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The Role of Information Dissemination in Fostering Innovation and Creativity: Exploring Customer Loyalty as a Mediator

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Abstract

The study aims to investigate the correlation between customer loyalty, innovation, and creativity; the mediating influence of the spread of information, the sample size was 80, and the data was collected from middle management in the banks. The study depended on the questionnaire to collect data; the response rate was 69%. SPSS was used to analyze the data. The results showed that spreading information positively influences innovation and creativity, similarly spreading information affects 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, Creativity, Spread of information, Focus on Customer loyalty.

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Introduction

The financial sector in Sudan faces numerous challenges and remains underdeveloped compared to neighboring countries, primarily due to the sanctions imposed by the United States in 1997. These sanctions have restricted all forms of commercial and economic transactions with Sudan, effectively isolating its banking system from the global financial network. The Sudanese financial sector consists of banks, service companies, and other financial institutions, with 38 banks dominating the market. These banks are small by international standards, concentrated mainly in a few large cities, and primarily focus on commercial lending. The total deposits in the Sudanese banking system have remained around \$500 million since 1995. According to the Central Bank of Sudan (2020), the banking sector comprises 38 banks, varying in size and scope, including institutions such as Al-Tadamoun Islamic Bank, National Workers Bank, Byblos Bank Africa, Faisal Islamic Bank of Sudan, and others.

This study aims to explore how the spread of information and customer loyalty influence the development of innovation and creativity within Sudanese financial institutions. The research focuses on the direct relationships between variables such as the impact of the spread of information on innovation, creativity, and customer loyalty, and how customer loyalty affects creativity and innovation. The study also examines the mediating role of customer loyalty in these relationships.

Customer loyalty is defined as a strong commitment to repeatedly purchase preferred products or services over time. It represents an emotional connection between customers and a specific company's products or services, which is built when those products or services align with consumer needs and expectations [1, 2]. Loyalty is particularly important in the banking



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sector due to high customer expectations and intense competition [3]. Customer loyalty is a direct outcome of customer satisfaction, which refers to the extent to which a company's products or services meet the needs of its customers [4]. Customer satisfaction plays a vital role in the success of businesses, especially in competitive markets [5]. This study focuses on the relationship between the spread of information, customer loyalty, innovation, and creativity, and the selection of these dimensions is based on insights from previous research.

Literature Review

The awareness of clients can influence how banks adopt various customer engagement systems. A recent study by *Bogers et al.* [6] emphasizes the need to understand how maintaining knowledge affects different approaches to innovation. Customers serve as valuable sources of information, sharing insights into their needs and desires for new products [7]. There is a clear connection between the actions an organization takes to engage with customers and their intention to make a purchase or repurchase [8]. For years, service providers have focused on improving customer loyalty for various reasons, including cost reduction, increased word of mouth, and higher revenue per transaction [9]. This focus on customer retention involves gathering data about differentiation and allocating resources to foster long-term relationships with current clients. Consumer relationship orientation can be described as an organization's effort to create, develop, and maintain long-term, profitable exchanges, and interactions with selected customers [10].

Creativity is defined as the ability to generate novel and useful ideas to solve problems or create innovative outcomes in consumption contexts [11]. It is the ability to think divergently and extend one's thinking, whether it be in problem-solving, generating new ideas, or developing new methods. Creativity involves combining knowledge and skills to formulate a hypothesis, test it, and make a discovery. It also refers to the initiation of new products or innovative ways of addressing problems [12]. Creativity entails producing ideas, products, or services that are deemed valuable and novel by external observers. While idea generation can occur in teams, creativity primarily stems from an individual's focus [13].

Creative stimulation arises from both intangible stimuli and tangible. Although these stimuli differ in form, they function similarly by sparking new thoughts and ideas [14]. Creative output depends on both individual traits and situational factors. For creativity to emerge, individuals must possess a certain level of inherent creative abilities. Factors like the work environment and past performance can also influence creativity by creating conditions that motivate creative individuals to apply their skills [15].

The Oslo Manual defines various types of innovation, each with unique characteristics and implications. Product innovation refers to the introduction of a new or significantly improved product or service, which can include changes in its features, intended uses, production specifications, or even user-friendliness. It may also involve the integration of software or other practical aspects that enhance its functionality. Process innovation, on the other hand, involves implementing a new or significantly improved method of production or delivery [16]. Innovation is often linked to improvements in the creation of new markets, performance, differentiation, and achieving a competitive advantage [17].

Marketing innovation goes beyond traditional marketing approaches by embracing new strategies and methods. It challenges conventional rules, acknowledging that relying solely on existing practices is insufficient for success in competitive markets. Marketing innovation thrives on lateral thinking, which includes creativity, flexibility, and provocative ideas [18]. Companies are increasingly using innovation tournaments to crowdsource ideas from consumers, encouraging new perspectives and solutions [19].

A significant challenge in the innovation strategy realm is hesitation—uncertainty about which strategies effectively foster innovation. In political science, public policy, and economics, there is debate about the true impact of innovation on growth, particularly in terms of its scale and direction [6]. According to the contingency theory, organizations are adaptive systems that evolve in response to their environment. As a result, innovative companies with financial backing can adjust their organizational structure to better foster future innovations [20].

In addition, finance plays a crucial role in promoting both cultural and technological innovations. A culture of continuous development within a company is closely tied to technological innovation. Employees' awareness of their organization's support for innovation also positively correlates with innovative outcomes. Furthermore, human resource policies, such as training, performance-based compensation, job security, and flexible work hours, contribute positively to fostering innovation [21].

Methodology

Questionnaire Design

The questionnaire was composed of seventeen questions, excluding basic demographic data such as gender, marital status, age, income, occupation, and education. The questions focused on the main research variables. The spread of information was

assessed with four questions: “Market research data is shared across all management levels,” “We provide clients with comprehensive information to help them access the best services,” “We regularly evaluate our product development efforts to ensure they meet customer needs,” and “Customer satisfaction data is shared consistently at all organizational levels.” Customer loyalty was assessed with four questions: “Customer needs and expectations are communicated to all staff,” “We continuously conduct market research to enhance our services,” “Managers regularly survey customer satisfaction,” and “We use recognized scientific methods to gather customer data.” Innovation was measured with four questions: “We excel in achieving accurate products,” “We consistently achieve expected outcomes,” “We meet all our planned objectives,” and “We can scale production with sustained input.” Creativity was assessed with five questions: “We are skilled at setting clear objectives,” “We stand out with our productive workforce,” “We possess the best machinery,” “We follow optimal operational timelines,” and “We effectively manage our financial resources.”

Research Design

The research utilized both secondary and primary data collection methods. Secondary data was collected from sources unrelated to this study, while primary data was specifically gathered for this research project.

Sample Size

The study gathered 55 completed questionnaires from respondents, yielding a usable response rate of 69%.

Questionnaire Formatting

The questionnaire was translated from English into Arabic to accommodate respondents, as Arabic is the most widely spoken language in Sudan.

Question-Wordings

The questionnaire used straightforward language to ensure clarity and avoid confusion. The questions were worded simply to ensure they were easily understood by all participants, and double-barreled or misleading questions were avoided.

Sequence and Layout

The questionnaire followed a logical progression, starting with general questions and gradually moving to more specific ones. The more complex questions were placed at the end to maintain ease of understanding. The overall layout was designed to ensure the clarity and readability of the questions.

Data Processing and Analysis

The study used SPSS version 20.0 for data processing. A five-point Likert-type scale was applied to assess the research variables, including spread of information (4 items), customer loyalty (4 items), innovation (4 items), and creativity (5 items). These variables were measured based on an extensive review of existing literature.

The data analysis included reliability measurement using Cronbach's alpha, calculation of means and standard deviations, factor analysis to identify underlying constructs, correlation analysis to explore relationships between the variables, and multiple regression analysis to determine the effects of independent variables on dependent variables (**Table 1**).

Table 1. Cronbach's alpha for the variables

Variables	Cronbach's alpha
Spread of information	0.833
Customer loyalty	0.889
Innovation	0.912
Creativity	0.877

Administration of the Field Work

This study was conducted in Sudan, specifically within Sudanese banks. According to the report from the Central Bank of Sudan, there are 38 banks in the country, each varying in types, activities, and sizes. The Bank of Khartoum was chosen as the location for distributing the questionnaires. The distribution focused on targeting the top management within the bank. A total of 80 questionnaires were sent out, with 25 not being returned. The completed questionnaires from respondents totaled 55, resulting in a usable response rate of 69%.

The conceptual framework of the study is presented in **Figure 1**.

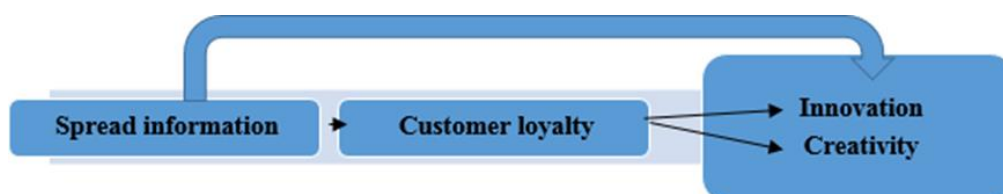


Figure 1: The conceptual framework of the study (Source: prepared by researcher, 2020)

Hypotheses

1. H1) There is a positive impact of the spread of information on innovation.
2. H2) There is a positive impact of the spread of information on creativity.
3. H3) The spread of information has a positive influence on customer loyalty.
4. H4) Customer loyalty has a positive impact on innovation.
5. H5) Customer loyalty has a positive impact on creativity.
6. H6) Customer loyalty acts as a mediator between the spread of information and innovation.
7. H7) Customer loyalty acts as a mediator between the spread of information and creativity.

Research Questions

1. How is the spread of information related to innovation?
2. How is the spread of information related to creativity?
3. What is the relationship between the spread of information and customer loyalty?
4. Is there a connection between customer loyalty and innovation?
5. How is customer loyalty correlated with creativity?
6. Does customer loyalty mediate the relationship between spreading information and innovation?
7. Does customer loyalty mediate the relationship between spreading information and creativity?

Factor Analysis on Spread of Information

Exploratory factor analysis was conducted on the spread of information variables. Four aspects were analyzed, all of which were grouped into a single factor. The total variance accounted for by these items was 55.521%, and the KMO value was 0.728. The item with the highest loading was “Market research information is distributed to all levels of management,” with a loading of 0.843 (**Table 2**).

Table 2. The rotated factor for spreading information

Item No.	Component
Market research information is shared with all levels of management	0.843
We provide clients with all necessary information to help them receive the best service available	0.744
We regularly review our product development efforts to ensure they align with customer needs	0.702
Customer satisfaction information is regularly shared at all levels	0.681

Total variance explained: 55.521

Kaiser-Meyer-Olkin (KMO): 0.728

Bartlett's Test of Sphericity: 45.681

B. Factor Analysis on Customer Loyalty

Exploratory factor analysis was performed on the customer loyalty variable, incorporating four items. All items are loaded into a single component. The total variance explained by these items was 59.239, and the KMO score was 0.672. The highest loading was found in the item “The needs and expectations of customers are deployed to all manpower,” with a loading of 0.880 (**Table 3**).

Table 3. Factor analysis on customer loyalty

Item No.	Component
The needs and expectations of customers are deployed to all manpower	0.880
We conduct market research constantly to improve our services	0.807
Managers conduct a periodic survey of customer satisfaction	0.721
We use familiar scientific methods to collect customer data	0.652
Total variance explained	59.239
Kaiser-Meyer-Olkin (KMO)	0.672
Bartlett's test of sphericity	68.539

C. Factor Analysis on Innovation

Exploratory factor analysis was conducted on the innovation variable, which included four items. All items were loaded into a single component. The total variance explained by these items was 69.757%. Additionally, the Kaiser-Meyer-Olkin (KMO) value was 0.752. The highest loading item was “We accomplished all our aims planned,” with a factor loading of 0.898 (Table 4).

Table 4. The rotated factor for innovation

Item No.	Component
We get ahead in achieving the accurate item	0.766
We do well in getting predictable outcomes	0.844
We accomplish all our aims planned	0.898
We can increase production in case of continuous input	0.804
Total variance explained	69.757
Kaiser-Meyer-Olkin (KMO)	0.752
Bartlett's test of sphericity	98.690

D. Rotated Factor for Creativity

Similarly, exploratory factor analysis was performed on the creativity variable, which included five items. All items were loaded into a single component. The total variance explained by these items was 59.970%. Additionally, the Kaiser-Meyer-Olkin (KMO) value was 0.792. The highest loading item was “We can set objectives properly,” with a factor loading of 0.853 (Table 5).

Table 5. The rotated factor for creativity

Item No.	Component
We can set objectives properly	0.853
We are distinguished by strong manpower with high productivity	0.754
We have the finest machinery	0.837
We take ideal functional periods	0.840
We boost our funds	0.748
Total variance explained	59.970
Kaiser-Meyer-Olkin (KMO)	0.792
Bartlett's test of sphericity	132.138

Table 6. Reliability analysis (Cronbach's alpha for study variables)

Variables	Number of items	Cronbach's alpha
Spread of information	4	0.726
Focused on customer loyalty	4	0.766
Creativity	5	0.864
Innovation	4	0.840

Table 7. Correlation analysis (Pearson's correlation coefficient for all variables)

Variables	SI	CL	CR	IN
Spread of information	1	0.329	0.001	0.000
Customer loyalty	0.329	1	0.233	0.560
Creativity	0.428	0.245	1	0.000
Innovation	0.509	0.594	0.000	1

Tables 6 and 7 demonstrate that customer loyalty was positively correlated with the spread of information ($r = 0.329$, P -value < 0.01). Additionally, the spread of information was found to be linked with creativity ($r = 0.001$, P -value < 0.01), and Innovation was associated with Creativity ($r = 0.000$, P -value < 0.01). These results indicate that both independent and dependent variables are sufficiently correlated, and no issues with multicollinearity were observed.

Hypothesis Testing

Table 8 presents the results of the hierarchical regression analysis between the spread of information and creativity. The results indicate a positive relationship between the variables ($\beta = 0.104$; F change = 0.597), suggesting that H1 (the relationship between the spread of information and creativity) is partially supported.

Table 8. Multiple regressions: spread of information and creativity (beta coefficient)

Variable	Creativity
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Spread of information	0.104*
R ²	0.011
Adjusted R ²	-0.007
ΔR^2	0.011
F change	0.597*

*Note: Significance levels: *P < 0.10, *P < 0.05

Table 8 shows the results of the regression analysis between the spread of information and creativity. The analysis revealed a positive relationship ($\beta = 0.104$, F change = 0.597), suggesting partial support for H1.

Table 9. Multiple regressions: spread of information and innovation (beta coefficient)

Variable	Innovation
Spread of information	0.59**
R ²	0.004
Adjusted R ²	-0.015
ΔR^2	0.004
F Change	0.195**

*Note: Significance levels: *P < 0.10, *P < 0.05

The analysis indicates that the spread of information has a significant positive effect on innovation ($\beta=0.59$, F change = 0.195), providing support for H2 (**Table 9**).

Table 10. Multiple regressions: spread of information and customer loyalty (beta coefficient)

Variable	Customer loyalty
Spread of information	0.128*
R ²	0.016
Adjusted R ²	-0.001
ΔR^2	0.016
F Change	0.919*

*Note: Significance levels: *P < 0.10, *P < 0.05

Table 10 presents the regression analysis results between the spread of information and customer loyalty, showing a positive relationship ($\beta = 0.128$, F change = 0.919), partially supporting the hypothesis.

Table 11. Multiple regressions: customer loyalty and creativity (beta coefficient)

Variable	Creativity
Customer loyalty	0.356**
R ²	0.127
Adjusted R ²	0.111
ΔR^2	0.127
F Change	8.005**

*Note: Significance levels: *P < 0.10, *P < 0.05

Here, the results indicate a positive relationship between customer loyalty and creativity ($\beta = 0.356$, F change = 8.005), supporting H5 (**Table 11**).

Table 12. Multiple regressions: customer loyalty and innovation (beta coefficient)

Variable	Innovation
Customer loyalty	0.442**
R ²	0.232
Adjusted R ²	0.218
ΔR^2	0.232
F Change	16.657**

*Note: Significance levels: *P < 0.10, *P < 0.05

The analysis shows that customer loyalty has a positive and significant effect on innovation ($\beta = 0.442$, F change = 16.657), supporting H6 (**Table 12**).

Table 13. Hierarchical regression: the mediating effect of customer loyalty between the spread of information and creativity

Variable	Model 1	Model 2
Spread of information	0.105	0.066
R ²	0.016	0.020
Adjusted R ²	-0.001	-0.016
ΔR^2	0.016	0.004
F Change	0.919	0.212

*Note: Significance levels: *P < 0.10, *P < 0.05

Table 13 shows the results of the hierarchical regression analysis testing the mediating role of customer loyalty. In model 1, customer loyalty was found to have a significant effect on creativity ($\beta = 0.105$) and the spread of information ($\beta = 0.066$). Model 2 indicates that customer loyalty partially mediates the relationship between the spread of information and creativity.

Table 14. Hierarchical regression: the mediating effect of customer loyalty on the relationship between the spread of information and innovation (beta coefficient)

Variable	Model 1	Model 2
Spread of information	0.130	-0.003
R ²	0.016	0.016
Adjusted R ²	-0.001	-0.020
ΔR^2	0.016	0.000
F Change	0.919	0.000

*Note: Significance levels: *P < 0.10, *P < 0.05

Table 14 presents the hierarchical regression results testing the mediating effect of customer loyalty on the relationship between the spread of information and innovation. In model 1, the results show that customer loyalty did not influence innovation ($\beta = 0.130$) or the spread of information ($\beta = -0.003$). In model 2, customer loyalty was not found to mediate the relationship between the spread of information and innovation.

Findings

The results indicate that the spread of information positively influences both innovation and creativity. Additionally, the spread of information also has a positive effect on customer loyalty, and there is a positive relationship between customer loyalty and innovation.

Discussion

The existing literature has highlighted the importance of innovation, customer loyalty, and creativity in shaping a dynamic marketing environment. The results of this study confirm that the spread of information has a positive impact on creativity, innovation, and customer loyalty.

These findings support Nanda *et al.* [22], who found a significant link between various factors of innovation and customer satisfaction, particularly in areas like merchandise, retail environments, and customer service innovation. Similarly, our results support Siahtiri [23], who suggested that creativity or innovation is closely related to customer orientation and risk-taking behaviors. Furthermore, the study aligns with Habela *et al.* [24], whose research found that customer orientation significantly influences perceived customer-centricity.

Additionally, our results are consistent with Mele [25], who argued that both innovation and creativity play a crucial role in creating a unique value proposition. Similarly, Tsai [26] emphasized that ambidextrous innovation orientation and customer participation are positively linked to new value dimensions, reinforcing our findings.

Our results also echo those of Nicholas *et al.* (2019), who discovered that service satisfaction and creativity had a positive effect on customer loyalty, while other factors, such as travel experience, had no significant influence on loyalty. Moreover, Haque *et al.* [27] showed that perceived value and creativity positively impact customer satisfaction, a conclusion that aligns with our research. Additionally, Mimouni *et al.* [28] demonstrated that fairness significantly influences program loyalty, which is consistent with our findings.

Conclusions

This study explores the importance of customer loyalty, innovation, and creativity within financial institutions in Sudan. The primary objective was to investigate the relationships between the variables, including the spread of information and customer

loyalty, innovation, and creativity, as well as examine the mediating role of customer loyalty between the dependent and independent variables. A total of 80 questionnaires were distributed, with 25 not returned and 55 completed responses, yielding a usable response rate of 69%. The study's basic data set covered the spread of information (4 items), customer loyalty (4 items), innovation (4 items), and creativity (5 items). The findings confirmed that the hypotheses were supported, with positive correlations observed between all variables, and the mediating role of customer loyalty was affirmed.

Managerial Implications

The findings emphasize the need for managers in financial institutions to pay close attention to the relationships between the variables explored in this study, such as the spread of information, customer loyalty, innovation, and creativity. Specifically, the study suggests that banking management should focus on fostering a culture of innovation and creativity, promoting the spread of information among employees, and enhancing customer loyalty. Strengthening these areas is essential, as they directly contribute to improving both innovation and creativity. In turn, this leads to better financial and non-financial performance. To improve overall performance, financial institutions should prioritize the development of innovation and creativity.

Limitations of the Study

The study focused solely on Khartoum Bank in Sudan, meaning the findings cannot be generalized to other banks within Sudan or beyond the country. Additionally, the study did not include businesses in other sectors, particularly those offering services or producing tangible products. Another limitation was the relatively small sample size. Future research could address these limitations by expanding the sample size, including multiple countries, and incorporating a wider range of industries.

Suggestions for Future Studies

Given the limitations identified in this study, future research could expand the scope by including banks and institutions from different countries or sectors. Additionally, future studies could address the model's limitations by incorporating additional variables and increasing the sample size to enhance the generalizability and robustness of the findings.

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