African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

From Relational Learning to Customer Value Creation: An Empirical Study in the Tunisian Retail Banking Sector.

Auteur 1: DIOUANI HELA

PhD. DIOUANI HELA
Faculty of Economic Sciences and Management of Tunis

Déclaration de divulgation : L'auteur n'a pas connaissance de quelconque financement qui pourrait affecter l'objectivité de cette étude.

Conflit d'intérêts : L'auteur ne signale aucun conflit d'intérêts.

Pour citer cet article : DIOUANI HELA (2025). « From Relational Learning to Customer Value Creation: An Empirical Study in the Tunisian Retail Banking Sector-», African Scientific Journal « Volume 03, Num 32 » pp: 1420 – 1452.

DOI : 10.5281/zenodo.17579422

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Abstract

As the banking industry evolves, relational learning is increasingly seen as a valuable approach to facilitating sustainable relationships with customers and enhancing customer value creation. This paper examines relational learning in the banking environment and emphasizes the importance of learning in relation to customer value. In particular, we explore how banks utilize customer knowledge and interaction and subsequently adapt to provide improved service delivery based on customer satisfaction and loyalty levels. We also discuss relational learning frameworks, challenges, and potential future trends.

Keywords

Relational Learning – Customer value – Service innovation – Transformational leadership – Retail banking – PLS-SEM

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Introduction

The banking sector operates in an environment characterized by intense competition, where customer retention and loyalty are crucial for success. Traditional banking models that emphasize transactions are being replaced by relationship models that foster continuous learning as the institution and customer engage. Relational learning enables banks to develop a deeper understanding of their customers, proactively address their needs, and create tailored services that enhance customer value. The purpose of this study is to explore the role of relational learning in the banking sector and analyze its implications for customer value creation. Specifically, it seeks to understand how relational learning contributes to the development of sustainable customer relationships and long-term competitiveness in financial institutions.

To achieve this objective, the paper is structured as follows: the first section provides a conceptual overview of relational learning and its theoretical foundations; the second section examines how relational learning is implemented in the banking context and identifies key factors influencing its effectiveness; finally, the third section discusses the impact of relational learning on customer value creation, highlighting managerial and strategic implications for banks operating in a digital and customer-centric environment.

1. The theoretical basis of the research of relational learning in banks

1.1. Relational Learning: Theoretical Analysis

In a knowledge economy, the perspective of resource allocation is supplanted by that of resource creation, meaning that learning and knowledge production are now central to organizations. In this context, the firm is more evidently a knowledge processor (Ash Amin, 2004). In a knowledge-driven economy, it makes more sense to discuss relational learning-knowledge generation that arises from the experience of knowledge networks involving two or more stakeholders.

Selnes and Sallis (2003) (Sallis & Selnes, 2003) define relational learning as "a joint activity where both parties are attempting to create more value together than either can create on their own (or with other partners)" (p. 81), and this is the definition we adopt in this research. They further describe it as "a joint activity between a supplier and a customer in which the two parties share information that is interpreted and integrated into a joint memory of the relationship" (p. 80). As relationships develop, relational learning creates new links between organizations engaged in exchange relationships, joint relationships, and collaborative partnerships. In other

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

words, it strengthens existing ties between partners and contributes to creating greater value together than either partner could achieve individually (Cheung, Myers, & Mentzer, 2010).

Within this framework, we can assert that relational learning is equally important as organizational learning, though the two concepts are fundamentally different. The distinction lies in the fact that relational learning develops unique memories based on the shared history of the involved parties, which vary depending on their interactions. These memories differ from those that define organizational learning. Additionally, the antecedents and consequences of these two types of learning are distinct. While organizational learning impacts a single organization, relational learning influences the relationship between two organizations (such as a supplier and a customer) (Lai, Chiu, Yang, & Pai, 2010); (Sallis & Selnes, 2003).

Both parties seek to reduce redundant costs, maintain service quality and reliability, and increase speed and flexibility by leveraging relational learning (Sallis & Selnes, 2003).

Inter-firm theories provide various perspectives on the antecedent conditions of relational learning. These include features associated with the relationship itself, which involves two or more actors, aspects of an organization's internal complexity, and conditions arising from the surrounding environment that shape the context for the existence and evolution of that relationship (Cheung, Myers, & Mentzer, 2010); (Sallis & Selnes, 2003).

Various authors have shown that relational trust promotes learning, which is crucial because information sharing and its interpretation are sensitive in customer-supplier relationships (Dwyer, Schurr, & Oh, 1987); (Sallis & Selnes, 2003) (Lai, Chiu, Yang, & Pai, 2010). As stated by Dwyer, Schurr, and Oh (Dwyer, Schurr, & Oh, 1987), commitment is an explicit or implicit promise of continuity in the relationship between exchange partners. At an advanced stage of interdependence between the seller and buyer, exchange partners achieve a high level of satisfaction with the process, with solidarity and cohesion becoming dominant characteristics of the relationship.

At the organizational level, as relational aspects evolve, relationships are expected to add complexity to interrelated operational activities, affecting both organizational structure and operational units. This complexity is likely to lead to joint learning activities (Sallis & Selnes, 2003).

1.2. Relational Learning: A Driver of Performance

Despite the increasing trend toward collaborative relationships, the literature remains underdeveloped in many areas, particularly in explaining how new knowledge acquisition impacts performance improvement. While many studies seek to explain learning, few

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

articulate its direct contribution to performance. Paulraj et al. (Paulraj, 2008) highlight this research gap. It is relational communication that drives the relationship between a company and its customers (Chen & Paulraj, 2004).

In operations management and supply chain research, inter-organizational communication and collaborative relationships are recognized as key factors contributing to performance improvements for both the supplier and the customer (Carr & Pearson, 1999); (Claycomb & Lengnick-Hall, 2001) (Prahinski & Benton, 2004) (Cousins & Menguc, 2006). Other researchers have attempted to demonstrate that communication strategies formulated by client companies improve the operational performance of supplier companies ((Prahinski & Benton, 2004) .

Moreover, several scholars acknowledge that learning in inter-organizational contexts is a key mechanism through which businesses create value ((Helleloid & Simonin, 1994); (Hamel, 2001) (Inkpen, 2002)). In addition to learning, some authors suggest that relationships can serve multiple objectives, including various activities such as research and development. Learning is cited as an important precursor to inter-organizational relationships ((Beatriz, Mario, & Fátima G., 2018)but there are few discussions linking learning outcomes and structures to research and development.

For example, Day (Day, 1994)emphasizes the role of management capability in setting organizational standards that clarify why information is acquired, disseminated, and leveraged. Day's perspective suggests that relational learning can enhance organizational competence and performance by fostering new managerial and operational practices, thereby creating value and improving knowledge transfer for organizational capacity building.

Theories such as the resource-based view and knowledge-based view emphasize that learning not only facilitates the initiation of relationships but also enhances the absorptive capacity necessary for leveraging external knowledge (Cohen & Levinthal, 1990); (Zahra & George, 2002). Thus, learning is both a precursor and a sustaining force in inter-organizational collaboration. Through organizational learning, firms identify complementary assets and assess strategic fit, which are critical for forming alliances or partnerships (Gulati, 1995). Moreover, knowledge acquisition and sharing serve as both a motive and a mechanism for collaboration, especially in knowledge-intensive sectors (Grant & Baden-Fuller, 2004).

1.3. Relational Learning and Information Flow Management

Knowledge acquisition is the first dimension of learning (Huber, 1991). The author defines knowledge acquisition as the process by which information is obtained and categorizes it into five subprocesses, each representing a different type of learning.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

The first step, **congenital learning**, combines two types of knowledge: knowledge inherent in the organization's design and knowledge gained during its formation and development. In most cases, organizations adopt practices and procedures established by their founders. The identity and structure of a company are largely shaped by its founders and the foundational principles upon which it was created (Boeker, 1989). Congenital learning plays a significant role in shaping how other types of learning occur within the organization.

Before an organization is formally established, it accumulates knowledge from past experiences. Huber (1991) refers to this as **experiential learning**, which results from systematic, intentional efforts. Organizational experimentation enhances experiential learning through feedback channels that establish causal connections between actions and organizational outcomes. At this stage, two organizational aspects of learning are tracked: formal and informal methods (Huber, 1991; Warner, 1984).

The third step in the process is **vicarious learning**, which Huber (1991) describes as acquiring knowledge from other organizations. This type of learning is commonly associated with imitation and is considered a valuable source of information in organizational learning ((R.D., 1985); (J.G., 1980).

The fourth step, **grafted learning**, occurs when organizations acquire new knowledge by integrating new members who possess expertise previously absent within the organization. This form of learning is particularly relevant in joint ventures (Lyles, 1988), where organizations can rapidly acquire essential knowledge for inter-organizational collaboration (Huber, 1991).

Finally, the **research and observation phase** is the last step in fostering knowledge acquisition. Learning takes place when an organization deliberately focuses its research on a specific domain or passively gathers insights through observation. Huber (1991) characterizes this phase as "the unintentional acquisition of information about the external environment, internal conditions, or performance" (p. 97).

At this level of analysis, every knowledge acquisition process is linked to an organization's contextual situation. The learning context helps determine the most suitable learning approach. For example, in rapidly developing technological environments, vicarious learning and grafting are often more effective than experiential learning. It is important to recognize that the outcome of this phase is crucial for distributing acquired knowledge across the organization.

The dissemination of acquired knowledge determines its utility across different organizational units. **Information distribution** is the process of sharing acquired knowledge from various sources, generating new or derivative forms of information. This distribution applies to

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

different types of knowledge obtained during the acquisition and discovery phases. Effective distribution is a key factor in the emergence and expansion of organizational learning. **Relational memory**, unlike organizational memory, refers to routines developed through direct experiences and observations between two parties in a relationship. It includes both formal and informal procedures and reflects how both parties have learned together over time. The accumulated routines and shared knowledge strengthen collaboration between stakeholders, making knowledge exchange more efficient and mutually beneficial. The third dimension, according to Selnes and Sallis (Sallis & Selnes, 2003), is **engagement in the learning relationship**. Engagement reflects the extent to which parties are committed to maintaining and developing their relationship over the long term. A high level of engagement fosters greater information sharing, mutual adaptation, and problem-solving, thereby deepening cooperative relationships.

Together, these three dimensions—information sharing, relational memory, and engagement—form the core of relational learning enable organizations to refine their practices, foster innovation, and develop new solutions in collaboration with their partners. In this sense, relational learning is not merely the transfer of knowledge or information but a dynamic and interactive process through which both parties generate new knowledge and skills, creating joint value that would not be achievable through other means.

1.4. Customer orientation :a managerial concept and a strategic choice

While the concept of customer orientation is not new—having existed since the need arose to adapt offerings to market needs—it is now an omnipresent concern for both management and academic researchers, extending beyond marketing. This managerial topic reinforces the importance of relational orientation within the firm, customer reactions, and the implications for the firm's commercial and relational outcomes. Therefore, this section presents the theoretical foundations of customer orientation and explains why shifting towards a service logic and relational orientation is crucial for increasing customer value creation.

The development of the relational approach is evident in several research studies, particularly those by Grönroos (Grönroos, 1984), Dampérat (Dampérat, 2005), and Eiriz and Wilson (Eiriz & Wilson, 2006). These studies provide both a historical and panoramic view of the relational approach's emergence, analyzing the transition from product orientation to customer orientation. Generally, the relationship itself is considered the cornerstone of the relational approach and serves as a source of value and competitive advantage for companies (Marzo-Navarro M., 2004).Grönroos (Grönroos, 1984)and Flambard-Ruaud (Flambard-Ruaud, 1997)emphasized that the relational approach extends beyond a preference for one transaction

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

over another by embedding transactions within a broader relational and social exchange. They argued that transactions and relationships are not in conflict but coexist intimately and are not mutually exclusive.

Dampérat (Dampérat, 2005) identified two fundamental developments that stimulated the relational approach: (1) the evolution of client-supplier relationship analysis by incorporating the social dimension and (2) the distinction between transactional and relational approaches through the temporal aspect of the relationship.

Dampérat (2005)further segmented relationships into three dimensions: contact proximity, social proximity, and functional proximity. Contact proximity refers to the structure of the relationship and influences the intensity of exchanges, characterized by ease and frequency of contact. Social proximity impact the strength of the social bond, which may be more or less pleasant. Functional proximity affects the structural bond, emphasized by the degree of adaptation and coordination related to tasks.

Relational orientation is significant because it extends beyond managerial concerns to encompass other organizational facets. Almost all successful companies have clearly defined how they create a competitive advantage by focusing on the customer (Whiteley & Hessan, 1997).Customer sensitivity and the strategic importance of perceived value are relevant to all company functions, including production, management, human resources, logistics, and sales. Furthermore, customer orientation influences the company's relationships with various external economic partners, such as suppliers, subcontractors, distributors, and service providers. One way to illustrate customer orientation is by defining it as the tendency of employees to focus their attention on customers (Babakus, 2009); (Whelan, 2010).

Customer orientation plays a key role in delivering service satisfaction, which in turn enhances overall customer satisfaction (Lee, Kim, & Lee,, 2011). By adopting customer orientation, a company can create a structure that combines flexibility and disintermediation while providing real-time responses to customer expectations. This approach enhances both productivity and longevity. Additionally, fostering customer orientation requires a commitment to service, innovative solutions, and the ability to generate value for customers (Jallat, 2001).

According to Lendrevie et al. (Lendrevie.J, Levy.J, & Lindon., 2003), there is a significant difference in loyalty levels between highly satisfied customers, who tend to be much more loyal, and highly dissatisfied customers, who are generally less loyal. Given this dynamic, a company's competitiveness is measured not only by price competition but also by the perceived value-price ratio, where customer loyalty and retention are direct consequences of perceived value.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

The evolution of pricing strategies and competitive environments, along with the mass adoption of information and communication technology (ICT), has enabled businesses to customize their offerings. ICT advancements have transformed consumer demands and reshaped the structure of product and service offerings.

Companies must now consider both intangible elements (e.g., after-sales service, communication efforts, symbolic value, social components) and tangible elements (e.g., product design, packaging, technical documentation) in their value propositions. To achieve success, businesses must prioritize strategic cooperation and complementarity rather than relying solely on price competition (Normann, 2000). Furthermore, businesses must offer services and experiences that foster a sense of belonging, align with customer identity and culture, and fulfill customer needs and expectations (Bucci, 1998).

1.5. From Transactional Logic to Relational Logic

Transactional logic is built on two primary foundations: first, strict commercial segmentation based on customers' acquired status, and second, defining this status using consumer-related data such as occupation, affluence, and housing. However, this logic is somewhat restrictive as it fails to capture the evolving realities of consumers' lives. Companies that adhere strictly to transactional logic may miss new opportunities and untapped development paths.

Various client loyalty techniques align with this perspective ((Rust & Oliver, 1994); (Rust, Zahorik, & Keiningham, 1995). The first technique is **default loyalty**, where customers remain due to low involvement with the product or market, making them passive clients. Another method is frequency loyalty, which includes regular engagements such as monthly insurance premium payments, often combined with contractual obligations and strict protocols.

At the opposite end of the spectrum is loyalty driven by abundant offerings, where excessive options lead to indecision and eventual purchases. Lastly, geographical loyalty is based on proximity and ease of access, while some businesses extend offers to clients' family members (e.g., children or relatives) to encourage retention. These techniques collectively illustrate a customer retention strategy focused on maintaining long-term engagement rather than merely maximizing short-term transactions (Vinet, 1996).

The establishment of a relationship between partners highlights the importance of transitioning from a temporary relationship to a permanent one, emphasizing both the context and continuity of exchanges. In this regard, managers must develop customer orientation to effectively manage the necessary and appropriate managerial tools (Ganesan, 1994)

In the other side, in a world characterized by digitalization and the rise of ICT, organizations must manage their relationships with customers while conducting detailed demand analyses.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Although some ICT tools may have undesirable effects on long-term relationship development (Leek, Naudé, & Turnbull, 2003) such as prolonged periods without direct contact with staff, leading to strictly virtual interactions-these technologies remain crucial for establishing and strengthening client relationships (Sheth & Parvatiyar, 1995).

ICT also plays a key role in facilitating service improvements, business development, and the customization of client offerings (Sheth, Sisodia, & Sharma, The antecedents and consequences of customer-centric marketing, 2000), ultimately enhancing a firm's efficiency and effectiveness. In particular, client databases and Marketing Information Systems (MIS) enable firms to gather descriptive and quantitative data about their customers (e.g., age, gender, product usage frequency) . (Negri, 2000)suggests that such tools allow companies to retain existing customers at a lower cost than acquiring new ones.

1.6. Customer Relational Management: A Strategic Approach to Value Creation in banks

Customer Relational management (CRM) has emerged based on the principles governing supplier-client relationships (Sin, Tse, & Yim, 2005). (Lendrevie.J, Levy.J, & Lindon., 2003) define customer capital management as "an organizational approach aimed at better understanding and satisfying customers recognized for their potential activity and profitability by using multiple points of contact, within a sustainable framework, to enhance revenue and organizational profitability." Additionally, customer capital management fosters customer loyalty by ensuring optimal satisfaction of their needs (Lehu, 2004). (Anderson, Narus, & Van Rossum, 2007)note that CRM allows distribution companies to meet some of their customers' evolving needs. For CRM to be effective, it must be implemented across all levels of the organization, requiring a shared vision and structured processes (Payne & Frow, 2005). All members must work together toward a common goal: optimizing available resources to deliver valuable products and services that meet customer expectations. (Chen & Popovich, 2003; Buttle & Maklan, 2019; Parvatiyar & Sheth, 2001).

To achieve customer retention, banks must cultivate a partnership-oriented mindset with their customers while ensuring sustainable relationships that align with corporate objectives. Internally, this approach should also extend to employees, fostering engagement and loyalty among staff to enhance client relationships.

1.7.The specificities of customer value in banks

The concept of value creation has undergone extremely significant evolution both academically and managerially. Indeed, value creation is a key driver of relational orientations and appears to be one of its pillars. When customer value is a factor in bank value, the bank must question

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

the effectiveness of its customer capital management policy. It is clear that serving customers and ensuring their satisfaction is central to all thinking and at the heart of the bank's ultimate mission. Like all stakeholders in a relationship with the bank, customers demand value, which must be created for them. Between the bank and the customer, there exists a relationship of need and need satisfaction. Indeed, the customer experiences needs that the bank meets through its services and products. These needs can be of different natures: needs for money, needs for advice, needs for management tools, needs for consideration, and needs for information (Zollinger, 1999). The bank-customer relationship only exists when a product is requested or a service is provided (Dupuch, 1990). Consequently, profitable and attractive conditions, generally concerning quality, cost, execution time, and the location where it is offered to the customer, are crucial for a good bank-customer relationship (Chébat, 1999), given that these institutions generally aim for a win-win relationship (Perrien, Filiatrault, and Ricard, 1992). Customers typically prefer banks with the following characteristics: the quality of the products and services offered, the bank's expertise, geographic proximity, emotional reasons, and the security offered (Badoc, 1978). Furthermore, the bank branch, similar to a point of sale, is considered a living space that promotes the pleasure of shopping and customer entertainment (Moati et al., 2006) as well as a decisive competitive factor (Robert-Demontrond, 2002). Consequently, the notion of speed of service is highly decisive in banks, especially when responding to the request of a major customer. However, cooperation refers to group work and the willingness to share knowledge, time, effort, and expertise to achieve common goals (Yilmaz and Hunt, 2001). Furthermore, understanding customer needs is a key factor in implementing a customer relationship strategy and, consequently, in achieving value creation (Alard and Dirringer, 2000). On the other hand, the search for shared values is important for mutual understanding between parties in a relationship and the establishment of trust (Morgan and Hunt, 1994; Yilmaz and Hunt, 2001; Brashear et al., 2003). In the other side,
the bank must offer services that foster customer engagement in a long-term relationship. At this level, trust is at the heart of a lasting relationship between a customer and their bank. Gueret et Kunstler, 2001). Lehu (2004),
Mastery of banking expertise is highly sought after and demanded by customers. Indeed, customers prefer to discuss their business with a competent banker who is an expert in their field. Thus, bank staff must exhibit certain characteristics such as skill and knowledge, responsibility, communication and collaboration with customers, as well as a friendly attitude (Mihelis, 2001, Gabriol, 2000). Lüneborg et Nielsen, 2003).). To move beyond the traditional bank branch model with its contact staff, bankers now have a richly varied set of means at their

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

disposal to connect with their customers. Indeed, in addition to the physical contact agent, bankers can provide customers with highly developed information and communication technologies, allowing them to carry out transactions anytime, anywhere.

In an economy characterized by fierce competition between all types of organizations, particularly banks, information becomes an asset if it is mastered, but it can also be a liability if it is neglected. Therefore, having customer information and databases allows the bank to effectively manage customer relationships and respond more accurately and appropriately to their needs and expectations (Lesserre et Legrand, 2002). The findings we were able to draw similarly reflect the fact that value creation is now considered the creation of benefits resulting from a business exchange relationship between two or more partners.

1.8.Relational Learning and Customer Value Creation

Relational learning influences partners to alter their behavior in exchange relationships. This change may involve adopting new behaviors or reinforcing existing ones. The learning of new behaviors is an internal developmental process that shapes the behaviors of the partners. Relational learning, therefore, modifies the involvement of partners in their work (e.g., through training, education, or experiential learning programs) so that they can develop new behaviors, and acquire new knowledge and skills. Partners can also learn from each other through observation and listening. By engaging in relational learning, they gain the ability to learn from their own actions by reconstructing and reflecting on past experiences. They develop the capacity to accumulate and share this knowledge with their partners (Jacobs & Park, 2009). Learning creates new behaviors conducive to research and analysis, fostering an innovative mindset. It is, thus, interpreted as a practical process that allows the discovery and development of existing knowledge, skill-building, and facilitates the internal growth of the organization as an innovation generator (Dawson, 2000).

Organizations aiming to enhance innovation must view their employees as valuable idea generators. A resource-based approach emphasizes that an organization’s greatest reliance lies in the innovative capabilities of its workforce, as it is challenging to replicate the skills, knowledge, experiences, and behaviors of innovative employees. The development of creative behaviors stems from the learning behaviors and attitudes of individuals (Pastor et al., 2010).

Managers must recognize the challenge of facilitating resource-based practices that create the right conditions for employees to be motivated and engaged in the learning process.

Employees need to be willing to share what they learn and apply that knowledge to create new products and processes (Perez, 2010). At this level, relational learning becomes essential in

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

ensuring the internal development of human resources through practices such as selection, training, and assessment of innovation-generating skills. These practices help employees become more autonomous in their actions and innovative in their behaviors. Relational learning creates a conducive environment for developing individual competencies and maximizing workforce creativity (Lopez-Cebrales et al., 2009).

This view aligns with Lado and Wilson's (1994) argument that learning, as a resource-based practice, enhances innovation by promoting employees' creative and innovative behaviors. This approach emphasizes the development and maintenance of human capabilities, facilitating creativity and judgment as a foundation for innovation. Many studies based on the resource-based approach highlight organizational resources that produce sustainable competitive advantages and value. For instance, Ozbag et al. (2013), Barney (1991), and Wernerfelt (1984) identify employee knowledge, achievements, and skills as vital resources for supporting both existing and new products and services.

Human capital is viewed as the collective competencies, talents, and skills that create additional value for organizations ((Özbağ, Esen, & Esen, 2013). Knowledge includes individual experience and understanding that can be shared or distributed. By engaging in collaborative behaviors, individuals share knowledge, which in turn generates innovation. Both relational learning and innovation contribute to value creation by enhancing capabilities at individual, group, and organizational levels. Nonaka (1995) posits that successful organizations are those that perpetually create new knowledge, spread it efficiently, and apply it to new technologies or products. Thus, learning increases innovation by improving the ability to create, share, and apply knowledge, ultimately contributing to sustainable competitive advantages and enhancing customer value ((Iqbal, 2011); (Özbağ, Esen, & Esen, 2013).

Human competencies with the capacity for innovation distinguish organizations that foster creativity from those hindered by bureaucratic constraints. Bureaucracy and formal communication can limit spontaneity and openness, both of which are crucial for responding innovatively to environmental pressures . Recent research underscores that rigid hierarchies and formalized communication can suppress spontaneity and openness—elements essential for innovative responses to evolving environmental pressures (Almazrouei, Sarker, Zervopoulos, & Yousaf, 2024). Actually, centralized and formalized organizational structures can impede agility, limiting the ability to adapt and innovate effectively. Conversely, organizations that empower employees and reduce bureaucratic layers tend to foster environments conducive to innovation (Anderson B. , 2024). Furthermore, a culture that prioritizes learning,

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

experimentation, and creativity is a key driver of successful corporate innovation (Charness & Grieco, 2023).

Based on the literature review, it is clear that while other organizations may copy technologies, products, or services, intellectual capital is not easily replicated. Thus, human resources become strategic in generating value. Managers should, therefore, focus on human competencies to drive value creation in the firm. Innovation, as a process of generating new knowledge, is central to maintaining the firm's value.

1.9.Service Innovation Capability and Customer Value Creation

Service innovation capability refers to the ability to develop new ideas or find effective solutions to challenges. Employees with this capability create additional value, contributing to the company's competitive positioning in a constantly changing business environment.

Research suggests that factors in the work environment, including leadership styles, impact employees by setting clear expectations and providing recognition for their contributions (Dvir, Eden, & Shamir, Aug., 2002)). Managers who support transformational leadership influence employees by clearly defining expectations and providing support, which leads to greater engagement in their work.

It is observed that the four dimensions of transformational leadership stimulate service innovation capability, thereby enhancing customer value. Idealized influence (or charisma) positions the leader as a role model, positively influencing employee perceptions and behaviors. Inspirational motivation involves the leader’s efforts to increase employees’ desire to work and collaborate toward achieving the organization’s collective purpose. Intellectual stimulation focuses on questioning assumptions and finding solutions to problems by encouraging intellectual curiosity and openness to new ideas. Finally, individual consideration involves understanding employees' needs and fostering their behavioral development.

In summary, transformational leadership is the energizing force that enhances employees' innovation capacity and creates more value for customers through improved creativity, problem-solving, and engagement.

2. The Link Between Relational Learning and Customer Value Creation

For more than thirty years, leadership has been a focal point of scholarly research, with numerous studies highlighting the significance of both transactional and transformational leadership styles in driving high performance at the individual, group, and organizational levels (Bass & Bass, 2008). Leadership acts as a catalyst for strategic change within teams and

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

organizations, playing a crucial role in developing human competencies and steering efforts toward achieving the mission and desired outcomes.

In fact, large literature explore the role of leadership in organizational performance (e.g., Bass, 1999; Bass, Avolio, Jung, & Berson, 2003; Karnes & Chauvin, 1985; Singh & Krishnan, 2007). Hitt et al. (2001) describe the leader as a key agent of strategic change, and there is widespread consensus that leadership styles shape strategic decisions and influence organizational success. A fundamental leadership goal is to inspire subordinates to embrace initiative and creativity while maintaining commitment and loyalty to the organization. This involves fostering behaviors that contribute significant value to both the team and the organization. Many researchers argue that a leader's behavior plays a crucial role in shaping a work environment that encourages creativity among employees (Amabile, Schatzel, Moneta, & J Kramer, 2004); (Zhou & Hoever, 2014); (Gong, Huang, & Farh, 2009).

Within this framework, leaders play a pivotal role in determining which innovations are adopted to maintain competitiveness (Victorino et al., 2006; David, 2007; Porter, 1985). They are the first to initiate the strategic thinking and actions required for both the team and the organization. By fostering creativity, initiative, and imagination, leaders can significantly influence the success or failure of any organizational change (Amabile et al., 2004).

In fact, transformational leaders go beyond simple transactional exchanges by building deeper relationships with both leaders and subordinates. They engage their teams with diverse perspectives and abilities, inspiring them to reach higher levels of performance.

The concept of transformational leadership was introduced by James MacGregor Burns in 1978 through his analysis of political leaders. Since then, the concept has been widely adopted in organizational psychology to explain how leaders contribute to innovation by generating new ideas (Bass, 2006). Burns (1978, cited by Bass, 2006) defines transformational leadership as a process in which leaders and followers mutually help each other develop a deeper sense of purpose, morality, and motivation. He emphasizes that while distinguishing between management and leadership can be difficult, the key difference lies in the quality of behaviors and characteristics exhibited. Burns identifies two primary leadership styles: transactional leadership and transformational leadership. According to the transformational leadership model, significant changes occur in both individuals and organizations, requiring a re-evaluation of personal values and perceptions within the organizational context. This shift influences employees' expectations and aspirations, both for themselves and for others (Avolio & Shamir, 2002). Furthermore, transformational leadership is rooted in the leader's personality, individual traits, and ability to drive change through vision, motivation, and ambitious

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

objectives. Transformational leaders are often viewed as role models, exemplifying ethical and moral leadership for their teams, organizations, and broader communities. A key distinction between transformational and transactional leadership lies in their approach to organizational culture. While transactional leaders operate within the existing cultural framework, transformational leaders actively work to reshape and evolve the organizational culture (Bass et al., 1987; Bass & Steidlmeier, 1999; Wang et al., 2014). Building on Burns' (1978) foundational work, Bernard M. Bass (1985) expanded the concept of transformational leadership by exploring the psychological mechanisms associated with both transactional and transformational leadership styles. Bass replaced the term "transformative" with "transformational" to refine the discussion (Bass et al., 1987; Bass & Steidlmeier, 1999). He further advanced the research by attempting to measure and operationalize transformational leadership. In this context, Bass focused on examining how transformational leadership styles influence the motivation and performance of subordinates. He suggested that this impact could be measured through the behavior of subordinates. In transformational leadership scenarios, subordinates demonstrate trust, admiration, loyalty, and respect for their leader, driven by proven and validated contributions to the group's success (Bass & Bass, 2008).

In such environments, leaders provide more than just routine tasks to achieve individual goals. They help subordinates develop an identity, find inspiration, and craft a vision within the organizational framework. In other words, transformational leaders foster motivation and capabilities in their subordinates by showcasing influence, intellectual stimulation, and individualized consideration. They encourage subordinates to value their skills and achievements, helping them break through stagnation and achieve organizational success (Wang et al., 2014).

Bass and Burns (1985, 1998) laid the theoretical foundation for leadership constructs, but they differed in one key aspect: the second claim (Bass) posited that both leadership styles—transactional and transformational—could be exercised simultaneously. This conceptual framework includes four components of transformational leadership (Bass, 1985; Howell & Avolio, 1993; Bycio et al., 1995; Avolio et al., 1997):

- Individualized Consideration refers to direction, guidance, and actively listening to employees needs and challenges. The leader ensures their followers feel seen and valued within the workgroup (Bass & Avolio, 1994).
- Intellectual Stimulation: involves by encouraging challenges, risks taking, and new ideas. A transformational leader promotes creativity and unconventional thinking,

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

fostering intellectual independence making employees tolerance, responsiveness, inquisitiveness(Dvir & al., 2002).

- Reflects a leader's ability to communicate a compelling vision that energizes employees. By setting high expectations, expressing optimism, and giving meaning to work, leaders inspire confidence and engagement (Dvir & al., 2002).
- Idealized Influence: This involves leaders serving as ethical role models, building pride, respect, and trust among followers. As transformational leadership spreads throughout an organization, it becomes a key determinant of group and organizational performance (Bass & Avolio, 1994).

In such organizations, leaders play a crucial role in fostering engagement among their members by enhancing subordinates' engagement with the team, leader, and the organization. A true leader is one who can engage these components to promote alignment and shared goals and values between subordinates, the group, leader, and the organization (Kark & Shamir, 2000; Kark et al., 2003). Employees may feel that their work allows them to contribute not only to their own development but also to the broader community. For instance, volunteers working in nonprofit organizations often feel motivated by the encouragement from other participants, the appreciation from those they serve, and the sense that they are making a meaningful contribution. Furthermore, inspiring leaders who energize their subordinates and value their contributions help foster engagement and commitment to the organization (Rai & Sinha, 2000).

3. Relational learning : a relevant framework for generating innovation

Innovation has been described as an organizational attribute of knowledge transfer (H. Hammami et al., 2013; Bock et al., 2005). In a climate conducive to innovation, individuals are more likely to innovate, solve unforeseen problems, and develop knowledge transfer activities (Chen and Huang, 2007). Innovation is based on the development of an entire product, a category of services, or a production system where knowledge experience is limited (Damanpour, 1988; Christensen and Raynor, 2003). For some researchers, innovation is conceptually a process that begins with a new idea and ends with a market introduction (Wang et al. 2010, p. 767). For others, it can be understood as a firm's ability to introduce new products and processes (Lopez-Cebrales; Pérez-Luno and Cabrera 2009, p. 486).

Furthermore, service innovation capacity plays a key role in the survival and development of organizations by enabling the successful implementation of new ideas. Nada and Ali (2015) define the same concept as a combination of business management capabilities in the service sector. It combines managerial capabilities with organizational capabilities, strategic

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

capabilities, and adaptive capabilities to access service value creation capabilities. Szeto's (2000) concept, which we adapt in this research, defines innovation capability as a continuous increase in a company's skills and resources with the aim of exploring and exploiting opportunities to develop new products that the market demands. It is an ability to transform resources to achieve innovation objectives (Dutta et al., 2005).

In the service context, service innovation capability is a critical capability for value creation. Indeed, competitive intensity and the expansion of the business domain force companies to specialize in a narrow set of organizational value creation capabilities. This specialization promotes improved value creation for customers (Moller, 2006; Paswan et al., 2009; O'Cass and Ngo, 2012).

In practice, implementing this capacity for innovation usually requires a broad consensus within the work group, focused on clear directions and visions shared among all members of the team. This consensus is achieved through charismatic leadership (Hitt et al., 2010) or opinion leadership (Rogers, 2003). These two types of leaders are categorized as transformational leadership, which will be the subject of the following section.

Transformational Leadership: A Driver of Service Innovation Capacity to Create Customer Value Service innovation capacity refers to the ability to generate new ideas or provide novel solutions to challenges. Organizations with employees who possess this capacity can create greater value and sustain a competitive advantage in an ever-changing business environment.

Research suggests that work environment factors, including leadership style, play a significant role in shaping employees by defining clear goals and delivering meaningful outcomes. Specifically, managers who adopt a transformational leadership style can shape their employees by setting clear objectives while providing support to help them better engage in their work (Bass, 1990; Dvir et al., 2002).

At this stage of the study, it is noted that the four dimensions of transformational leadership stimulate the capacity for service innovation and, in turn, create customer value. It is also highlighted that idealized influence or "charisma" places the leader in a position of role model for employees, influencing their perceptions and behaviors. Inspirational motivation refers to the leader's efforts to increase employees' desire to collaborate toward the collective goals of the company. Intellectual stimulation focuses on the leader's efforts to challenge assumptions and find innovative solutions to problems. In line with the leader's role as a model, these efforts primarily aim to stimulate intellectual curiosity and encourage employees to adopt new methods. Lastly, individualized consideration involves the leader's intentional engagement to

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

develop a deeper understanding of employee growth and appreciate their needs at various levels.

4. From relational learning to customer value : proposal of a conceptual model

Although the link between learning and innovation is widely supported theoretically, empirical research does not provide sufficient empirical evidence at this level (Jiménez-Jiménez and Sanz-Valle, 2011, Darrouch and McNaugton, 2002). The findings of previous studies are difficult to generalize due to differences in problems, samples, methodologies, and measures used (Jiménez-Jiménez and Sanz-Valle, 2011). Qualitative studies showing a positive effect of organizational learning on innovation also do not allow for generalization (Forrester, 2000; Yeung et al., 2007). Other studies also focus on learning orientation as a means to enhance organizational culture and support innovation (Hult, 2004; Hurley and Hult, 1998; Keskin, 2006; Lee and Tsai, 2005). These studies demonstrate that existing knowledge plays an important role in innovation and that with a low level of existing knowledge, a firm is unable to internalize or exploit external knowledge (Forsman, 2011). All these studies focus on different aspects of the relationship between learning and innovation, which implies the assumption of a positive effect of relational learning dimensions on innovation capacity. Hence our first hypothesis H1: relational learning has a positive effect on service innovation capacity.
Although the trend among service companies is based on imitation, innovation remains a critical and fundamental issue for any action to stay ahead in the service industry. Indeed, as Moller (2006) demonstrates in his work, the intense competition and the expansion of service companies' activities force them to specialize in strengthening their value creation capabilities. O'cass and Ngo (2012) also demonstrate that service innovation capacity generates value creation capacity, which is crucial for creating greater value for the customer.
We can thus retain the idea that service innovation capacity positively influences customer value . Hence our second hypothesis, H2: service innovation capacity has a positive effect on customer value.
Conducive to discovery and the development of an innovative attitude. it is considered a generator of innovation (Dawson, 2000). In addition, creative and innovative behaviors are developed through the influence of individuals' learning attitudes and behaviors (Pastor et al., 2010). At the same time, organizational managers must recognize the challenge of developing and supporting resource-based approaches that foster the creation of the right context for individuals to feel motivated and engaged in learning, ready to share acquired knowledge with others, and intending to apply what they have learned in the creation of new products and

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

processes (Perez, 2010). Some authors, such as Ozbag et al. (2013), Barney (1991), and Wernerfelt (1984), identify that employees' knowledge types, skills, and abilities are considered crucial resources for supporting existing products and services or creating new ones. Given what has been discussed above, we can deduce that service innovation capacity plays a mediating role between relational learning and customer value. Hence our hypothesis (H3) that service innovation capacity plays a mediating role in the positive relationship between relational learning and customer value.

More recently, in the work of O'Cass and Sok (2012), transformational leadership is considered a moderating factor on service innovation capacity. Therefore, this concept does not necessarily imply an increase in the number of innovations but rather an improvement in the quality of innovation (Burningham and West, 1995). Based on this theoretical analysis, we assume that transformational leadership moderates the positive effect of service innovation capacity on customer value. Hence, the hypothesis: H4: Transformational leadership moderates the positive effect of service innovation capacity on customer value.

5. Empirical Section: Relational Learning and Customer Value Creation in Banks

The purpose of this empirical study is to explore the relationship between relational learning and customer value creation within the retail banking sector, all data results are drown from my doctoral thesis ((Diouani.H, 2016). Specifically, we examine the extent to which the three core dimensions of relational learning—information sharing, relational memory, and engagement—predict customer-perceived value, satisfaction, and loyalty. Our epistemological positioning aligns with a positivist perspective. Consequently, this study adopts a hypothetico-deductive reasoning approach. The main objective is to generalize the empirically observed results, which led us to favor a confirmatory research design. As noted by (Baumard, Donada, & Xuereb, 1999)the use of a quantitative approach within a confirmatory framework helps to address the limitations of findings and mitigate the risk of construct falsification.

A survey-based quantitative methodology was employed. Data were collected from a sample of 83 retail banking manager in urban and suburban areas. The sampling technique was convenience sampling to ensure a representative distribution across age groups, income levels, and customer tenure.

5.1. Construct validity test

The recommended method for measuring the internal consistency of measurement scales is generally the calculation of Cronbach's Alpha coefficient. This coefficient makes it possible to verify whether all the items refer to common notions, in other words whether each item is

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

consistent with all the other items in the scale (Igalens and Roussel, 1998, p.141). The following table extracted from my doctoral research (Table 1) summarizes the essential reliability characteristics of the model variables. We obtained Cronbach's alpha reliability indices that were between 0.551 and 1, thereby confirming our dimensions retained after PCA (the factors) and which present significant psychometric qualities adapted to our conceptual model.

Table1- Variable operationnalisation and relability

Factor	Cronbach Alpha	Item Number	Variable scale
share	0.895	9	Relational learning Selnes et Sallis(2003)
Interpretation	0.761	2	
Memory	0.867	5	
Service innovation capacity	0.872	5	Service innovation capacity O'Cass et Sok (2012)
Leadership transformationnel	0.736	5	Leadership transformationnel O'Cass et Sok (2012)
Quality	0.754	5	Fandoz Roig et al.(2006).
Cost	0.551	3	Salvador et al. 2006
Proximity	0.863	1	Burns (1997)
Personalized services	0.956	5	Parasuraman et al. ,1988
Respecting commitments	0.972	17	
Personalized welcome	0.835	4	
Personalized attention	1	1	
Mastered expertise	0.48	3	Fandoz Roig et al. (2006)
Updated expertise	1	1	Delmas-Marsalet 2006 Lesserre et Legrand 200

Source: H.Diouani 2016

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

First-order confirmatory factor analysis verified:
- the three-dimensional factor structure for relational learning;
- the one-dimensional factor structure for transformational leadership;
- the one-dimensional factor structure for service innovation capacity;
- the eight-dimensional factor structure for customer value.

We conduct a second-order confirmatory analysis to highlight the structural relationships between the dimensions of a construct. At this level, it ensures that the dimensions, estimated by first-order factors, accurately define a broader construct, estimated by the second-order factor (Igalens and Roussel, 1998). Observation of the correlation matrix in the appendix and the structural model allows us to demonstrate that:
- The dimensions of sharing (0.934), interpretation (0.883), and memory (0.934) accurately define relational learning, a second-order factor.
- The dimensions of quality (0.149), cost (0.170), personalized services (0.422), commitment fulfillment (0.964), welcome (0.192), special attention (0.065), mastered know-how (0.179), and updated know-how (0.054) accurately define customer value.
This is an exploded model with all related items and dimensions. It shows correlations between items and internal consistency of the construct. It is richer in correlation information.

5.2..Testing the overall model : second order confirmatory analysis

The use of first-order confirmatory analysis helps verify the reliability, validity, and fit of the measurement model in question.
The results of the second-order confirmatory analysis confirm the presence of two second-order variables: relational learning and customer value (Table2). Observation of the R2 coefficients of determination show:
- Highly correlated relationships for relational learning variable. Indeed, the correlation coefficient $R2 \geq 0.7$. This implies that the three dimensions retained adequately explain relational learning. In the other side, weakly correlated relationships for the customer value variable ($R2 < 0.1$). Consequently, these relationships will be eliminated from the representation of the proposed model.
It should be noted that the two dimensions retained (quality and respect for commitments) measure the customer value variable well. It is important to note that we can further simplify this model by eliminating the quality dimension, which gives rise to a single-dimensional variable.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Table2- Results of the second-order confirmatory analysis

Second order variable	Structural equations	$t_{student}$(>1.96)	R^2
Relationnel learning(AR)	Interpretation = 0.883*AR	326.93	0.694
	Sharing = 0.934*AR	495.02	0.780
	Mémoiry = 0934*AR	158.22	0.872
Customer Value(VC)	Quality = 0.149*VC	7.199	0.222
	Cost = 0.170*VC	5.93	0.028
	Compliance with commitments = 0.964*VC	80.93	0.929
		13.229	0.036
	Welcome = 0.192*AR	3.14	0.004
	Attention = 0.065*AR	9.97	0.032
	Knowledge mastered = 0.179*AR	2.69	0.003
	Knowledge updated = 0.054*AR		

Source: H.Diouani 2016

5.3..Validation of the measurement model

Bootstrapping is the method for replicating the model estimate on a large number of sub-samples randomly drawn from the main sample. The significance of the calculated coefficients is assessed using this method (Efron et al, 1983): If the coefficients are significant (Student t calculated on the sample mean > 1.96) across all samples, this is an indicator of the significance of the results (Roussel et al., 2002, p.56).

5.4..Convergent validity

The convergent validity of the measurement model's scales is assessed by determining the level and significance of the factor loadings generated by the PLS algorithm. Generally, in factor analysis for structural equation models, the loadings should be high (>0.5) and significant (Roussel et al., 2002).

Examination of table 2 shows satisfactory loadings for all items. Regarding relational learning, the contributions of the different dimensions are represented by the following items:

- Information interpretation is explained by 3 items. Information sharing is explained by 8 items. Relational memory is explained by 5 items.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Table2- Convergent validity

	Interpretation	Memory	Sharing
AR1	0,507	0,399	0,767
AR2	0,434	0,310	0,668
AR3	0,536	0,428	0,599
AR4	0,538	0,600	0,616
AR5	0,684	0,561	0,641
AR6	0,886	0,575	0,660
AR7	0,911	0,634	0,703
AR8	0,411	0,633	0,308
AR9	0,433	0,729	0,424
AR11	0,553	0,862	0,521
AR12	0,552	0,474	0,836
AR13	0,649	0,931	0,622
AR14	0,637	0,865	0,638
AR15	0,571	0,510	0,805
AR16	0,593	0,485	0,830
AR16	0,593	0,485	0,830
AR17	0,638	0,489	0,856

Source: H.Diouani 2016

Regarding service innovation capacity, the contributions vary from 0.774 to 0.918. We can deduce that these items are reliable in measuring service innovation capacity (table3).

Table 3 - Service innovation capacity contributions

CIS1	0,774
CIS2	0,813
CIS3	0,784
CIS4	0,775
CIS5	0,918

Source: H.Diouani 2016

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Regarding transformational leadership, the contributions of the items vary from 0.048 to 0.911. We can conclude that items LT1, LT2 and LT3 are more reliable for measuring transformational leadership.

Table3- Item contributions

LED2	0,342
LED3	0,724
LED4	0,911
LED5	-0,048

Source: H.Diouani 2016

Table 4- The average variance extracted (AVE)

	AVE	Composite Reliability	R^2	Cronbachs Alpha	Communality	Redondance
Norme	>0,5	>0,5	> 0,1	>0,5	>0,5	
AR					0,489	
CIS	0,665	0,908	0,290	0,872	0,664	0,189
LT	0,368	0,596		0,736	0,368	
VC	0,357	0,924	0,05	0,919	0,357	0,000
I	0.807	0.893	0.780	0.762	0.807	0.630
M	0.658	0.904	0.694	0.868	0.658	0.450
P	0.550	0.915	0.872	0.895	0.550	0.480
Q	0.557	0.784	0.009	0.754	0.557	0
commitement	0.726	0.978	0.992	0.972	0.726	0.72

Source: H.Diouani 2016

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

The convergent validity of a construct can then be ensured when each standardized indicator shares more variance with its latent construct than with its measurement error. We consider this to be the case when the average variance between the construct and its measurements is greater than 0.5. The calculation formula used in PLS corresponds to the average variance extracted (AVE) (see Table3). With the exception of the AVEs relating to transformational leadership and customer value, all other AVEs are significant. The convergent validity of constructs can similarly be measured by showing that the items measuring a construct are more strongly correlated with this construct than with the other constructs in the model (Lahmouz and Duyck, 2008). Software integrating the PLS method offers in their interfaces tables of cross-contributions of constructs (cross-loadings). Cross-validation tables also make it possible to evaluate the discriminant validity of constructs, by verifying that the items attached to a construct do not contribute too strongly to neighboring constructs.

We find that all the communalities are greater than the required minimum of 0.5 and that all the R^2 are greater than 0.1 for all the endogenous latent variables and therefore attest to the significance of our model which can be described as substantial (Chin, 1998).

5.5..Discriminant validity

Cross-validation tables further assess the discriminant validity of constructs by verifying that items related to one construct do not contribute too strongly to neighboring constructs. The correlation of constructs is compared to the square roots of the AVEs (Fornell and Larcker, 1981)

Table 5- The discriminant validity

Corrolation of construct and AVE	VC	interpretation	memoiry	Share	quality	respect of commitment
VC	0,598					
Interpretation	-0,110764	0,898				
Memory	-0,120266	0,67445	0,811			
Share	0,008219	0,759739	0,640359	0,742		
Quality	0,096321	-0,12891	-0,032144	0,088864	0,76	
Respect of commitment	0,29602	-0,097828	-0,113518	0,005439	0,043339	0,852

Source: H.Diouani 2016

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

The analysis carried out allows us to observe that the conditions required to ensure the validity of the three reflective constructs are ensured: the homogeneity of the scales is sufficient, the convergent validity (evaluated by the factorial contributions, and the average variance extracted) as well as the discriminant validity (evaluated by the examination of the correlations between constructs and by the crossed contributions) are globally acceptable. We can thus proceed to the evaluation of the structural model.

5.6.Evaluation of the structural model

Let us note at this level that the importance and significance of the structural relationships obtained determine the validation of the hypotheses. Using the PLS method, the quality of the overall model can be assessed through the coefficients of determination (R square),

Generally, the R^2 value will be considered when the sample size is large and if the sample size is less than 30, we use the adjusted R^2 value. The R^2 values respect the limit of 0.10 minimum suggested by Rousselet al. (2002) and Santosa et al. (2005), with the exception of relational learning and transformational leadership which do not receive any relationship to estimate. The highest R^2 value is that relating to the respect of commitments (0.992). This indicates that 99.2% of the dimension "respect of commitments" can be explained by the constructs used in the model, 87.2% of the dimension "information sharing" can be explained by the constructs used in the model, 69.2% of the dimension "organizational memory" can be explained by the constructs used in the model and 78% of the dimension "information interpretation" can be explained by the constructs used in the model.

Table 6- Evaluation of the structural model

Variables	R Square
	Norme >0.1
AR	
CIS	0,290
LT	
VC	0,050
interpretation	0,780
memory	0,694
Share	0,872
quality	0,009
respect of commitment	0,992

Source: H.Diouani 2016

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

We can see that, following the significance verification using the Bootstrap procedure, all constructs have significant contributions greater than 1.96. We can also see that, following the significance verification using the Bootstrap procedure, the majority of contributions are significant relative to their constructs (t greater than 1.96). This is with the exception of constructs related to the moderating variable (Table). We can therefore judge that the moderating effect is not significant enough in our model, which is to be verified in the following. The Student t-test values confirm that relational learning is a three-dimensional variable and that the customer value variable is unidimensional.

Table7- Moderating effect test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)	Norme (>1.96)
AR -> CIS	-0,538	-0,539	0,011	0,011	48,924	
AR -> interprétation	0,883	0,883	0,003	0,003	308,739	
AR -> mémoire	0,834	0,834	0,005	0,005	164,825	significatif
AR -> partage	0,934	0,934	0,002	0,002	512,012	
CIS -> VC	-0,155	-0,154	0,054	0,054	2,851	
CIS * LT -> VC	-0,621	-0,085	0,658	0,658	0,943	non significatif
LT -> VC	-0,464	-0,274	0,427	0,427	1,087	
VC -> accueil	0,192	0,196	0,014	0,014	13,699	
VC -> att pers	0,065	0,068	0,020	0,020	3,228	
VC -> coût	0,170	0,171	0,026	0,026	6,412	
VC -> prestation	0,422	0,422	0,024	0,024	17,744	significatif
VC -> qualité	0,149	0,151	0,021	0,021	6,966	
VC -> res eng	0,964	0,964	0,005	0,005	191,911	
VC -> sav maitrisé	0,179	0,180	0,017	0,017	10,440	
VC -> sav mis à jour	0,054	0,055	0,019	0,019	2,789	

Source: H.Diouani 2016

5.7.The mediating effect test

The method for testing mediating effects in PLS models is adapted from the classic analysis of Baron and Kenny (1988), cited by Lacroux (2009). A five-step analysis must be conducted to

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

confirm the existence of a mediating effect of variable M on the relationship between the independent variable and the dependent variable.

Regarding our research, and by applying these conditions to the mediation hypothesis of service innovation capacity, we obtained the following results:

Condition 1: This involves testing the effect between the independent variable "relational learning" and the dependent variable "customer value." This effect is insignificant and therefore attests to the existence of a mediation effect with t = 1.02 less than 1.96 with a significant regression coefficient C0 = 0.196.

Condition 2: This involves testing the relationship between "relational learning" and "service innovation capacity." This relationship is significant with t = 4.317 and C2 = - 0.604.

Condition 3: This involves controlling for the links between "service innovation capacity" and "customer value" in the presence of "relational learning." This link must remain significant. In our case, the "relational learning" variable influences service innovation capacity with a tc = 7.037. Service innovation capacity, in turn, influences customer value with t = 56.15.

Condition 4: The final step of Baron and Kenny (1986) is to ensure that the mediation is perfect or partial. The effect of service innovation capacity is significant. The coefficient C0 is greater than the coefficient C1: the mediating effect is established and the mediation is complete.

The full confirmation of H3 considers that service innovation capacity mediates the relationship between relational learning and customer value. Moreover, we note an improvement in the explanatory power of the model integrating the mediating variable. The examination of hypothesis H3 is in line with existing research by revealing the role of innovation capacity in moderating the positive relationship between relational learning and customer value. The empirical results obtained are consistent with the results of Hult (2004) which demonstrate that innovation capacity is the consequence of the orientation towards increasing relational learning between two parties. This is an increase that generates knowledge, influencing the intensity of innovation, as demonstrated by Yli-Renko et al. (2001).

5.8.The moderating effect test

We judge that there is a moderating effect because the coefficient b2 is significant and the coefficient of determination (R square of the structural model test without mediation second regression is higher than that of the first regression. Note in addition that b2 remains significant (t=3.279), we affirm the existence of a moderation according to the recommendations of Lacroux (2009). Note at this level that the improvement of the coefficient of determination is not significant enough which leads us to conclude that the moderation exists but it is weak.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Conclusion

Here we present a summary table of all hypotheses and conclusions. We accept all of the stated hypotheses except H4 . These conclusions allow us to confirm that, overall, the items describing the different components of relational learning positively contribute to customer value in banks. Our research makes a major contribution to the study of customer value in the banking context. Indeed, our conceptual model integrates relational learning, service innovation capacity, transformational leadership, and customer value. It confirms the value of simultaneously testing the significance and nature of the causal links between these constructs in order to assess the importance of the relationship between customer value and relational learning in the banking sector.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

BIBLIOGRAPHIE

Almazrouei, F., Sarker, A., Zervopoulos, P., & Yousaf, S. (2024). Organizational Structure, Agility, and Public Value-Driven Innovation Performance in the UAE Public Services. *Heliyon*.

Amabile, T., Schatzel, E., Moneta, G., & J Kramer, S. (2004). Leader behaviors and the work environment for creativity: Perceived leader support,. *The Leadership Quarterly*, Volume 15, Issue 1,5-32,.

Anderson, B. (2024). How Bayer is reimagining management. *The Wall Street Journal*.

Anderson, J. C., Narus, J. A., & Van Rossum, W. (2007). Customer value propositions in business markets. *Harvard Business Review*, 85(3), 90–99.

Ash Amin, P. C. (2004). *Architectures of Knowledge: Firms, Capabilities, and Communities.* Oxford University Press.

Babakus, E. Y. (2009). Role of customer orientation as a moderator of the job demand-burnout-performance relationship: a surface-level trait perspective. *Journal of Retailing*, 85 (4), 480–492.

Baumard, P., Donada, C. ,., & Xuereb, J. M. (1999). *La collecte des données et la gestion de leurs sources. In R.-A. Thiétart (ed.) Méthodes de recherche en management.*

Beatriz, O., Mario, J. D., & Fátima G. (2018). Inter-organizational social capital as an antecedent of a firm's knowledge identification capability and external knowledge acquisition. *Journal of Knowledge Management*, vol 2, Issu 6.

Bucci, A. (1998). *Quand les idées mènent les entreprises,.* Paris.: Edition Dunod,.

Carr, A., & Pearson, J. (1999). Strategically managed buyer–supplier relationships and performance outcomes. *Journal of operations management*.

Charness, G., & Grieco, D. (2023). Creativity and corporate culture. *American Economic Association*.

Chen, I., & Paulraj, A. (2004). Towards a theory of supply chain management: the constructs and measurements. *Journal of operations management*.

Cheung, M., Myers, M., & Mentzer, J. (2010). Does relationship learning lead to relationship value? A cross-national supply chain investigation. *Journal of Business Management*(28), 472-487.

Claycomb, C., & Lengnick-Hall, C. (2001). The customer as a productive resource: a pilot study and strategic implications. *Journal of Business* , vol41, N°1, pp 48-70.

Cohen, W. M., & Levinthal, D. A. (1990). Absorptive capacity: A new perspective on learning and innovation. *Administrative Science Quarterly*, 35(1), pp 128–152.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Cousins, P., & Menguc, B. (2006). The implications of socialization and integration in supply chain management. *Journal of operations management*, 604-620.

Dampérat, M. (2005). Les approches de la relation client : évolution et nature, 1ère. *1ère journée du Marketing IRIS, Lyon*, pp 1-14.

Day, G. (1994). The Capabilities of Market-Driven Organizations. *Journal of Marketing*, Vol 58, pp 37-52.

Diouani.H. (2016). *The effect of relational learning on customer value creation in banks: the mediating effect of service innovation capability; [Unpublished doctoral dissertation]*. Tunisie: Faculty of Economic Sciences and Management of Tunis.

Dvir, T., Eden, D. A., & Shamir, B. (Aug., 2002). Impact of Transformational Leadership on Follower Development and Performance: A Field Experiment. *The Academy of Management Journal*, Vol. 45, No. 4 , pp. 735-744.

Dwyer, .., Schurr, P., & Oh, S. (1987). Developing buyer-seller relationships. *Journal of marketing*.

Eiriz, V., & Wilson, .. (2006). Research in relationship marketing: antecedents, traditions and integration,. *European Journal of Marketing,*, Vol. 40, N° 3 / 4, pp 275- 291.

Flambard-Ruaud, S. (1997). Les évolutions du concept de marketing,. *Décisions marketing*, N° 11, Mai-Août, pp 7 - 20.

Ganesan, S. (1994). Determinants of Long-Term orientation in Buyer-Seller relationships. *Journal of Marketing,*, Vol 58, April, pp 1-19.

Gong, Y., Huang, J.-C., & Farh, J. (2009). The mediating role of employee creative self-efficacy. *Academy of Management Journal*, 52(4), 765–778.

Grant, R. M., & Baden-Fuller, C. (2004). A knowledge accessing theory of strategic alliances. *Journal of Management Studies*, 41(1), 61–84.

Grönroos, C. (1984). A service quality model and its marketing implications. *European Journal of Marketing,*, 18, 4, pp36-44.

Gulati, R. (1995). Does familiarity breed trust? The implications of repeated ties for contractual choice in alliances. *Academy of Management Journal*, 38(1), 85–112.

Hamel, G. (2001). Leading the revolution:: an interview with Gary Hamel. *Strategy & Leadership*, Vol. 29 No. 1, pp. 4-10.

Helleloid, D., & Simonin, B. (1994). *Organizational learning and a firm's core competence.* New York: John Wiley & Sons .

Inkpen, A. (2002). Learning, knowledge management, and strategic alliances: so many studies, so many unanswered questions. *Cooperative strategies and alliances Pergamon: Amsterdam*.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

Iqbal, D. A. (2011). The influence of personal factors on the perceived organizational climate: Evidence from the Pakistani Industrial Organizations. *Interdisciplinary Journal of Contemporary Research in Business*, 511- 529.

J.G., L. B. (1980). Organizational learning. *Annual review of Sociology*, 14,pp. 319-340.

Jallat, .. (2001). *A la reconquête du client,.* Paris.: Edition Village Mondial,.

Lai, .., Chiu, C., Yang, C., & Pai, D. F. (2010). The effects of corporate social responsibility on brand performance: The mediating effect of industrial brand equity and corporate reputation. *Journal of business ethics*.

Lee, .., Kim, D., & L. L. (2011). Do emotions play a mediation role between owner leadership styles and manager customer orientation and performance in service environment?,. *International Journal of Hospitality Management,*, International Journal of Hospitality Management,.

Leek, S., Naudé, P., & Turnbull, P. W. (2003). Interactions, relationships and networks in a changing world. *Industrial Marketing Management*, Volume 32, Issue 2, Pages 87-90.

Lehu, J.-M. (2004). *La fidélisation client.* Paris: Dunod.

Lendrevie.J, Levy.J, & L. D. (2003). *Mercator.* Paris 7ème édition,: Dalloz.

Marzo-Navarro M., P.-I. M.-T. (2004). The benefits of relationship marketing for the consumer and for the fashion retailers. *Journal of Fashion Marketing and Management*, Vol. 8, N° 4, pp 425- 436.

Negri, J. (2000). Customer loyalty: How to retain your best clients. *Marketing Management,* , 9(1), 45–52.

Normann. (2000). Logique de service, principe de densité et perspective d'innovation. *Market Management*, 4 octobre –décembre.

Özbağ, G., Esen, M., & Esen, D. (2013). The Impact of HRM Capabilities on Innovation Mediated by Knowledge Management Capability. *Procedia - Social and Behavioral Sciences*, Volume 99.

Paulraj, A. (2008). Supplier management and dyadic performance: the moderating role of information technology and supplier dispersion. *International Journal of Integrated Supply Management*, Vol. 4, No. 3-4.

Payne, A., & Frow, P. (2005). A Strategic Framework for Customer Relationship Management. *Journal of Marketing,*, 69(4), 167–176.

Prahinski, C., & Benton, W. (2004). Supplier evaluations: communication strategies to improve supplier performance. *Journal of operations managemen*, 39-62.

African Scientific Journal
ISSN : 2658-9311
Vol : 03, Num 32 Octobre 2025

R.D., D. J. (1985). External environment and internal strategies:. *R. Lamb and P. Shrivastava*, vol3, Greenwich, CT, JAI Press Inc.

Rust, R., & Oliver, R. (1994). *Service Quality: Insights and Managerial Implications from the Frontier.* Thousand Oaks: Sage Publications 1-19.

Rust, R., Zahorik, A., & Keiningham, T. (1995). Return on Quality (ROQ): Making Service Quality Financially Accountable. *Journal of Marketing*, V 59, 58-70.

Sallis, S., & Selnes, .. F. (2003). Promoting Relationship Learning. *Journal of Marketing,, 63*, 80-93.

Sheth, J. N., & Parvatiyar, A. (1995). The evolution of relationship marketing. *nternational Business Review*, 4(4), 397–418.

Sheth, J. N., Sisodia, R. S., & Sharma, A. (2000). The antecedents and consequences of customer-centric marketing. *Journal of the Academy of Marketing Science*, 28(1), 55–66.

Sin, L. Y., Tse, A. C., & Yim, F. H. (2005). CRM: Conceptualization and scale development. . *European Journal of Marketing*, 39(11/12), 1264–1290.

Vinet, M.-T. (1996). Lexique, emprunts et invariants : une analyse théorique des anglicismes en français du Québec. *Revue québécoise de linguistique*, Volume 24, numéro 2, p. 165–181.

Whelan, S. D. (2010). Public sector corporate branding and customer orientation. . *Journal of Business Research*, 63, 11, pp. 1164–1171.

Whiteley, R., & Hessan, D. (1997). *Les avantages compétitifs de l'entreprise orientée client.* Paris.: édition Maxima,.

Zahra, S. A., & George, G. (2002). Absorptive capacity: A review, reconceptualization, and extension. *Academy of Management Review*, 27(2), pp185–203.

Zhou, J., & Hoever, I. J. (2014). Research on workplace creativity: A review and redirection. *Annual Review of Organizational Psychology and Organizational Behavior* , 1(1):333-359.

Zollinger, M. (1999). *Marketing et stratégie de la banque.* Paris: Eyrolles.