensions: (flexibility

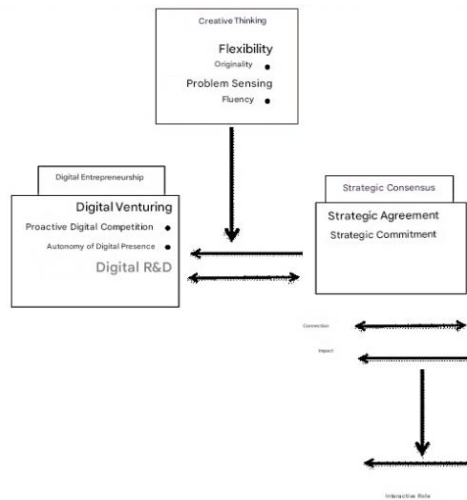


Figure (1) Hypothetical study plan

Table1  
research

The approved scale	Number of paragraphs	Dimensions	Research variables
Jabarzadeh et al, 2019	7	Strategic Agreement	<b>Strategic consensus</b>
	6	Strategic Commitment	
Niyawanont & Wanarat, 2021	6	Digital Adventure	<b>Digital Entrepreneurship</b>
	5	Preemptive digital competition	
	7	Independence of digital presence	
	7	Digital Research and Development	
Yeşilyurt, 2020	6	flexibility	<b>creative thinking</b>
	7	Authenticity	
	6	sense of problems	
	6	Fluency	

Current  
criteria

### 1-5 Research hypotheses

Based on the hypothetical plan of the research, the interaction hypothesis test was adopted as :shown below

(H0)Creative thinking has no interactive effect on the relationship between strategic consensus and digital entrepreneurship

(H1)Creative thinking has an interactive effect on the relationship between strategic consensus and digital entrepreneurship .

The research was based on a number of accurate standards, as the dimensions of the research variables and their paragraphs were determined, as is clear from Table1and the answers to its paragraphs were limited according to the five-point Likert scale .I totally disagree, I disagree, I am neutral, I agree, I totally agree .

## **2- Theoretical framework**

### **1-2The origin and historical development of strategic consensus**

The concept of strategic consensus emerged in the administrative and organizational literature as a response to the increasing challenges of complex and dynamic business environments. It refers to the degree of agreement among organizational members regarding basic objectives and strategies, which contributes to improving organizational performance and increasing effectiveness. In early works, terms such as agreement or cohesion were used instead of ,consensus. In this regardKellermanns et al. (2005:4-5 )divided the stages, emergence, and development of strategic consensus .

### **2-2 The concept of strategic consensus:**

The concept of strategic consensus is closely related to the logic of organizational strategy formation. WhileMintzberg (1978 )advocates a view of organizational strategy formation that emphasizes consistency in the sequence of decisions made, the concept of strategic consensus builds on this consistency by linking it to operational decisions made at all levels of the organizationBoyer & McDermott, 1999:292 The concept of strategic consensus is based on .( the basic premise that "higher degrees of strategic consensus are positively related to coordination and cooperation in strategy implementation and, consequently, to organizational "performanceKellermanns et al.,( 2005:722).

Bourgeois first proposed the concept of strategic consensus in 1980. He initially focused on the unanimous views of senior managers about an organization's strategic objectives and the means .of achieving themWooldridge & Floyd (1989) subsequently expanded this concept, arguing that strategic consensus encompasses not only the content and scope of consensus but also its degree. They explore the extent to which managers share a common understanding of and acceptance of strategy from both cognitive and affective perspectives. Further research has extended the perspective of strategic consensus from top management to managers at all levels of the organization and to ordinary employees, emphasizing the importance of all employees having a consistent view of the organization's strategy. Strategic consensus plays a crucial role in resolving cognitive conflicts, promoting consistency, and increasing levels of commitment to achieving strategy implementation. An organization's strategic consensus is, in fact, the outcome of a game between multiple parties and groups with different points of interest, including not only the top management team but also other groups and stakeholdersXia& Jiaojiang, 2024:216

According toMirzaei (2015:45 )strategy is the compass that provides “a general framework for , employees at all levels of the organization, with the development of strategic consensus as one of its essential components. He defines strategic consensus as follows: (The level of agreement within the organization regarding the relative importance of cost, quality, delivery, and flexibility

to the organization's operational objectives, as well as the relationships between these competitive priorities and operational policies) .

Organizations have come to recognize the importance of alignment between vision, goals, and resources to achieve competitive advantage. The concept of strategic consensus has evolved as a tool for achieving coordination and cooperation across all organizational levels to ensure effective strategy implementation. Strategic consensus is a critical element for achieving effective coordination among various business units. Strategic consensus provides a degree of alignment between the organization's competitive priorities and its key decisions regarding infrastructure and structure, which is key to developing the full potential of operations as a competitive weapon Boyer & McDermott, 1999:291 .

Floyd & Wooldridge (1992:27) assert that achieving strategic consensus means shifting from a rigid, centralized approach to a more inclusive and collaborative one, where participation from all parties has become essential to ensuring strategic success in a complex and dynamic business environment. This means that cooperation and partnership will be among all stakeholders, including employees, external partners, and customers. Successful implementation is the result of managers acting in accordance with a shared set of strategic priorities, and the achievement of these priorities depends on a level of shared understanding and shared commitment .

Bragaw & Misangyi (2022:5) indicate that strategic consensus reflects the extent to which leaders and employees agree on the organization's vision, strategic objectives, and the best ways to achieve them. It creates an environment of cooperation and reduces internal tensions and conflicts. The outcome is a decision in which decision-makers accept the agreed-upon strategy . Strategic consensus can open the door to ideas, and understanding strategic priorities is crucial for managers' willingness to take responsibility for the contribution of their actions to the overall strategy. Researchers have shown interest in this topic on the basis that strategic consensus enables coordination and communication during strategy formulation and implementation and is therefore beneficial to performance Buijs & Langguth, 2017:7-8 .

### **3-2 The importance of strategic consensus**

Strategic consensus plays a crucial role in promoting internal harmony, reducing conflict, and ensuring more efficient strategy implementation. It is also a key factor in improving organizational performance and enhancing its ability to adapt to change. Its pivotal role lies in achieving agreement and harmony among organizational members around shared goals and strategies Kellermanns et al, 2011:127 . There are some key aspects of the importance of strategic consensus:

**1-Improving the decision-making process:** Strategic consensus provides a clear framework that guides decision-making within the organization, helping to identify priorities and the steps required to achieve shared goals. Decisions based on strategic consensus lead to better organizational performance, as strategies are implemented more efficiently Kellermanns et al, 2011:127 .

**2.Enhancing cooperation:** When there is agreement on strategies and goals, it is easier to achieve cooperation, which enhances the spirit of teamwork. Strategic consensus helps unify efforts and enhance cooperation between different teams and departments within the organization, leading to more effective implementation of strategies Kellermanns et al, 2005:5 .

**3.Increasing implementation effectiveness** Strategic consensus helps in implementing plans more efficiently, as everyone works according to a unified vision and agreed-upon plan. Strategic consensus is considered a crucial factor in increasing implementation effectiveness, as



strategic consensus contributes to creating a harmonious and cooperative work environment that .efficient achievement of organizational goals supports theHomburg et al, 1999:19 .

**4.Adapting to change:** It is easyStrategic consensus is adapting to changes in the market or external environment, where the team has a unified and integrated vision of how to deal with new challenges and opportunities. Adaptation is critical for effective collaboration in diverse work environments, and it is an important challenge that enhances the sustainability of organizational operations(Dahlström & Åsberg, 2024:53) .

**5.Supporting Innovation:** When goals and strategies are clear, individuals can focus on innovation and creativity in achieving these goals. The innovation process is highly complex and uncertain, as employees often rely on their cognitive skills to understand the work environment Tarakci, 2013:140.

**6.Strategy formulation and implementation:** Strategic management literature recognizes the importance of strategic consensus in the strategy formulation and implementation process. This phenomenon refers to a shared understanding of strategic priorities among managers across the organization. This enhances effective strategy implementation through a shared understanding of key strategic issues among organizational membersBuijs & Langguth, 2017:1 .

**7.Improving employee satisfaction and loyalty.** Involving employees in organizational planning and recognizing their value and contributions can significantly enhance their satisfaction and loyalty. This is critical to maintaining an organization's competitiveness and attracting top talentXia & Jiaojiang, 2024: 217 .

## 2-4 Strategic Consensus Goals

Strategic consensus plays a pivotal role in achieving harmony and integration within the organization, which leads to improving overall performance and achieving goals effectively Homburg et al, 1999:5. There are several goals of strategic consensus, the most prominent of which are as follows:

**1.Enhancing Commitment:** Consensus makes individuals feel part of a broader vision, which strengthens their commitment and loyalty to the organization. It is an important aspect of strategic management because it enhances collective effort in pursuing the organization's strategic objectives and reduces the organizational inertia that plagues many of our companies. The lack of strategic consensus within an organization leads to conflicts and problems that hinder ) goal achievementAlhamdany& Yousif, 2024:128 .(

**2.Improving organizational performance**Through the alignment of strategies, higher performance and increased productivity can be achieved, as well as improving the organization's competitiveness in the marketKellermanns et al, 2011:127 .

**3.Allocating resources efficiently:** ensuring that available resources are used effectively to achieve agreed-upon strategic objectives, thus reducing waste and increasing return on investment. Strategic consensus enhances the degree of alignment between the organization's competitive priorities and its key decisions regarding structural and organizational investment, which is key to developing the full potential of operations as a competitive weaponBoyer & McDermott, 1999:291 .

**4.Achieving unified vision and objectives**Strategic consensus aims to:Ensuring that all parties within the organization agree on the future vision and strategic goals, which helps achieve internal harmony and better coordination of efforts(Fierke & Palombi, 2018:3) .

**5.Increased Clarity:** Consensus helps clarify strategic objectives and guide members toward a shared vision, reducing ambiguity and misunderstanding .Today, the success of organizations depends primarily on their strategic decisions, making strategic decision-making a matter of great importance. The process of gathering information about environmental changes has become more complex with the state of intense competition and continuous technological development. Organizations today are constantly working to improve their strategic decision-making by facilitating and supporting the process of providing decision-makers with accurate, timely, and necessary information for decision-making(Alabadi & Alsomaidae, 2020: 4079).

**2-5 Dimensions of strategic consensus**are vulnerable to failure or poor implementation. Given the complexities and challenges facing organizations in their changing environments, achieving strategic consensus in its integrated dimensions is one of the key factors for enhancing organizational performance and ensuring sustainable success. In this regard, the following scale :will be usedJabarzadeh et al., 2019: 222-223 .

**1.Strategic Agreement**Strategic agreement is a concept used in administrative and organizational studies, and relates to the degree of understanding and harmony among individuals in the organization regarding strategic goals and future plans.This means that all strategic decisions lead to a certain degree of strategic agreement, which serves as a guiding basis. Strategic consensus is considered the means for achieving effective implementation of the agreement. Success in implementing the strategic agreement depends largely on the existence of strategic consensus among individuals regarding these goalsBragaw & Misangyi, 2022:4-5 .

### **2.Strategic commitment**

Strategic commitment refers to the commitment of an organization or its individuals to achieving specific strategic goals over the long term. This commitment involves allocating resources, time, and effort to achieve these goals despite challenges. It contributes to enhancing organizational stability, increasing efficiency in strategy implementation, and expressing the degree of consensus and agreement among organizational members, or between leaders and management, on strategic goals and the steps necessary to achieve them. This consensus helps reduce contradictions and tensions within the organizationOmar & Daood 2023:621-622 .

### **3- Digital Entrepreneurship**

In light of the technological revolution and rapid digital transformation the world is witnessing today, digital entrepreneurship has become one of the main drivers of economic growth and innovation in societies. This type of entrepreneurship is distinguished by its transcendence of geographical boundaries, allowing organizations to access global markets easily and at low costs. Digital tools also provide a dynamic environment that enables entrepreneurs to analyze data, develop products, and interact with customers in an effective and direct manner. Digital entrepreneurship plays a pivotal role in empowering individuals and small and medium-sized enterprises, which enhances innovation and creates new job opportunities.

#### **3-1The concept of digital entrepreneurship**

Digital entrepreneurship is a relatively recent development in the business world, emerging as a result of rapid technological advancements and the spread of the internet and digital technologies. The concept emerged in the late 20th and early 21st centuries with the development of the digital economy and the expansion of the use of digital technology in various fields. Today, digitalization has become an integral part of the lives of individuals and societies, contributing to the creation of new businesses and individuals, and their operations in innovative



ways, in order to achieve success and growth in the digital environment(Ostrovska et al., 2021: 50) .

Vineela (2018:441) asserts that digital entrepreneurship encompasses online businesses created and run by individuals. Online entrepreneurial ventures can be sources of income or active sites for selling goods and services. This provides entrepreneurs with new ways to find customers, reduce costs, and collaborate with others. Digital entrepreneurs combine business, market knowledge, and networking technology to reinvent traditional business practices through digitization. Digital entrepreneurship is associated with digital business activities, along with some digital goods and services. Traditional entrepreneurship can also be transformed into digital businesses to increase business intensity.

Sahut et al. (2021:4) argue that digital entrepreneurship transforms creative ideas into projects. Through digital technologies, such as e-commerce boards, artificial intelligence, data analytics, digital marketing, and others, it has become able to access global diversity, reduce costs, and increase operational processes, making it unique for new excellence. Digital entrepreneurship plays four key roles in digital entrepreneurship processes: as a facilitator that facilitates startup operations, as a mediator for new venture operations, as an outcome of entrepreneurial processes, and as an all-encompassing enabler of new digital business models.

### **3-2 The importance of digital entrepreneurship**

In light of the rapid digital transformation the world is witnessing, digital entrepreneurship has become pivotal in strengthening economies and providing innovative solutions to challenges.

According to studies by Etemad, 2017 ,(Akhter, 2017 ) and ,Vineela, 2018 Sataalkina,(& Steiner, 2020 ) ,Primahendra et al., 2021 and ,Ikenga et al., 2024 which were reviewed by the , .researcher

### **3-3 Dimensions of digital entrepreneurship**

Digital entrepreneurship represents a modern and innovative trend in the business world, relying on digital technology to innovate and develop commercial projects that seek to meet market needs and achieve added value. Digital entrepreneurship is based on exploiting the vast potential offered by modern digital technologies, such as the internet, artificial intelligence, and social media, to establish new businesses or develop existing projects in creative and effective ways. (Steininger, 2019:6)

Elia et al. (2020:3) explains that digital entrepreneurship is characterized by rapid expansion and the ability to reach broad customer segments in innovative and direct ways. Digital tools help entrepreneurs develop products and services that meet the needs of the times and the growing expectations of users. With the evolution of the labor market and the increasing trend toward digitalization, digital entrepreneurship has become one of the most important fields that contribute to enhancing economic growth, creating new job opportunities, and developing a dynamic and integrated business environment in the global economy.

Bican & Brem (2020:11) assert that digital entrepreneurship contributes to economic growth and the creation of new job opportunities, and provides entrepreneurs with access to unlimited opportunities and the potential for innovation across various sectors. This entrepreneurship includes the use of technology to build new business models or improve business processes to meet market needs in an innovative way often involving digital products or services such as applications, websites, e-commerce and software. The dimensions of digital entrepreneurship are multiple and reflect the fundamental aspects that distinguish this field from traditional entrepreneurship. These dimensions make digital entrepreneurship a promising and opportunistic

field, but they also require deep knowledge of technology and flexibility to meet digital challenges. The researcher adopted the Niyawanont & Wanarat (2021:147) scale, which consists of four dimensions (digital venturing, digital proactivity, exploitative digital presence, and digital research and development).

#### **4-Creative thinking**

##### **4-1 The concept of creative thinking**

Paul & Elder (2004:13) believe that creative thinking is one of the fundamental factors contributing to the progress and development of societies, as it represents the ability to think outside the box and seek innovative solutions to various challenges. Creative thinking relies on the use of imagination and intellectual flexibility to move towards new and unfamiliar ideas, and that outstanding creative work ultimately arises from application that involves criticism and originality. We acknowledge the obvious: a minimum level of innate ability is necessary to achieve high accomplishments. However, one can become a prominent thinker without innate genius or extraordinary talents if their moderate raw ability is combined with intellectual perseverance, intellectual stimulation, and intellectual discipline. **To put it more precisely, there are three conditions that contribute to a high level of creative thinking:**

- I. Minimum innate intellectual ability (although it does not have to be extraordinary)
- II. An environment that stimulates the development of this ability
- III. A positive response and internal motivation on the part of an individual towards something

##### **4.2 The importance of creative thinking**

Creative thinking is one of the basic skills that contribute to the development of the individual and society. It is a mental process that requires going beyond the norm to find new solutions and ideas (Syahrin et al, 2019:22). The importance of creative thinking is highlighted in the following aspects:

###### **1.Developing personal capabilities**

Creative thinking often involves leaping into the dark. You're looking for something new, and creative thinking helps individuals find innovative solutions to everyday and professional problems. Coming up with new ideas gives individuals a sense of accomplishment and confidence in their abilities. It enhances the ability to look at things from different perspectives, which increases the chances of success (Adair, 2007:17).

###### **2.Professional development**

Creative thinking is the most sought-after trait of a successful person today and in the future because it helps develop new work methods and increase productivity. It enables individuals to better evaluate available options and choose the most effective solutions. Creative thinking is a competitive advantage in the modern labor market (Gladilina, 2019:222).

###### **3.Achieving community development**

Finding solutions to social challenges. Creative thinking helps address issues such as poverty, unemployment, and climate change. Creative ideas contribute to the creation of new projects that boost the local and global economy. Most innovations rely on the ability to think creatively. Creativity is one of the criteria by which the progress and development of nations are measured. The progress and development of nations does not depend on what they possess, but rather on finding creative and innovative thinkers who can keep pace with modern civilization, the

demands of the era, and the requirements of scientific progress and the technological era Dawood & Idress, 2020:2.

#### **4 .Reinforce learning**

Promoting active learning motivates individuals to think independently and analyze issues from multiple perspectives. It makes the learning process more engaging and engaging. It develops ) their future skills to meet life challenges and future careers that require innovative solutions Khuana et al, 2017:714 to enhance creative thinking gives Awareness of techniques designed .( individuals a set of tools to use in their investigative behavior. Knowledge seekers can use targeted techniques to direct their thoughts in innovative directions rather than sitting back and waiting for inspirationEragamreddy, 2013:125 .

#### **5.Mental health**

Practicing creative thinking can be a way to express oneself, overcome routine, relieve stress, and find new ways to solve problems and achieve goals. It also increases an individual's sense of happiness (Flor et al., 2013:52) A climate conducive to creativity is characterized by a focus on . learning, psychological safety, and members' willingness to share ideas (self-disclosure). Although many studies have emphasized the need to reduce conflict and criticism in order to enhance creativity, there is evidence that criticism and group conflict can sometimes have a positive impact on the creation of new ideasSzobiová, 2015:71-72 .

#### **4-3 Types of creative thinking**

Although the generation of creative ideas occurs through cognitive processes, the development of an individual's capacity for creative production is not limited to cognitive processes alone. ,traits Several factors contribute to the development of creative ability, such as personality knowledge, motivation, environment, and the spirit of the times. Creative ability is not a fixed capacity but can be enhanced through interventions. Creative ideas are generated through the use of different thinking processes, and there are several types of creative thinking, the most prominent of which are as follows(Sak & Oz, 2010:33-34)

- 1 Divergent thinking
2. Insightful thinking
- 3.Associative thinking
4. Spatial thinking
5. Janusian thinking

#### **4-4 Dimensions of creative thinking**

Creative thinking is considered a tool for change and innovation, opening up new possibilities and directions that contribute to improving performance and developing solutions in various fields. Creative thinking relies on several skills, such as curiosity, intellectual flexibility, and the ability to connect previously unrelated ideas, leading to the development of entirely new ideas. By adopting creative thinking methods, an individual can transcend the traditional boundaries of thought. Creative thinking relies on four fundamental aspects: creative people, creative ideas, creative processes, and creative environments (Iskandar & Juandi, 2022:36) The dimensions of creative thinking represent the aspects that contribute to the development of creative thinking skills. These dimensions form the basic framework for creative thinking, helping individuals develop unconventional solutions and achieve success in various areas of life and work. In this regard, the researcher will adopt and adopt the scaleYesilyurt, 2020 :3895 which consists of , four dimensions (flexibility, originality, fluency, and problem perception) .

From the researcher's point of view, the dimensions (flexibility, originality, fluency, problem perception) were chosen as dimensions of creative thinking. The choice of these dimensions reflects the comprehensiveness of creative thinking, as it combines quantitative aspects (such as

fluency) and qualitative aspects (such as originality), and focuses on practical results (such as problem perception) by monitoring problems and understanding them deeply for the purpose of making strategic decisions that ensure success and continuity, while enhancing adaptation and diversity (such as flexibility) .

##### 5. Analysis of the interactive effect between variables:

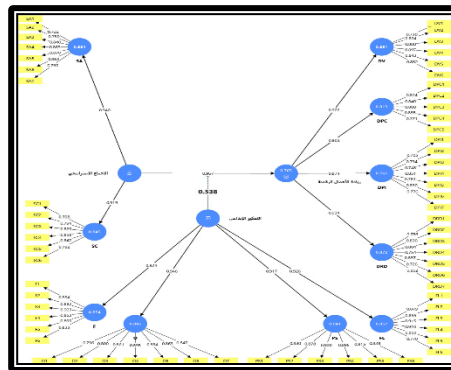
Figure () shows the structural model of the interactive effect path of the creative thinking variable on the relationship between strategic consensus and digital entrepreneurship. Figure(2) Structural model of interactive effect.

The structural model of the interactive effect path of creative thinking on the relationship between strategic consensus and digital entrepreneurship, shown in Figure can be evaluated using a set of indicators shown in the argument.

Table2Indicators for evaluating the structural model of interactive effect

GOF	Q2	F <sup>2</sup>	R <sup>2</sup>	The path
0.433	0.551	0.644	0.765	Interactive Impact -> Digital Entrepreneurship

(SmartPLS v.4 . results)



Figure(2)Structural model of interactive effect .

The results of Table(2)indicate that the interactive effect of creative thinking on explaining the relationship between strategic consensus and digital entrepreneurship reached( $R^2 = 0.765$ ) , which is considered an average explanation, as the value is higher than0.33 . The effect size( $f^2$ ) , which reached0.644 is considered statistically acceptable, as it is higher than ,0.35 Regarding . the quality of prediction( $Q^2$ ) its value was higher than zero, indicating the ability of the , independent variable to predict the dependent variable. Finally, the value of the goodness of fit index(GOF) reached 0.433 confirming the high quality of fit of this model ,.

In light of the analysis of these indicators the structural model of the direct impact path of the dimensions of creative thinking in digital entrepreneurship will be adopted to test the interactive impact hypothesis.

In addition to the above, the results of table(3) indicate the rejection of hypothesis H0 that creative thinking has no interactive effect on the relationship between strategic consensus and digital entrepreneurship, and the acceptance of hypothesis(H1) that creative thinking has an

interactive effect on the relationship between strategic consensus and digital entrepreneurship, due to the significance of the interactive effect, as the value of the coefficient B) reached 0.538 , while the value of the t-test reached(16.322) at a significance level of  $P = 0.000$ .

Table(3) Values of the hypothesis test of the interactive effect of creative thinking on the relationship between strategic consensus and digital entrepreneurship

P value	t test	B	The path
0.000	16,322	0.538	- Interactive Impact Digital Entrepreneurship <

(SmartPLS v.4 . results)

In addition to the above, Figure(3) shows the interactive role of creative thinking in the relationship between strategic consensus and digital entrepreneurship. The creative thinking variable contributes to enhancing the impact of strategic consensus on digital entrepreneurship within the scope of the bank under study.

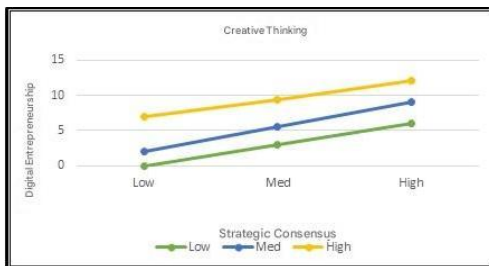


Figure (3) The interactive effect of creative thinking on the relationship between strategic consensus and digital entrepreneurship

(Excel v.2013 . results)

Figure () shows a two-axis chart, where the x-axis represents“ creative thinking” and the y-axis represent“ digital entrepreneurship. The lines represent the relationship between strategic consensus and digital entrepreneurship based on low, medium, and high levels of creative thinking as follows:

**1. Low levels of creative thinking** Characterized by a sharp positive slope for the creative thinking line. This slope indicates that the higher the strategic consensus, the faster digital entrepreneurship declines.

**2. Medium-level creative thinking:** The slope of the creative thinking line is lower than that of low-level thinking. However, any increase in strategic consensus still leads to a decrease in digital entrepreneurship, but the positive effect of strategic consensus is less severe than that of low-level creative thinking.

### 3. High level of creative thinking

The creative thinking line is the flattest, with a very slight positive slope. This means that strategic consensus has a very small impact on digital entrepreneurship.

It is clear from the above that the higher the level of creative thinking, the greater the positive impact of strategic consensus on digital entrepreneurship . This is one of the most important

benefits of creative thinking: its ability to enhance the positive effects of strategic consensus. When creative thinking is high, individuals feel more confident in their ability to generate innovative ideas and unconventional solutions.

Based on the above, two basic conditions were met to prove the interactive effect of the **creative thinking variable**, which are:

1. The importance of the interactive effect of creative thinking.
2. The moral interaction effect of creative thinking moderates the relationship between strategic consensus and digital entrepreneurship.

## 6-Conclusions

The current research focuses on a set of conclusions reached by the researcher from the reality of the Trade Bank of IraqTBI Middle Euphrates branches, related to the variables of the current / research (strategic consensus, digital entrepreneurship, creative thinking ) :

1. The Trade Bank of IraqTBI has a clear understanding of the strategic framework it has in place to address economic changes, but in reality, it lacks the ability to quickly detect these changes, which may affect its position in the competitive banking environment.
2. The ability of the research sample bank to commit to strategic implementation of the established strategies, which enhances the organization's continuity in achieving its long-term goals and reduces resistance to change within the organization, especially in competitive environments.
3. The bank supports the research sample .Proactive digital competition, which reflects the ability to anticipate technological changes and respond to them quickly, rather than waiting until these changes become a threat or a missed opportunity.
4. research sample bank enjoysWith an independent digital presence, reflecting its ability to control the use of digital technology and data independently and consciously, without .excessive dependence on others or external systems
5. The bank focuses on the research sample.onDigital research and development, reflecting the ability to explore and develop new digital technologies for services to enhance innovation, improve performance and strengthen the competitiveness of the bank under study.
6. The bank relies on the research sample .onDigital adventure reflects a work environment that fosters opportunities to explore the digital world in innovative ways, both while being aware of the challenges and taking the necessary precautions, to make this adventure a rich and rewarding experience.
7. research sample bank has a clear awareness of the dimension of flexibility, which reflects the presence of a positive work environment that contributes to enhancing the skill of flexibility to solve problems effectively, learn from experiences, adapt to unexpected challenges, and opens horizons for creativity and innovation.
8. The importance of enhancing the positive aspects of authenticity and establishing effective mechanisms to fully support its adoption within the bank under study.This reflects the existence of a positive work environment that contributes to fostering a valuable skill that enables individuals to offer new and unique ideas and solutions.
9. The research sample bank has a clear awareness of the problem, which reflects the ability to identify potential problems or challenges before they escalate, and to accurately understand their nature and dimensions.



10. digital entrepreneurship, demonstrating the importance of fostering creativity in organizations.
11. The results showed the impact of strategic consensus in its dimensions on digital entrepreneurship.

## 7-Recommendations

This research paper includes a set of recommendations that the bank under study can benefit from to enhance its strengths and address its weaknesses, as well as some suggestions that may help future researchers.

1. It requires the bank management to pay attention to quickly detecting changes occurring in the banking environment in order to achieve a response as quickly as possible through:
  - a) Enhancing coordination between individuals and departments within the bank
  - b) Focus on ideas that meet customer needs
  - c) Capitalizing on opportunities by monitoring the external banking environment
2. Work to follow up on the availability of modern technical means and programs for communication between employees in the research sample bank and customers through
  - a) .Continuous updating on a regular basis to ensure the bank's survival
  - b) Integration with other systems such as customer management systems and security systems
  - c) Regular training of employees on the use of modern technologies
3. Defining the roles of employees in the research sample bank, as it has an impact on achieving the unanimously agreed upon goals through
  - a) Dealing honestly with employee-related issues
  - b) Empowering individuals to make decisions that meet customer needs
  - c) Providing advice to working individuals when needed
4. under study should foster strategic consensus to improve digital performance by holding regular meetings to discuss strategies and unify efforts.
5. promote creative thinking by providing training programs should The bank under study and encouraging employees to come up with new and innovative ideas.
6. The interaction between strategic consensus and creative thinking must be enhanced by creating opportunities for collaboration between different teams and encouraging the exchange of ideas.
7. The bank under study should place great emphasis on creative thinking and its mechanisms, as this is one of the most prominent variables that enable the achievement of organizational goals, which is significantly reflected in achieving digital entrepreneurship, as it contributes to
  - a) Generating ideas, innovating services, and creating new job opportunities
  - b) Searching for diverse sources to collect data and information about the competitive environment
  - c) Encouraging internal creativity through continuous learning mechanisms.

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