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"SUSTAINABILITY AND CREATIVITY: INDISPENSABLE SPURS FOR COMPETITIVE GAIN IN THE DIGITAL ERA"

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ABSTRACT

In the rapidly evolving digital era, sustainability and creativity have emerged as pivotal forces driving competitive advantage. This study investigates the intricate interrelationships among intellectual capital, employee creativity, digital transformation, and sustainable strategic practices, and their collective impact on customer satisfaction. Utilizing a (SEM) approach, primary information was gathered starting a sample of two hundred and fifty-seven respondents across diverse organizational sectors. The research confirms that intellectual capital, comprising human, relational, and structural components, significantly influences both employee creativity and customer satisfaction. Employee creativity, rooted in novel and useful ideation, is revealed to be a critical mediator between intellectual capital and organizational outcomes. Additionally, the findings underscore the transformational power of digital technologies in enhancing employee creativity and shaping customer experiences. Furthermore, the study highlights the intervening character of employee creativity concerning online renovation and customer satisfaction, and the moderating influence of sustainable strategies in reinforcing these relationships. Sustainable practices not only enhance customer perceptions but also strengthen the creative potential of employees, resulting in greater service quality and loyalty. This comprehensive model offers a nuanced understanding of how organizations can leverage intangible assets and innovative behaviors to maintain a sustainable competitive edge in a technology-driven marketplace. The study contributes both theoretically and practically by outlining pathways to align digital, creative, and sustainable capabilities for long-term strategic gains.

KEYWORDS: Intellectual Capital, Employee Creativity, digital transformation, customer satisfaction & sustainability.

1. INTRODUCTION

In the rapidly evolving digital era, sustainability and creativity have emerged as pivotal forces driving competitive advantage. This study investigates the intricate interrelationships among intellectual capital, employee creativity, digital transformation, and sustainable strategic practices, and their collective impact on customer satisfaction. Utilizing a (SEM) approach, primary information was gathered starting a sample of two hundred and fifty-seven respondents across diverse organizational sectors. The research confirms that intellectual capital, comprising human, relational, and structural components, significantly influences both employee creativity and customer satisfaction. Employee creativity, rooted in novel and useful ideation, is revealed to be a critical mediator between intellectual capital and organizational outcomes. Additionally, the findings underscore the transformational power of digital technologies in enhancing employee creativity and shaping customer experiences. Furthermore, the study highlights the intervening character of employee creativity concerning online renovation and customer satisfaction, and the moderating influence of sustainable strategies in reinforcing these relationships. Sustainable practices not only enhance customer perceptions but also strengthen the creative potential of employees, resulting in greater service quality and loyalty. This comprehensive model offers a nuanced understanding of how organizations can leverage intangible assets and innovative behaviors to maintain a sustainable competitive edge in a technology-driven marketplace. The study contributes both

2. STATEMENT OF THE PROBLEM

The current study is an effort to explore that what impact of digitalization on the customer satisfaction. Digitalization has led to the automation that requires creative abilities of the employees in turn that leads to innovative behavior of the employees. Digitalization and employee creativity was described that the industry has transformed the practices in the commercial and organization model. Digitalization can be visualized in the form of artificial intelligence, mobile Internet, high dimensional data, Internet of things, blockchain and cloud computing. The contemporary management of quick change over needs the finest equilibrium among the older and the contemporary which brings challenges [50] [28]. Creative ideas must be needed to innovate the new technology, this research is an effort to explore the how digitalization has impacted the employee creativity and vice versa, the relationship amongst employee's creativity, customer satisfaction and

intellectual capital can be significant for customer satisfaction. Digital capabilities may be important factors for organizations to achieve sustainable competitive advantage. Every individual is having different ability of creative thinking. This influences employee innovative behavior the specific high performance at the workplace. Considering this, it indicates that companies that embrace and execute innovations can realize competitive advantage [5]. The competitive advantage attainment and sustainability momentum is the value generated by employees' innovative behavior. Employees having innovative behavior persuade greater utility for customers as well as the organization. This conspicuously stand out an advantage ahead of competitors. The current study is also focused on that how the sustainability and creativity of employees are impacted with the innovative behavior of employees in the era dominated by digital technology.

Intellectual Capital is denoted as an intangible asset of an entity that provides to enterprise accomplishments and the success of huge earnings [25]. Moreover, Intellectual Capital includes "the complementary capacities of individuals which are responsible for generating added value for the purpose of wealth creation" [40]. The major components of Intellectual Capital are relational, human, and structural capital. [2] [9] [6]. Although effective management of intellectual capital, i.e. social, personal, and operational capital, is essential for boosting organizational performance yet, it can reduce profitability due to the high salary of the skilled workers that in turn calls for excessive investment [39]. An eloquent effect of social capital that is positive as well can be seen on the eminence of benefit is represented the human value highlights the disclosed and united values between the human resource where trust of another individual's approach obligation and capacities to efficiently operate their assigned activities and commitments [24]. A study conducted to ascertain the impact of intellectual capital on the profit of a company. The study inferred that, in managing intellectual capital increased profits and that the inspired human resources depicted a better insight. This led to the boost in morale and the capacity to plan in being effective in company's goal achievement process [46]. This Intellectual capital is an intangible asset that offers profit to businesses as well as the society in the form of copyrights, patents, and licenses [26]. Additionally, to intellectual capital, societal capital is a significant factor impacting service qualities and human resources [7]. The study describes where Societal Capital which in turn is sourced from the individuals, societal capital affects accomplishment.

The business partners' intelligence can improve the business viewpoint on commercial administration [46].

3. LITERATURE REVIEW

A. Intellectual Capital and Organizational Performance

In an article that explored and identify the relationship between the intellectual capital owned by the businesses and innovative work behaviors emphasized that the creativity is an essential constituent of innovative work behavior which in turn drives business performance through effective management of intellectual capital in a supportive work environment [45]. The creativity and intelligence in employees contribute to the best results for the organizations. The conception of the harmonious connection in the organization is the result of the societal capital, trustworthiness and shared values in the customers, employees and leaders. This inspires an approach towards the mutual trust that has encourages workforce to work with their best ability [46]. Another study prior to the inferred that the intelligence of the employees is one of the factors that impacts the quality of human resources in the services sector [26].

B. Digital Transformation and Customer Satisfaction

The development of technologies digitalization like mobile Internet, cloud computing, artificial intelligence, big data, the Internet of things, and blockchain brought significant challenges to the executives. The concurrent management of various issues, information bombardment through digital channels, quick change over needs the optimal balance between the old and the new which brings challenges [49] [28]. Technology change and digitalization that cannot be stopped or reversed. The digital age is referred as an era of VUCA (volatility, uncertainty, complexity, and ambiguity). The traditional role of leaders is changed completely in this digital transformation. The new role requires the leaders to adapt to modern technologies and manage the decentralized teams created because of such transformation effectively [56].

C. Sustainability, Creativity, and Competitive Advantage

The organization that dynamically connects with the stakeholders(customers) and nurtures relationships, creates a better sustainable value chain that improves loyalty, trust, integrity, and responsibility in the company. This goes all out for operational efficiency as well as long-term mutual

advantages. Suppliers and customers are the main stakeholders and actively engaging them is important to achieve sustainability [32]. The job demand and customer-centric nature of the industries like hospitality industry necessitates employees to be creative in their dealing with customer. Innovations by employee generate more profits in service organizations having substantial completion. Studies that suggested that employee innovative behaviors are the mediator and creativity is the moderator that impacts huge consequences for work procedures for obtaining the sustainable viable benefit. There exists a moderating role that employee creative has in such associations [17]. The involvement of customers in the value creation is increasing because of the increase in customer' demands These changes have many economic impacts and brings strong competition. This needs innovations for organizational sustainability [10] [31]. For the everchanging demands of the customers such, influence on service entities ongoing improvement and advancement is substantial [10] [11].

D. Sustainable Strategy and Customer Satisfaction

Value driven initiatives construct trust, pleasure and reliability includes sustainable approaches as a significant drive of customer satisfaction. Lowering environmental influences on advertising and promoting cultural and social responsibilities integrating developing expectations for cultural and social conduct [30] [46]. Previous research activities signify significant customer satisfaction that are essential to confined engagement as green value perception and customer satisfaction mediating the relationship [54] [23]. Deep learning suggestions improve the clarify of product recommendations enhancing the customer communication with sustainable segments. Sustainability match with an entity's wider perspective implication enhancing consumer loyalty [55]. Building consumer loyalty is possible through the practices of eco-friendly groups and ethical tracing act in key role in constructing trust of the customer and long-term loyalty [1] Green product interactions and its advantages can influence environmentally highlighting the value and eco-friendly recommendations enhance satisfaction of the customer's loyalty [46] [13] [22]. Exploratory documents depict the opportunities of sustainable development consist of eco-friendly packaging, influence of environmental reports and certification of green products that impacting positive perception of sustainability and customer satisfaction [27]

E. Digital Leadership and Employee Creativity

The integration of online technological approaches, namely mobile internet could compute activities, AI services, big data initiatives, Internet of things and blockchain have transformed business practices and models. The role of leaders in the digital era is to influence employee creativity by providing direction and the necessary resources for innovation. [56] study highlighted the importance of combining skills, motivation, and opportunity practices to optimize activities of employees in the online transformation period. In a structured framework an understanding of the communication impacts of these features on innovation and the practical implications for organizations were explored that aimed at fostering innovation [53]. Creativity is one of the favorite topics to be explored by the scholars as well as consultants since many years. Organizational psychology has defined the employee creativity and productivity. The creativity is more an outcome than a mental process through which creative ideas eventually appear. The inspiration as an outcome allows it to be quantified easily and with an agreement [3] [4]. Most of the researchers highlighted the creativity is not an individual and uniform approach but it related to the perspective in which it grows [51] [33]. Work atmosphere always influences the creativity with the help of mechanical settings that lead to limited creativity whereas natural and shifting configurations assist it [15]. Further research articles found the online technological approaches improve employee's innovative potentials by utilizing problem-solving scenarios [48] [37] [38]. The concept of digital leadership in focusing innovation and performance affecting around managerial age group [42]. Digital leaders promote cultures of innovation, flexibility, and open communication, which motivate employees to generate new ideas. However, online shift on leadership control directly on digital innovation, when employees are apt for alter and secure in adaptation. This leadership concept enhances the flexibility and changes in self-efficacy accompany in high levels of digital innovation [43].

F. Employee Creativity and Customer Satisfaction

The repetitive work is now changing the organizations because of Artificial intelligence (AI) by increasing the efficiency. Innovation is mandatory in the retail sector to bring the competitive advantage. AI Technology strengthens employee creativity by giving significant visions which permit the employees to focus on the innovative work. In research to understand the impact of AI technology on the service quality of employees in retail sector. AI Technology proved to have an impact on the

innovation, job fit, and satisfaction of retail employees. The Findings also showed that when AI Technology perceived to be trustworthy and empathetic by employees, they are more likely to be involved in the innovative behavior. AI Technology's flexibility is critical in improving service quality. Although trustworthiness effectively favors innovation, yet it had shown to have less impact than anticipated. Empathy in AI Technology systems had a significant positive effect on employee innovation that create more engaging work environment. The study showed less potential in the AI Technology to drive service improvement in retail sector. [18]. Customer experiences are known to become better when people positively interact with the customers. The technology in customer service is having similar or less impact was explored by the researchers in Georgia. The experimental research studies depict the AI in emotional state by enhancing customer satisfaction predicting emotional participants. Investing in various corporates is not wonderful phases of technology in customer service. The research findings signify the implications of AI either enhance or curtail based on the various types of association of customer's expectation. The findings also show that significant emotion was more beneficial with humans showed it, but it had no effect when technology exhibited it. The findings in different studies with optimistic emotion in chatbots is not only competitive as the prejudices and expectations in the communication not ascertained. A satisfied technology respondent like chatbot may end up making the customer unhappy [19]. Different features which predicted satisfaction of the customer along with the technological activities i.e. chat bots. These were convenience, information, entertainment and social Presence. A positive chat bot experience was found to be related with loyalty of the customers, emphasizing the significance of the results to corporate brands [41].

G. Mediating Role of Employee Creativity

Creativity in employee's performance has influenced positively among the employee sales and job performance of supervisor as the research study has mediated by self-efficacy of employee [20]. Employees inclined to the high innovation with enhanced self-efficacy [50]. Intellectual capital includes human, interpersonal, and organizational capital and is critical for nurturing creativity and improving performance within organizations. Research has also indicated that innovative activities of employees significantly reconcile the association among the satisfaction of the customers and intellectual capital. Self-reflection has been shown to boost employee creativity through the development

of individual intellectual capital [20]. The core self-evaluation impacts all three components of (human, interpersonal, and organizational), which influences employee creativity. The role of constructive self-efficacy integrates with the capacity to execute innovative outcomes as a significant mediator that demonstrate knowledge, different skills, and inner motivation [52]. The effect of self-reflection on employee creativity identified individual intellectual capital as a mediator. Self-reflection found to be related to creativity in an affirmative manner [14] [21]. It was showed a neural correlation in the self-reflection and creative ideas generation. Employee creativity influences job performance along with the sales and the ranking of the supervisor ratings [20]. It has been ascertained that innovative ways of are required to manage human resource to gain the competitive advantage by increasing the productivity of employees which creates value through people. Happy and satisfied employees are highly stimulated, constructive and responsive to their respective entities [8]. Employee fulfilment and happiness lead to customer happiness that is reflected in organizational success and viable benefit [34]. Happy employees contribute to the competitive advantage by adding to administrative objectives [8]. "Digital transformation is hypothesized as a change process that influences digital technologies, instruments, capabilities and business models to develop competitive advantage" [47]. Shift in the digital mode in the organization is having a higher impact on the job satisfaction leading to the competitive advantage [29]. The repetitive work is taken over by technology that strengthens employee creativity by giving significant visions which permit the employees to focus on the innovative work [18]. It was agreed that adjustment to online shift is a substantial lead of creativity and modest gain [29]. Digital capabilities are important factors for entities

to accomplish sustainable growth and development of competitive benefit. Job satisfaction of employees is needed to enhance organizational performance to achieve strategic goals Enhanced utilization of online technologies to improve employee's performance and productivity that in turn enhances the competitive advantage of organizations [34] [16] [8] [36]. Shifting of conventional mode of activities to digital transformation is presumed to attain as a dynamic role in the association among the job satisfaction and competitive organization [35] [12].

H. Online Shift, Work Enjoyment, and Competitive Benefit

It has been studied and emphasized with research that digital transformation provides high service quality in service as well as manufacturing industry that provides the competitive advantage to the firms. This viable gain is bestowed by elevated assistance worth, client happiness, and online digital conversion approaches [47]. Digitalization impacts the perception of employees. Digital shifts consist of a regulating character that influence job fulfilment of employees establishes significant informants of viable benefit. Businesses with the digital transformation process using the technological tools are applied effectually, the staff members are highly productive, innovative, and active as compared to the businesses without digital transformation tools. Employee satisfaction lately is the valuable outcome of digital transformation organizations that in turn resulted from creative strengthens of employees leading to the competitive advantage. Online shift influences commercial activities and humanity by developing creativity, competitiveness, and efficiency in employees for better opportunities for lucrative progress [23]

4. DATA ANALYSIS AND INTERPRETATION

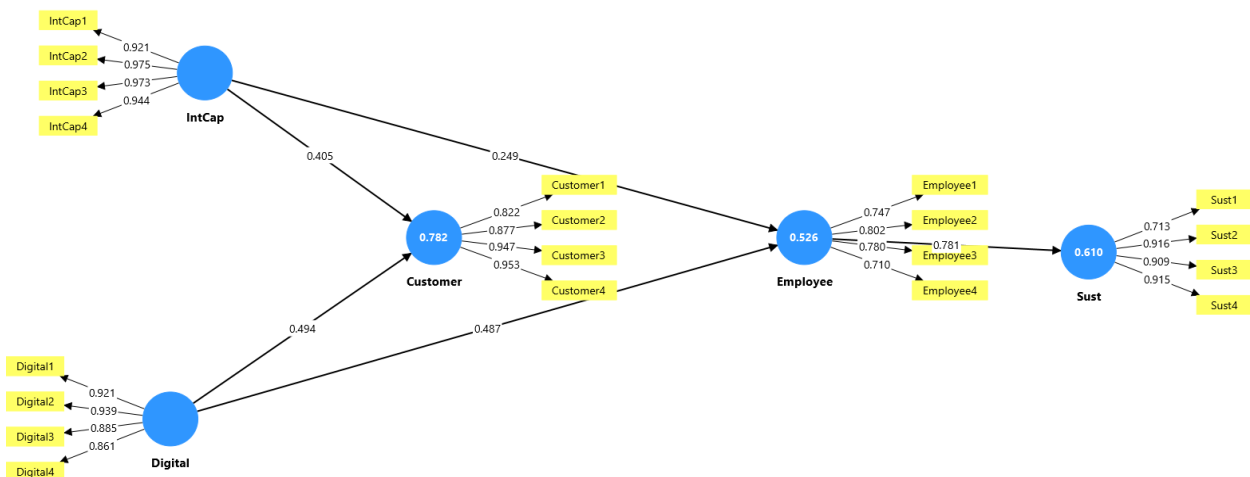


Figure 1: Conceptual Model
Source: Questionnaire

A. Relationship between trust in technology and intention to use fintech service.

Table 1:

R	R-sq	MSE	F	Df1	DF2	P
0.830	0.689	0.314	718.622	1.000	325.000	0.000
Model	Coeff	SE	T	P	LLCI	ULCI
Constant	-0.442	0.149	-2.970	0.003	-0.735	-0.149
Intention	1.086	0.041	26.807	0.000	1.007	1.166

Source: Questionnaire

The above table shows the regression analysis using variable selected as trust in technology as one of the outcome variables in the study evaluated how the intention to use fintech services influence the trust in technology. The R value shows 0.830 and R-square value shows 0.689 demonstrated as huge explanatory power. Thus, it is illustrated about 68.9% of variation in trust in technology caused by the variable intention to use fintech services. This recommends an extraordinarily strong relationship between user's purpose and their intensity of trust in fintech connected technology. The important influence of the model is assured by an extraordinarily strong F value ($F=718.622$, $p < 0.001$). Regression models manage to support a good fit than that of no predictors. Coefficient values of regression matching to wish to use fintech services is a positive and statistically noteworthy ($\beta = 1.086$, $p < 0.001$), implying a

substantial enhancement in users trust in technology correlated with an increase in the wish to use fintech services. In short, all the variables are held constant, and one factor increase in intention directs to a 1.086 factor influence in trust in technology. Thus, signifying with more inclination to use the service, SMEs are more likely improve trust in the technology setup supporting the fintech services. Intention to use fintech services not only use as a result of trust in technology but as a crucial factor of driving technological confidence. In conclusion, the output shows robust evidence to reinforce the hypothesis that fintech services intent and technological trust are connected together.

B. Influence of Technology Trust on Business Performance and the influence of FinTech Service Intention on Business Performance

Table 2:

R	R-sq.	MSE	F	Df1	DF2	P
0.884	0.782	0.288	579.946	2.000	324.000	0.000
Model	Coeff	SE	T	P	LLCI	ULCI
Constant	-0.143	0.145	-0.987	0.324	-0.427	0.142
B P	0.091	0.070	1.303	0.193	-0.046	0.228
Trust	0.952	0.053	17.910	0.000	0.848	1.057

Source: Questionnaire

The above table shows the intention to use fintech services as well as trust in technology which are connected together as regressors in the above model. The expounding strength of the model shows R value of 0.884 and R-square value of 0.782 revealing that 78.2% of variance in business performance is accounted for two variables. Greater proportionate of variance reported by the above model recommends that the psychological factors relating to fintech services affect the results in terms of organizational goals. The above models depict the overall picture of the study which is important as demonstrated by statistical significance ($F = 579.946$, $p < 0.001$). Significant predictor for the variable business performance deliberating the whole group of variables is trust in technology as signifying by the beta values of ($\beta = 0.952$, $p < 0.001$). This study results in demonstrating the performance is most importantly improved by the enhancement in the trust in

technology which is possible through the efficient business transactions and safer online transactions. The beta values show ($\beta = 0.091$, $p = 0.193$), when trust in technology occurs the intention to use fintech services do not have any relationship impact on the business performance even the values are positive, the less significance value recommends when the trust in technology is measured, the intention to use fintech services do not require to have positive results by itself. The study also demotes the intention to use fintech services do not have any direct relationship on business performance, but it indirectly supports reconstructing the behavior towards technological factors. The results of the study suggest the trust in technology has more and direct and important implications on the predictor of business performance than intention to use technology. The benefit which is achieved by business cross the user's intention to controls the activities but also accompany its intention

to demonstrate the trust that ensures business activities to influence technology results in an appropriate approach.

C. Role of Technological Trust as a Mediator Variable in Business Performance and Fintech Usage Intentions

Table 3:

Effect	Coefficient	Se	T	P	LLCI	ULCI
Direct Effect (Intention-BP)	-0.002	0.056	-0.039	0.969	-0.112	0.108
Ind-Effect (Intention – Trust-BP)	0.522	0.087	-	-	0.364	0.705
Total Effect	0.520	0.024	21.844	0.001	0.473	0.567
(Intention-Trust)	0.849	0.019	44.880	0.001	0.812	0.886
(Trust-BP)	0.615	0.061	10.084	0.001	0.495	0.735

Source: Questionnaire

The above table shows mediation effect with a mediating variable of trust in technology to identify the techniques through the intention to use fintech services influencing business performance. The statistical test for mediating variable issues an extremely elevated level of the type and direct and indirect consequences. In conclusion, the intention to use technology related with improved performance resulting positive and significant influence of the variable intention to use fintech services on the elements of business performance showing beta values of ($\beta = 0.520$, $p < 0.001$). The association among the intention to use fintech services and business performance is not statistically significant at the similar level of examination as the beta values and p values showing (-0.002) and 0.969 respectively as the regression model comprise trust in technology as a mediating factor. Whereas the bootstrapped has not included zero (LLCI=0.364, ULCI=0.705), indirect influence of intention to use fintech activities on business activities via trust in technology has strong and statistically substantial ($\beta = 0.522$). The values recommend the prevalence of extraordinarily strong mediation impact. The indirect influence demonstrates the intention to use fintech services has a very greater and positive impact on trust in technology while influence on business performance is competent. The statistical results also validated by the mediation variable with the significance among intention to use fintech services and trust in technology ($\beta = 0.849$, $p < 0.001$) and the association among trust in technology and business performance are statistically significant with the values of ($\beta = 0.615$, $p < 0.001$). The study shows that the variable trust in technology act in an important mediating function, as it is highly connecting the intention to use technology and business performance along both sides. The study also refers the association among the intention to use the fintech services and business performance is completely explained by the variable trust in technology. In general, the intention to use fintech services are able to strengthen the business results once they are association as faith in technology systems. The study summarizes that trust in

technology is a connecting point between fintech services related to intention to use fintech services with business performance. The wish to use fintech services aid to establish relationship with the online financial solutions, it has not ensured the business performance well. In this situation the trust in technology established through the variable intention to make the business follows through the accomplishment of fintech services.

5. CONCLUSION

The suggested model provides a thorough description of how organizational resources are converted into sustainable results by integrating Digital Capability and Intellectual Capital within a sequential value-creation framework. While intellectual capital is made up of intangible assets, including knowledge, skills, and experience, digital capacity is the ability of an organization to implement and utilize digital technology, systems, and processes. The model shows that these strategic resources create value indirectly through customer and employee outcomes, which serve as crucial intermediary mechanisms connecting resources to long-term sustainability rather than directly influencing sustainability. The endogenous constructs' capacity to explain phenomena reflects the model's strength. With a strong R2 of 0.782, customer outcomes show that digital capacity and intellectual capital account for roughly 78.2% of the variance in customer performance. This demonstrates how important technology and knowledge-based resources are in determining consumer experience, value creation, and satisfaction. An R2 of 0.526 for employee outcomes indicates that upstream digital and customer-related dynamics account for more than half of the variation in employee engagement, performance, and competence. Sustainability outcomes show an R2 of 0.610, meaning that employee outcomes account for 61% of the variance in sustainability performance. When taken as a whole, these values show moderate to significant explanatory power, indicating that the model well reflects the fundamental processes by which organizational resources are converted into long-

term success. Deeper understanding of this transition process is possible thanks to the structural linkages. Digital transformation is a key factor in customer-centric performance, as evidenced by the strong and statistically significant positive effect shown in the path from digital capability to customer outcomes ($\beta = 0.494$). The efficiency, personalization, accessibility, and responsiveness of services are improved by investments in digital infrastructure, cutting-edge

technologies, and digitally enabled procedures. Additionally, having a digital capacity helps businesses better analyse consumer data, predict needs, and adapt to changing expectations, all of which increase customer happiness, loyalty, and perceived value. Because of its size, digital capacity is positioned as a key strategic resource that supports competitive advantage and long-term customer value creation, rather than as a supporting role.

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