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Examining the Role of Banking Outlet Owners Entrepreneurial Imaginativeness in Financial Sustainability: A Exploratory Study

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Abstract: The current research aims to examine the role of entrepreneurial Imaginativeness, including (creative Imaginativeness, social Imaginativeness, and scientific Imaginativeness), in building financial sustainability represented by (strategic planning, effective financial management, investment diversification, and functional efficiency of human resources) among bank outlet owners. To achieve the research objective, which is based on the problem formulated as (what is the role of entrepreneurial Imaginativeness in building financial sustainability among bank outlet owners?), a descriptive analytical approach was adopted by using a questionnaire tool to collect the necessary data for analysis. The research population consisted of bank outlets in Al-Diwaniya Governorate, while the research sample included a group of bank outlet owners in Al-Diwaniya Governorate. A total of (150) questionnaires were distributed, with (142) returned, and after tabulating the data, it was found that the number of invalid questionnaires amounted to (13), and (129) were valid for analysis, indicating a response rate of (0.86). In order to analyse and describe the variables, two analysis packages (SPSS & SMART.PLS) were employed to extract results related to the means and standard deviations, reliability coefficients, and hypothesis testing. Based on this, the research concluded that there is a significant correlation and impact of entrepreneurial Imaginativeness on financial sustainability, which has contributed to enhancing financial creativity through the motivation of entrepreneurial Imaginativeness. This, in turn, can improve services and meet the changing demands of customers, thereby creating a positive experience that helps business owners generate positive value to attract more customers. The research also recommends that banking outlet owners develop their internal capabilities through targeted training programmes aimed at enhancing their creative, social, and scientific skills related to entrepreneurial Imaginativeness, which would help stimulate creativity and generate new and innovative ideas that contribute to building financial sustainability.

Key words: Entrepreneurial Imaginativeness, Financial Sustainability, Banking Outlet Owners.

Introduction

Today, institutions are operating amidst a vast array of technological advancements, economic changes, and social and political demands. In order to keep up with these developments and changes, their responsibilities and financial burdens have increased, leading to global trends that have significantly impacted market economies and the business world (Al-Arifi & Al-Nouh, 2024: 175). In an era characterised by rapid economic, social, and environmental events, the concept of financial sustainability emerges as a fundamental objective through which banking activities can achieve a balance between profitability and social responsibility (Bu, 2023: 5). This, in turn, requires a set of creative and effective strategies, heavily reliant on entrepreneurial Imaginativeness, which represents a forward-looking vision that aligns with current and future challenges that may affect the banking sector. Consequently, entrepreneurial Imaginativeness serves as a key resource in developing these strategies by investing in new ideas aimed at achieving the goals of banking stakeholders (Elias et al., 2022: 210). Achieving these objectives and goals requires an approach that goes beyond traditional capabilities, skills, and knowledge, thereby encouraging financial institutions to adapt and grow in a dynamic business environment (Khan, 2023:61).

In light of the intense economic changes, the need to achieve financial sustainability has become an urgent necessity, prompting institutions to adopt entrepreneurial Imaginativeness as it plays a vital role in this field (Saaida, 2023:320), and helps banking stakeholders innovate new services that meet customer aspirations. These aspirations require these institutions to conduct a deep market analysis and comprehensive understanding of it, leading to banking institutions focusing on enhancing their financial sustainability by relying on innovative entrepreneurial strategies aimed at ensuring success (Ayeni, 2025:77). Thus, entrepreneurial Imaginativeness contributes to the development of new products and services that meet the evolving needs of customers and enhances the competitiveness of financial institutions (Yang et al., 2023:163).

Hence, the current research aims to highlight the role of entrepreneurial Imaginativeness in building financial sustainability, through creativity and the pursuit of providing sustainable solutions that allow financial institutions to continue and grow in building their economic environment (Lecuna, 2024: 375). This requires banking stakeholders to enhance a culture of creativity and entrepreneurial Imaginativeness in order to ensure the achievement of strategic goals and to strengthen their internal, knowledge, scientific, and legal capabilities to face future challenges (Manigandan et al., 2025: 422).

Part One: Research Methodology

First: Research Problem

In an era characterised by rapid changes, events and increasing economic challenges, the role of entrepreneurial Imaginativeness emerges as a means through which banking sector stakeholders can enhance their creative, social and scientific capabilities to build strategies capable of ensuring the sustainability of their financial operations. This is because banking institutions often face periodic or radical changes, whether in terms of technology or global competition, which in turn necessitates a reconsideration of the traditional business models in use. Thus, entrepreneurial Imaginativeness represents a fundamental pillar in developing new strategies that can contribute to improving competitive capabilities and the efficiency of financial performance evaluation, leading directly or indirectly to achieving the required financial sustainability.

Building financial sustainability requires companies or banking institutions to establish a clear and innovative vision based on exceptional entrepreneurial Imaginativeness, which plays a crucial role in developing creative financial solutions that meet the needs of customers, investors, and businesses with which they interact. Currently, technology represents the main gateway and destination through which excellence can be achieved in analysing economic, social, and environmental trends to formulate future plans that align with the changing market demands. Therefore, understanding the impact of entrepreneurial Imaginativeness on mechanisms and technologies whether in creative, social, or scientific aspects is a key point in achieving financial sustainability. **Consequently, the research problem can be framed as a fundamental question:** What is the role of entrepreneurial Imaginativeness in building financial sustainability for banking outlet owners?, **Based on this, several sub-questions can be formulated**.

1. What is the role of entrepreneurial Imaginativeness in enhancing the sustainability of banking outlets?

2. Can banking outlet owners use entrepreneurial Imaginativeness to develop new strategies?

3. What factors influence the ability of banking outlet owners to innovate?

4. Can innovative financial solutions contribute to improving the financial efficiency of banking institutions?

5. What techniques can banking institutions foster a culture of innovation among their employees?

6. What are effective ways to stimulate creative Imaginativeness among employees?

7. Can the impact of entrepreneurial Imaginativeness on the financial sustainability of banking institutions be measured?

Second: The importance of the research

The significance of the current research is considerable due to the importance of entrepreneurial imagination, as it represents one of the crucial pillars through which the sustainability of financial banking institutions can be enhanced in light of the events and changes rapidly occurring in the global economy. Consequently, the current era witnesses rapid technological developments and fierce competition, leading banking institutions to face a range of challenges that require creative and innovative thinking. This underscores the necessity of future foresight and the development of new financial solutions that can benefit banking outlet owners to build a vision that aligns with the current market requirements. Thus, the importance of the current research can be summarised in several key points:

1. Understand the role that entrepreneurial imagination can play in achieving financial sustainability by providing a framework for formulating future strategies and policies that achieve this goal.
2. Highlight the relationship between entrepreneurial imagination and financial sustainability by understanding how to harness creative, social, and scientific imagination to develop more appropriate and effective innovative solutions.
3. Working to enhance the capabilities of decision-makers by investing in entrepreneurial Imaginativeness, which contributes to improving the financial performance assessment of banking outlet owners, in turn enhancing their ability to adapt to rapid changes in the business environment.
4. Providing insights into the mechanisms that can be developed to create a working environment that fosters creative, social, and scientific Imaginativeness in order to ensure the liberation of financial sustainability based on strategic planning, effective financial management, diversified investment, and the functional efficiency of human resources in banking outlet ownership.

Third: The objectives of the research

The main objective that this research seeks to achieve is to determine the role of entrepreneurial Imaginativeness in building financial sustainability for banking outlet owners. This, in turn, involves analysing the mechanisms through which banking outlet owners can utilise entrepreneurial Imaginativeness as a tool and technique to develop creative strategies that enhance competitive capabilities in order to address the increasing economic challenges. This directly or indirectly leads to fulfilling the dynamic customers' requirements, thereby ultimately improving and achieving financial sustainability. In order to achieve the main research objectives, the following sub-objectives must be accomplished:

1. Identifying the role of entrepreneurial Imaginativeness in enhancing the sustainability of banking outlets.
2. How banking outlet owners can utilise entrepreneurial Imaginativeness to develop new strategies.
3. Identifying the factors that affect the ability of banking outlet owners to innovate.
4. Determining the mechanisms through which innovative financial solutions can improve the financial efficiency of banking institutions.
5. Understanding the technologies that banking institutions can employ to foster a culture of innovation among their employees.
6. Identifying effective methods to stimulate creative Imaginativeness among staff.
7. How the impact of entrepreneurial Imaginativeness on the financial sustainability of banking institutions can be measured.

Fourth: Hypothetical Outline and Hypothesis Development

The hypothetical framework represents the tool through which a working framework can be presented, contributing to the interpretation of the relationship between the variables involved in the current research. This aids researchers in identifying the mechanisms through which the validity of the hypotheses based on the collected data can be tested. The hypothetical framework assists in defining and understanding the problem or phenomenon that the research aims to address, as well as in identifying the knowledge gaps between the current study and previous studies. Accordingly, Figure (1) illustrates the hypothetical framework of the current research in light of the following variables:

Independent variable: Represented by Entrepreneurial Imaginativeness, which was measured across three dimensions: (creative Imaginativeness, social Imaginativeness, Practical Imaginativeness).

Dependent variable: Included Financial Sustainability, which was measured through four dimensions: (strategic planning, effective financial management, income diversification, professional competence of human resources).

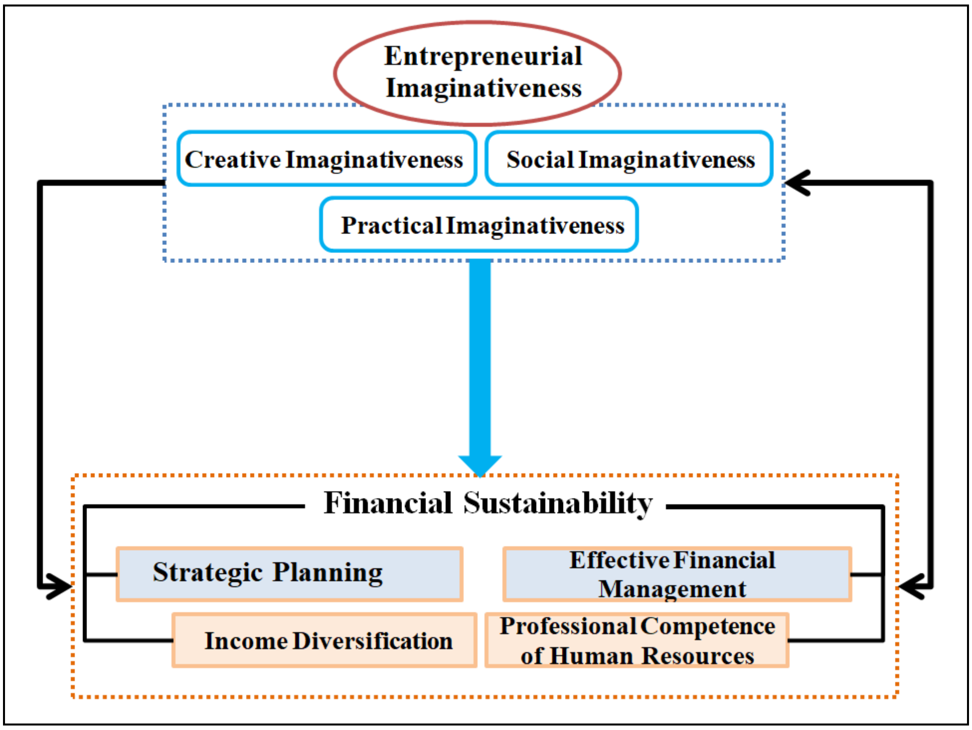

Figure (1) Hypothetical Outline of the Research

Source: Prepared by the Researchers

Through the hypothetical outline shown in Figure (1), two hypotheses can be constructed and developed:

H1: There is a correlation between entrepreneurial Imaginativeness and financial sustainability, from which the following emerges:

1. There is a correlation between creative Imaginativeness and financial sustainability in its dimensions (strategic planning, effective financial management, income diversification, professional competence of human resources).

2. There is a correlation between social Imaginativeness and financial sustainability in its dimensions (strategic planning, effective financial management, income diversification, professional competence of human resources).

3. There is a correlation between Practical Imaginativeness and financial sustainability in its dimensions (strategic planning, effective financial management, income diversification, professional competence of human resources).

H2: There is an impact of entrepreneurial Imaginativeness on financial sustainability, from which the following emerges:

1. There is an impact of creative Imaginativeness on financial sustainability in its dimensions (strategic planning, effective financial management, income diversification, professional competence of human resources).

2. There is an impact of social Imaginativeness on financial sustainability in its dimensions (strategic planning, effective financial management, income diversification, professional competence of human resources).

3. There is an impact of Practical fiction on financial sustainability in its dimensions (strategic planning, effective financial management, income diversification, professional competence of human resources).

Fifth: Research Sample

The research community for banking outlets in Al-Diwaniyah Governorate was represented, with the research sample comprising a group of banking outlet owners in Al-Diwaniyah Governorate. A total of (150) questionnaires were distributed, of which (142) were returned. After tabulating the data, it was found that the number of invalid questionnaires was (13), while (129) questionnaires were valid for analysis, indicating a response rate of (0.86).

Part Two: The Theoretical Aspect

First: Entrepreneurial Imaginativeness

1. The Concept of Entrepreneurial Imaginativeness

In 2018, Alexander S. Kier and Jeffery S. McMullen were the first to propose the concept of entrepreneurial Imaginativeness as a mechanism for problem-solving through creative skills (Kier & McMullen, 2018:2266). Entrepreneurial Imaginativeness is a fundamental and central factor in envisioning and forecasting businesses through a practical approach that does not currently exist in the context. The addition of a creative touch to Imaginativeness leads to innovation, which primarily consists of marketing viable and scalable opportunities. Entrepreneurship is the inspiration of Imaginativeness through the application of innovative practices to achieve new and unique ideas (Joshi et al., 2023:264). Furthermore, entrepreneurial Imaginativeness represents the organization's ability to transform the individual's cognitive skills, capabilities, and internal knowledge into a set of ideas that can contribute to building and developing various projects that can benefit the organization itself (Chen et al., 2022:3). This process may also involve constructing visions that contribute to seizing market opportunities and developing innovative solutions and models that meet customer needs and requirements both in the long and short term (Alekseevna, 2023:12). On another note, the effectiveness of entrepreneurial Imaginativeness relies on the level of knowledge possessed by the individual and experiences in various fields (Sultan et al., 2024; Abbas et al., 2024), which can assist in activating and developing awareness in their Imaginativeness in order to produce the maximum number of ideas that can contribute to achieving excellence in commercial activities (Böcker, 2022:15). Additionally, entrepreneurial Imaginativeness requires the individual to have the ability to excel in creative, social, and scientific thinking and Imaginativeness, enabling them to identify and address problems more effectively and efficiently in a dynamic work environment (Lecuna, 2024:375).

Entrepreneurial Imaginativeness functions as a catalyst for enhancing an individual's ability to integrate acquired information with prior knowledge and experiences. This, in turn, fosters the generation of new ideas that individuals may propose to achieve the objectives that the organisation aims to realise (Elias et al., 2022:206). Nevertheless, examining the role of Imaginativeness in the process of generating new venture ideas is a relatively new endeavour in the entrepreneurship literature, as research to date has been confined to the individual level (Frederiks et al., 2019:330). Moreover, Kier and McMullen (2018:2269) indicate that entrepreneurial Imaginativeness manifests in various forms (creative, social, and practical), and these forms predict the variance in the quality of new venture ideas differently. Furthermore, these forms differ among individuals, prompting researchers to question whether individuals working collaboratively might perform differently in generating new venture ideas compared to those working independently. If so, is there an optimal blend of entrepreneurial Imaginativeness that produces superior performance in generating and developing high-quality ideas for new ventures (Kier & McMullen, 2020:2).

It can be said that entrepreneurial Imaginativeness represents a set of skills, experiences, and knowledge acquired by individuals, through which new ideas can be developed and constructed to enhance the organisation's capabilities and address potential problems it may face.

2. The Importance of Entrepreneurial Imaginativeness

The option represents an important resource in achieving sustainability and developing projects, which has driven entrepreneurs to explore areas where the importance of implementing and using entrepreneurial Imaginativeness lies. This significance can be summarised as follows:

a. Ensuring economic and social growth within a sustainable business environment (Addae, 2021:13).

b. Enhancing the organization's ability to envision and capitalize on new opportunities to achieve competitive advantage (Gustina et al., 2025:911).

c. Building a creative Imaginativeness related to producing innovative ideas for the products and services offered.

d. Achieving consistency and balance between current knowledge and future knowledge to create effective business opportunities (Nasser & Akbawi, 2024:57).

e. Transforming ideas and Imaginativeness into tangible reality through the use of tools and business models capable of meeting customer requirements (Hisrich & Soltanifar, 2021:25).

f. Helping the organization differentiate its products and services from competitors.

g. Enhancing the ability to integrate creative, social, and scientific Imaginativeness through the use of methods more adaptable to the work environment (Chen & Tseng, 2021: 1088; Champenois et al., 2025: 651).

h. Achieving entrepreneurial success through entrepreneurial learning provided by entrepreneurial Imaginativeness (Roundy, 2021: 35).

3. The Dimensions of Entrepreneurial Imaginativeness

Entrepreneurial Imaginativeness can be measured through several dimensions (Kier & McMullen, 2020; Asenkerschbaumer et al., 2024):

a. **Creative Imaginativeness**: Creative Imaginativeness is particularly significant for the process of generating creative ideas, as the establishment of new projects is a process in which entrepreneurs envision opportunities for creative ventures. They utilise their Imaginativeness to conceive new project ideas that represent imagined future projects, that is, fictional combinations of product/service offerings, markets, and means of delivering these offerings (Kier & McMullen, 2020:3).

b. **Social Imaginativeness**: Social Imaginativeness is the cognitive skill of envisioning for the purpose of adopting the perspectives of others, seeing the world and feeling it from their viewpoint, or reading their desires, intentions, beliefs, and emotions (Kier & McMullen, 2018: 2268). It helps individuals to see things from others' perspectives and anticipate their desires and needs. By adopting the perspectives of others, entrepreneurs develop a deeper understanding of the various obstacles that must be overcome to generate a business idea that is appealing not only to customers but to all stakeholders (McMullen, 2015: 657).

c. **Practical Imaginativeness**: Practical Imaginativeness is the cognitive skill of envisioning for the purposes of planning, organizing, analysing or managing information, resources, or projects (Kier & McMullen, 2018: 2272). It facilitates preparedness to endure the uncertainty required to formulate raw ideas and develop them into opportunities, and this form of mental simulation supports the integration of new and existing knowledge necessary to realise the multiple visions required for idea formation (McMullen & Dimov, 2023: 1488).

Second: Financial Sustainability

1. The Concept of Financial Sustainability

Interest and studies regarding the concept of sustainability in the field of sustainable development began in 1978, when this concept was highlighted in the Brundtland Commission report, which provided a definition of sustainable development as meeting the needs of the present without compromising the ability of future generations to meet their own needs (Boussabaa et al., 2024: 118). Sustainability, in its absolute sense, is a measure of a company's ability to fulfil its various commitments and serve stakeholders over time, and there is a wealth of knowledge regarding the process of enhancing corporate sustainability that has been built through the experiences of many individuals who have worked for many years to improve the sustainability of various companies. The main idea from this collective experience is that the level of commitment of companies to sustainability is the most important factor in their success (Al-Mahmoud & Saad, 2024: 724). Sustainability encompasses all elements and functions of the company, necessitating that every major decision made within the company, from human resources to finance to service delivery, be viewed through the lens of sustainability. Focusing on a company's commitment to sustainability, particularly financial sustainability, aids decision-makers in looking towards the future and considering all relevant factors (Matei et al., 2024: 1445).

Financial sustainability is considered an important pillar for achieving long-term economic stability and improving the standard of living for citizens (Muslim et al., 2024:38), as it reflects the state's ability to maintain its financial policies related to expenditures and revenues over the long term without facing bankruptcy risks or the inability to meet its financial obligations (Zahariev et al., 2021:620). The concept is associated with achieving a balance between revenues and expenditures, and includes maintaining the ratio of public debt to GDP within safe limits (Al-Shaib, 2022:25). Ozili and Iorember (2024:2622) argue that financial sustainability refers to the state's ability to manage its financial policy in a manner that ensures it can meet its financial commitments in the long term without facing bankruptcy risks or diminishing its creditworthiness. This situation entails the government continuing to implement its current expenditure and revenue policies in a manner that achieves a balance between them (Muslim et al., 2024:38), thereby contributing to the achievement of the economic and social objectives outlined in the public budget (Lysiak et al., 2021:1561). As financial sustainability requires the prudent use of resources, this prevents the occurrence of a financial deficit (Gleißner et al., 2022: 470). This entails achieving a balance between revenues and expenditures, so that the government remains capable of covering its financial needs without resorting to excessive borrowing (Al-Rifai, 2024: 435).

Financial sustainability is defined as the ability of a state to manage its budget in a way that ensures it meets its financial obligations without facing bankruptcy risks or diminishing its capacity to meet future needs (Cuadrado-Ballesteros & Bisogno, 2022: 213). This concept requires achieving a balance between revenues and expenditures, which contributes to the stability of the financial system in the long term (Isibor et al., 2022: 763). Aseer and Al-Otaibi (2024: 50) argued that financial sustainability means the ability of institutions to manage their needs and obligations, providing their resources and financial returns through their activities, productive practices, and investment that enable them to continue delivering services and achieving objectives efficiently.

Therefore, it can be stated that financial sustainability represents a combination of mechanisms, techniques, and skills that companies employ to manage their budgets and operations in order to meet their obligations to customers and investors.

2. The Importance of Financial Sustainability

Financial sustainability is considered one of the most important contemporary trends for companies from the perspective of financial management. In light of the dynamic business environment, intense competition, technological and informational advancements, and increasing uncertainty, it has become of great significance for companies to maintain their market share, maximise shareholder wealth, and ensure positive cash flows. Thus, sustainability has emerged as a natural direction resulting from fundamental transformations in the external environment (Al-Mahmoud & Saad, 2024:726). The importance of financial sustainability is manifested in the following:

a. Contributing to measuring the quality and efficiency of financial policies adopted to determine the efficiency and effectiveness of companies in achieving economic growth (Luo et al., 2022: 3981).

b. Building company activities on managing their financial resources by avoiding financial crises and reducing the risks associated with financial deficits (Bolívar, 2022: 4878).

c. Leading to improving the state's ability to meet its financial obligations, which enhances confidence in the economy and attracts investment.

d. Helping reduce the risks associated with financial deficits and debt, which contributes to avoiding economic crises (Dinh et al., 2025: 1729).

e. Financial sustainability enhances the government's ability to meet its debt and financial obligations, reflecting the stability of the financial situation and enhancing investor confidence (Kanapiyanova et al., 2023: 455).

f. Providing a degree of investment stability, which contributes to achieving economic growth.

g. Working to provide the necessary resources and efforts to implement economic and social development indicators and standards, ensuring a good level of income (Niaz, 2022: 3247).

h. Focusing on providing flexibility in adapting to environmental, economic, and political changes, which creates opportunities to confront crises and challenges (Bayrakçeken, 2024: 65).

i. Financial sustainability helps achieve a balance between available resources to implement challenging programs and ensure long-term financial stability.

j. Financial sustainability maintains the expansion of services within the university while increasing flexibility in dealing with sudden financial crises.

k. Financial sustainability helps reduce the financial costs of production in organizations in the long term and increase their resources.

l. Financial sustainability helps promote social missions and community engagement that supports society through cooperation with private sector institutions to implement projects that meet community needs (Aseer & Al-Otaibi, 2024: 54).

3. The Dimensions of Financial Sustainability

Financial sustainability can be measured through several dimensions, which are (Al-Arifi & Al-Nouh, 2024):

a. **Strategic Planning**: Strategic financial planning involves clarifying tasks and prioritising the actions taken by creating a strategic plan or understanding the costs of implementing the strategic plan, and defining the specifications of the plan (Al-Filali et al., 2024: 193). The purpose of the financial plan is to determine whether the organisation will have sufficient resources available in the medium term to meet the objectives outlined in the strategic plan, and how to obtain new resources for the growth of its future activities, rather than focusing on day-to-day management to achieve its strategic plans and objectives (Noor & Firdausi, 2024: 495).

b. **Effective Financial Management**: This refers to how to manage the available resources of the institution, understanding how to generate income, and the effective procedures of sound financial management are subject to a series of institutional policies and regulations that help the institution maximise the benefits from its resources and ensure financial management transparency (Afzal et al., 2022: 5151), which leads to making appropriate financial decisions in a timely manner. Understanding how to manage financial resources is essential for achieving financial sustainability by ensuring transparency in financial management and focusing on building and strengthening an internal control system (Efunniyi et al., 2024: 1600). A complete understanding of the budget is crucial for good financial management, provided that budgets are based on accurate information regarding the institution's programmes and services. The budget should include historical information that outlines and provides a realistic picture of financial objectives (Mohamed, 2024: 418).

c. **Income Diversification**: refers to the creation of additional income alongside the primary source of income through new unrelated income sources that contribute to the total income available to the institution (Xie et al., 2022: 3515). For institutions to sustain themselves in the long term, it is essential to have strategies for diversifying funding sources to generate additional revenues that meet varying demands and to expand the resource base for survival and success. The ability of an institution to diversify its income is a crucial determinant of financial sustainability, as it provides the institution with the freedom and flexibility to implement its own projects and programmes (Mirian, 2024: 7).

d. **Professional Competence Of Human Resources**: This represents the number of positions, capabilities, knowledge, and experiences that an individual possesses within the company, which can lead to the company's growth and development (Raptis et al., 2021: 84). Furthermore, the functional competence of human resources refers to the employee's ability to perform a measurable set of professional tasks competently across various activities of the profession (Al-Arifi & Al-Nouh, 2024: 184).

Part Three: Practical Aspect

First: Coding of Research Variables

This step aims to provide codes that represent the variables and sections of the measurement tool, which helps the reader to correctly understand the results and provides a clear view of the objectives the study seeks to unveil. Therefore, table (1) illustrates the coding and description of the study variables.

Table (1) Coding and Description of Variables

<table>
<tr><th>variable</th><th>Dimension</th><th>NO.</th><th colspan="2">code</th><th>Source</th></tr>
<tr><td rowspan="3">Entrepreneurial Imaginativeness</td><td>Creative imaginativeness</td><td>6</td><td rowspan="3">EIM</td><td>EIC</td><td rowspan="3">Kier& McMullen,2020; Asenkerschbaumer et al.,2024</td></tr>
<tr><td>Social imaginativeness</td><td>6</td><td>EIS</td></tr>
<tr><td>Practical imaginativeness</td><td>6</td><td>EIP</td></tr>
<tr><td rowspan="4">Financial Sustainability</td><td>Strategic planning</td><td>11</td><td rowspan="4">FISU</td><td>FSSP</td><td rowspan="4">Al-Arifi& Al-Nouh,2024</td></tr>
<tr><td>effective financial management</td><td>11</td><td>FSEF</td></tr>
<tr><td>Income diversification</td><td>11</td><td>FSID</td></tr>
<tr><td>professional competence of human resources</td><td>11</td><td>FSPH</td></tr>
</table>

Second: Moderation Test

Table (2), which presents the results of the data normality test, indicates that the variables included in the analysis, in their dimensions, follow a normal distribution. This allows for the conclusion that the results obtained by the research can be generalised to the studied population. This outcome arises from the acceptance of the null hypothesis, which states that (data are normally distributed), and the rejection of the alternative hypothesis which states that (data are not normally distributed).

Table (2): Normal Distribution Test for Study Variables

<table>
<tr><th>NO</th><th colspan="2">Kol-Smia</th><th colspan="2">Sig.</th><th>NO</th><th colspan="2">Kol-Smia</th><th colspan="2">Sig.</th></tr>
<tr><td>EIC</td><td>0.200</td><td rowspan="3">0.189</td><td>0.161</td><td rowspan="3">0.154</td><td>FSSP</td><td>0.207</td><td rowspan="4">0.217</td><td>0.160</td><td rowspan="4">0.137</td></tr>
<tr><td>EIS</td><td>0.232</td><td>0.159</td><td>FSEF</td><td>0.219</td><td>0.167</td></tr>
<tr><td>EIP</td><td>0.170</td><td>0.163</td><td>FSID</td><td>0.178</td><td>0.095</td></tr>
<tr><td></td><td></td><td></td><td></td><td>FSPH</td><td>0.139</td><td>0.099</td></tr>
</table>

Third: Exploratory Factor Analysis Test

Exploratory factor analysis represents the fundamental basis through which the compatibility of the measurement tool's items with the sample intended to measure the level of research variables among banking outlet proprietors can be determined. Consequently, it becomes evident that all items exhibit high loadings and saturations exceeding 0.60, which is the criterion through which one can definitively accept or reject the saturation for the item, as the statistical saturation value for the variables should not be less than 0.60 (Chan et al., 2007).

Table (3): Exploratory Factor Analysis Satency for Research Variables

<table>
<tr><th colspan="8">Component Matrix</th></tr>
<tr><th>NO.</th><th colspan="3">EIM</th><th></th><th colspan="3">FISU</th></tr>
<tr><td>EIC1</td><td>0.803</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIC2</td><td>0.943</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIC3</td><td>0.772</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIC4</td><td>0.772</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIC5</td><td>0.870</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIC6</td><td>0.816</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIS1</td><td></td><td>0.821</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIS2</td><td></td><td>0.822</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIS3</td><td></td><td>0.830</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIS4</td><td></td><td>0.908</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIS5</td><td></td><td>0.810</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIS6</td><td></td><td>0.752</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIP1</td><td></td><td></td><td>0.792</td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIP2</td><td></td><td></td><td>0.826</td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIP3</td><td></td><td></td><td>0.866</td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIP4</td><td></td><td></td><td>0.829</td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIP5</td><td></td><td></td><td>0.892</td><td></td><td></td><td></td><td></td></tr>
<tr><td>EIP6</td><td></td><td></td><td>0.883</td><td></td><td></td><td></td><td></td></tr>
<tr><td>FSSP1</td><td></td><td></td><td></td><td>0.879</td><td></td><td></td><td></td></tr>
<tr><td>FSSP2</td><td></td><td></td><td></td><td>0.842</td><td></td><td></td><td></td></tr>
<tr><td>FSSP3</td><td></td><td></td><td></td><td>0.799</td><td></td><td></td><td></td></tr>
<tr><td>FSSP4</td><td></td><td></td><td></td><td>0.796</td><td></td><td></td><td></td></tr>
<tr><td>FSSP5</td><td></td><td></td><td></td><td>0.786</td><td></td><td></td><td></td></tr>
</table>

FSSP6				0.830			
FSSP7				0.933			
FSSP8				0.910			
FSSP9				0.834			
FSSP10				0.765			
FSSP11				0.890			
FSEF1					0.845		
FSEF2					0.830		
FSEF3					0.895		
FSEF4					0.836		
FSEF5					0.874		
FSEF6					0.869		
FSEF7					0.816		
FSEF8					0.763		
FSEF9					0.835		
FSEF10					0.806		
FSEF11					0.846		
FSID1						0.855	
FSID2						0.871	
FSID3						0.843	
FSID4						0.849	
FSID5						0.865	
FSID6						0.764	
FSID7						0.771	
FSID8						0.833	
FSID9						0.802	
FSID10						0.868	
FSID11						0.819	
FSPH1							0.793
FSPH2							0.805
FSPH3							0.803
FSPH4							0.836
FSPH5							0.831
FSPH6							0.879
FSPH7							0.845
FSPH8							0.763
FSPH9							0.851
FSPH10							0.810
FSPH11							0.773

Fourth: Measurement Tool Stability Analysis

The results of Table (4) indicate that the reliability coefficient of the measurement tool reached (0.872), which is distributed among the entrepreneurial imagination variable, represented by three dimensions and consisting of (18) items, achieving a (Cronbach's Alpha = 0.904). The reliability of its dimensions ranged from the lowest value of (0.858) for the scientific imagination dimension to the highest value of (0.873) for the creative imagination dimension, demonstrating the validity of the questionnaire items. The results indicated that the dependent variable (financial sustainability), represented by four dimensions and comprising (44) items, achieved reliability (Cronbach's Alpha = 0.867), while the reliability of its indicators ranged from the lowest value of

(0.832) for the effective financial management dimension to the highest value of (0.915) for the strategic planning dimension, thereby showing the validity of the questionnaire items.

Table (4): Cronbach's Alpha Test Parameter

variable	Dimension	NO.	Cronbach's Alpha		
Entrepreneurial Imaginativeness	Creative imaginativeness	**6**	0.873	0.904	**0.872**
	Social imaginativeness	**6**	0.865		
	Practical imaginativeness	**6**	0.858		
Financial Sustainability	Strategic planning	**11**	0.915	0.867	
	effective financial management	**11**	0.832		
	Income diversification	**11**	0.852		
	professional competence of human resources	**11**	0.905		

Fifth: Statistical Description of Variables

The results of Table (5) indicate the interest of bank outlet owners in the nature of the entrepreneurial imagination variable (EIM), achieving a mean of (3.63) and a standard deviation of (0.54). This is attributed to the clear interest in the dimension of social imagination (EIS), which achieved a mean of (3.66) and a standard deviation of (0.54). Meanwhile, a weak interest is noted towards the dimension of scientific imagination (EIP), as it received the lowest mean of (3.61) with a standard deviation of (0.62). This demonstrates that bank outlet owners place a high priority on enhancing customer experience by building and providing new banking solutions and innovations that help customers feel their needs are being met, thereby strengthening their loyalty and achieving financial sustainability.

The results of table (5) reveal the interest of banking outlet owners in the nature of the financial sustainability variable (FISU) by achieving an mean of (3.57) and a standard deviation of (0.31). This is attributed to the evident interest in the dimension of human resources functional efficiency (FSPH), which attained an mean of (3.70) and a standard deviation of (0.21). Meanwhile, there is a noted weak interest in the dimension of effective financial management (FSEF), as it received the lowest mean of (3.39) with a standard deviation of (0.71). This indicates that banking outlet owners have a high priority in improving mechanisms to adapt to rapid market changes, thereby enhancing their ability to respond to customer requirements and address new challenges, which contributes to ensuring the sustainability of the financial operations they pursue.

Table (5): Statistical Description

No.	Mean	S.D	No.	Mean	S.D	No.	Mean	S.D	No.	Mean	S.D
EIC1	3.53	0.74	**EIP5**	3.70	0.81	**FSEF3**	3.40	0.86	**FSID9**	3.75	0.44
EIC2	3.61	0.81	**EIP6**	3.47	0.90	**FSEF4**	3.28	0.90	**FSID10**	3.46	0.55
EIC3	3.75	0.64	**EIP**	**3.61**	**0.62**	**FSEF5**	3.46	0.96	**FSID11**	3.54	0.68
EIC4	3.58	0.77	**EIM**	**3.63**	**0.54**	**FSEF6**	3.42	0.91	**FSID**	**3.65**	**0.23**
EIC5	3.54	0.88	**FSSP1**	3.61	0.86	**FSEF7**	3.26	0.95	**FSPH1**	3.60	0.60
EIC6	3.39	0.84	**FSSP2**	3.77	0.79	**FSEF8**	3.47	0.88	**FSPH2**	3.70	0.50
EIC	**3.64**	**0.58**	**FSSP3**	3.37	0.99	**FSEF9**	3.42	0.86	**FSPH3**	3.86	0.39
EIS1	3.68	0.65	**FSSP4**	3.60	0.93	**FSEF10**	3.14	0.92	**FSPH4**	3.68	0.47
EIS2	3.70	0.69	**FSSP5**	3.37	0.96	**FSEF11**	3.32	0.87	**FSPH5**	3.75	0.62

EIS3	3.63	0.73	**FSSP6**	3.30	0.97	**FSEF**	**3.39**	**0.71**	**FSPH6**	3.63	0.58
EIS4	3.65	0.83	**FSSP7**	3.42	0.80	**FSID1**	3.56	0.68	**FSPH7**	3.65	0.61
EIS5	3.47	0.85	**FSSP8**	3.47	0.91	**FSID2**	3.70	0.68	**FSPH8**	3.53	0.59
EIS6	3.44	0.86	**FSSP9**	3.65	0.73	**FSID3**	3.53	0.68	**FSPH9**	3.56	0.52
EIS	**3.66**	**0.54**	**FSSP10**	3.46	0.83	**FSID4**	3.72	0.72	**FSPH10**	3.46	0.54
EIP1	3.68	0.77	**FSSP11**	3.30	0.96	**FSID5**	3.33	0.72	**FSPH11**	3.56	0.48
EIP2	3.60	0.72	**FSSP**	**3.54**	**0.67**	**FSID6**	3.46	0.62	**FSPH**	**3.70**	**0.21**
EIP3	3.39	0.80	**FSEF1**	3.14	0.94	**FSID7**	3.56	0.41	**FISU**	**3.57**	**0.31**
EIP4	3.47	0.82	**FSEF2**	3.44	0.83	**FSID8**	3.68	0.54			

Sixth: Hypothesis Testing and Path Analysis

H1: There is a significant correlation between entrepreneurial Imaginativeness and financial sustainability.

The results from Table (6) indicate a significant correlation between entrepreneurial creativity and financial sustainability, demonstrating a strong correlation value of (0.891). This result is attributed to the considerable interest of bank outlet owners in enhancing their internal and external operations to improve their financial sustainability. This correlation is further supported by the correlation values between the indicators and dimensions of these variables, ranging from (0.662) between the dimension of creative imagination (EIC) and the dimension of income diversification (FSID), to (0.894) between the dimension of social imagination (EIS) and the dimension of strategic planning (FSSP). This, in turn, has led bank outlet owners to enhance their capabilities in creativity (both innovative and social, as well as scientific) to ensure the improvement of their capacities in strategic planning, effective financial management, income diversification, and the operational efficiency of human resources.

Table (6): Correlation Matrix

	EIC	EIS	EIP	EIM	FSSP	FSEF	FSID	FSPH	FISU
EIC	1								
EIS	.824**	1							
EIP	.891**	.741**	1						
EIM	.764**	.782**	.672**	1					
FSSP	.826**	.894**	.854**	.882**	1				
FSEF	.716**	.784**	.739**	.767**	.811**	1			
FSID	.662**	.706**	.679**	.702**	.672**	.681**	1		
FSPH	.722**	.743**	.758**	.762**	.613**	.557**	.656**	1	
FISU	.837**	.898**	.867**	**.891****	.739**	.829**	.838**	.774**	1

H2: There is a significant effect of entrepreneurial Imaginativeness on financial sustainability

The results of Table (7), illustrated in Figure (2), reveal a significant impact of entrepreneurial imagination on financial sustainability. An increase in entrepreneurial imagination by one standard weight leads to acceptable developments in improving financial sustainability at a magnitude of (0.902) with a standard error of (0.050) and a critical value of (18.040). This indicates that bank executives recognise the importance of supporting financial sustainability among banking outlets by focusing on indicators of entrepreneurial imagination, specifically in the innovative, social, and scientific aspects. This contributes to banks' attentiveness towards banking outlet owners, ensuring substantial liquidity in the job market. Thus, it is evident that entrepreneurial imagination accounts for (0.795) of the variation observed in financial sustainability, while the remaining value lies beyond the scope of the study.

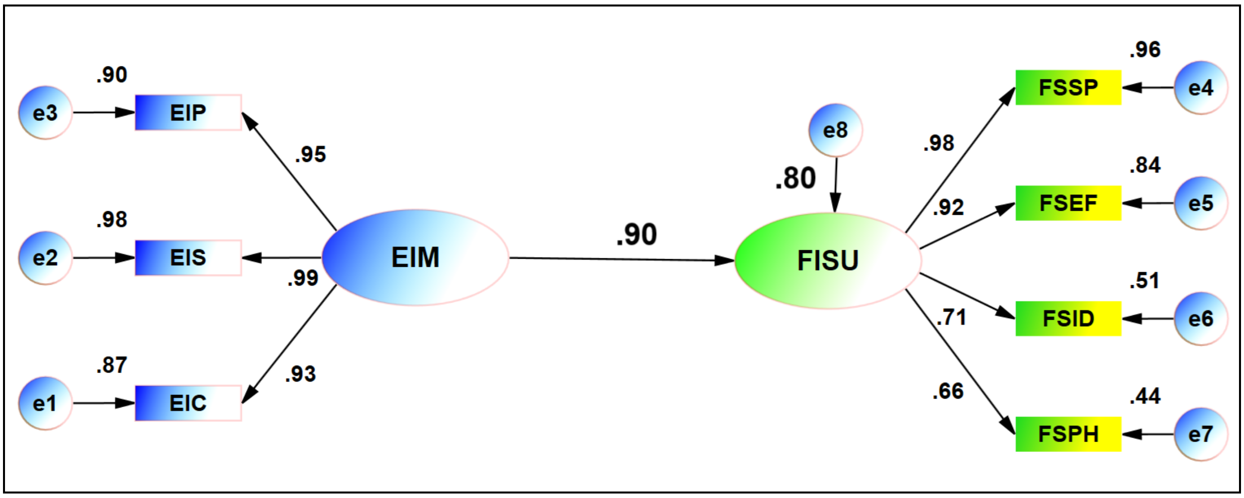

Figure (2): Path Analysis of the Impact of Entrepreneurial Imaginativeness on Financial Sustainability

Table (7) Results of Path Analysis of the Impact of Entrepreneurial Imaginativeness on Financial Sustainability

Path			Standard weights	standard error	critical value	R^2	P
EIM	--->	FISU	0.902	0.050	18.040	0.795	***

Part Four: Conclusions and Recommendations

First: Conclusions

1. There is a significant correlation and impact of entrepreneurial imagination on financial sustainability, which has contributed to enhancing financial creativity through the motivation of entrepreneurial imagination, allowing for improved services and meeting changing customer demands, thereby creating a positive experience that helps outlet owners to generate positive value that attracts more customers.
2. Banking outlet owners strive to enhance the customer experience by developing and providing new banking solutions and innovations that help customers feel that their needs are being met, which enhances their loyalty and achieves financial sustainability.
3. Banking outlet owners focus on improving adaptation mechanisms to rapid market changes, which enhances their ability to respond to customer requirements and tackle new challenges, thus contributing to ensuring the sustainability of the financial operations they pursue.
4. Banking outlet owners focus on exploring new methods and techniques in the markets by developing creative strategies that contribute to increasing market share, thereby enhancing operational efficiency and achieving financial sustainability.
5. Banking outlet owners work to strengthen collaboration with strategic companies by leveraging modern technologies, which provides additional efforts, resources, and support that enhance the risk management mechanisms that outlet owners may face, directly contributing to the development of their skills and financial knowledge.
6. The interest of banking outlet owners in adopting a culture of innovation in their banking operations leads to the creation of a work environment that fosters creativity, improving financial performance evaluation and supporting environmental, social, and economic sustainability.

Second: Recommendations

After presenting a series of results that emerged from the analysis and interpretation of the research data, and in order to achieve these results and address the shortcomings experienced by the banking outlet owners in the research sample, it is necessary to:

1. The owners of banking outlets have worked to develop their creative, social, and scientific capabilities by adopting training programmes aimed at enhancing their creative, social, and scientific skills related to entrepreneurial imagination, which helps stimulate creativity and generate new and innovative ideas that contribute to building financial sustainability.
2. Developing developmental programmes that encourage a culture of investment in modern technologies by analysing and developing creative services that meet the various customer requirements, necessitating the encouragement of creative thinking and respect for new ideas.
3. Working to develop collaborative platforms between teams aimed at exchanging ideas, experiences, and new knowledge, which leads to providing creative solutions to address the risks that banking outlets may face, thereby enhancing financial sustainability.
4. Encouraging the exchange of ideas to ensure the creation of a clear and new vision in creativity and financial sustainability, which requires the application of sustainable strategies aimed at enhancing the reputation and standing of the concerned outlets and attracting customers.
5. Working on the regular and continuous assessment of performance to ensure the development of awareness of sustainability and to address shortcomings that may lead to problems and exacerbating risks which hinder the operations of the outlets and prevent them from achieving their future goals.
6. Focusing on social responsibility in a way that contributes to the development of initiatives that support the community, improve the reputation of the outlets, and build an encouraging and supportive work environment for ideas, thereby enhancing long-term financial sustainability.

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