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Leveraging Creative Intelligence for Sustainable Customer Relationship Management (CRM) Solutions: Conceptual paper

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Abstract

The study aims to identify critical dimensions of employee creative intelligence and AI CRM systems and explore their impact on service quality and customer satisfaction in customer relationship management (CRM). The advancement of technology and the potential of artificial intelligence (AI) increase customer expectations regarding service delivery. The conceptual framework illustrates that creative intelligence and AI-generated systems significantly impact service quality and customer satisfaction. The findings will help organisations implement CRM service delivery projects by providing employees with the appropriate skills and competencies. The appropriateness of the system is vital towards CRM solutions.

Keywords: Creative Intelligence; CRM; Artificial Intelligence; Service Quality; Customer satisfaction;

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1.0 Introduction

Technological advancements have greatly enhanced the progress of customer relationship management (CRM) systems, offering extensive possibilities (Libai et al., 2020). The COVID-19 epidemic has significantly changed how customer management is done, highlighting the crucial role of CRM systems in building and sustaining connections. Scholarly discussions emphasise how artificial intelligence (AI) might enhance the effectiveness and efficiency of CRM processes.

Empirical studies have shown that significant expenditures in CRM systems may only sometimes lead to enhanced business relationships or financial performance despite their potential benefits. Edinger (2018) states that 90% of CRM implementations fail to stimulate business growth. In addition, statistics from CIO Magazine in 2017 show that more than 30% of CRM programmes fail. The results question the practicality and effectiveness of CRM systems, leading to a thorough investigation of their usefulness.

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The difference in investment and results in CRM software prompts essential questions that academic scholars and industry professionals should investigate. Businesses frequently need to achieve the expected benefits of CRM solutions while investing significant money. This unsettling fact emphasises the need for thorough scrutiny and analysis in academic research and real-world corporate settings.

1.1 Problem Statement

Ineffective CRM service delivery is often attributed to various factors, including viewing CRM project solely as a technology initiative, lacking a customer-centric vision, inadequate understanding of customer lifetime value, insufficient top management support, underestimating the complexity of change management, neglecting business process re-engineering, and underestimating the challenges associated with data mining and data integration. All these factors reflect the capability of key personnel involved in the CRM service delivery. The role and knowledge of the leaders play a crucial role in CRM project implementation. It is essential to meticulously plan and monitor each activity while effectively controlling the actual performance (Piskar & Faganel, 2009). Lack of skills and inadequate training are the significant factors contributing to the failure of CRM project implementation. As highlighted by Farhan, Abd Ellatif, and Abed (2018), 70% of the reviewed literature attributes the failure of CRM systems to these issues. Organisations must employ knowledgeable, trained, and skilled employees with the qualifications and understanding of their roles and responsibilities to ensure successful CRM service delivery implementation. Additionally, they should be able to comprehend customer needs and establish trust and respect (Farhan et al., 2018). Investigation of how employees interact with advanced CRM systems and the change in the management of customers is crucial to businesses.

Furthermore, there needs to be more research into people's creative abilities and talents in carrying out tasks and utilising technology. The architecture of CRM deployment strategies should consider both employee and customer technology adoption and utilisation. Employees and consumers must be engaged, informed, and empowered to get the full benefits of CRM investments. Employee participation in CRM projects guarantees the success of CRM implementations. As a result, various CRM operations must align with the roles and responsibilities of employees. Employees' attitudes, behaviours, and commitment will impact CRM strategy implementation and how they interact with all stakeholders, including internal and external customers.

Based on the discussion above, the primary question of this study revolves around delineating the pertinent, creative dimensions within the framework of CRM service delivery and identifying the crucial CRM dimensions essential for ensuring AI-generated CRM systems in facilitating successful service delivery. To support these aims, the following specific objectives are presented:

1. To determine the creative dimension of creative intelligence in the context of CRM service delivery.
2. To determine the dimensions of AI-generated CRM system in the context of CRM service delivery
3. To examine the relationship between Employee creative intelligence service quality and customer satisfaction.
4. To examine the moderating influence of AI-generated systems on the relationship between employee creative intelligence and service quality.

The study seeks to provide an in-depth understanding of the complex dynamics in CRM service delivery to enhance organisations and facilitate decision-making on human relationships.

2.0 Literature Review

2.1 Customer Relationship Management

Employee involvement in all stages of CRM adoption is essential. A satisfied, fully engaged, and knowledgeable employee will provide positive results relevant to service quality. These individuals would be highly motivated at work. Some researchers advocated incorporating employee development into the design of the services strategy for managing service encounters. Several authors have created CRM strategy frameworks; however, the bulk of these need to emphasise the importance of employees in a CRM framework. There is virtually little information on the impact of CRM deployment on employees. According to Shum, Bove and Auh (2008), there may be a correlation between employees' commitment to the project and beneficial business performance outcomes.

A theory-driven model that demonstrates creative intelligence traits and how these traits influence customer value in the experience is essential to comprehend such a relationship. This paper develops a theoretical model based on Resource Theory, Competitive Advantage Theory, and Relationship Marketing Theory that demonstrates the unique relationship between efficient and effective resource management in creating customer value for successful customer relationship performance. Finally, a significant issue that is rarely adequately evaluated is that CRM strategy should be based not just on a company's long-term goals but also on the needs and wishes of its customers. It should also consider employee readiness. As a result, it is critical to ensure good customer interaction.

2.2 Creative Intelligence

A human capability is an expression of intelligence. The ability of an individual to react, respond, and relate to the environment as it relates to customer services is critical in this study's setting for successful people, process, and technology integration. The terms "capability" and "intelligence" will be used interchangeably in this section because they are relevant representations of one another. The term is not to reject the concept of intelligence, which is a much broader and more complicated field. We will discuss intelligence, the evolution of various intelligence concepts, and intelligence components, specifically analytical, practical, and creative characteristics critical to CRM implementation success in a service delivery environment, to better understand the impact of human capabilities. Sternberg (1999) has demonstrated that successful people can interpret the situation creatively.

Creative intelligence (CI) is a cognitive skill that allows people to think creatively, produce novel ideas, and solve challenging issues. Creative abilities enable individuals to generate valuable, novel ideas (Sternberg, 2005). This study intends to investigate creative abilities, highlighting their essential components and examining their applicability in customer relations. Employees may maximise their innovative potential by fostering critical thinking. Employees with creative tendencies would be motivated to drive positive change in various circumstances by recognising and nurturing customers' needs. The ability to produce novel ideas, think divergently, and approach issues with originality is referred to as creative intelligence (Sternberg, 2005). It includes connecting seemingly unconnected thoughts, creating alternate options, and imagining creative solutions. Creative intelligence entails cognitive and affective processes promoting imagination, intuition, and mental flexibility.

The capacity to develop an excellent solution to a problem describes intelligence. Creative people have distinct ways of thinking and delivering solutions. Sternberg (1996) asserts that highly creative people will find the most effective approach to improve outcomes. They challenge the mob and eventually take charge of it. When analysing creative intelligence in CRM service delivery, it is best to focus on customers' innovative behaviour, which is visible through discussion and action. Innovative employees will work around the limitations by using technology better and executing the procedure more efficiently and effectively. As a result, being creative, practical, and analytical is advantageous in picking, shaping, and adopting appropriate and relevant information at the contact point.

Furthermore, creative intelligence depends on individuals' knowledge foundation and ability to adapt to new contexts. It symbolises the ability to produce new ideas, recognise possibilities, define obstacles in new ways and adapt to new situations. Employees who are innovative in their interactions with consumers are beneficial to creating effective customer relationships. The following section discusses the dimensions of creative intelligence explored in the study:

1. Creative people can develop a sense of perspective on themselves and their work (Sternberg, 2018). They can generate many ideas or solutions, referred to as fluency. The idea is that individuals with high degrees of fluency can generate various prospective options within a short period. This component emphasises the significance of quantity in generating novel ideas (Gonçalves & Cash, 2021).
2. Creative people are able to sell their views and tolerate uncertainty (Sternberg, 2018). This capability shows their high flexibility in thinking from many perspectives and adjusting one's thoughts to diverse conditions. Creative thinkers may switch between problem-solving methodologies, investigate many perspectives, and accept opposing points of view. This component promotes open-mindedness and the willingness to try new things.
3. Creative people ensure that they solve good problems and have reasonable solutions (Sternberg, 2018). The novelty and uniqueness of their ideas or solutions refer to originality. Creative intelligence emphasises the production of unique ideas that deviate from standard thinking. It entails breaking out from established patterns, challenging assumptions, and providing new insights and views.
4. Creative people can redefine problems to make them clear to the intended audience (Sternberg, 2018). They can elaborate on the process of broadening and refining ideas or solutions. Individuals with creative abilities can expand and enrich basic notions with intricacies and depth. Elaboration promotes analytical thinking, critical thinking, and the ability to develop and articulate creative ideas ultimately.

Creative intelligence exists within everyone who seeks to understand the world through relational, distinctive, and unique ideas (Lowenfeld, 1957, p. 25). Lowenfeld (1957) states that creative practice integrates intellectual, emotional, social, aesthetic, physical, and perceptual life. Based on this assumption, the ability to think divergently, produce fresh ideas, and solve complex issues describe creative intelligence. Individuals can release their innovative potential, contribute to positive change, and excel in various disciplines by fostering and using creative intelligence. Creative intelligence fosters imagination, critical thinking, and the ability to approach problems from new angles by emphasising fluidity, flexibility, originality, and elaboration. Understanding and promoting creative intelligence is becoming increasingly crucial for personal growth, career success, and societal advancement as society values creativity and adaptability. Creative people have practical abilities in their approach towards problem-solving. Moreover, they tend to show higher relational customer management capabilities. With the evidence and support from previous literature, academia and business leaders must leverage employee creative intelligence further to drive the success of CRM implementation with AI capability.

2.3 Enhancing Customer Relationship Management (CRM) through Creative Intelligence

Creative intelligence has the potential to fundamentally alter how firms handle customer relationship management (CRM). Organisations may build customer relationships, improve customer engagement, and drive business success by introducing creative thinking and innovative ideas into CRM practices. This section investigates the use of creative intelligence in CRM and focuses on its benefits in customer management.

Customer Segmentation and Personalization. Artificial Intelligence (AI) has further accelerated the adoption of CRM systems. AI-generated CRM system empowers employees to provide accurate and faster information when communicating with customers. Employees with higher creative intelligence can leverage the CRM system to generate new and novel ways to improve customer segmentation and personalisation. Various studies assert that firm technology readiness positively correlates with AI-CRM capability (Rahman et al., 2023). With creative abilities, new criteria for segmenting the consumer base beyond standard demographics are possible. This scenario could entail examining customer behaviours, preferences, and motives to generate more targeted groupings.

Creative employees would also aid in the development of personalised experiences and tailored communications that resonate with particular customers, gaining trust and loyalty.

Customer Communication. Employees with creative abilities can use AI-generated CRM systems to improve how firms connect with their customers. Businesses may establish new and fresh ways of engaging customers by capturing their attention and leaving a lasting impression through innovative storytelling, enticing images, and interactive content. Creative people can elaborate on the available information using analytical and critical thinking to develop and articulate creative ideas. With their fluency, they can engage customers better (Burton,2009; Ambrose & Sternberg, 2016). Through compelling communication, organisations may effectively convey their brand message, elicit emotions, and develop meaningful relationships with respective customers (Quach et al., 2022). Furthermore, information and communication technology capability has shown a positive relation to AI-CRM capability in businesses (Rahman et al., 2023).

Customer Engagement. The development of novel customer engagement strategies can be facilitated by creative intelligence. Creative employees would be motivated to create distinct customer touchpoints and experiences that set businesses apart. AI-powered CRM systems would enable gamification, experiential marketing, or immersive brand activations, which can all be used to generate memorable customer interactions (Mele & Russo-Spena, 2022). Employees can use their creative tendencies to test new engagement channels and strategies, ensuring customers feel appreciated, engaged, and encouraged to participate with the brand. AI-generated CRM would allow a deeper understanding of customer expectations regarding quality services (Ledro et al., 2022; Lemon & Verhoef, 2016).

Summarily, businesses may unleash new opportunities, stimulate innovation, and strengthen customer relationships by incorporating creative intelligence into CRM practices. Businesses benefit from creative thinking by differentiating themselves, creating unique customer experiences, and developing personalised tactics that resonate with individual customers. In today's competitive economy, leveraging creative intelligence in CRM enhances customer happiness, higher customer loyalty, and business success.

2.5 Conceptual Framework

When discussing the dimension of creative intelligence and its application in innovative CRM solutions, we can refer to several theories for insights and explanations. The Dual-Process Theory of Creativity proposes that creativity involves the interaction of two cognitive processes: the associative and executive. The associative process is associated with creative thinking, which makes novel connections, generates ideas, and thinks divergently (Gonçalves & Cash, 2021). The executive process is responsible for evaluating and selecting the most promising ideas, refining them, and implementing them effectively. This theory explains how creative intelligence, encompassing fluency, flexibility, originality, and elaboration, interacts with the cognitive processes in generating innovative CRM solutions. It suggests that individuals with higher creative intelligence are more adept at accessing associative processes, facilitating the generation of innovative ideas and solutions within CRM.

1.0.

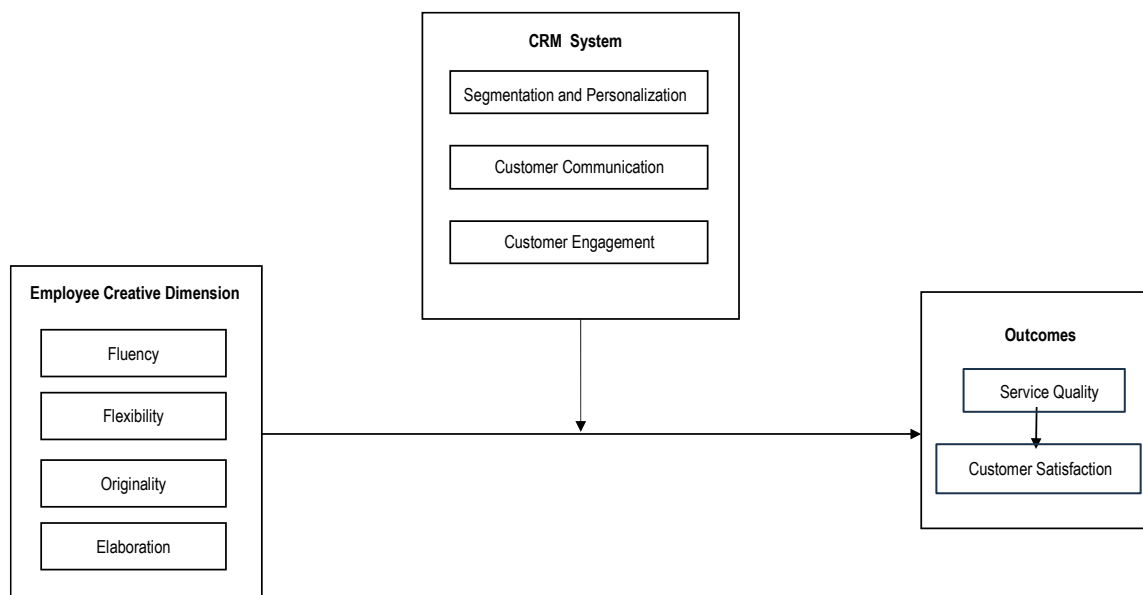


Figure 1.0: Conceptual framework – Creative Intelligence in CRM Implementation.

Based on a theoretical foundation, the resource-based theory supports internal focal firms by looking at internal resources to develop and maintain relationships (Kozlenkova et al., 2013). Social exchange and relationship marketing theories support employee roles in creating value based on customer requirements. Relationship marketing represents the theory supporting relationship development in the CRM context. The relationship between the variables discussed in earlier sections presented the conceptual framework in Figure 1.

These three theories support and enhance current CRM concepts by giving a better understanding towards CRM relationship development. These theories provide valuable frameworks on the cognitive processes and adoption dynamics associated with creative

intelligence and innovative CRM solutions. By considering these theories, organisations can gain insights into the underlying mechanisms that drive creative thinking, idea generation, solution selection, and successful implementation within CRM contexts.

3.0 Methodology

The study focuses on banking operations where customer and employee interactions are most important. Effective and efficient people, processes, and technology integration are critical because they influence customer satisfaction and customer loyalty. Customer relationship management (CRM) is crucial as it delineates the precise methods, content, and timing for managing interactions between customers and employees. A quantitative approach is chosen given the complexity of banking operations and the need for precise measurements; a quantitative approach ensures rigorous analysis and enables the examination of multiple variables simultaneously. Data is collected via a structured, self-administered questionnaire with Klang Valley Bank customers. Purposive and convenience sampling is the sampling procedure. The analysis will be conducted on a comprehensive sample comprising over 400 respondents. Before the survey, a preliminary study will establish, evaluate, and enhance the measures related to the constructs, ensuring their suitability for use in the main study.

Structural Equation Modeling (PLS-SEM) will analyse the interdependence of the constructs in the study at the same time. The study's principal objective is to offer measures of the intensity and extent of the interdependence between the independent constructs. Before completing the structural path analysis, the study's data analysis began with measurement model testing, which discussed the reliability and validity analysis for the items in each construct.

Overall, the methodology adopted for this study is meticulously designed to address the research objectives by employing rigorous data collection and analysis techniques. By integrating quantitative methods with structural equation modelling, the study aims to provide comprehensive insights into the factors influencing customer satisfaction and loyalty in banking operations, ultimately contributing to improving customer relationship management practices in the banking industry.

4.0 Findings

The conceptual framework outlined above illustrates the interrelation among various aspects of CRM components within a future-oriented framework. It comprehensively integrates human factors, system components, and the expected outcomes based on the interaction of these variables. The study discerns that the harmonious integration of human and system components within the appropriate context yields favourable results. Specifically, the infusion of AI capabilities into CRM systems enhances organisational capacities to devise diverse solutions tailored to the unique demands of individual customers during every interaction.

The framework presented in Figure illustrates the intricate relationship among the variables: employee creative intelligence, CRM system components, service quality, and customer satisfaction. This study is a pioneering endeavour in this domain, paving the way for future investigations. Identifying and establishing the proposed dimensions of creative intelligence emerge as pivotal determinants for the successful execution of CRM service delivery. Identifying the four key dimensions outlined underscores their critical significance, necessitating further refinement and enhancement for all organisations leveraging AI-generated CRM systems.

5.0 Discussion

The capability for employees to creatively evaluate every interaction with customers would ensure the sustainability of the relationship. The system support is detrimental and would moderate the relationship between creative employees and service quality. Central to this process is the adeptness of human capabilities, discerning the optimal solution, employing effective communication strategies, and gauging the appropriate cues and timing for delivering these solutions.

The dimension of creative abilities comprising fluency, flexibility, originality and elaboration would enhance the delivery of solutions generated by the system. Hence, the human creative capabilities with AI-enhanced CRM systems hold immense potential for optimising customer interactions and augmenting organisational efficacy in addressing diverse customer needs.

Furthermore, the CRM system with AI integration would empower the system to support the generation of solutions for each problem or situation presented by the customers. Integrating the three variables inherent in AI-infused CRM systems is a prerequisite for adopting forthcoming AI-driven CRM solutions. The proposed variables underscore the foundational role these variables play in shaping the landscape of AI-enabled CRM implementations. As such, the comprehensive understanding and incorporation of these variables are paramount for organisations aspiring to effectively harness the transformative potential of AI-driven CRM systems.

6.0 Future Direction, Limitation and Conclusion

While providing a good foundation for further study, the conceptual framework presented is far from exhaustive. Expanding upon human intelligence, it is evident that numerous untapped opportunities exist to delve deeper into other aspects of intelligence, such as emotional and analytical intelligence, within the context of advanced technological environments. Further, the impact of human relationships within these technologically driven environments still needs to be explored, presenting a fertile ground for future investigation. Academicians and practitioners can navigate the evolving landscape of human-machine interaction with greater clarity and efficacy. Through

interdisciplinary collaboration and methodological rigour, future studies have the potential to unlock novel insights that pave the way for more informed decision-making and sustainable organisational success in an increasingly digitised world.

Next, certain limitations of the study need careful consideration; the methodological approaches employed in investigating these phenomena warrant careful consideration. Employing robust methodologies that facilitate comprehensive data collection and analysis is essential for deriving meaningful insights into the complexities of human-machine integration within organisational settings. Thus, a methodological framework that enables the systematic exploration of these multifaceted dimensions is crucial for advancing our understanding of the interplay between human creativity, technological advancement, and organisational effectiveness.

In conclusion, the study's findings disclose several critical insights that add to the body of knowledge in the literature on managing talent and customer relationship management. The research investigates the possible impact of creative intelligence on service delivery quality and customer satisfaction. The study explains how customers' perceptions of employees' creative and imaginative capacity to serve them influence their perceptions of service quality. This insight is crucial when artificial intelligence technology integrates with CRM systems. Both academicians and practitioners will likely be attracted to the creative intelligence attributes of fluency, adaptability, creativity, and elaboration as they strive to construct and implement a sustainable Customer Relationship Management (CRM) paradigm. Offering appropriate training and exposure in the specific areas of service capacity outlined in the study is essential to prioritise employee development.

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Paper Contribution to Related Field of Study

The paper contributes to human resource management and marketing customer relationship management.

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