Humanities



العلوم الإنسانية

The Role of Creative Leadership in Improving Competitiveness. A Case Study on a Sample of Money Exchange Networks in Republic of Yemen

Adnan H. Y. Abashar^{1,*} & Nabil M. AL- Olofi²

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Abstract: This study aimed to: identify the role of creative leadership in enhancing the competitiveness of money exchange networks in Yemen. It also sought to determine whether there were statistically significant differences in the participants' responses regarding the extent of competitiveness and the level of creative leadership practices, based on demographic variables. The study population consisted of seven money exchange networks, totalling 363 individuals. A random sample of 169 individuals was selected. Data were collected using a questionnaire specifically developed for this study and analyzed using: the Statistical Package for the Social Sciences (SPSS). The study yielded several key findings. The level of creative leadership practiced within the Yemeni exchange networks was high, reaching 79.7% across all its dimensions. Similarly, the competitive capabilities of these networks were also high, with a mean score of 5.84 and a corresponding percentage of 83.4%, which is verbally rated as "high." The results indicate that: each network has competitive capabilities that distinguish it from others and give it a unique character. There is a statistically significant role for creative leadership in achieving competitive capabilities in Yemeni exchange networks. The study presents several important recommendations: It suggests that owners of exchange networks should choose and attract creative leaders who are able to instil a spirit of creativity in employees. Leadership of exchange networks should pay greater attention to technology and leveraging it in developing both its leadership and human resources. Exchange network leadership should allow more time for employees, consider their opinions and suggestions and act upon them. In addition, exchange network leadership should pay more attention to providing courses for managers and employees, and focus on evaluating customer satisfaction because of its role in developing and improving the services provided.

Keywords: Creative leadership, Competitiveness, Exchange networks.

دور القيادة الإبداعية في تحسين القدرات التنافسية: دراسة حالة على عينة من شبكات الصرافة في الجمهورية اليمنية

> عدنان حمود يحيى أباشعر^{1،*}، ونبيل محمد العلفي² تاريخ التسليم: (2025/3/24)، تاريخ القبول: (2025/9/7)، تاريخ النشر: ××××

المخص: تهدف هذه الدراسة إلى: استكشاف دور القيادة الإبداعية في تعزيز القدرات التنافسية لشبكات الصرافة في الجمهورية اليمنية، وتحديد ما إذا كانت هناك فروق ذات دلالة إحصائية في استجابات المشاركين حول مدى التنافسية ومستوى ممارسات القيادة الإبداعية، وفقاً للمتغيرات الديموغرافية. تكون عينة الدراسة من سبع شبكات صرافة، بإجمالي (363)، فرداً، وتم اختيار عينة عشوائية مكون من (169) فرداً. تم جمع البيانات باستخدام استبانة مصممة خصيصاً لهذه الدراسة، وتم تحليلها باستخدام: الحزمة الإحصائية للعلوم الاجتماعية (SPSS). واظهرت النتائج: أن مستوى القيادة الإبداعية الممارسة في شبكات الصرافة اليمنية مرتفع، حيث بلغ (7.97%) عبر جميع أبعادها، كما كانت القدرات التنافسية لهذه الشبكات مرتفعة أيضاً بمتوسط حسابي بلغ (84.5)، وما ما يصنف لفظياً على أنه " مرتفع"، وتشير النتائج إلى: أن كل شبكة تمتلك قدرات تنافسية تميز ها عن غير ها وتمنحها طابعاً فريداً، وأن للقيادة الإبداعية دوراً إحصائياً في تحقيق هذه القدرات التنافسية. وتقدم الدراسة عدة توصيات عملية من أبرزها: ضرورة اختيار أصحاب شبكات الصرافة القادة المبدعين القادرين على غرس روح الإبداع لدى الموظفين، وإيلاء القيادة المتماماً أكبر بالتقنيات الحديثة واستخدامها في تطوير القيادة والموارد البشرية، كما توصي الدراسة: باتلحة المزيد من الوقت للموظفين والنظر في آرائهم ومقترحاتهم والعمل على تنفيذها، فضلاً على التركيز على توفير الدورات التدريبية للمديرين والموظفين، وتقيم رضاء العملاء نظراً لدورة في تطوير وتحسين الخدمات المقدمة. الكلمات المقاحة: القيادة الإبداعية، القيادة الإبداعية، القدادة الإبداعية، القدادة الإبداعية، القدادة الإسلام المقاحة. الكلمات المقاحة المؤلفية المؤلفية المحادة المقاحة المؤلفية القدادة المؤلفية المؤلفية الصرافة.

¹ Business Administration Center, Sana'a University

^{*} Corresponding author email: adnanmo2019@gmail.com

² Faculty of Business, Omran University Nab.olofi@amu.edu.ye

برنامج الدكتوراه إدارة الأعمال- مركز إدارة الأعمال- جامعة صنعاء، اليمن

الباحث المراسل: adnanmo2019@gmail.com

² كلية الأعمال، كلية النجارة والاقتصاد، جامعة عمران – اليمن. Nab.olofi@amu.edu.ye

Introduction

Competitiveness and its development is the catalyst that drives everyone towards productivity, creativity, and achievements that help outperform competitors, reaching the highest rate of profits or revenues. Competitiveness plays a significant role in improving performance; it has become crucial in achieving high levels of organizational performance across various aspects of an organization's financial performance and operations, including industrial, commercial, and service activities, which naturally affects customer satisfaction (Al-Dawi, 2008).

Contemporary cognitive, technological and informational developments, along international trends towards globalization, have posed many challenges to the work of various institutions around the world. These factors have intensified competition among such institutions and pushed them towards making necessary decisions and measures to maintain their survival and progress of their various activities against other similar organizations. Such factors also drove them towards adopting administrative modern methods approaches that can improve performance levels and ensure the quality of the services or products they provide. This has accompanied by the emergence of new administrative approaches that meet the level of development these institutions seek and aspire to reach, and commensurate with the changes and the intensity of competition. (lutf 2018).

Interest in creative leadership has recently begun to emerge in the Arab world. Example of such recent interest the organization of the Conference on Creative Leadership and Renewal in Light of Integrity and Transparency in 2002 in Cairo, and the Arab Organization for Administrative Development's conference entitled Creative Leadership for the Development and Growth of Institutions in the

Arab World in 2003. Perhaps the evidence confirms that the application of creative leadership theories has benefited from the clear emergence and growth of some institutions in the Arab world (AL-Agha, 2003).

The importance of creative leadership lies in working to uncover the different creative thinking abilities of individuals, which will contribute to investing in their intellectual and human potential, benefiting institutions, and saving many expenses. Creative leadership also involves focusing on an institution's capabilities or competitive advantages and progressively working to improve and monitor the services it provides by applying total quality management. So, overcoming the challenges associated with implementing total quality management is crucial, given its significant role in controlling and enhancing institutional services, which ultimately leads to achieving organizational goals.

Statement of the Problem

Absence of exchange network creative leadership that has the ability to progress, grow, and push the network forward, confront and solve problems, develop the services provided to match the needs and desires of customers, and provide a service unavailable in competing networks, make the network lose its ability to respond to customers' desires, losing its competitive capabilities with similar networks.

Based on the aforementioned, the problem of the study is formulated with the following main question:

What is the role of creative leadership in improving the competitiveness of exchange networks in the Republic of Yemen? Out of the main questions, several sub-questions have arisen as follows:

What is the role of problem solving and decision-making in improving the competitiveness of exchange networks in the Republic of Yemen?

- What is the role of initiative and risk-taking in improving the competitiveness of exchange networks in the Republic of Yemen?
- What is the role of authenticity in improving the competitiveness of exchange networks in the Republic of Yemen?
- What is the role of effective communication in improving the competitiveness of exchange networks in the Republic of Yemen?

Objectives of the Study

This study aims to achieve the following main objectives:

- To identify the role of creative leadership in improving competitiveness from the point of view of workers in exchange networks in the Republic of Yemen.
- To determine the availability of creative leadership practices in exchange networks in the Republic of Yemen.
- To uncover statistical differences, if any, in the answers of the study members according to the variables of the study (gender, educational qualification, experience, job title).

Significance of the Study Scientific Significance

- The study's results may assist managers and leaders of exchange networks by highlighting weaknesses in creative leadership and competitiveness, and by offering ways to address and improve them.
- This study, to the best of the researcher's knowledge after searching the internet and the National Information Center, is one of the first local studies that link the two variables, creative leadership, and competitiveness in exchange networks.

Practical Significance

From a practical perspective, the importance lies in studying and analysing the level of

creative leadership practices in exchange networks, as well as the availability of competitive capacity, while identifying the correlation between these variables. It also aims to provide insights and recommendations based on the findings, for the senior leadership of these institutions to benefit from by these recommendations implementing to competitiveness improve and creative leadership practices.

Study Hypotheses

First Main Hypothesis (H01)

There is no statistically significant role for creative leadership with its dimensions (problem-solving and decision-making. initiating and risk-taking, originality and renewal, and effective communication) in improving competitive capabilities with all combined dimensions (cost-reduction leadership, focus on creativity and innovation, providing services, distinctive delivery) in exchange networks in the Republic of Yemen.

Four sub-hypotheses emerged from the first main hypothesis as follows:

The **first sub-hypothesis (H01-1)**: There is no statistically significant role for the problem-solving and decision-making dimension in improving the competitiveness of exchange networks in the Republic of Yemen.

The **second sub-hypothesis** (H01-2): There is no statistically significant role for initiative and risk-taking in improving the competitiveness of exchange networks in the Republic of Yemen.

The third sub-hypothesis (H01-3): There is no statistically significant role for the dimension of originality and innovation in improving competitiveness with all its dimensions in exchange networks in the Republic of Yemen.

The fourth sub-hypothesis (H01-4): There is no statistically significant role for the

dimension of effective communication in improving competitiveness with all its dimensions in exchange networks in the Republic of Yemen.

Limitations of the Study

Time Limitations: Means the time for preparing the study, 2023-2024

Spatial Limitations

The spatial limitations are represented by the geographical scope of the headquarters of the exchange networks under study and are represented in the Secretariat of the Capital Sana 'a.

Objective Limitations

Objective limitations are the study of the theoretical framework of what has been addressed by scholars and authors in two axes: creative leadership, and competitiveness.

Human Limitations: A sample of the employees from the main centers of exchange networks operating in the Capital Secretariat (Sana'a), represented by (167) employees to whom the questionnaire was distributed.

Keywords

Creative leadership

Sternberg& Pretz, (2003) defined creative leadership as a process that requires multiple dimensions implemented procedurally through diversity and variety of ideas produced, which itself is the definition of creativity. This creativity should be demonstrated through understanding marketing mechanisms and business management strategies in different organizations. This calls for reflection on what makes innovation and creativity work in various organizations. The key factor in achieving this may be the procedural and creative executive leaders, who are encouraged or allowed by their organizations to innovate and create.

For the purposes of this study, creative leadership is defined as the ability of the

exchange network leadership to influence subordinates, discover their capabilities, motivate them to discover and innovate new ways of performing or developing work, encourage them to work within the team, and exchange ideas with them to achieve the goals and interests of exchange networks.

Competitiveness: It is the distinguished skill, technology, or resource that allows the organization to produce value and benefits for customers those offered by competitors (Abdelbaki, 2001).

Money Exchange Networks: These are joint-stock companies licensed by the Central Bank to conduct money transfers inside and outside the Republic of Yemen, and buy and sell currencies, and opening aggregated accounts for legal persons*.

They have a special system named in their name and their own remittance number. They have the right to send or receive remittances outside and inside the Republic of Yemen, and to buy and sell currencies. They grant their system to all agents (i.e. banking institutions, banking companies, individual exchange establishments, or banks). Through this system, the agent (money changer) can send or receive remittances in any currency according to predetermined controls from the Central Bank of Yemen (Central Bank of Yemen Circular on Regulating Exchange Business, 2021).

Previous Studies

1. Al-Barbari's Study (2022) Creative Leadership as an Approach to Achieving Organizational Agility in Three-Year Industrial Secondary Schools in Al-Sharqiyah Governorate: A Field Study. The study aimed to identify the role of creative leadership in implementing the dimensions and mechanisms of organizational agility in industrial technical secondary schools in Al-Sharqiyah Governorate. The most important results were a positive relationship between

- the two research variables. The higher the rate of creative leadership style practices, the lower the degree of organizational agility with its elements, mechanisms, and dimensions. The study recommended promoting a school culture that encourages innovation and creativity in developing work methods and procedures, and school leadership support for innovative ideas in developing industrial school services.
- 2. Nafi's study (2021) The Role of Creative Leadership in Raising the Efficiency of Employee Performance at the Nile Petroleum Company: An Applied Study. The study aimed to identify the impact of creative leadership on the performance of workers in the Nile Petroleum Company, to identify shortcomings in the creative leadership cycle in employee performance, and to recommend addressing them in the Nile Petroleum Company. The study yielded including strong many findings, a correlation between initiative and employee in the Nile Petroleum performance Company, a strong correlation between creativity and employee performance, and a correlation between creative leadership and performance employee in the Nile Petroleum Company. The most important recommendations were to call on Nile Company management to activate the role of creative leadership as a window that enables the company's management to develop its human capital, and to provide financial and moral rewards and incentives to employees with superior performance by adopting outstanding performance.
- 3. Al-Hamdi's study (2020) The Impact of Strategic Leadership on Achieving Competitiveness in Al-Nabil Food Industries. The study aimed to measure the impact of strategic leadership on achieving competitiveness in Al-Nabil Food Industries in Jordan. The study reached a number of

- results, the most important of which is the impact of strategic leadership in achieving competitiveness in Al-Nabil Food Industries Company in Jordan. The study recommended that industrial business organizations in Jordan review this thesis and its findings to benefit from them in improving and developing their strategic leadership capabilities and competitiveness.
- 4. Al-Matari's study (2020) The Impact of Leadership on Creative Competitive Advantage: An Applied Study on a Sample of Private Schools in the Capital Secretariat (Al-Rasheed Modern Schools as a Model). The study aimed to identify the level of creative leadership and competitive advantage in the private schools under study. The most important findings demonstrated that there is a positive relationship between creative leadership and competitive advantage in the private schools in question. The study recommended that greater effort should be made for the continuous development of creative leaders. It also suggested that school leaders should stimulate creative initiatives and cadres, and establish administrative units for creativity.
- 5. Boudjenane& chibi's study (2017)Investigating the Role of Innovation and Creativity in Creating Competitive Advantage: A Case Study of the Hospitality Sector in Algeria. The study aimed to analyze and explore the effects of innovation and creativity on achieving competitive advantage within business organizations and clarify the impact of adopting a creative culture in enhancing competitive advantage in hotels. The most important findings of the study were that innovation has a positive impact on the dimensions of competitive advantage.
- 6. Arabiyat's study (2018) The Impact of Intellectual Capital in Achieving

Competitive Advantages within Commercial Banks in Jordan

The study aimed to measure the impact of intellectual capital on the competitive advantage of Jordanian commercial banks. The most important results stipulated that Jordanian commercial banks significantly implement the variables of intellectual capital and competitive advantage and that there is a strong relationship between the variables of intellectual capital and The competitive advantage. study recommended paying attention to the quality of the services provided and to encouraging and developing innovative services.

Similarities between the Current Study and Previous Studies

This study is similar to Al-Matari (2020) in its examination of creative leadership and competitive advantage dimensions. It is similar to the study of (Nafi, 2021) and the study of (Al-Hamidi,2020) in its investigation of creative leadership, and to the study of (Al-Hamidi,2020) in its exploration of competitive capabilities.

The current study, to the best of the researcher's knowledge and after searching the internet, is distinguished from all previous studies for two reasons. First, it is one of the rare and few studies that deals with the variables of creative leadership and competitiveness within one framework. Second, the current study is different from all previous studies in its application environment and study population represented by (exchange networks).

The current study has benefited from previous studies in many aspects, including

- 1. The theoretical and scientific rooting of the study problem, theoretical relationship between the variables of the study, and the enrichment of theoretical framework.
- 2. The theoretical rooting for the dimensions of the current study variables, where a matrix

- was created for each variable and appropriate dimensions that correspond to this study were selected.
- 3. Achieving the scientific ability to design and formulate the questionnaire items, and their adjustment.

Conceptual framework Concept of Leadership Leadership

(Ibn Manzur, 2003) in Lisan al-Arab defines it as a way to find the best for those being led. (Al Hammadi, 2020) defines leadership as the ability to influence others and move them towards achieving goals.

The concept of creativity

The idea of creativity has fascinated people for thousands of years. In modern era, much of what people believe about creativity has been rooted in mythology and magical thinking. Researchers try to demystify the process of creativity, defining it as the production of original ideas, solutions, or products of value to the situation. Creativity includes finding innovative ways to solve problems, making correlations between existing ideas, and producing original contributions to music, art, literature, or other disciplines. John Young sees creativity as referring to the Latin term "creare," meaning "to make," and the Greek word "kreinien," meaning "to accomplish or achieve." In Arabic language, Ibn Manzur emphasizes that the meaning of the word "creativity" refers creation without to precedent, in the sense of achieving something that has the quality of novelty and value. (Jarvis, 2015) considers Khayyatina to be the first to introduce creativity into the dictionary and psychological heritage.

Creativity is the process that results in something new, whether it is an idea, a topic, a new form, or a transition from old elements to new ones (Al-Otaibi, 2011).

The researcher defines creativity as the production of something new, whether a product, service, idea, or method to facilitate or improve performance, or a new way to reduce expenses, that no one has ever addressed or practiced, and presenting these products or services to others. Creativity may be a product of training, education, motivation, or a gift given by God to some worshipers who have great ability to discover, analyse, and predict new things and then crystallize these expectations into tangible things that benefit society in general.

The Concept of Creative Leadership

Creative leadership is a philosophy and a conduct that embraces change as a core principle and seeks to exploit opportunities everywhere. A creative leader seeks to develop new and innovative ideas, envisions a desirable future and encourages workers to innovate and collaborate. It is also concerned with creating an environment that encourages innovative thought and entrepreneurship by stimulating common ambition (Menno, 2017).

It has also been defined as a management style that focuses on change, where the creative leader is an essential source of creative thinking and conduct, whether he is a creative institutional entrepreneur or not (Abdul Baqi & Codeed, 2021).

Based on the definitions above, it can be said that creative leadership is the ability of the leader to influence and motivate others to innovate, create, and possess qualities and traits that enable him to solve problems in unconventional ways, so that the organization can achieve excellence, competition, sustainability and success.

Creative Leadership

Jarvis (2015) indicates that creative leadership is the ability to guide a group of workers towards a new, innovative goal. A creative leader has a profoundly positive

impact on individuals and the environment in which they collaborate.

(Al-Zahrani, 2020, citing Al-Hussein, 2018) indicates that creative leadership plays a significant and vital role in the process of continuously improving and developing performance in order to satisfy customers and beneficiaries. To achieve this, an environment that helps individuals work as a team and motivates them to use their creativity to achieve organizational excellence is essential.

The importance of creative leadership lies in achieving success, sustaining creative processes within an organization, and fostering a creative climate. Creative leaders continuously seek to devise the best ways to enhance the awareness of leadership, followers and the entire organization (Qandil, 2010).

Creative Leadership

Many writers and researchers have agreed that there are multiple dimensions to creative leadership, including:

- 1. Problem solving and decision-making:

 Feeling the problem and seeing many problems at the same time make a clear vision of them, defining them accurately and understanding their size, aspects, dimensions and effects (Issa, 2020).
- 2. Initiation and risk-taking: They are two attributes of creativity and a basic management principle. They refer to the ability to innovate, think insightfully, and act quickly in all situations. This requires a work environment that encourages employees to take initiative and innovate. The proactive leader is the one who leads, identifies available opportunities, and takes necessary actions. His critical role lies in making bold decisions to achieve significant transformations (Imam& et al, 2021).
- 3. **Originality and innovation**: One of the most important aspects and features of creative leadership is the ability to produce

new, rare and useful ideas with a unique character, reflecting its mental originality (Jarwan, 2013).

- 4. Ability communicate and to communicate: Effective communication and interaction are two interactive processes between the parties involved, where the leader relies on others to achieve his goals. The communication process is a mutual interaction between the sender and receiver, whether the leader, his subordinates, or others. Communication must be effective through clarity, accuracy, ease, and timing. In addition, communication is central to leadership success and contributes to effective decision-making and implementation (Bani Khalid, 2020).
- 5. Fluency: Fluency means the ability to produce many alternatives quickly and easily, and to provide appropriate solutions for a specific situation, which is the process of recalling information and experiences (Al-Bashasha, 2008).

Creative Leadership

There are many obstacles and our mouth varies what is related to the same person, including what is related to the work environment, whether internal or external. We will address them as follows:

First: Personal obstacles: These include personality types and traits that affect the ability to think creatively and independently, such as imitation, bias, and adherence to preestablished frameworks. Among the most prominent of these personal obstacles is tension in the relationships between leaders and employees within the organization, along with other personal problems that hinder the implementation of creative leadership.

Second: Administrative Obstacles in the Application of Creative Leadership: Administrative obstacles are those related to management system in institutions. The most

prominent administrative obstacles that limit creativity, as mentioned by (Al-Duwaihi (2020) quoting Al-Ghunaimi (2015). are as follows:

- High centralization in management, inability to correctly perceive aspects of the problem.
- Leadership's haste to solve the problem leads to its superficial presentation.
- Fears of not succeeding pose a major challenge to administrative creativity.
- Low self-confidence and lack of skills and abilities.
- Immersion in established ideas and excessive obedience to laws, regulations, standards and traditions.
- Lack of leader's internal motivation for creativity and innovation, and weak moral incentives and support.
- Lack of clarity in the organization's objectives, use of a centralized and autocratic leadership style, lack of objective criteria for performance, and lack of incentives.

Competitiveness

Competitiveness is the advantages that enable an organization to excel in the market and achieve profits, by outperforming its competitors in the fields of production, price and cost, and excellence in resources management and their value, while maintaining the distinctive characteristics of the facility (Al-Sakarna, 2010).

The researcher defines Competitiveness as the institution's ability to utilize its resources for the purpose of providing a product or service at a lower cost than its competitors with the same quality, and to pay attention to aftersales service for the purpose of achieving growth and increasing the institution's market share for the purpose of continuity, survival, growth and achieving profits and the objectives of the institution.

Importance of Competitiveness

It is clear that competitiveness is very necessary in companies, as it helps create value that meets customer desires and needs and ensures their loyalty, and contributes to enhancing the company's reputation and improving its image in the eyes of customers. By adopting the concept of competitiveness, companies can achieve strategic differentiation from their competitors in the field of products services. and excel in and resources, competencies and strategies in a highly competitive environment (Brem& Wimschneider, 2016).

Competitiveness Requirements

There are general requirements for high competitiveness. The most prominent of these requirements are:

- 1. Adherence to International Limited Specifications.
- 2. Technological improvement to increase production and reduce costs.
- 3. Enhancing the efficiency of workers and increasing their productivity through training and motivation.
- 4. Interest in research and development.
- 5. Developing management and organization in institutions (Al-Nisour, 2009).

Competitiveness Dimensions

There are several dimensions of competitiveness to consider when providing services and meeting market demands in order to enhance overall competitiveness. The following is an overview of these dimensions:

- 1. Quality of service provided: Different individuals evaluate the services provided by banks based on their expectations, as the services must be reliable and effective to meet customers' needs.
- 2. Cost reduction: Organizations in general and banks or exchange companies in particular seek to focus on reducing costs by providing

- their products and services to their customers at a lower cost than their competitors provide. This is achieved by taking advantage of the latest technology, using human resources efficiently, and improving marketing processes and efficient service delivery.
- 3. Rapid response: Delivery is one of key factors in competition between organizations. It becomes effective by reducing the time and speed of designing new services and delivering them to customers. This means reducing the time required to receive customer orders and provide final services to them.
- 4. Creativity: It is not only limited to physical products, but also extends to intellectual products. Although creativity is often used to create new products and open new markets, it also involves reducing the time needed to develop products (Zhou&et al, 2002).
- 5. Resilience: With increasing pressures on organizations and increasing challenges that cannot be addressed in traditional ways, the need for quality has become important. Fluctuating demands, changing customer tastes, short lifecycles of services and products, and rapid advances in technology force organizations to accelerate their response to face enormous challenges in innovative ways that distinguish them from their competitors (Krajewski, 2013).
- 6. On-time delivery: Competitive priority due to the increased customer focus on meeting their needs and desires by delivering the right quantity at the right time. Thi is the function required to ensure that the right product (meeting quality, reliability and maintenance requirements) is delivered in the right quantity, at the right time, in the right place, and at the right price (Bragman, 1996).

7. After innovation: This means producing useful ideas and being able to adopt and apply them. Innovation is one of the most important factors of competitiveness as it helps the organization to stay in the market, maintain its current customers and attract more of them (Ling & Wang, 2016).

Obstacles to Competitiveness

- 1. Weak organizational structures.
- 2. Decline in staff quality and delay in administrative communication.
- 3. Lack of databases and management information systems.
- 4. Absence of freedom for managers and employees.
- 5. Absence of team spirit and quality episodes.
- 6. Escalation of problems in behavioural regulation and effective organizational climate.
- 7. Inability to assess opportunities and recognize environmental threats is considered a failure (Ayyar,2005).

Methodology

This study aims to examine the role of creative leadership in enhancing the competitiveness of exchange networks in the Republic of Yemen. It employs a descriptive-analytical method to present data related to the variables of the study, and inferential analysis for testing hypotheses.

The Population of Study

The study population means "all units (individuals, events, things, etc.) from which the sample is actually selected and drawn" (Al-Ariqi, 2014).

The current study population is represented by a sample of exchange networks in the Republic of Yemen. According to an interview with the Director of the Banking Supervision Unit, the number of exchange networks operating in the Republic of Yemen is (16) licensed networks by the Central Bank of Yemen (Al-Hafi, 2023).

A total of (7) exchange networks were selected to represent the study population, which allowed the distribution of the questionnaire. The number of employees in the main centres in the Capital Secretariat, Sana'a was (363) employees.

Sample of Study

The study sample refers to a part of the community that contains some of the elements chosen from it" (Sikaran, 2010). For the purpose of data collection, (7) exchange networks were selected in the Capital Secretariat, which allowed the distribution of the questionnaire. Data were collected from employees of exchange networks through field visit. The current study was limited to a simple random sampling method. The study sample consisted of (167) employees from whom the questionnaires were retrieved.

Study Tools and Sources of Data Acquisition Secondary data: The secondary data were as follows

- Previous studies, periodicals, and articles published in refereed scientific journals that dealt with topics related to the current study.
- Books, scientific conferences, and reliable websites related to the variables of the study.
- Reports, publications, and regulations issued by the Central Bank of Yemen.
- Professional publications, laws, and decisions related to the variables of the study.

Primary data, 79

The study relied on questionnaire as a data collection tool, as it is an effective means of collecting field study data from the target sample. The questionnaire was distributed personally to respondents, as this method helps to collect the answers in a short period.

Personal interviews were also adopted for the purpose of obtaining information.

Validity and reliability of the study

The questionnaire was developed after reference to previous studies, and both validity and reliability were evaluated in the case of modifications to the study tool, to ensure the quality of the study instrument.

Content

The questionnaire items were collected from previous studies, and then the questionnaire was arbitrated by a group of arbitrators consisting of (13) academic arbitrators working in a number of public and private universities. To ensure that the questionnaire includes a sufficient number of questions and their suitability for the variables to be measured, the arbitrators' suggestions and observations were considered.

Validity of the Internal Consistency of the Study Variables

Construct validity indicators were extracted, with Pearson's correlation coefficients calculated between the scores of each of the questionnaire variables and the total score. Furthermore, the correlation coefficient was determined between each dimension of the questionnaire and the total score of the respective dimension, as well as the correlation

coefficient between each item of the questionnaire and the total score of its corresponding dimension. This was done to assess the extent to which the dimensions are related to the total score of the questionnaire.

Presentation and Discussion of the Study Results

Research variables

The researcher used a heptagonal card scale to gather the respondents' opinions on the study variables. The variables were distributed according to the mean averages by calculating the difference between the highest and the lowest values and dividing the number of categories by the highest value in the heptagonal Likert scale (Likert, 1979) as follows:

To calculate the verbal estimate of the study variables, the range is extracted by calculating the difference between the highest and the lowest values as follows:

Range =
$$7 - 1 = 6$$

The class length is determined by dividing the range by the number of values as follows:

Category Length =
$$7/6 = 0.86$$

Thus, the categories of the scale are determined as shown in Table (1)

Table (1): Shows how to calculate the verbal estimation of the research hypothesis questions.

If the average is	Verbal appreciation	Practice Level	If the ratio is
Less than 1.86	Strongly disagree	Too low	Less than 26.6%
From 1.86 and Below 2.71	disagree	Low	From 26.6% and Below 38.9%
From 2.71 and Below 3.57	Somewhat Disagree	Little lower.	From 38.9% and Below 51.0%
From 3.57 and Below 4.43	Neutral	Moderate	From 51.0% and Below 63.3%
From 4.43 and Below 5.29	Somewhat Agree	Does tolerable.	From 63.3% and Below 75.6%
From 5.29 and Below 6.14	Agree	High	than 75.6% and less than 87.7%
6.14 to 7	Strongly agree	Too high.	87.7% to 100%

Descriptive analysis of the independent variable: Creative leadership

To assess the level of creative leadership practice in Yemeni exchange networks, descriptive statistics were used. The level of creative leadership practice in Yemeni exchange networks was determined in terms of the degree of practice, which is assessed by the mean and the level of practice. Table (2) shows this:

Table (2): Averages and deviations of creative leadership dimension.

#	Dimensions	Adjusted mean average	Standard Deviation	Percentage	Practice Level	Rank
1	Problem Solving and Decision Making	5.49	1.095	78-94-4	High	3
2	Initiation and risk-taking	5.55	1.014	79(3)	High	2
3	Originality and innovation	5.38	1.043	76.9%	High	4
4	Effective Communication	5.89	.975	84.1	High	1
Creative Leadership		5.58	904	79.7%	Higl	1

Table (2) shows that the level of practice of creative leadership in Yemeni exchange networks under study was high, with a mean average of (5.58) and a standard deviation of (0.904) at a rate of (79.7%). This means that the sample members highly agree that there is creative leadership in the Yemeni exchange networks under study, and this result is consistent with the result of both Al-Matari, (2020) where the level of creative leadership as a whole reached the mean average of (5,66). and a standard deviation of (.909). This finding differs from the study by Salah et al. (2024), where the effect value of the administrative creativity variable on institutional performance was (0.079) which is a low-impact value.

These results inform owners and decision-makers about the importance of focusing on supporting and encouraging creative leadership practices in the exchange networks under study. Furthermore, adopting these findings as a basis for developing mandatory training policies that support creative leadership practices may motivate employees to innovate and present new ideas.

It is also clear from Table (2) that the dimension of effective communication and interaction ranked first in terms of practice, with a high level of performance, as its mean score reached (5.89) with a standard deviation of (0.904), representing (84.1%). This result shows that these networks are owned by a

single person or a family. This makes the owners try to communicate with most employees to find out what is happening within the company. Following this, the dimension of initiative and risk-taking ranked second in terms of practice, also with a high level, as its mean score was (5.55) with a standard deviation of (1.014), accounting for (79.3%). dimension of problem-solving and The decision-making came in third in terms of practice, with a high level, as its mean score was (5.49) with a standard deviation of (1.095), representing (78.4%). The dimension of problem-solving and decision-making came in third in terms of practice, with a high level, as its mean score was (5.49) with a standard deviation of (1.095). representing (78.4%). Meanwhile, the dimension of originality and renewal ranked last in terms of practice, still with a high level, as its mean score was (5.38) with a standard deviation of (1.043). accounting for (76.9%).

Effective Communication

To identify the level of practicing effective Communication and interaction in the Yemeni exchange networks, descriptive statistics were used. The level of practicing effective Communication and interaction in the Yemeni exchange networks was determined based on the degree of practice, which is determined through the mean and the level of practice. Table (3) illustrates this:

Table (3): Averages and deviations of effective Communication and interaction.

#	Items	Adjusted mean average	Standard Deviation	Percentage	Practice Level	Rank
14	The company has direct means of communication between superiors and subordinates.	5.96	1.103.	85.1%	High	1
16	The language of communication between superiors and subordinates is easy.	5.89	1. 103.	84.1	High	2
15	The company has an effective communication system between all management levels.	5.87	1.138	83.9%	High	3
17	The company's communication system allows for large and clear information to be obtained by the leadership.	5.82	1.099	83.1%	High	4
Average of effective Communication and interaction		5.89	.975	84.1	Hig	h

Table No. (3) shows that the level of practicing effective communication and interaction in the Yemeni exchange networks under study was high, as the mean reached (5.89) with a standard deviation of (0.975) at a rate of (84.1%). This means that the sample members agree highly that there are effective communication and interaction in the Yemeni exchange networks under study.

It is also clear from Table (3) that Item (14) ranked first in terms of practice with a high level, having mean of (5.96) and a standard deviation of (1.103) and (85.1%). This means that the sample agrees highly that the company has direct means of communication between superiors and subordinates, while Item (17) ranked last in terms of practice, with mean of (5.82) and a standard deviation of (1.099) and

(83.1%). This means that the sample agrees highly that the company's communication system allows for obtaining large and clear information from the leadership.

The results of this study are consistent with the study of Nafi, (2021). the study of Al-Matari, (2020) and the study of Al-Barbari, (2022). as the level of creative leadership as a whole reached a verbal appreciation (high).

Descriptive analysis of the dependent variable: Competitiveness

Descriptive statistics were employed to assess the competitiveness of Yemeni exchange networks. The assessment was based on the degree of practice, measured using the arithmetic mean and corresponding practice levels. The results are presented in Table (4):

Table (4): Averages and deviations of the dimensions of competitiveness.

#	Dimensions	Adjusted mean average	Standard Deviation	Percentage	Practice Level	Rank
1	Leading in reducing costs	5.94	1.101	84.9%	High	1
2	Focus on creativity and innovation	5.74.	1. 254	82%	High	4
3	Providing outstanding services	5.82	1.200	83.1%	High	3
4	On-Time Delivery	5.88	1. 103.	84%	High	2
Average Competitiveness		5.84	1.071	83.4%	High	1

Table (4) shows that the level of competitiveness in the Yemeni exchange networks under study was high, with mean of (5.84) and a standard deviation of (1.071) and (83.4%). This means that the sample members

agree that there are competitive capabilities in the Yemeni exchange networks, as shown in Table (4). The dimension of leadership in cost reduction ranked first in terms of practice with a high level, having a mean score of (5.94). a standard deviation of (1.101), and a percentage of (84.9%). This result explains that the leadership pays special attention to dimension of reducing costs due to its great role in achieving profit goals, while maintaining the quality of service. Following this, the dimension of timely delivery ranked second in terms of practice, with a high level, with a mean score of (5.88). a standard deviation of (1.103). and a percentage of (84.0%). In third place was the dimension of providing distinguished services, with a mean score of (5.82). a standard deviation of (1.200), and a percentage of (83.1%). Finally, the dimension of focus on creativity and innovation ranked last in terms of practice, with a high level, having a mean score of (5.74). a standard deviation of (1.254). and a percentage of (82.0%). The results of this study differ from the study of Firas alnasr, et al (2025) There is a weak correlation between managing multiple functions and benefits. The relationship between the manufacturer and Innovation with competitive technology advantage is weak and positive.

The results above indicate that the exchange networks possess high competitiveness highlighting the importance of leveraging these capabilities to improve competitive advantage. It is essential to strengthen competitiveness by making further efforts to improve the quality of services provided to customers, increase their satisfaction, and develop new services.

Results

This study concluded with several significant findings, outlined as follows:

1. The level of practice of creative leadership in the Yemeni exchange networks under study was high at (79.7%) across all its elements. This means that there is a great interest in creative leadership, which enables these networks to compete and continue in the work environment.

- 2. It was found that the result of effective communication and interaction in the creative leadership variable ranked first in terms of practice with a high level of (84%). This is attributed to the fact that the ownership of networks is mostly personal and familial. Therefore, the owners place great importance to the process of communication and interaction to know everything happening within the network.
- 3. The level of competitiveness in the Yemeni exchange networks under study was high, with the mean average of (5.84), at a rate of (83.4%) and with a verbal rating of (high). The results indicate that each network has competitive capabilities that distinguish it from others and give it a special character.
- 4. The results showed that leadership in reducing costs, as related to the variable of competitiveness, ranked first in terms of practice with a high level, having a mean average of (5.94), and a rate of (84.9%). This means that exchange networks strive to reduce costs while maintaining quality, as this dimension is of great importance in reducing unnecessary expenses, and this in turn saves a lot, and increases profits.
- 5. There is a statistically significant role for creative leadership in achieving competitive capabilities in Yemeni exchange networks. A one-degree increase in the practice of creative leadership leads to achieving competitive capabilities in exchange networks. This means rejecting the first main hypothesis of nihilism and accepting the alternative hypothesis. Such hypothesis states, "There is a statistically significant role for creative leadership with its dimensions (problem solving and decisioninitiative and making, risk-taking, originality effective and renewal. communication and interaction) improving competitive capabilities in their

combined dimensions (leadership in cost reduction, focus on creativity and innovation, provision of distinguished services, and timely delivery).

Recommendations

- 1. Owners of exchange networks must select and attract creative leaders who are able to instil a spirit of creativity in employees, because they are the key element in the creativity and excellence of the network.
- 2. The leadership of exchange networks should apply modern methods to discover creators and develop their skills.
- 3. The leadership of the exchange networks shall provide the appropriate environment to prepare the employees in order to give them the opportunity to provide creative ideas and distinguished services.
- 4. The leadership of exchange networks must pay greater attention to technology and utilize it in the development of both its leadership and human resources.
- 5. The leadership of exchange networks must pay additional attention to encouraging the ideas of subordinates, as they are the source of creativity and excellence.
- 6. The leadership of exchange networks should provide more courses for managers in modern problem-solving techniques.
- 7. The leadership of exchange networks should allow more time for employees, consider their opinions and suggestions, and act upon with them.
- 8. The leadership of exchange networks should pay attention to evaluating customer satisfaction because of its role in developing and improving the services provided.
- 9. The leadership of exchange networks should attend international conferences related to creative leadership for the purpose of developing and refining their skills, and knowledge, as well as to explore modern

- methods related to creative leadership.
- 10. The owners of exchange networks should evaluate the leaders' practice of creative leadership in exchange networks and work on its development, whether through training courses or through conferences, workshops and seminars.

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