

# Enhancing Customer's Commitment to Market Maturity: An Applied Study of the Opinions of a Sample of Iraqi Commercial Bank Customers

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**Abstract:** The current research aims at revealing the role of marketing maturity in enhancing the customer's commitment and in order to measure the study problem represented in marketing maturity research in enhancing the customer's commitment in a sample of clients visiting Iraqi government banks in Baghdad governorate (Ashour International Bank, Iraqi Trade Bank, National Bank of Iraq and Al-Ahli Bank of Iraq) As (250) questionnaire forms were distributed, and (239) valid forms were approved for analysis. In order to produce the desired results, the research resorted to a set of important statistical methods represented by natural distribution, the kronbach alpha constants, the arithmetic mean, standard deviation, and the modeling of the structural equation. The research summarized a number of important results, the most important of which may be that the adoption of marketing maturity in order to enhance the commitment of the customer has an important role in developing the capabilities of the service provider that will contribute to improving the performance of the researched banks. In addition, the research presented a set of recommendations, the most important of which is that the studied banks urge their clients to participate in the creation of new methods to communicate their requirements to the administration in ways that serve the goals of the bank and those of those working together. The way to do this may be by notifying employees that the bank is working toward their goals, not just its goals.

**Keywords:** Marketing maturity, customer commitment.

## INTRODUCTION

Customer behaviors that sometimes violate the organization's behavior toward the service provided require the organization to develop its capacity to contain these behaviors by improving the marketing maturity of service providers. The aim is to gain the commitment of the client and to improve the basis by which the client's rules and tastes can be influenced by the fact that they are excited about the time, effort and money that the Organization is making in order to earn and maintain loyalty.

Marketing maturity for the service provider deals with the customer's behavioral reactions, which can be invested in improving the customer's commitment by understanding these behaviors and ensuring that they are contained and met as much as possible, which makes the customer feel positive in the service provided by the organization concerned. Therefore, in order to identify and measure the variables of the study, the study was divided into four investigations, the first included the scientific methodology of the

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study, the second included the theoretical side of the study, while the third was represented in the practical side of the study. The fourth research included the conclusions and recommendations of the study.

## PART ONE: SCIENTIFIC METHODOLOGY OF STUDY

### First: problem of study

Most banks suffer from behaviors and reactions that violate their rules, which is due to the technical and service changes offered by banks in their various services, which has highlighted the improvement of the marketing maturity of their service providers in order to strengthen and preserve the commitment of the customer. This is the engine by which banks can focus on meeting it and making it their ultimate goal, and therefore the study problem can be reversed in the question of (can marketing maturity be adopted to enhance the customer's commitment?)

### Second: importance of study

The importance of the study lies in the following points:

- 1) The study's interest in urging banks to develop maturity capabilities and marketing capabilities for the service provider in order to enhance the customer's commitment.
- 2) The study made the sample aware of the importance of marketing maturity to enhance customer commitment.
- 3) To indicate the level of importance of study variables (marketing maturity, customer commitment) in the studied government banks, and to determine the level of lackness that hotels suffer from toward each of the variables.

### Third: objectives of study

The main objectives of the study are to be reflected in the following points:

- 1) Determine the availability of study variables (marketing maturity, customer commitment) to the studied government banks.
- 2) Determine the level of need considered by government banks for each of the study variables (marketing maturity, customer commitment).
- 3) Indicate the nature and type of relationship between study variables (marketing maturity, customer commitment).

### Fourth: hypothesis scheme of study

In the light of the above problem, the importance and objectives of the study, a hypogonol study outline has been prepared to reflect the relationship between the study variables, see Figure 1, and therefore the study variables can be reflected in the following points:

- 1- **Independent variable:** - The service provider's marketing maturity is a one-dimensional variable.
- 2- **The dependent variable:** - Customer commitment, including three dimensions (Affective commitment, Continuance commitment, Normative commitment).

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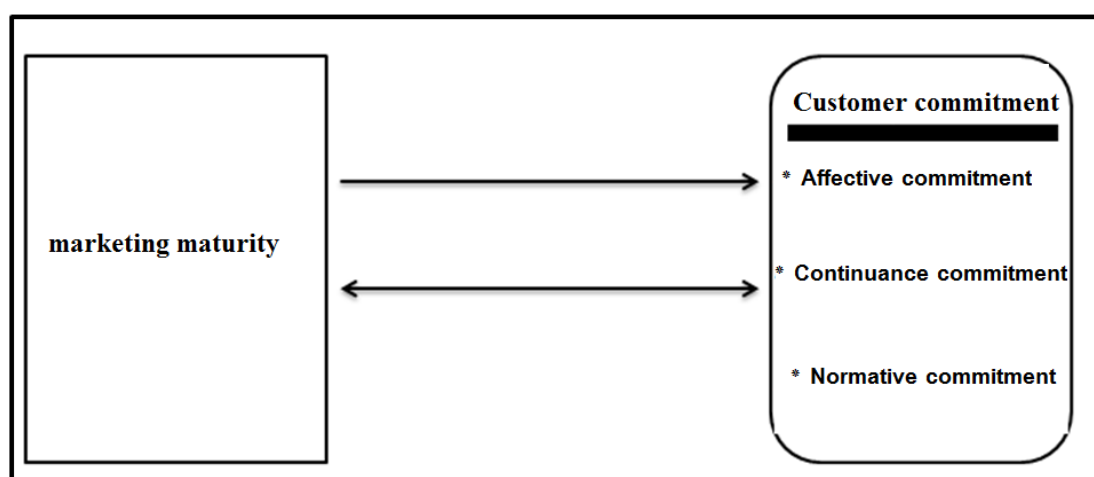


Figure (1) Search hypothesis diagram

### Fifth: Study hypotheses

#### ➤ Correlation hypotheses

**There** is a statistically significant correlation between the marketing maturity of the service provider and the customer's obligation, from which the following assumptions are derived:

- ✓ There is a statistically significant correlation between the service provider's marketing maturity and Affective commitment.
- ✓ There is a statistically significant correlation between the service provider's marketing maturity and ongoing commitment.
- ✓ There is a statistically significant correlation between the service provider's marketing maturity and Normative commitment.

#### ➤ Effect hypotheses

**The second key hypothesis:** There is a statistically significant influence relationship to the marketing maturity of the service provider in the customer's commitment, from which the following assumptions are derived:

- ✓ There is a statistically significant correlation to the service provider's marketing maturity in Affective engagement.
- ✓ There is a statistically significant correlation to the service provider's marketing maturity in the ongoing commitment.
- ✓ There is a statistically significant correlation to the service provider's marketing maturity in the standard commitment.

### The study sample description

The sample study community consists of (250) affiliates of the Iraqi government banks in Baghdad Governorate (Aschor International Bank, Iraqi Trade Bank, Al Ahli Bank of Iraq, Al Shamal Bank for Finance and Investment), with (250) questionnaire forms distributed and (239) valid forms approved for analysis

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## The study variables and their parameters

The study, based on the survey method to detect the availability of study variables for marketing maturity and customer commitment, adopted a standard (Poursadigh,2015) for measuring marketing maturity and in fact (25) Paragraph, while the study was based on the standard (Jones et al.,2010) for measuring customer commitment and reality (10) Paragraph divided into three dimensions (3) of Affective commitment; Continued commitment; and (4) Normative commitment Paragraph.

## PART TWO: THEORETICAL FRAMEWORK

### First: Marketing Maturity

#### 1. Concept Of Marketing Maturity

Marketing maturity can be considered one of the most important characteristics of the organization's success. The institutions that are managed are responding dynamically to market needs, competition, resource availability and the external environment by being able to change internal processes without compromising their existence. These companies continue to improve operations and gain a competitive advantage in the globalized market (OKR Glicka et al. 2015:121), maturity is defined as a state of perfection or readiness" and "completion or completion of growth or development (Froger et al.,2019:3).

On the other hand, marketing maturity is seen as a phase of the product lifecycle characterized by slow and stable sales growth and thus improved early product nature, so marketing maturity significantly improves the company's ability to invest and maintain marketing mix (Okwara et al.,2019:132).

Marketing maturity is a foundation for influencing the values and procedures of the service provider (freer & Robertson, 2020:103), marketing maturity improves the ability of the service provider to build and maximize positive customer relationships (Hall et al., 1998:304),

The maturity of a marketing business process is defined as that derived from the "understanding that processes have development cycles or stages that can be clearly defined, managed, measured and controlled over time (OKR Glicka et al. 2015:123).

**From the above, marketing maturity** can be said to represent a set of ways to influence the values, actions and decisions that the customer takes and which the service provider makes investment to build a positive relationship with them.

#### 2. Elements Of Marketing Maturity

Marketing maturity consists of several important elements (Hoogveld & Koster, 2016:7) which can be described as follows:

1. **Adoption:** Adoption is an organization's means of achieving profitability and competitive advantage within the target market (McCamis& Forbes,2017:539).
2. **Progress:** The highest level of maturity is defined as the best way to achieve its purpose, the pre-defined path is described by a set of possibilities. Capabilities are the capacity to mobilize and deploy resources to achieve the goal, and most of the maturity models used for the integrated technology suite are Correlated to the existing frameworks mentioned above, which focus heavily on processes and structure. These frameworks utilize various approaches to assessing organizational maturity and performance (SMits& Van Hillegersberg, 2015:4535).
3. **Transformation:** Transitions are a process in which a company solves problems by directing its environment, internal resources and position to solve them, and companies face intense competition for survival, which needs to focus on new technology, products and markets to achieve this goal

(transformation). Transformation is the best strategy for companies to be competitive (Jayashree&yang, 2015:134).

4. **Implementation:** Implementing marketing works through the adoption of possible methods to improve the organization's ability to mature its marketing work.
5. **Performance level:** How far the organization's marketing maturity application can achieve (Hoogveld & Koster, 2016:7).

## Second: Customer Commitment

### 1. Concept Of Customer Commitment

The customer's commitment to the supplier is a very important aspect of customer loyalty in the service industry (Fullerton, 2003:335). Bachria et al., 2019:406) found that the commitment of the customer is one of the behaviors used by the organization to create a positive attitude toward it, by promoting and thereby maintaining the customer's confidence in the organization.

The customer's commitment is seen as the main purpose of the organization's marketing efforts to achieve its goals (Watson et al., 2015:790); Kiran&Diljit,2017:97). Bilgihan, 2016:105) explained that the customer's commitment strengthens the customer's intention to purchase the organization's products, and in turn noted (Zhang et al.,2015:379) that the customer's commitment contributes to developing and maintaining the organization's long-term relationships with customers by creating a certain kind of loyalty and loyalty and not being attracted to other competitors. Moreover, loyal customers are willing to pay more for the good or service provided.

**From the above, it can be said that the customer's commitment** represents a combination of emotions and feelings that the service provider can raise in order to gain and strengthen the customer's intention to repeat the purchase process, earn loyalty and maintain it.

### 2. Importance Of Customer Commitment

Customer commitment is important in the following points (Sharmin, 2012:18; Kamran-Disfani et al., 2017:14 ; Nyadzayo&Khajehzadeh,2016: 263):

- a) Helps assess the current competitive position of business organizations, and accordingly design their future plans
- b) Helps to understand customer behavior and in particular to identify and analyze customer expectations, needs and desires
- c) Improve customer communications comprehensively
- d) This measurement can test the impact of new actions, efforts, and programs on organizations' customers.
- e) It identifies the strengths and weaknesses of organizations versus competitors, based on customer awareness and judgment.
- f) It is a driving force for increased worker productivity.

### 3. Dimensions Of Customer commitment

Customer commitment can be measured in three recognized dimensions:

- ✓ Affective commitment: The emotions of the customer play an important role in achieving customer satisfaction with products or services, and this therefore strengthens the customer's commitment in

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dealing with the organization. It is one of the most important qualities by which to target customers' emotions in order to repeat the purchase process and build medical relationships with them (Modekurti et al., 2014:111).

- ✓ Continuance commitment: - It is based on the expected transfer costs, that is, on the other hand, represents the customer's continued commitment to the organization and this reflects the customer's goodwill
- ✓ The standard commitment: Based on indicators of organizational behavior, in other words, refers to the behavior, attitudes, and characteristics of the customer toward the organization (Jones et al., 2010:16).

### THIRD PART: PRACTICAL ASPECT OF THE STUDY

This research focuses on interpreting and analyzing the variables of research in order to achieve the best results that address the phenomenon in question, as follows:

#### First: Encoding And Characterization Of Search Variables

This paragraph is concerned with the structure and analysis of search variables by substituting them with a set of symbols to facilitate the reader's access to the most accurate details and statistical parameters to determine the best results, and the table (1) describes the encoding and characterization of search variables.

Table (1) describes the encoding and characterization of search variables

Variables	Dimensions	Paragraphs	Cod
Marketing maturity	One dimensional	25	MAMA
Customer commitment (COCU)	Affective commitment	3	CCAC
	Ongoing commitment	3	CCCO
	Normative commitment	4	CCNC

#### Second: Testing the reasonableness of the data

This paragraph reflects on testing the normal distribution of data drawn from the phenomenon in question, samples for private management research and research and scientific research generally require greater than 30 (30) the use of the Kolmogorov-smirnov test to examine the studied sample data and to show its normal distribution. Thus, the decision to accept or reject this test relates to a level of morale greater than (0.05) until it is accepted and vice versa, and table () illustrates a test of the reasonableness of the withdrawn data.

Table (2)checked the reasonableness of the pulled data

Variables	Kol-Smi	Statistical parameter
Marketing maturity	0.226	0.200 <sup>a</sup>
Customer commitment	0.151	0.200 <sup>a</sup>

Note from the table (2) that the data for the lookup variables follows the normal distribution, which means that its spread follows the linearity, indicating that the data follows the normal distribution at a significant level greater than (0.05).

#### Third: Measuring tool stability test

This test is a statistical analysis of the reliability of the data obtained by the researcher by distributing the resolution in a sample of (60) respondents, as well as being able to produce stable results and using



Cronbach's Alpha stability testing. This test takes it upon itself to provide stability conditions in the rest data when it is greater than (70%), and table (3) shows alpha-chronbach coefficients.

Table (3) alpha coefficients of search variables

Variables	Cronbach's Alpha
Marketing maturity	0.830
Customer commitment	0.777

The results of the above table note that the research measurement tool is relatively stable, with academic and administrative research particularly requiring measuring the suitability of the measurement tool for the phenomenon that was developed to measure it, showing the consistency of the marketing maturation clauses by 0.830 and the commitment of the customer to the value of 0.777.

### Fifth: Diagnosis and description of search variables

According to the response of the members of the phenomenon concerned, the measurement tool Paragraph have obtained different arithmetical media and standard deviations, as shown in table (4), which are as follows

Table (4) describes the lookup variables

No.	mean	Standard deviation	Relative importance	No.	mean	Standard deviation	Relative importance
MAMA1	3.55	1.321	71%	MAMA21	4.29	1.06	86%
MAMA2	3.42	1.209	68%	MAMA22	4.07	0.939	81%
MAMA3	3.45	1.094	69%	MAMA23	3.74	0.874	75%
MAMA4	4.69	0.802	94%	MAMA24	3.8	0.936	76%
MAMA5	4.56	0.857	91%	MAMA25	3.64	1.091	73%
MAMA6	4.32	0.835	86%	MAMA	3.99	0.669	80%
MAMA7	4.03	0.604	81%	CCAC1	4.58	0.773	92%
MAMA8	4.29	1.06	86%	CCAC2	4.36	0.919	87%
MAMA9	4.07	0.939	81%	CCAC3	4.34	0.809	87%
MAMA10	3.74	0.874	75%	CCAC	4.43	0.698	89%
MAMA11	3.8	0.936	76%	CCCO1	3.98	0.753	80%
MAMA12	3.64	1.091	73%	CCCO2	3.89	1.215	78%
MAMA13	3.89	1.202	78%	CCCO3	3.8	1.117	76%
MAMA14	3.67	1.19	73%	CCCO	3.89	0.809	78%
MAMA15	3.64	1.059	73%	CCNC1	3.44	0.998	69%
MAMA16	3.77	0.987	75%	CCNC2	3.45	1.19	69%
MAMA17	4.69	0.802	94%	CCNC3	3.44	1.217	69%
MAMA18	4.56	0.857	91%	CCNC4	3.7	1.267	74%
MAMA19	4.32	0.835	86%	CCNC	3.51	0.994	70%
MAMA20	4.03	0.604	81%	COCU	3.94	0.65	79%

The above table shows the following:

### 1. Marketing maturity

The MAMA1- MAMA25 Paragraph obtained divergent mathematical mean and above the hypothetical mean of (3), reaching the highest mean of (4.69) and a standard deviation equal to (0.802), meaning that

all standard deviations have been consistent and consistent in the responses of the particular phenomenon to marketing maturity clauses.

According to the above, the marketing maturity variable obtained a general arithmetic average of 3.99, with a standard deviation of 0.669, and with a relative interest of 80%, to show the consistency of the Paragraph of this variable and their agreement to deal with waste in the phenomenon in question as far as possible.

## 2. Customer commitment

The Customer commitment Dimensions (CCAC, CCCO, CCNC) have obtained mathematical mean (4.43, 3.89, 3.51), respectively, with standard deviations (0.698, 0.809, 0.994), with a relative interest of (89%, 78%, 70%), respectively, which means that all standard deviations have been harmonized and harmonized responses of the phenomenon involved around the customer's commitment clauses.

According to the above, the customer's commitment variable has obtained a general average of 3.94 and a standard deviation of 0.65 and a relative importance of 79%, showing the consistency of the Paragraph of this variable and their agreement to achieve the customer's commitment in the particular phenomenon as much as possible.

### Sixth: Testing research hypotheses

1. **Correlation hypothesis:** To test the correlation between marketing maturity, customer commitment, and green production practices, the researcher used a simple correlation coefficient (Pearson), as shown in the following table (5):

Table (5) correlation matrix between lookup variables

		Affective commitment	Ongoing commitment	Normative commitment	Customer commitment
Marketing maturity	Pearson Correlation	.733	.675	.736	.738
	Sig. (2-tailed)	.000	.000	.000	.000
	N	239	239	239	239

The results also show that there is a moral correlation between marketing maturity and customer commitment dimensions of 0.733, 0.675, 0.736, respectively, for Affective commitment, Continuance commitment, and Normative commitment. This indicates that the phenomenon in question recognizes the importance of marketing maturity in order to enhance the customer's commitment.

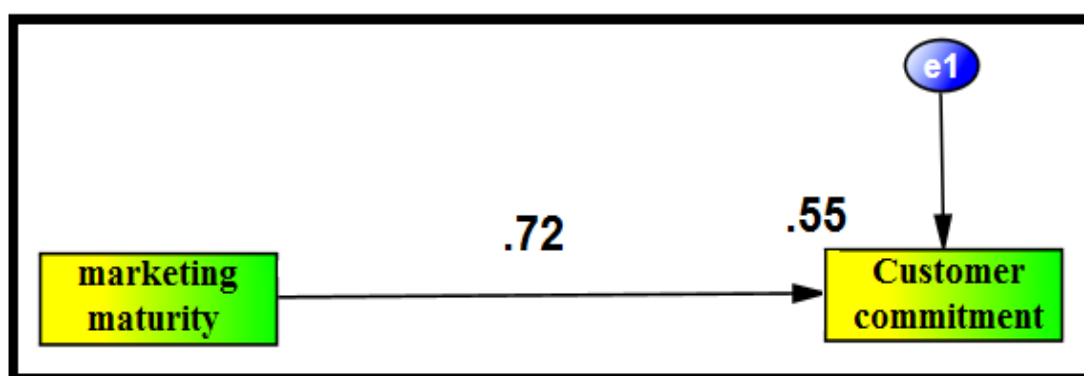
**According** to the foregoing, the validity of the first hypothesis, which provides for a meaningful correlation between marketing maturity and the customer's obligation, can be accepted.

2. **Effect hypotheses:** To test the impact relationship between marketing maturity and customer commitment, the researcher used modeling the structural equation as follows:

The results show **that marketing maturity has an effect on the customer's commitment**, which means that the analytical indicators in form (2) and table (6) show that the phenomenon in question recognizes the importance of marketing maturity, which means that one improvement of one standard deviation achieves the customer's commitment of 0.718 and a standard error (0.043).

Marketing maturity also explained the customer's commitment variance (0.545), and the remaining value is outside the search limits.





Form (2) structural model of the impact of marketing maturity on the customer's commitment

Table (6) Summary of impact analysis results for marketing maturity in the customer's commitment

			Estimates	Standard error	Critical value	R <sup>2</sup>	P
Marketing maturity	--->	Customer commitment	0.718	0.043	16.698	0.545	0.001

Based on the foregoing, the second hypothesis, which provides for a meaningful influence relationship to the marketing maturity in the customer's obligation, can be accepted.

## PART FOUR: CONCLUSIONS AND RECOMMENDATIONS

### First: Conclusions

- 1) The bank is committed to creating a safe and sound business environment for its customers to ensure their well-being, thereby helping them to engage in business with the bank.
- 2) The studied banks encourage clients to express their opinions without hesitation, which would indicate the direction of bank administrations toward developing the career of their service providers and enhancing their positive sense of change within the bank.
- 3) The interest of the well-informed banks in taking into account the values and customs of the community in the areas in which they operate, which means that the management of these banks has succeeded in two things: The social development of their clients, and the second is their ability to adapt to the environment.
- 4) The bank departments are interested in helping their service providers develop their marketing capabilities in order to keep customers as long as possible through marketing maturity.
- 5) Well-informed banks encourage their service providers to participate in issues that limit their self-development and engagement in the workplace, thereby creating a clear vision for service providers to retain customers and to persuade them to do business with the bank.

### Second: Recommendations

- 1) It is important that well-informed banks encourage their clients to participate in the creation of new methods to communicate their requirements to management in ways that serve the goals of the bank and those of the employees, perhaps by notifying the staff that the bank is working toward their goals, not just their goals.

- 2) Well-informed banks should encourage service providers to take responsibility for the error, which motivates them to consult management and reduce barriers to building trust with the customer, and banks can achieve this by establishing a regulatory culture that encourages openness among customers
- 3) The bank should be keen on building a knowledge base that will encourage customers to offer creative ideas for improving and Continuanclently improving banking performance, and it can do so when it removes the barriers that may be created by working in official contexts, especially by adhering to the chain of command.
- 4) The need for the well-informed banks to improve their performance to a high level on a Continuance basis by Continuanclently improving the performance of their service providers by focusing on everything that can improve their capabilities and the functional characteristics required to perform their assigned work.
- 5) Well-informed banks should encourage customers to collaborate and share new ideas to upgrade the bank, helping banks to spread the greatest possible amount of skills, experience and knowledge among service providers. The way to do this is for the management of the bank to reward and differentiate individuals who are physically and physically cooperating.

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