

IT Business Maturity Assessment: A Proposed Framework

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Abstract

Information technology has become an indispensable tool in today's business world such that no business organization can risk ignoring its impact. Since organizations rely on IT business activities for their achievements, it is important for them to assess the maturity of these IT business activities. To assess IT business maturity, several models, frameworks and approaches have been proposed by researchers to assist in their assessments. However, all these models and framework have not been completely suitable for assessing IT business maturity since current business environment keeps changing. Therefore, this study integrates the Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework to propose a new framework for assessing IT business maturity in organizations. In terms of methodology, the study elaborated the working principles and structure of the two models, followed by the construction of the new proposed framework. The study findings indicate that the proposed framework based on Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework demonstrates four (4) important components: (a) the maturity levels of IT systems and activities in organizations, (b) the nature and characteristics engagement of these systems, (c) IT investment systems and (d) the business value. The research contributes very significantly to theory formulation and development in the field of information technology. In terms of practical implications, the study contributes by assisting organizational managements and stakeholders in identifying and recognizing the maturity of their IT investment systems and activities so as to plan towards goals and objectives attainments.

Keywords

Assessment, Framework, Maturity, IT-Business Maturity, Maturity Framework, Information Technology.

1. Introduction

Maturity is a state, a level or a stage of being fully developed. It is a period at which a person, thing, process, event, or system can be described as fully developed. Maturity is an important well-known concept across all disciplines, from sociology, physiology, psychology, business and information technology (Hajoary 2020). Since maturity in general assists us to know and understand the mature level or stage we found ourselves, it is essential then for businesses and IT organizations to determine their maturities. According to Diawati et al. (2023) business organizations have been relying on information technology (IT) to boost up productivity and performance in this information age. The advancement in technology has brought about greater engagement between businesses and IT units of an organizations (Aini et al. 2023). Businesses found in this contemporary world today cannot survive without the IT units and vice versa IT can also not survive without the support of the businesses. Hence the two disciplines engagement is of necessity to the survival and success of every organization (Ramirez 2023). For organizations or firms to continue in their mutual engagement with the IT and business units, there is the need of the organizations to know and assess their IT-Business Maturity. First and foremost, business maturity can be defined as a stage or level at which a firm or company understands fully its business operations, activities and processes leading to an efficiency and effective output (Król and Zdonek 2020).

According to Miceli et al. (2021) at this stage or level, the firm exhibits resilience, stability, sustainability, adaptability and strategical planning. There are also a number of business maturity models that are used to assess the maturity levels of businesses. In the literature review section, we will discuss and understand some of these business maturity models. On the other hand, IT maturity can also be explained as a means or a way to measure the technological support in an organization (Senna et al. 2023). It is the growth stage or level reached by an organization with respect to its technological advancements. According to Gökalp and Martinez (2020), IT maturity is a method or approach for assessing how well technology supports an organization by making it more efficient, effective, and capable of realizing its mission, vision, and business objectives. Moreover, for organization knowing its IT-Business maturity level, will assist its to engage more strategically with its business partners. Most IT-Business maturity models or frameworks only assess the maturity level and the engagement characteristics of the organization. They lack the technological system component which will assess the technological aspects of the organization.

Therefore, in this study we have decided to include the technological system component in the framework in order to capture and assess the technological aspects of an organization. Hence, the purpose of this study is to propose an IT-Business Maturity Framework that takes into consideration the technological systems of the organization, by integrating the Business-IT Maturity Model and the Four-Asset-Classes of IT Investments Framework. This paper is organized into five sections: section 1 explains the introduction of Business maturity and IT maturity; section 2 considers the literature on IT-Business Maturity models; section 3 demonstrates the proposed IT-Business Maturity Framework; section 4 discusses the proposed framework and its implications and finally, section 5 explains the study's conclusion.

1.1 Objective

To propose a Business-IT Maturity Framework that integrates Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework to help assess the maturity of IT investment systems and activities.

2. Literature Review

This section discusses the key elements of the study. The elements discussed were; IT Business Evolution, IT Business Transformation, IT Business Maturity and IT Business Maturity Models. These key elements are the contemporary issues about the study. The following are the key issues discussed:

2.1 IT Business Evolution

The evolution of IT in business started way back in 1950s where the primary role of IT was to ensure efficiency that is to automate existing paper-based processes. This role of IT at that time relies on mainframe systems but now it has changed to value creation and value extension role with the use of intelligent devices, sensors and electronics. With the digitalization transformation, a lot of business organizations have leapfrog from their manual systems and processes to computer-based systems. The evolution of IT in business has been a transformative movement that has

changed many industries through innovation, digitalization, and automation. Below are some evolutionary eras of IT in business organization:

1. Prior Adoption and Automation (1950s-1980s)

IT-Business engagement started with large mainframe computers used for data processing and automation. Studies such as (Obiki-Osafiele et al. 2024; Roy and Srivastava 2024; Tuli and Kaluvakuri 2022; Wagar et al. 2024) have focused attention on IT's role in enhancing operational efficiency. The automation of administrative tasks results in substantial cost savings and enhanced data management.

2. The Growth of Enterprise Systems and Computer Networking (1990s-2000s)

Increasing growth rate of enterprise resource planning (ERP) systems and computer networking technologies has resulted into great transformation of business operations (Zavrazhnyi et al. 2024). With the advent of the internet, businesses have incorporated IT into supplier relationship management (SRM), supply chain management (SCM), customer relationship management (CRM), and business intelligence (BI). Studies have focused on the strategic role of IT investments on competitive advantage (Leão and Da Silva 2021; Hussain et al. 2023).

3. Digital Transformation and Cloud Computing (2010s-Present)

Cloud computing, big data, and AI have been key drivers of digital transformation in contemporary business era (Kommisetty 2022; Devara 2024). Research indicates that businesses utilizing digital platforms enhance scalability, foster innovation, and strengthen customer engagement (Aksoy). IT Business models, including platform economies and e-commerce, have transformed traditional industry structures.

4. Future Trends: AI, ML, Blockchain, Quantum Computing and Industry 4.0

Emerging technologies, including artificial intelligence, machine learning, blockchain, quantum computing, and the Internet of Things (IoT), are defining and driving the next stage of IT evolution (Paramesha et al. 2024). Studies forecast that AI-driven decision-making will boost productivity, while blockchain will ensure transaction security and data integrity (Alzoubi 2024). The transition to Industry 4.0 highlights automation, intelligent factories, and cyber-physical systems.

2.2 IT Business Transformation

IT Business Transformation is a significant area of study that assesses how organizations utilized information technology to drive operational improvements, innovation, and competitive advantage. Various frameworks support IT Business Transformation. The Technology Acceptance Model (TAM) by Davis (1989) describes user adoption of new technologies, while the Resource-Based View (RBV) by Barney (1991) positions IT as a strategic asset. Digital transformation models, such as (Vial 2021) Digital Transformation Framework, highlight IT's role in redefining business processes and value creation. IT Business Transformation success requires structured implementation strategies or approaches. Venkatraman et al. (1993) Strategic Alignment Model asserts that IT and business strategies must be carefully arranged for transformation success. Agile and DevOps methodologies (Fitzgerald et al. 2017) focus on iterative development, interactive, and sensitivity to change. Additionally, cloud computing and AI-driven solutions are becoming essential enablers of digital transformation (Kommisetty 2022). Literature has also identified several challenges with IT Business Transformation, including organizational resistance to change (Frick et al. 2021) legacy system constraints (Irani et al. 2023) and cybersecurity risks (Saeed et al. 2023).

IT Business Transformation comes with several benefits. Some of the key success factors include strong leadership and governance (Omowole et al., 2024) investment in talent development (Montero Guerra and Danvila-Del Valle 2024) and effective change management (Ferreira et al. 2025). Studies also indicate the role of data-driven decision-making and customer-centric approaches (Alimi et al. 2024). IT Business Transformation emphasizes the significant of strategic alignment, technology adoption, and cultural readiness. Future research could explore emerging trends such as blockchain, quantum computing, and the evolving role of AI in business transformation.

2.3 IT Business Maturity

IT Business Maturity describes the extent to which an organization effectively unifies and utilize IT capabilities to guide and direct business performance and strategic goals. Studies such as (Restrepo et al. 2024; Solis Pino et al. 2024; Ghallab et al. 2024; Andre et al. 2024; Sithole et al. 2024) have done research on this concept in the literature, with a focus on maturity models, assessment frameworks, challenges, and critical success factors. But none have integrated

Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework to propose a new framework for assessing IT business maturity in organizations. There are many IT maturity models that provide structured ways to assess and improve IT-business alignment. The Capability Maturity Model (CMM) by Paulk et al. (1993) layouts five levels of process maturity, while the IT Capability Maturity Framework (IT-CMF) by Curley et al. (2016) measures IT's contribution to business value. Ross et al. (2006) introduced the Enterprise Architecture Maturity Model, emphasizing IT governance and strategic alignment.

Organizations assess IT Business Maturity using structured frameworks such as the COBIT Maturity Model (Siagian et al. 2025) and Gartner's IT Maturity Model by Gartner (20218). These models assist firms assess IT's role in business processes, decision-making, and innovation capacity. Studies have shown that higher IT maturity correlates with improved agility, efficiency, and competitive advantage (Arshad et al. 2024). In spite of the numerous benefits associated with phenomenon, organizations encounter several challenges in achieving IT maturity. Studies indicate lack of executive support (Leso et al. 2024), resistance to change (Rane et al. 2024), and integration complexities (Egbumokei et al. 2024). Security risks and adherence issues also appear as critical concerns (Koolen et al.2024). Key factors impacting IT Business Maturity include strategic IT alignment (Omowole et al. 2024), continuous IT capability development (Leso et al. 2024), and effective governance mechanisms (Mulyana et al. 2024). Literature also highlights the role of leadership, culture, and technology investments in driving IT Business maturity growth (Asif et al. 2024). IT Business Maturity is a critical consideration of digital transformation, attainment and sustainment of business success. Future studies may explore the influence of emerging technologies, like AI and blockchain, on IT Business maturity progression.

2.4 IT Business Maturity Models

This section discusses the key models and theories for assessing maturity levels of IT activities in the organization. Six main maturity models and theories have been discussed in this section, in order to provide some fundamental understanding of the study. Again, these key IT maturity models have been analyzed and explored in order to establish the research gap. The following are the six main models and theory for assessing maturity levels of IT systems and activities in organizations:

2.4.1 Capability Maturity Model (CMM)

The Capability Maturity Model (CMM) is a procedure used to build and redefine an organization's application program development process (Al MohamadSaleh and Alzahrani 2023; Brand et al. 2023). It assesses and improves the processes of organizations, particularly the application program development processes. Developed by the Software Engineering Institute (SEI) at Carnegie Mellon University, CMM assists companies or firms evaluate their current processes and establish a way forward for process improvement. The model explains five-level maturity to software

development process or project management. Fig. 1 below shows the five-level maturity of the model, with each level briefly explained as follow:

1. Initial: Here, operations are disrupted, disordered and even disjointed. Break through at this level will rely on individual strength and processes are not reusable.
2. Repeatable: Here necessary processes are established, well-defined, and documented. Consequently, fundamental project management techniques are implemented, ensuring repeatable success in key process areas.
3. Defined: At the defined level, an organization establishes its own standardized software development process. These well-defined processes enhance focus on documentation, standardization, and integration.
4. Managed: At this level, an organization oversees and regulates its processes via data collection and analysis.
5. Optimizing: At this final level, processes are continuously enhanced by monitoring feedback and implementing innovative approaches and functionalities.

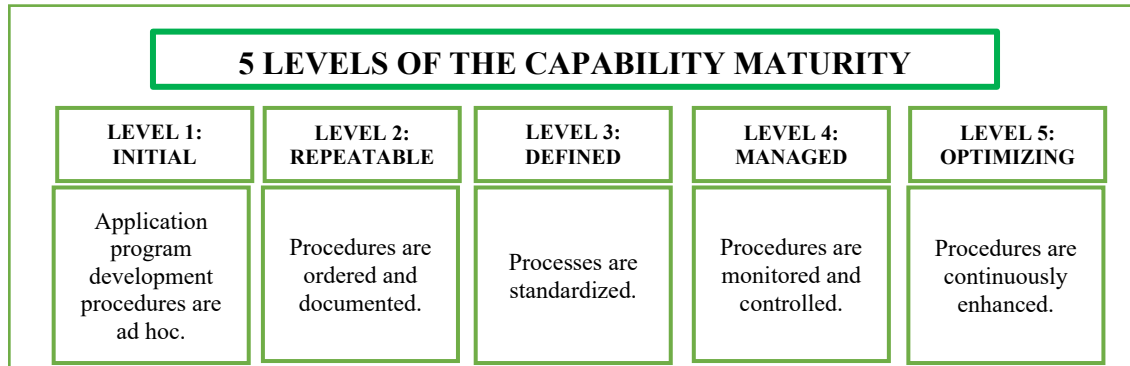


Figure 1. The Capability Maturity Model

2.4.2 Capability Maturity Model Integration (CMMI)

The Capability Maturity Model Integration (CMMI) is a framework that emerged from the original Capability Maturity Model (CMM). The Software Engineering Institute (SEI) developed it to offer a wide and more detailed approach to assessing and enhancing a company's processes and capabilities (Gavriel 2023; Oruthotaarachchi and Wijayanayake 2023). Apart from being used to assess and improve processes, CMMI is also used to encourage good

behavioral attitudes among employees (Hashim et al. 2024). Fig. 2 below demonstrates the five-level maturity of the CMMI, with each level briefly explained as follow:

CMMI's Maturity Levels

1. Level 0 – Incomplete: At this level, tasks are in tentative state. Goals and objectives are not clearly defined, and processes are either incomplete or fail to meet the organization's needs.

Level 1 – Initial: Procedures are seen as uncertain and reactive. At this level, tasks are completed but often face delays and cost overruns. This represents the worst stage for a business—an unstable environment that heightens risk and inefficiency.

3. Level 2 – Managed: A certain level of project management is accomplished, with projects being planned, executed, evaluated, and controlled. However, significant challenges still remain.

4. Level 3 – Defined: Organizations are more proactive than reactive in this level. Organization-wide standards are in place to guide programs, portfolios and projects. Businesses recognize their shortcomings, understand how to address them, and have clear goals for improvement.

5. Level 4 – Quantitatively managed: Procedures are more structured and controlled in this level. The organization relies on quantitative data to establish foreseeable procedures that align with stakeholder needs. By proactively managing risks, the

6. Level 5 – Optimizing: At this stage, an organization's procedures are both solid and adaptable. In this final phase, continuous improvement and responsiveness to change or new opportunities are prioritized. Stability enables greater agility and innovation within a predictable environment.

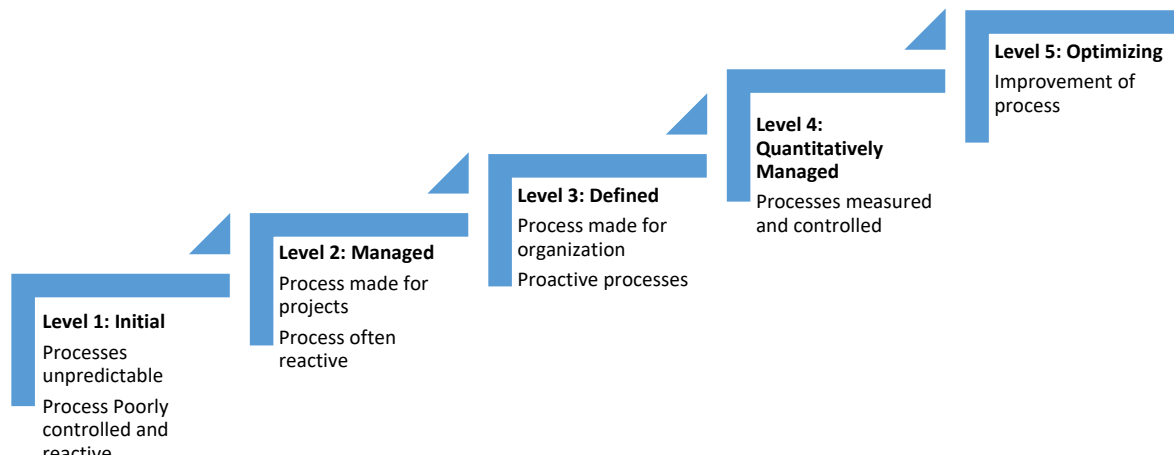


Figure 2. The Capability Maturity Model Integration

2.4.3 Project Management Maturity Model (PMMM)

A Project Management Maturity Model (PMMM) is a framework that assists organizations evaluate and improve their project management capabilities (Nikolaenko and Sidoroy 2023). It provides a systematic pathway for organizations to assess how well they manage projects and identify areas for growth. According to Mwanza (2023), PMMM is usually demonstrated as a series of stages, each representing a higher degree of project management sophistication and consistency. The main point behind this model is that as organizations move up through the levels, they become more proficient in managing projects, leading to better project outcomes. By using a Project Management Maturity Model, companies or firms can systematically improve their project management capabilities, which leads to more predictable, efficient, and successful projects (Htoo et al. 2023). Fig. 3 below shows the five-level maturity of the PMMM, with each level briefly described as follow:

PMMM's Maturity Levels

1. Level 1 - Initial (Ad-hoc or Chaotic): Projects are managed in an informal, unstructured way. Success is often due to individual effort rather than a repeatable process.
2. Level 2 - Managed (Repeatable): Fundamental project management procedures are in place. Projects can be repeated, but still vary from project to project.
3. Level 3 - Defined: Standard processes for managing projects are established and documented across the organization.
4. Level 4 - Quantitatively Managed: Project performance is measured using data and metrics. Processes are controlled and measured.
5. Level 5 - Optimizing: The organization focuses on continuous improvement through feedback loops, learning, and process refinement

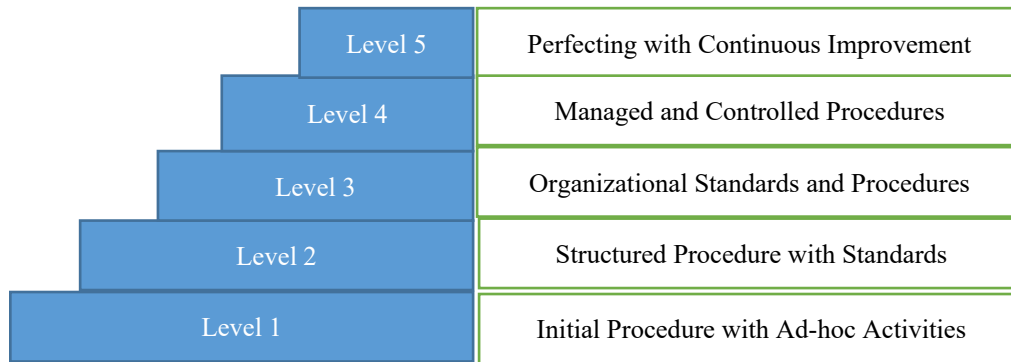


Figure 3. The Project Management Maturity Model

2.4.4 Process Maturity Framework (PMF)

The Process Maturity Framework (PMF) is a structured model used to assess, improve, and manage the maturity of organizational processes (Heikkinen et al. 2023; Brajer-Marczak and Gębczyńska 2020). It serves as a tool to help organizations enhance their processes, ensuring that they become more efficient, foreseeable, and capable of delivering high-quality outcomes.

Similar to Project Management Maturity Models, PMFs are designed to help organizations move from immature, ad hoc processes to well-defined, measured, and continuously improving processes (Dahlin 2020). This model is typically applied across various business units such as product development, service delivery, and operational processes. Process Maturity Framework (PMF) is an essential tool for organizations seeking to systematically improve their process efficiency, control, and consistency. It provides a clear pathway to enhance process management capabilities,

enabling organizations to be more adaptive, agile, and competitive in their industries (Saravia-Vergara et al. 2023). Fig. 4 below demonstrates the five-level maturity of the PMF, with each level briefly described as follow:

PMF's Maturity Levels:

1. Level 1- Initial (Ad Hoc): Procedures are informal, unstructured, and typically reactive. Success is inconsistent, relying heavily on individual efforts and knowledge.
2. Level 2 - Managed (Repeatable): Fundamental procedures are accepted, and some standardization begins to take place. Processes may be repeatable but are not fully documented or consistently followed across the organization.
3. Level 3 - Defined: Procedures are documented and standardized across the organization. Teams follow these processes consistently, and there is a shared understanding of process management.
4. Level 4 - Quantitatively Managed: The organization uses metrics to monitor and control processes. Data is collected to understand process performance, and adjustments are made based on quantitative analysis.
5. Level 5 - Optimizing: Processes are continuously improved based on feedback, new insights, and technological advancements. The focus is on optimizing efficiency, quality, and adaptability.

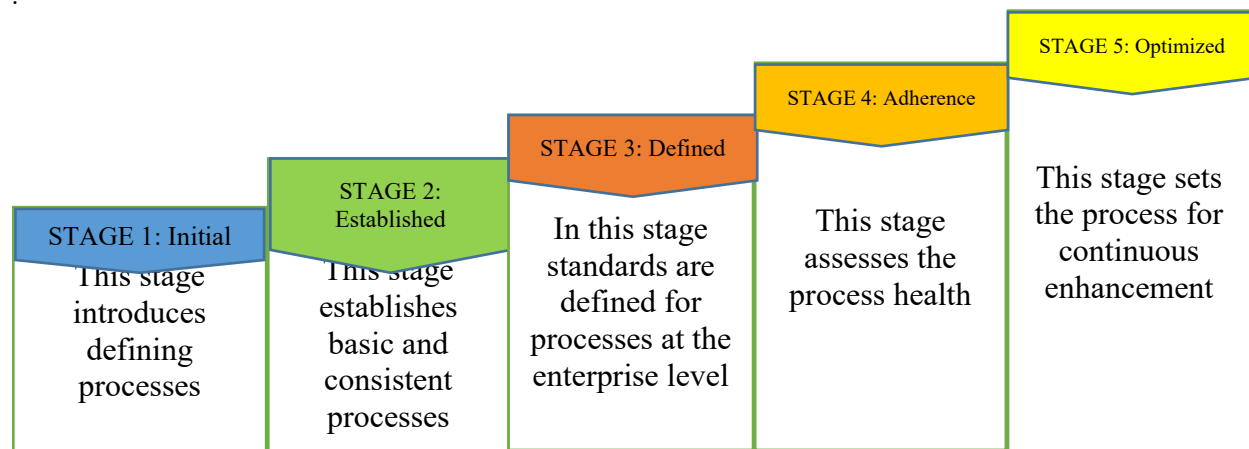


Figure 4. The Process Maturity Framework

2.4.5 Growth Stage Theory

Nolan Stages of Growth Model is a methodology created by Richard L. Nolan in the 1970s to describe the growth of information technology (IT) within organizations (Sun et al. 2021). It focuses on how companies adopt, manage, and expand their use of IT systems over time. The model is particularly useful in understanding the maturity of IT infrastructure and management practices within an organization. According to Gibson and Nolan (1973) growth stage model was originally four stages but later expanded to six stages to better capture the development of IT in an organization.

Nolan's Stages of Growth Model gives a helpful framework for comprehending how organizations acquire and mature their IT capabilities (Noh et al. 2023). It detects the growth from informal, experimental uses of IT to highly integrated, strategic IT functions. By realizing the stage an organization is in, IT leaders can better plan for the next steps, address current challenges, and create strategies to improve IT management and investment for long-term success.

Six Stages of the Nolan Growth Model:

Stage 1: Initiation -Small-scale adoption of IT systems and minimal control of IT systems.

Stage 2: Contagion (Expansion) -The use of IT is increasingly expanding as more departments integrate technology.

Stage 3: Control The organization recognizes the need for stronger control and governance over IT resources.

Stage 4: Integration - Integration of IT systems across the organization.

Stage 5: Data Administration - Focus on data management, including the storage, accessibility, and security of information.

Stage 6: Maturity - IT becomes fully embedded in the organization's strategic planning and operations.

3. Methods

The study purpose is to propose a framework that integrates the Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework to propose a new framework for assessing IT business maturity in organizations. Indeed, the unification of the two models or frameworks will strengthen the proposed framework. While using the BIMM's model, organizations can only evaluate the level of their IT systems or activities, the nature and the engagement characteristics but they will not be in position to determine the IT investment systems found in each level and the value of these systems. Knowing the IT investment systems and their business values, will help the organization to plan strategically and optimize resource allocation effectively. Again, using the four asset classes of IT investment framework would only help organizations to determine and classify the IT investment they have made. The business values of these IT investment systems are evaluated with this framework but maturity levels, nature of the levels and the engagement characteristics are not determined. Therefore, for a holistic evaluation framework we have to integrate the two models in order to derive the maximum benefits. The two models and their integration are given below:

3.1 Business-IT Maturity Model

The Business-IT Maturity Model (BIMM) describes how an organization's business and IT units evolve in alignment with each other over time to drive better performance and competitive advantage (Halmela 2017). According to Merlyn (2011), BIMM illustrates how the integration of business demands and IT capabilities progresses from a basic, functional relationship to a strategic partnership. As organizations grow and mature, their IT infrastructure, processes, and management practices should evolve to better support and align with business objectives (Amarilli et al. 2023). The Business-IT Maturity Model is often used to assess the level of IT's contribution to the organization, guiding improvements in IT governance, investment, and alignment with business goals (Njanka et al. 2021). Typically, this model consists of three key stages of maturity, each highlighting different levels of IT and business integration. BIMM's Maturity Levels:

Level 1: IT as a Support Function or as an Order Taker (Initial Stage)

Engagement Characteristics: In this level, IT is seen as reactive, inside-out, technology centric and framed in a context of cost.

Level 2: IT as an Enabler or as a Solutions Provider (Intermediate Stage)

Engagement Characteristics: In this level, IT is seen as active, process centric, centered on solutions and framed in a context of projects.

Level 3: IT as a Strategic Partner or as a Business Partner (Advanced Stage)

Engagement Characteristics: In this level, IT is seen as proactive, outside-in, relationship-centric, focused on business growth and framed in a context of business value

3.2 Four Asset Classes of IT Investment Systems

According to Weill and Aral (2006), the four main asset classes of IT investment systems, which they developed were to clarify the different strategic goals and benefits that companies aim to achieve through their IT investments. These asset classes help organizations categorize their IT resources and allocate investments according to their business goals. By splitting IT investments into these four asset systems, businesses can better align their IT expending with their strategic goals, optimize resource allocation, and evaluate the impact of their technology investments more effectively (Mohamad and Tuan Hassan 2017). The four asset classes are:

- Transactional Systems: These are IT systems designed to automate repetitive processes and improve operational efficiency. Streamline or cut costs on the way business is done (equivalent to Level 1 in the BIMM maturity model).
- Informational Systems: These systems enable the collection, storage, and dissemination of information across the organization. Provide information used to control, manage, communicate, analyze or collaborate (equivalent to Level 2 in the BIMM maturity model).
- Strategic Systems: These systems help the business or the organization to gain a competitive advantage by supporting new ways of competing or offering new products or services (equivalent to Level 3 in the BIMM maturity model).
- Infrastructure Systems: These systems provide the foundational technologies and services that enable the other systems to function, such as servers, networks, tablets or smartphones (equivalent to Level 2 in the BIMM maturity model).

Table 1. The Proposed IT-Business Maturity Framework

Maturity Level	Nature of the Level	Engagement Characteristics	IT Investment System	Business Value
Level 1	IT is often seen as a support function or simply a task executor.	Reactive Internally centered Technology-focused Framed under condition of cost.	Transactional Systems: Used to reduce costs or enhance productivity without increasing expenses. IT systems that handle and support the firm's fundamental, repetitive transactions.	Reduce costs Boost production enhance Operational efficiency Automate repetitive tasks.
Level 2	IT is viewed as a Solutions Generator or Enabler	Active Process-centric Centered on solutions Framed under projects situations.	Informational Systems: Designed to supply information for decision-making and management control, including accounting, reporting, compliance, communication, and analysis.	Enhanced control Improved information Better integration Higher quality Optimized cycle time
			Infrastructure Systems: These are collaborated and interactive IT services utilized by multiple applications, including servers, networks, laptops, and customer databases.	Business unification Business workability lower marginal IT costs for business units Reduced overall IT expenses Standardization.
Level 3	IT is regarded as a Strategic Partner or Business Collaborator	Proactive Externally focused Relationship-centric Centered on business growth Framed under business value conditions.	Strategic Systems: Systems to gain a competitive advantage by facilitating entry into new markets or supporting the development of new products, services, or business processes.	Product modernization Process innovation Competitive advantage Enhanced service delivery Increased sales Strengthened market positioning.

Source: Produced by the authors

4. Data Collection

This segment discusses the findings of the study and its implications by first reviewing the study's objective and the main findings.

Research Objective: To propose a Business-IT Maturity Framework that integrates Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework to help assess the maturity of IT investment systems and activities.

Research Findings: A proposed Business-IT Maturity Framework developed through an integration of Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework.

Maturity Levels of the proposed framework

Level 1: This is the lowest level or the initial stage of the proposed framework. At this level, organizational IT systems or IT activities are often seen as support functions or simply task executors. These IT systems are reactive, internally

centered, technology-focused and framed under condition of cost. These IT systems are classified as transactional systems such as data processing systems (DPS), electronic data processing (EDP) and transaction processing systems (TPS). This initial level or stage comes with benefits such as reduction of costs, boost production, enhance operational efficiency and automate repetitive tasks.

Level 2: This is the middle level or the intermediate stage of the proposed framework. At this level, organizational IT systems or IT activities are often viewed as solutions generator or enabler. These IT systems are active, process centered, centered on solutions and framed under projects situations. These IT systems are classified as informational and infrastructure systems such as servers, networks, laptops, customer databases. This intermediate level or stage comes with benefits such as enhanced control, improved information, business unification, business workability and lower marginal IT costs for business units.

Level 3: This is the highest level or the advanced stage of the proposed framework. At this level, organizational IT systems or IT activities are regarded as strategic partners or business collaborators. These IT systems are proactive, externally focused, correlation-centered, centered on business growth and framed under business value conditions. These IT systems are grouped under strategic systems such as enterprise resource planning systems (ERP), expert systems (ES) and AI-based Organizational Information Systems (AI-OIS). This advanced level or stage comes with benefits such as product modernization, process creativity, competitive advantage, enhanced service delivery, increased sales and strengthened market positioning.

Proposed Framework Compared to Existing Frameworks

The proposed framework is for assessing IT Business maturity in organizations. The framework encompasses five components or elements including the maturity level, nature of the level, engagement characteristics, IT investment systems and business value. These elements are unique and different from the existing frameworks. Most of the existing frameworks don't have IT investment system and business value features as a combination. Some of these existing models and frameworks only have two or three elements for their assessment. Our proposed framework with these five features makes it unique and special, ensuring proper and save assessment of IT Business maturity.

Research findings relation to previous studies

Studies such as (Nebati et al. 2023) and (Fariz et al. 2023) confirmed the findings of the study about the proposed Business-IT Maturity Framework developed through the integration of two Frameworks or models. This same assertion was also supported by Pratama and Umaroh (2024). The research findings again support the claim by Peliarachchi and Wijayanayake (2023) that Business-IT maturity models can be created or designed by unifying two or more models properly and safely.

Implications of Research Findings

Practical Implications:

- The outcome of the study provides a new way and insights for business managements and stakeholders when it comes into IT systems maturity assessments.
- The result of the study again provides a direction, guidance and approach for business organizations into monitoring resource allocation.
- The outcome of the study demonstrates how businesses can evaluate the maturity of their IT systems and activities through the various categories of IT investment systems and their business values.

Theoretical Implications:

- The finding provides new theoretical insights into the integration of two models that result into new framework for IT systems maturity assessment in organizations.
- The finding provides four essential components or subcomponents of the proposed framework for researchers to use in their research engagements.

Policy Implications:

- The finding serves as a comprehensive approach or framework through which business managements can develop policy directions.
- The outcome of the study provides a holistic approach or model through which government, industry and academia can develop policy guidelines and directions for businesses.

5. Conclusion

An IT Maturity Framework for assessing IT investment systems and activities in organization has been proposed. The framework's perspectives were developed as a result of unifying Business-IT Maturity Model and the Four Asset Classes of IT Investments Framework. To our knowledge, this proposed framework is first of its kind created for the assessment of IT systems and activities in the organization. The study highlights three important contributions which include the ability of the framework to help identify at each level, the type of IT investment system's engagement in the evaluation, provision of business value assessment of each IT investment systems and the assessment of future IT systems and activities of the organization. Further studies will be conducted to explore more about the integration of IT maturity models to help improve the existing maturity frameworks in the area of information technology. The outcomes of these additional studies will enable us to understand and develop effective systems for our business organizations.

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