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IMPACT OF SPREAD INFORMATION ON THE INNOVATION AND CREATIVITY - CUSTOMER LOYALTY AS A MEDIATOR

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ABSTRACT

The study aims to investigate the correlation between Customer loyalty, and Innovation and Creativity; the mediating influence of Spread information, the sample size was 80, and the data was collected from middle management in the Banks. The study depends on the Questionnaire to collect data; the response rate was 69%. SPSS was used to analyze the data. The results showed that spread information positively influences Innovation and Creativity, similarly spread information effect Customer loyalty, together with a positive relationship between focusing on Customer loyalty and Innovation and Creativity, besides the negative role of mediator for mediating the relationship variables.

Keywords: Innovation, Spread information, Creativity, Focus on Customer loyalty.

INTRODUCTION

The financial sector in Sudan has many weaknesses and still largely rudimentary comprising of surrounding countries because of sanctions imposing by the United States on Sudan since 1997. The United States sanctions included all types of commercial and economic transactions with Sudan. The Sudanese banking sector was therefore effectively cut off from the international financial system. The financial sector in Sudan includes the banking sector, services companies, and other institutions. Sudanese financial sector is dominated by 38 banks that are small, extremely focused in a few big towns, and concentration mainly on commercial lending. The Sudanese banks are very small by international standards with a total amount of deposits in the entire banking system of around \$500 million since 1995. Depending on the central bank of Sudan, (2020) banking system consist of thirty eight banks differently in activities and size, namely; Al-Tadamoun Islamic Bank, Byblos Bank Africa, National Workers Bank, Faisal Islamic Bank of Sudan, Agricultural Bank of Sudan, Sahel and Sahara Bank for Investment and Trade, Animals Resources Bank, Industrial Development Bank, Omdurman National Bank, Financial Investment Bank, Sudanese Egyptian Bank, Country bank, Ivory Bank, Country bank, Commercial Real Estate Bank, The Nile Bank, Commercial farm bank, Al-Jazira Sudanese Bank of Jordan, The Sudanese Islamic Bank, National Bank of Abu Dhabi, Arab Sudanese Bank, National Bank of Egypt (Khartoum), Qatar Islamic Bank, Abu Dhabi Islamic Bank, Gulf bank, Katelem Agricultural Bank, Al Baraka Bank of Sudan, The Sudanese French Bank, The Saudi Sudanese Bank, Bright Blue Nile Bank, The banking branch of Qatar National Islamic Bank, United Money Bank, Export Development Bank, National Bank of Sudan, Peace

Bank, Family Bank, The Savings and Social Development Bank, Bank of Khartoum Adam B. Elhiraika, and Khalid Abu Ismail (2017).

The current study focused on the developing innovation, creativity through spread information and customer loyalty in financial institutions in Sudan then the study concentrated on the direct relations among variables such as the impact of spread information on innovation, creativity, and customer loyalty beside the effect of customer loyalty on innovation, and creativity. Also, the study measures the effect of mediating variables on the dependent and independent variables.

Customer loyalty defines as extensively held obligation to reseal favorite goods or services repeatedly in the coming days. It is really an emotional attachment of the buyer to a specific firm's goods and service that arises when goods or services are depending on the consumer demand and requirement (Yeganeh *et al.*, 2020; Bazgir, 2018). Loyalty is an actual focus in the banking industry for of great expectancy of the customer and tough rivalry (Rahman, 2017). Customer loyalty is vital if a firm is to retain its existing consumers (AL Dmour and Sweidan, 2015). Customer Loyalty is the result of customer satisfaction (Teoh *et al.*, 2020). Customer satisfaction is a marketing term that clarifies to what extent a company's goods or service achieves the want of its consumers (Kazerooni *et al.*, 2018). It is the main reason for a company when it faces competition in trade.

Customer satisfaction is actual moods or behavior that a purchaser possess when their wants and expectancy are fulfilled by a greater number that lead to whole service satisfaction (Rahman, 2017). Loyalty has been an actual focusing in the banking trade for the reason of the great expectancy of the customer and tough rivalry. Customer Loyalty is the outcome of purchaser satisfaction. Customer satisfaction is a marketing term that clarifies to what spread a company's goods or service satisfies the prerequisite of its consumers (Rahman, 2017). In this study, the dimensions of relationship variables include Focus on customer loyalty, spread information, innovation, and creativity. The decision to select these dimensions was based on the findings of previous studies.

LITERATURE REVIEW

The nature of client awareness may affect the banks' probability of using the dissimilar systems of client participation. A modern appraisal by Bogers *et al.* (2010) submits the need to know how the nature of sustaining knowledge affects dissimilar methods of innovation. Customers play the role of data sources, sharing information on what they need or want for a new product (Cui and Wu, 2016). There is a certain path among the activities an institute takes to reach customers and the purchase or repurchase purposes of customers (Colbert and Dantas, 2019). For ages now, great statistics of facility providers have endeavored to improve consumer loyalty for a diversity of causes such as to trim costs, boost word of mouth, and rise income per purchase (Brun *et al.*, 2017). Here, we may concentrate on customer retention orientation which focuses on "obtaining data about differentiating and allocating resources to achieve relations with the present clients on the basis of their long-term value" according to Camarero (2007:409). Consumer relationship orientation might be defined as "an organization engaged in proactively creating, developing, and sustaining committed,



interactive, and profitable exchanges with selected customers over time” (Ciunova-shuleska, 2017).

Creativity is defined as the production of novel and useful ideas to solve a problem or, in consumption contexts, producing qualitatively novel consumption outcomes (Weijo *et al.*, 2018). Creativity is the ability to reason to produce, contrary to the views of different perspectives. It is a capability to extend thinking. When resolving difficulties or producing or increasing work, theories, methods, or ideas. Creativity is private imagination or expression (Vandenbos, 2007) resulting from integrating information and skill to form an idea, to set up a hypothesis, and then put it to exam to make a discovery. creativity also revenues to initiate another, and to produce a new goods or a new way of working to properly and practically handle a problem (Suacamram, 2019). Creativity comprises the generation of thoughts, goods, or facilities that are judged to be novel and valuable by outside observers. while idea generation can take place in crews and is effected by community and background factors, the major source of all creative idea originates from the individual's concentration (Mannucci and Yong, 2018)

Creative provocations contain encounters with both tangible and intangible stimuli. Though different in form, encounters with both tangible and intangible stimuli are posited to operate in a similar method to initiate different thought and ideation (Titus, 2018). Creative productivity depends on both particular and situational inputs. In the structural set, this would contain features about the foundation of the creative product and dynamics of the work situation. in order for characters to create thoughts, it is essential that they possess a specific level of individual creative features. Related aspects, such as work situation and past performance, are likely to impact creativity by development an situation in which creative individuals feel compelled to use their innate creative skills (Wadden *et al.*, 2011)

Below are the explanations of all kinds of innovation founded on the Oslo manual. “a product innovation is the introduction of a product or service that is fresh or meaningfully developed with element to its features or intended uses. This contains important developments in procedural specifications, factors and resources, incorporated software, user-friendliness, or other practical appearances “a method innovation is the implementation of a new or significantly developed production or delivery technique (Hartono and Kusumawardhani, 2018). Innovation is related to improved performance, the creation of new markets, differentiation, and competitive advantage (Lizarelli *et al.*, 2018). Innovation must be part of marketing thought and plan that is meaningfully dissimilar from the creative marketing approaches. Marketing innovation is built on the accepting that adhering to the current marketing rules alone is not sufficient to confirm success and attractiveness in crowded markets. Marketing innovation is created on lateral thinking, of which the basic is playfulness, boundlessness, and provocativeness (Ungerman *et al.*, 2018). Companies more and more use innovation tournaments to crowdsource innovation thoughts from consumers (Camacho *et al.*, 2018)

A basic challenge for those dealing with innovation strategy is hesitation. On the connection of public plan, political science, and economics, there is doubt as to which plans really endorse innovation. There is similarly doubt about the actual influence of innovation on development, in terms of size and direction (Bogers *et al.*, 2018). Contingency theory of (Burns and Stalker,



1961) states that an organization is, above all, an adaptive system that evolves by reacting to its environment Sine, W. D., Mitsuhashi, H., & Kirsch, D. A. (2006). Thus, an innovative corporation with funding is prepared to alter its organizational building to accomplish better future innovations.

Finance can have a positive result on cultural innovation and additional stimulate technology innovation because technology innovation is meaningfully and absolutely correlated with a culture of continuous development at the company. Furthermore, worker awareness of support for innovation is positively connected with innovation. Other human resource policies, such as training, job security, motivation through the system of compensation, and the annualization or modulation of work time are positively connected with innovation. (Shi *et al.*, 2019)

METHODOLOGY

Design of the questionnaire

The questionnaire contained seventeen questions without basic data such as gender, marital status, age, income, occupation, and educational level. The questions of research variables are shown in the following detail; spread information includes four questions (Market research information is distributed to all levels of management, We provide our clients with all the information to enable them to get the best service offered, We periodically review our product development efforts to ensure that they are aligned with what customers want, Customer satisfaction information is distributed regularly at all levels). Customer loyalty includes four questions (The needs and expectations of customers are deployed to all manpower, We conduct market research constantly to improve our services, Managers conduct a periodic survey of customer satisfaction, We use familiar scientific methods to collect customer data). Innovation consists of four questions (We get ahead in achievement the accurate item, We do well in getting the predictable outcomes, We accomplish all our aims which has planned, We have the capability to rise production in case of continuous input). Creativity includes five questions (We have the capability to set objectives properly, we are distinguished by strong manpower with high productivity, We have the finest machinery, We take ideal functional periods, We boost our funds).

Research Design

The current study depends on two methods for collecting data, secondary and primary. The secondary method includes the data that are collected for other purposes of the study beside the primary method contain data that are collected for the purpose of the current study.

Sample size

Completed questionnaires from the respondent were 55 questionnaires and the useable response rate was 69%.

Formatting of the questionnaire: The items of the questionnaire were translated from the English language to the Arabic language because most of the respondents were familiar with the Arabic language and it is the common language in Sudan.

Question-wording: The study was used simple terminologies to avoid unclear meaning and to be sure all phrases are clear and easily understood to all respondents besides avoiding double-barreled and confusing phrases.

Sequence and layout: The first items in the questionnaire were easy flow from general to specific. The thinking items were put at the ending. Also, the excellent layout of the questionnaire was considered for the clearness of the phases presented.

Data processing and analysis

The study used SPSS 20.0. and five-point Likert-type scale to measure the research variables, spread information (4 items), customer loyalty (4 items), innovation (4 items), and creativity (5 items). The measurement for all items based on an extensive literature review. The analysis of the study measured reliability using Cronbach alpha (refer Table 6), means and standard deviation, factor analysis, correlation, and multiple regressions.

Table 1. Cronbach's alpha for the variables

Variables	Cronbach's alpha
Spread information	.833
Customer loyalty	.889
Innovation	.912
Creativity	.877

Administrative of the Field Works

The current study applied to a financial institution in Sudan exactly on Sudanese banks. According to the central bank of Sudan report, there are thirty-eight banks in Sudan with different activities, types, and sizes. We select the bank of Khartoum for distribution questionnaires. The distribution of questionnaires focused on the top management in the bank. The total questionnaires sent to the bank were 80. Questionnaires not returned were 25, completed questionnaires from the respondent were 55, and usable response rate was 69%.

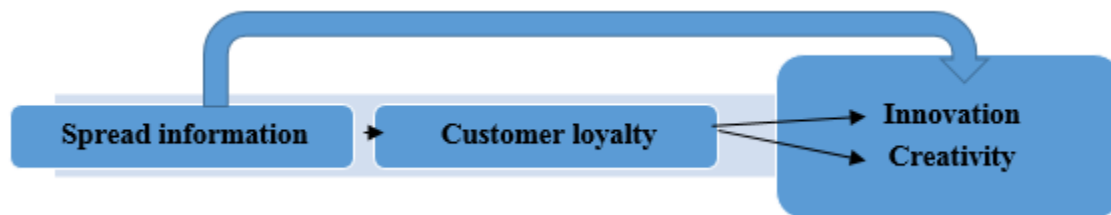


Figure 1: The conceptual framework of the study

Source: prepared by researcher, (2020)

Hypothesis

- H1) Spread information has a positive effect on innovation
- H2) Spread information has a positive effect on creativity
- H3) Spread information has a positive effect on customer loyalty
- H4) Customer loyalty has a positive effect on innovation
- H5) Customer loyalty has a positive effect on creativity
- H6) Customer loyalty mediates the relationship between Spread information and Innovation
- H7) Customer loyalty mediates the relationship between Spread information and Creativity

Research question

- 1) What is the relationship between Spread information and Innovation?
- 2) What is the association between Spread information and Creativity?
- 3) What is the connection between Spread information and Customer Loyalty?
- 4) Is there any relationship between Customer loyalty and Innovation?
- 5) What is the correlation between Customer loyalty and Creativity?
- 6) Does Customer loyalty mediate the relationship between Spread information and Innovation?
- 7) Does Customer loyalty mediate the relationship between Spread information and Creativity?

A. Factor analysis on Spread information exploratory factor analysis has done to variable Spread information; four aspects were involved in the procedure and all of them loading into a single component. The total variance explained by these items was 55.521, and the KMO scored .728. The greater loading was (Market research information is distributed to all levels of management with .843)

Table 2. Rotated factor for Spread information.

Items No:	Component
Market research information is distributed to all levels of management	.843
We provide our clients with all the information to enable them to get the best service offered	.744
We periodically review our product development efforts to ensure that they are aligned with what customers want	.702
Customer satisfaction information is distributed regularly at all levels	.681
Total variance explained	55.521
Kaiser-Meyer-Olkin(KMO)	.728
Bartlett's Test of Sphericity	45.681

B. Factor Analysis on Customer loyalty Exploratory factor analysis has been conducted to variable Focus on Customer loyalty, four items were included in the process and all of them loading into a single component. The total variance explained by these items was 59.239, KMO scored .672. The upper loading was (The needs and expectations of customers are deployed to all manpower with .880)

Table 3. Factor Analysis Focus on Customer loyalty

Items No:	Component
The needs and expectations of customers are deployed to all manpower	.880
We conduct market research constantly to improve our services	.807
Managers conduct a periodic survey of customer satisfaction	.721
We use familiar scientific methods to collect customer data	.652
Total variance explained	59.239
Kaiser-Meyer-Olkin (KMO)	.672
Bartlett's Test of Sphericity	68.539

C. **Factor analysis on innovation** exploratory factor analysis was on variable innovation, four points were included in the procedure and all of the elements were loaded into a single component. The total variance explained by these aspects has 69.757. Besides, the KMO was .752. The higher element accounted for .898. We accomplished all our aims planned.

Table 4. Rotated factor for innovation

Items No:	Component
We get ahead in achievement the accurate item	.766
We do well in getting the predictable outcomes	.844
We accomplish all our aims planned	.898
We have the capability to rise production in case of continuous input	.804
Total variance explained	69.757
Kaiser-Meyer-Olkin (KMO)	.752
Bartlett's Test of Sphericity	98.690

D. **Rotated factor for creativity:** Similarly exploratory factor analysis was conducted on variable creativity, five elements were involved in the technique and all of the components were loading into a single component. The total variance explained by these aspects was 59.970. Moreover, the KMO was .792. The greatest element accounted .853. We have the capability to set objectives properly)



Table 5. Rotated factor for creativity

Items No:	Component
We have the capability to set objectives properly	.853
We are distinguished by strong manpower with high productivity	.754
We have the finest machinery	.837
We take ideal functional periods	.840
We boost our funds	.748
Total variance explained	59.970
Kaiser-Meyer-Olkin (KMO)	.792
Bartlett's Test of Sphericity	132.138

Table 6. Reliability Analysis Cronbachs alpha for study variables

Variables	Number of items	Cronbach's alpha
Spreading information	4	.726
Focused on Customer loyalty	4	.766
creativity	5	.864
innovation	4	.840

Table 7. correlation analysis, Person's Correlation coefficient for all variables

Variables	SI	CL	CR	IN
Spread information	1	.329	.001	.000
Customer loyalty	.329	1	.233	.560
Creativity	.428	.245	1	.000
Innovation	.509	.594	.000	1

The table above shows that Focused on the client was linked with Spread information ($r = .329$, $p\text{-value} < 0.01$). Spread information was connected with Creativity ($r = .001$, $p\text{-value} < 0.01$), and Innovation was associated with Creativity ($r = .000$, $p\text{-value} < 0.01$); consequently, both independents and the dependents variable are sufficiently correlated and no multicollinearity removed.

Hypothesis testing: Table 8 below shows the result of hierarchical regression between Spread information and creativity. The table shows positive relations between the variables ($\beta = 0.104$; $F\text{ change} = .597$), hence H1 (Spread information and creativity) was somehow accepted.

Table 8. Multiple regressions: Spread information and creativity (Beta coefficient)

Variable	Creativity
Spread information	.104*
R ²	.011
Adjusted R ²	-.007
ΔR^2	.011
F change	.597*

Note: level of significant: * $p < 0.10$, ** $p < 0.05$



The second hypothesis of the study showed that there is a relationship between Spread information and innovation. The result shows (Table 9) that the Spread information positively influenced innovation ($\beta = 0.59$, $F\text{ change} = 195$)

Table 9. Multiple regressions: Spread information and innovation (Beta coefficient)

Variable	innovation
Spread information	0.59**
R ²	.004
Adjusted R ²	-.015
ΔR^2	.004
F change	.195**

Note: level of significant: * $p < 0.10$, ** $p < 0.05$

Multiple regressions: Customer loyalty and Spread information

Similarly, the study tested the relationship between Spread information and focus on the client. The result, shown in Table (10), displays that Spread information was influenced focus on the client ($\beta = 128$; $F\text{ change} = .919$)

Table 10. (Beta coefficient)

Variable	Spread information
Customer loyalty	.128*
R ²	.016
Adjusted R ²	-.001
ΔR^2	.016
F change	.919*

Note: level of significant: * $p < 0.10$, ** $p < 0.05$

Multiple regressions: Customer loyalty and creativity

The study tested the relationship between Customer loyalty and creativity. The results shown in Table (11) displays that Spread information influenced the focus on client ($\beta = .356$; F change = 8.005)

Table 11. (Beta coefficient)

Variable	Creativity
Customer loyalty	.356**
R ²	.127
Adjusted R ²	.111
ΔR^2	.127
F change	8.005**

Note: level of significant: * $p < 0.10$, ** $p < 0.05$

Multiple regressions: Customer loyalty and innovation Also the study tested the relationship between Customer loyalty and innovation The result shows in Table (12) displays that focus on the client was influenced innovation ($\beta = .442$; F change = 16.657)

Table 12. Multiple regressions: Customer loyalty and innovation

Variable	innovation
Customer loyalty	.442**
R ²	.232
Adjusted R ²	.218
ΔR^2	.232
F change	16.657**

Note: level of significant: * $p < 0.10$, ** $p < 0.05$

Hierarchical regression: mediating effect of Mediator Customer loyalty the Spread information and creativity. To check the impact of Customer loyalty as a mediator of the Connotation amid Spread information and creativity. This research had applied a three-step hierarchical regression recommended by Baron and Kenny (1986). Table (13) shows the outcome of hierarchical regression testing the mediation influence of Customer loyalty on the Correlation among Spread information and creativity. In model 1, the outcome showed that Customer loyalty partly affects creativity ($B = .105$) and Spread information ($B = .066$) in model 2. The result (Table 10) showed that Customer loyalty partly mediates the Correlation between Spread information and creativity.

Table 13. (Beta coefficient)

Variable	Model 1	model 2
Spread information	.105	.066
R ²	.016	.020
Adjusted R ²	-.001	-.016
ΔR^2	.016	.004
F change	.919	.212

Note: level of significant: * $p < 0.10$, ** $p < 0.05$



hierarchical regression: Mediating effect of Mediator Customer loyalty on the Spread information and innovation. Table (14) shows the result of hierarchical regression testing the mediation effect of Customer loyalty on the Relationship between Spread information and innovation. In model 1, the result showed that focus on the client did not influence innovation ($B=.130$) and Spread information ($B= -.003$). In model 2, As shown in Table (10), Customer loyalty did not mediate the Connotation between Spread information and innovation.

Table 14. (Beta coefficient)

Variable	Model 1	model 2
Spread information	.130	-.003
R ²	.016	.016
Adjusted R ²	-.001	-.020
ΔR^2	.016	.000
F change	.919	.000

Note: level of significant: * $p<0.10$, ** $p<0.05$

FINDINGS:

The results showed that Spread information influenced the Innovation and Creativity positively. Also, spread information affects the Customer loyalty positively, beside the positive relationship between Customer loyalty and Innovation.

DISCUSSION

A review of literature confirmed that customer loyalty, innovation, and creativity are important to the formation of a marketing environment. Based on the data analysis of the present study, spread information influenced the innovation, creativity, and customer loyalty positively.

This finding accords with the findings of Nanda, *et al.*, (2013) who also demonstrated a significant relationship between innovation factors studied and customer satisfaction thereby confirming that Merchandise related innovation, Innovation in Retail environment, Innovation in customer service tend to increase customer satisfaction. Similarly, the outcome agrees with the result creativity and innovation are associated with risk and customer orientation (Siahtiri, 2018). Moreover, the result is consistent with Habela *et al.* (2020). The effect of the firm's customer orientation on perceived customer-centricity is positive and significant. Besides, our results are consistent with the finding of Mele (2009). Innovation and creativity play an important role in positing innovation as an exercise in developing an innovative value proposition. Tsai (2015) reflected consistency with result ambidextrous innovation orientation relates positively to novel value dimension and customer participation relates positively to novel value dimension.

The findings are similar to Nicholas *et al.* (2019) whose result was that service satisfaction and creativity positively affected customer loyalty while other control variables had no significant effects on loyalty, except customers' travel experience. Moreover, the results are in line with that of Haque *et al.*, (2020), which perceived value and creativity have a positive effect on customer satisfaction. Besides, Mimouni *et al.* (2020) proved that fairness has a positive significant effect on loyalty to the program, which is in line with our results.

CONCLUSIONS

The study attempts to reflect the significance of customer loyalty, innovation, and creativity among financial institutions in Sudan. For achieving the main objective of the study, we investigated the relationship between all variables of the study such as relationship between Spread information and customer loyalty, innovation, and creativity, and also examined the relationship between customer loyalty and innovation, creativity, besides the mediating effect of customer loyalty on the dependent and independent variables. The total questionnaires sent to the bank were 80, Questionnaires not returned were 25, completed questionnaires from the respondents were 55, and the usable response rate was 69%. In addition, the basic data Questionnaire consists of spread information includes (four items), customer loyalty includes (four items), innovation includes (four items), creativity includes (five items) the finding provided hypothesis, and the correlation of all variables was positive and accepted the mediating relationship.

Managerial Implications

The findings of the study will encourage managers of financial institutions to be careful about relations with the variables of the current study (Spread information and customer loyalty, innovation, and creativity also the relation between customer loyalty and innovation, creativity besides the mediating effect of customer loyalty on the dependent and independent variables). According to the findings of the study, the administration of banks should care about innovation and creation, spread information among employees, and customer loyalty contributes directly to improving innovation and creation. Developing innovation and creation return positively on financial and non-financial performance, then, if financial institutions want to enhance their general performance developing innovation and creation should be a priority for them.



Limitations of the study

The study concentrated on Khartoum bank in Sudan and the findings cannot be generalized to all banks inside or outside of the country. The study does not cover other businesses, which introduce services and produce tangible products. The other limitation of the framework or model of the study was that the sample size was too small. Further study can add some variables for the current framework and expand the sample size, in addition to expanding the diversity of applying a career.

Suggestions for Future studies

Limitations have shown some weaknesses in the study then coming researches can expand the study to include many countries and different sectors. Besides the limitation of the framework or model of the study, the sample size was too small and further study can add some variables for the current framework and expand the sample size.

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