



THE IMPACT OF MARKETING EXCELLENCE ON THE INSURANCE SERVICE ENGAGEMENT: AN APPLIED STUDY AT THE NATIONAL INSURANCE COMPANY

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Article history:	Abstract:
Received: 1 st January 2023 Accepted: 1 st February 2023 Published: 6 th March 2023	The current research aims at measuring the impact of marketing excellence represented in (marketing creativity, essential capabilities, appropriate price, and continuous improvement) on engaging in the insurance service represented by (availability, cooperation, seeking assistance, and commitment to rules). It also aims at measuring the study problem represented in the impact of marketing excellence on engaging in the insurance service at the National Insurance Company. (125) questionnaire forms were distributed, (80) questionnaire forms were distributed, and (71) were retrieved, (3) of them were damaged. This means that the number of questionnaires valid for analysis is (68). In order to extract the desired results, the research used a set of important statistical methods. These methods are normal distribution, Cronbach's alpha stability coefficient, arithmetic mean, standard deviation, and structural equation modeling. The research summarized a set of important results, perhaps the most prominent of which is that improving marketing excellence at the National Insurance Company contributes in encouraging workers to engage in the insurance service.

Keywords: Marketing Excellence, Insurance Service Engagement

INTRODUCTION.

Due to the development, complexity, rapid changes and increasing in the intensity of competition between competing insurance companies, whether at the local or regional level, it becomes a priority for these companies to increase and improve customer awareness towards the services provided by these companies in order to satisfy the tastes of customers. Therefore, it has become a priority for the studied companies to develop the marketing excellence of the service provider. Developing this excellence could achieve the objectives that companies seek to achieve in the long term by encouraging customers to engage in the insurance service in order to maintain them and achieve their requirements and to satisfy their different tastes.

In order to encourage customers to engage in the insurance service, it is necessary to deal with the behavioral reactions carried out by these customers in order to identify the appropriate activities and behaviors that attract them to deal with the company, and this is due to the extent of marketing excellence that characterizes these companies. What the National Insurance Company must understand is the behaviors that customers deal with in order to encourage them to engage in the insurance service. Hence, the current study comes to highlight the impact of marketing excellence on engaging in the

insurance service among a sample of employees in the National Insurance Company.

Section One: Study Methodology **First: Study Problem**

Business organizations live in the era of marketing in order to achieve marketing excellence in order to achieve success in their business. Marketing represents the link between the organization and the community in which it operates, and in connection with this, the goal of marketing is to play the role of preserve customers by discovering new customers and working at the same time to achieve their satisfaction. This does not come only through the adoption of modern tendencies in marketing, the real challenge for any organization is not to produce and provide products and services, but also to achieve excellence and enhance its ability to meet the needs and requirements of customers. Therefore, organizations of different types and sizes seek to achieve marketing excellence in order to ensure their growth, survival and continuity. Thus, the subject of marketing excellence has received great attention by business organizations because of its role in achieving engagement in services. From here, the problem of the study can be highlighted in an important question, which is: how can marketing excellence be employed to achieve engagement in the insurance service with the National Insurance



Company ? The following questions emerge from this problem:

1. To what extent is the National Insurance Company aware of the importance of engaging in the insurance service?
2. What is the degree of application of marketing excellence from the point of view of the management in the National Insurance Company?
3. Is there a correlation between marketing excellence and involvement in the insurance service of the National Insurance Company?
4. What is the suggested vision for marketing excellence to achieve engagement in the insurance service at the National Insurance Company?

Second: Study Importance

The study derives its importance through the following:

- a) A few major studies that have dealt with marketing excellence and engagement in the insurance service have contributed in bridging the gap among these variables.
- b) The current research derives its field importance through its contribution to vital aspects, among which is making the Iraqi Insurance Company aware of modern administrative concepts, especially marketing excellence. These concepts would contribute in improving engagement in the insurance service, and then the possibility of employing this type of excellence in improving the reality of organizations.

Third: Study Objectives

The current study aims at developing a vision of the role of marketing excellence in achieving engagement in the insurance service at the National Insurance Company, as well as achieving special objectives which are:

1. To determine the extent to which the National Insurance Company is aware of the importance of engaging in the insurance service.
2. To measure the degree of the application of marketing excellence from the management’s point of view in the National Insurance Company.
3. To measure the linking correlation between marketing excellence and engagement in the insurance service at the National Insurance Company.
4. To identify the suggested vision of marketing excellence to achieve engagement in the insurance service at the National Insurance Company.

Fourth: Study Hypothetical Scheme

In light of the addressed research methodology, objectives and importance, the hypothetical scheme of the research was prepared; see Figure (1), to express the relationship between the research variables. The research scheme revolves around a set of relationships between the research variables as the following:

- 1. The independent variable:** It was represented in marketing excellence and included four dimensions (marketing creativity (4) items, essential capabilities (4) items, appropriate price (5) items, and continuous improvement (5) items), and this variable was measured based on the (Galal Shehata, 2019) scale.
- 2. The dependent variable:** It Engagement in insurance service, and it was represented in (14) items distributed over four dimensions (availability, cooperation, request for assistance, and commitment to rules), and this variable was measured based on the (Talevi et al., 2019) scale.

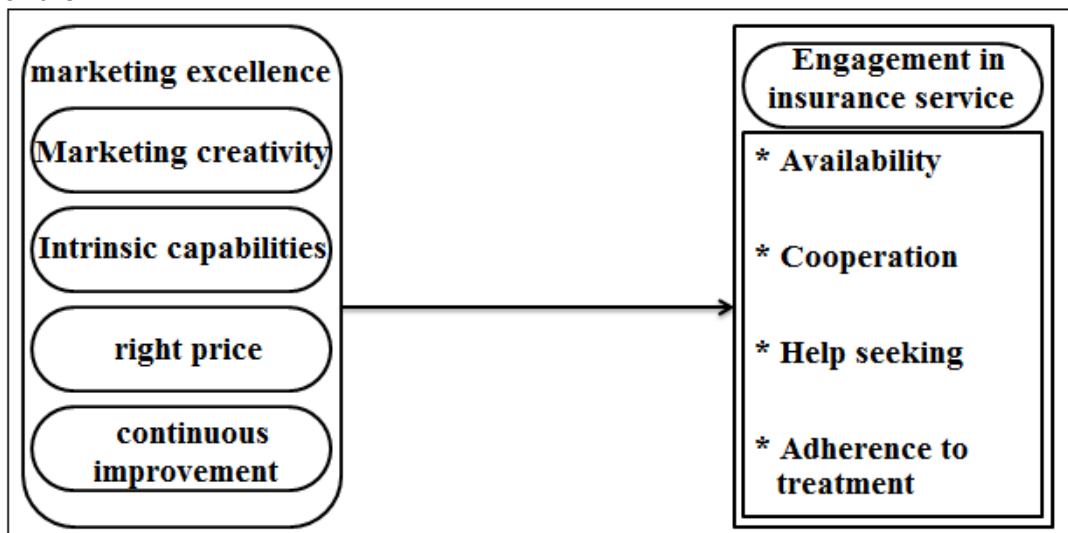


Figure (1) Study Hypothetical Scheme



Fifth: Study Hypotheses

The First Main Hypothesis: there is a statistically significant correlation between marketing excellence and engagement in the insurance service, and several sub-hypotheses emerge from this hypothesis:

1. There is a statistically significant correlation between marketing creativity and engagement in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).
2. There is a statistically significant correlation between the essential capabilities and engagement in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).
3. There is a statistically significant correlation between the appropriate price and engagement in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).
4. There is a statistically significant correlation between continuous improvement and engagement in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).

Second Main Hypothesis: there is a statistically significant impact of marketing excellence on engaging in the insurance service. Several sub-hypotheses emerge from this hypothesis:

1. There is a statistically significant impact of marketing creativity on engaging in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).
2. There is a statistically significant impact of the essential capabilities on engaging in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).
3. There is a statistically significant impact of the appropriate price on engaging in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).
4. There is a statistically significant impact of continuous improvement on engaging in the insurance service in its dimensions (availability, cooperation, request for assistance, and commitment to rules).

Sixth: Study Sample

The National Insurance Company represents the study community. The study sample included a group of employees in the company. (80) questionnaire forms were distributed, and (71) of them were retrieved while (3) of them were damaged questionnaires. it means that the number of

questionnaires valid for analysis is (68).

Section Two: The Theoretical Aspect

First: Marketing Excellence

1. The Concept of Marketing Excellence

The historical book "In Search of Excellence" by Peters and Waterman (1982) first introduced the concept of excellence. The authors concluded that organizations characterized as successful or excellent own eight common traits. Other scientific attempts to typically measure the characteristics of excellence in a company focused on single-element scales as well as empirical evaluations of the effectiveness of organizations. While standards such as records/loss and attendance are often used to measure the success of organizations, the use of one-dimensional, output-oriented evaluations like these only reinforces the same inherent weaknesses, as exemplified for companies that choose to focus on, sales volume and market share fluctuations. With many industry leaders rethinking the measurement of the performance of their companies (or subdivisions departments) to include factors related to customer satisfaction, product quality, or human resource management, the use of one-dimensional evaluation procedures inherently has significant shortcomings (Irwin et al., 1999).

Moreover, performance scales throughout the season have a relatively weak impact on daily attendance. Every organization needs to constantly adjust processes and marketing strategies in order to permanently satisfy consumers and promote dedication to the company's vision and mission. Adjustments should be made over time, according to situational influences as well as internal and external tendencies that influence consumer's behavior. Without a proper marketing strategy, a company may stop operating due to internal and external organizational pressures. Nowadays, as the economies of countries around the world show signs of crisis, players in the fast food industry need to adjust their marketing strategies to beat the competition under the new circumstances (Shcherbakova, 2020:1).

Marketing excellence is defined as a strategy that involves a company creating marketing campaigns that attract two or more segments of its target audience. It helps businesses improve brand recognition, reach a wider audience, meet customer needs, and increase incomes. Companies and marketers can choose different marketing strategies to resonate in their message to promote products and services effectively. Different marketing strategies are available to create and execute successful marketing campaigns (Dianto, 2021:4).



The marketing excellence strategy, also known as multi-sector marketing, enables a company to attract multiple segments of customers and target groups with a different marketing message for each. It is a combination of intensive marketing and non-excellent marketing. Although marketing excellence can generate higher sales than intensive or non-diversified marketing sales; it is done at the cost of increased expenses (Dianto, 2021:4).

Companies that use different marketing strategies create campaigns that tend to attract at least two different segments of consumers. For example, a store promotes the sale of products that attract people from at least two locations (two cities) or can market its products that attract at least people from two age categories (Mou, 2020:88).

2. IMPORTANCE OF MARKETING EXCELLENCE

According to this type of marketing, the organization effectively markets its products to two or more market segments. The target marketing mix is tailored to the needs and desires of customers in each segment of the target market.

This marketing succeeds in using an intensive marketing strategy that helps it expand into other sectors. The organization that adopts this strategy is required to have significant financial potential to meet the needs of sectors. Specialized management, technical and marketing expertise for each market enables organizations to manage and develop their marketing programs according to the customers concerned (Breesam, 2019:741).

Researchers agree that an organization should embrace marketing excellence before pursuing a different marketing strategy. The success of the organization in employing an intensive strategy within a particular market segment will enable it to reap significant profits. This will contribute in supporting the financial position of the company and achieving a good reputation in the market. Thus, companies will introduce new products to more than one sector. Marketing excellence requires the creation of a marketing mix that varies depending on the sector you serve, and that requires additional financial resources as well as skilled marketing experience (Breesam, 2019:741).

Marketing excellence has the following characteristics: it works in different market segments, increases advertising costs due to the need to serve different segments of the market; for this reason in the absence of the "production size effect", and packaging price is higher than that

under alternative strategies. The effect of production size is represented in a decrease in the average long-term costs of selling products due to the correlation of fixed costs with increased sales.

3. DIMENSIONS OF MARKETING EXCELLENCE

Marketing excellence could be measured through its dimensions:

- **Marketing Creativity:** It is the development of new ideas or unconventional concepts of marketing practices. It may focus on a product element, either a product or a service, a price element, a promotion element, a distribution element, or all of these elements simultaneously (Hashem, 2010:80).
- **Essential capabilities:** It represents the current competitive position concerning many complex changes previously talked about in the previous section. Many organizations found that the traditional strategy entrances became effectively limited That encouraged researchers to search for new entrances to the organization's strategy in order to meet the requirements of the changing competitive environment.
- **The appropriate price:** It is one of the important responsibilities entrusted to the procurement management. Here, we must not overlook an important fact, which is that success in purchasing at the most appropriate price is not enough to judge the success of the procurement management in performing its duties and success if this is accompanied by the success of omitting some other influential factors. Factors like achieving the appropriate price at the expense of the image of the product or at the expense of the time required to complete the supply (Litterman, 2013:38).
- **Constant improvement:** It is a philosophy that Deming described simply as consisting of improvement initiatives that maximize successes and reduce failures (Bhuiyan, 2005:4).

Second: Insurance Service Engagement

1. The concept of insurance service engagement

The interest of researchers in the subject of engagement in industry increased during the period (1999) as this topic was widely addressed by managers and consultants in the industrial sector in particular. Academics became interested in this concept to a large extent and expressed in several aspects represented in job engagement, workplace engagement, and organizational engagement. According to Kahn, workers' work engagement and organizational engagement relate to job



characteristics, perceived supervisory support, perceived organizational support, rewards and compensation, and procedural and distributive justice (Ameen & Baharom, 2019:331). (Vogt et al., 2019:6) defines service engagement as an activity that comes from the environment to the organization and vice versa to address a common issue, resulting in the creation of a complex that is fully engaged with the environment.

Service engagement is described as the way in which care is delivered and received among employees and customers, taking into account cognitive and relational factors that influence their experiences (Osei-Frimpong et al., 2018:3). Service engaging represents the emotional and mental degree that employees have towards their business, organization, colleagues, and managers that enables them to go the extra mile into their job tasks (Pandita & Ray, 2018:185). (Aunyawong et al., 2020:30) believes that service engagement represents the extent to which employees are able to contribute to organizational success and the ability to participate in decision-making and goals achievement.

Insurance Service Engagement Elements

Service engagements could be identified through the following:

- **Cost reduction:** Cost is one of the most important dimensions for assessing the current state of engagement. It could be one of the reasons for outsourcing. The customer would like to see whether a significant reduction in production cost and operating cost is achieved in the contracting process. Cost reduction is one of the important methods used to reduce any additional investments made by the organization (Freimane et al., 2017:377; Wingerden et al., 2016:697).
- **Process maturity:** Among critical capabilities to successful engagement are a range of operational processes and the maturity of the organization of service providers to implement these processes effectively. Maturity is a set of information that is improved in terms of resources relevant to the organization (Lanander, 2017:1).
- **Customers' relative presence versus service provider:** What is the relative presence of the service provider in the participation in terms of the full-time equations of work in the engagement compared to the number of full time from the customer organization or other service providers. A large presence in participation is one of the incentives provided to the provider in a particular participation. If the presence is dismal, it can

increase or the provider can be deleted from the participation of other providers, it is called vendor merger.

- **Competency mix:** What is the overall level of competence of employees in participation? Does the participant have all the necessary skills for the effective division of labor and the effective implementation of participation to achieve the desired value?
- **Service providers integration:** This tells about the distribution of providers in participation and which provider handles any which job. Understanding this arrangement helps design operational level agreements (OLAs) between service providers as each service provider is responsible for himself in front of the customer.
- **Relationship entrance:** The relationship agreement is defined as monitoring, management and contractual arrangement of participation. Any or all of these elements can be taken for a relationship approach for transformation (Malhotra, 2018:648).

2. Insurance Service Engagement Dimensions

Insurance service engagement could be measured through four dimensions:

- **Availability:** It is the key pillars that an organization uses to achieve success in its organizational operations (Grimmer et al., 2017:5). (Akeke & Olayiwola, 2019:3) pointed out that availability represents an organized entrance to strategic management and therefore determines the method of strategic management. It means that it focuses on identifying and examining the relationship between the company's strategy and its performance potential.
- **Cooperation:** Members can achieve great goals and needs when they collaborate as a team (Seeber et al., 2020:2). Team cooperation ensures creativity in activities that require input from different sources. It means that team cooperation ensures a balance among members, the organization and teams in all its forms, interaction with active sides that contribute in obtaining the resources and knowledge necessary to achieve outstanding performance and share costs and risks to achieve common goals (Lopez Hernandez et al., 2018:16).
- **Request for assistance:** Assistance refers to the customer's behavior directed towards helping other customers in the service delivery process. The initiative to help other customers instead of service providers builds a positive outlook among customers, as well as affecting customers' emotion by



generating a sense of social responsibility towards the organization (Jallow, 2021:13).

• **Commitment to rules:** The customer's commitment to rules is an important pillar in motivating customers to commit to participation and support the company in order to identify their needs and desires and work to meet them as much as possible (Dissanayake et al., 2019:75).

Section Three: The Practical Aspect

First: The study variables' and dimensions' coding and stability

This item deals with directing the reader and

Table (1) the study variables' and dimensions' coding and stability

Variable	Dimensions	No.	Cod	Cronbach alpha
Marketing Excellence (MAEX)	marketing creativity	4	MCR	0.936
	essential capabilities	4	ICA	0.933
	appropriate price	5	RPR	0.925
	continuous improvement	5	CIM	0.924
Engagement in insurance service (ENIN)	availability	4	AVA	0.935
	cooperation	4	COO	0.930
	request for assistance	3	HES	0.937
	commitment to rules	3	ATR	0.931

introducing him to the symbols that will be used in the practical aspect of the study, and reaching the best statistical results to improve the reality of the National Insurance Company. Table (1) shows the coding of the study variables and measuring the extent of stability of these variables.

The results of Table (1) show that the study variables and dimensions got a relative stability higher than (0.85), which is a good and high value, and this makes the measurement tool consistent with the responses of the study sample, as the stability value ranged between (0.924-0.937).

Second: The study variables' diagnosis and description

The results shown in Table (2) reveal that the highest arithmetic mean is (4.26), which is for the dimension of the essential capabilities within the marketing excellence variable, with a standard deviation of (0.58). It means that the National Insurance Company is interested in improving its essential capabilities by motivating employees to improve their skills and abilities to create new ideas that contribute to the workflow process and its completion with high quality. Marketing creativity came in last place with an arithmetic mean of (3.79) and a standard deviation of (0.93), and in total, the marketing excellence variable got an arithmetic mean of (3.99) and a standard deviation of (0.67).

The results in Table (2) showed that the highest arithmetic mean is (4.12), which is for the dimension of availability within the variable of insurance service engagement, with a standard deviation of (0.46). It means that the National Insurance Company is interested in encouraging employees to engage in insurance services and attend throughout the time in order to be fully aware of all decisions that are made. The request for assistant dimension came after in last place with an arithmetic mean of (3.39) and a standard deviation of (1), and in total, the variable of insurance service engagement got an arithmetic mean of (3.80) and a standard deviation of (0.57).

Table (2) Arithmetic means and standard deviations of study items and variables

No.	Mean	S.D	No.	Mean	S.D	No.	Mean	S.D
MCR1	3.66	1.27	RPR5	3.85	1.15	COO1	4.24	0.83
MCR2	3.41	1.27	RPR	3.84	0.84	COO2	4.03	0.71
MCR3	3.43	1.19	CIM1	3.76	1.05	COO3	3.85	1.22
MCR4	4.66	0.87	CIM2	3.71	1.05	COO4	3.72	1.10
MCR	3.79	0.93	CIM3	3.82	0.98	COO	3.96	0.63
ICA1	4.47	0.92	CIM4	4.66	0.87	HES1	3.41	0.97
ICA2	4.26	0.87	CIM5	4.47	0.92	HES2	3.29	1.22
ICA3	4.00	0.62	CIM	4.09	0.72	HES3	3.46	1.19
ICA4	4.31	1.03	MAEX	3.99	0.67	HES	3.39	1.00
ICA	4.26	0.58	AVA1	4.26	0.87	ATR1	3.54	1.25
RPR1	4.03	0.88	AVA2	4.00	0.62	ATR2	3.63	1.04
RPR2	3.75	0.92	AVA3	3.85	0.92	ATR3	4.04	0.72



RPR3	3.85	0.92	AVA4	4.37	0.94	ATR	3.74	0.66
RPR4	3.71	1.07	AVA	4.12	0.46	ENIN	3.80	0.57

Third: Hypotheses Test

The results of Table (3) indicate a significant correlation between marketing excellence and insurance service engagement with a value of (0.671). These results show the interest of the National Insurance Company to improve the relationship between marketing excellence and

insurance service engagement. The results also showed a correlation between marketing excellence and the insurance service engagement dimensions ranged between (0.581) for the dimension of cooperation to (0.639) for the dimension of commitment to rules.

Table (3) Correlation matrix

	1	2	3	4	5	6	7	8	9	10
MCR (1)	1									
ICA (2)	.477**	1								
RPR (3)	.614**	.579**	1							
CIM (4)	.719**	.774**	.884**	1						
MAEX (5)	.839**	.773**	.892**	.966**	1					
AVA (6)	.326**	.874**	.517**	.644**	.639**	1				
COO (7)	.480**	.527**	.525**	.501**	.581**	.605**	1			
HES (8)	.543**	.315**	.638**	.498**	.592**	.319**	.739**	1		
ATR (9)	.403**	.464**	.715**	.641**	.638**	.506**	.637**	.588**	1	
ENIN (10)	.552**	.593**	.734**	.671**	.732**	.654**	.903**	.874**	.823**	1

**** Correlation is significant at the 0.01 level (2-tailed).**

The results of Figure (2) show that the increase in the interest of the National Insurance Company in marketing excellence contributes in improving whose value is (0.627) for insurance service engagement.

That achieved a decrease in error rates by (0.072), which means that marketing excellence contributed to the interpretation of (0.536) of the variation box in insurance service engagement, as in Table (4).

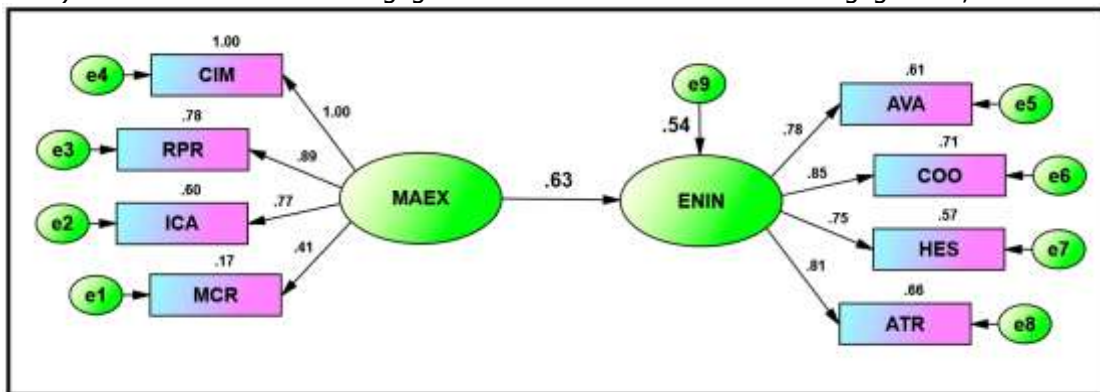


Figure (2) Standard model of the impact of marketing excellence on insurance service engagement

Table (4) Standard results of the impact of marketing excellence on insurance service engagement

	path		Estimate	S.E	C.R	R²	P
MAEX	--->	ENIN	0.627	0.072	8.708	0.536	0.001

SECTION FOUR: CONCLUSIONS AND RECOMMENDATIONS

FIRST: CONCLUSIONS

1. The National Insurance Company is interested in improving the quality, accuracy and safety of the services provided through encouraging customers to engage in the insurance service experience in order to avoid life-threatening pitfalls.

2. The National Insurance Company is interested in the practice of organizing and improving its essential capabilities in order to improve marketing creativity, which in turn aims at achieving marketing excellence.

3. The National Insurance Company is interested in helping its service providers to develop their marketing capabilities in order to preserve



customers as long as possible through marketing excellence.

4. The National Insurance Company is keen to build a safe work environment for customers in order to ensure the welfare of its customers, which helps them commit to dealing with the company.

5. To create new ways to address customer's complaints about the services provided, which contributes in building a positive word of mouth and this encourages customers to engage in the insurance service.

SECOND: RECOMMENDATIONS

1. It is necessary for the National Insurance Company to improve the awareness of its employees towards the skills and abilities required by the insurance service.

2. It is necessary for the National Insurance Company to keep pace with the most important changes related to insurance by encouraging employees to complete their educational journey, participate in conferences, and get benefit from them.

3. The National Insurance Company needs to monitor, identify and evaluate side effects that may indicate the problems that customers suffer from and address these problems as soon as possible.

4. The National Insurance Company needs to be keen to use the best methods that maintain customers' security and safety by encouraging them to engage in the development of the insurance service in a way that suit their requirements.

5. The National Insurance Company should encourage service providers to take responsibility for the error, which motivates them to consult management and reduce barriers that hinder building trust with the customer. The company can achieve that by establishing an organizational culture that encourages openness among customers.

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