ISSN 2348-3156 (Print)
International Journal of Social Science and Humanities Research ISSN 2348-3164 (online)
Vol. 14, Issue 2, pp: (69-77), Month: April - June 2026, Available at: www.researchpublish.com

Adoption of Customer Relationship Management System and Performance of Insurance Companies in Nairobi City, Kenya

Martha Nyokabi Machaga*[1], Lydia Gachengo [2]

*[1,2] Department of Management Science, School of Business, Economics and Tourism, Kenyatta University

DOI: https://doi.org/10.5281/zenodo.19939137

Published Date: 30-April-2026

Abstract: **This study examined the relationship between Customer Relationship Management Systems (CRMS) and the performance of insurance companies in Nairobi County, Kenya. Despite rapid growth in CRM adoption globally, many implementations fail due to poor planning, limited technical expertise, and weak system integration. The study focused on the influence of lead management, workflow automation, business reporting, and customer data analytics on performance. It was guided by Customer Relationship Management Theory, Sales Maximization Theory, and the Technology Acceptance Model. A descriptive research design was used, with data collected from selected insurance firms in Nairobi County using structured questionnaires. Data analysis involved descriptive and inferential statistics, including Pearson correlation and multiple regression. Findings revealed that all CRMS components positively influence performance. Customer data analytics had the strongest effect, followed by business reporting, workflow automation, and lead management. Overall, CRMS adoption significantly enhances efficiency, customer engagement, decision-making, and organizational performance. The study concludes that effective use of CRMS improves insurance firm performance and recommends greater investment in integrated CRM solutions to strengthen operational efficiency and competitiveness.**

Keywords: **Customer Relationship Management Systems, Insurance Company Performance, Lead Management, Workflow Automation, Customer Data Analytics.**

1. INTRODUCTION

The insurance industry has experienced profound transformation over the past decade, largely driven by the adoption of emerging digital technologies such as artificial intelligence (AI), cloud computing, the Internet of Things (IoT), blockchain, and advanced analytics. These technologies have redefined how insurers assess and price risk, engage customers, and streamline operations, ultimately improving efficiency and expanding insurability (Bondurant & White, 2019; Islam, 2021). At the core of this digital transformation is Customer Relationship Management (CRM), which integrates technology, organizational processes, and human capabilities to enhance customer understanding, retention, and long-term relationship management (Gil-Gomez et al., 2020). CRM systems enable firms to leverage customer data for informed decision-making, leading to more responsive service delivery and stronger customer relationships (Kaondera et al., 2023). In a highly competitive insurance environment, these systems have become essential tools for improving customer satisfaction, tailoring products to individual needs, and strengthening market positioning (Shanmugasundaram & Srilekha, 2017; Bhatnagar et al., 2018).

Organizational performance in insurance firms is multifaceted, encompassing both financial and non-financial indicators such as profitability, claims settlement efficiency, customer satisfaction, operational effectiveness, and market penetration (Conţu, 2020; Ombeta, 2018; Kinyua et al., 2021). CRM systems contribute to improved performance by enhancing customer loyalty, facilitating better resource utilization, and enabling firms to respond more effectively to market dynamics (Kumar, 2017). Empirical evidence suggests that CRM adoption can significantly improve customer retention and organizational outcomes through data-driven insights and personalized engagement strategies (Twum-Darko & Abrahams,

2023). However, the effectiveness of CRM systems is not uniform across contexts. In many developing countries, including Ghana and Nigeria, challenges such as limited resources, inadequate technical capabilities, and low levels of trust in digital systems have constrained their impact (Boateng, 2016; Kwajaffa, 2023).

Customer Relationship Management Systems (CRMS) represent an evolution of traditional CRM by leveraging advanced data analytics and digital platforms to manage interactions with current and potential customers. These systems facilitate customer segmentation, personalized communication, and automated service delivery, thereby enhancing both customer experience and sales performance (Kumar & Reinartz, 2018). Their successful implementation depends on several critical factors, including robust IT infrastructure, access to reliable customer data, technical competencies, and organizational learning capabilities (Morrisson, 2020; Monod et al., 2022). Advances in cloud computing and digital transformation have further strengthened CRMS by enabling scalability, automation, and integration with other enterprise systems, thus supporting cross-selling and up-selling strategies (Chiranjeevi et al., 2018; Eckert et al., 2021). Moreover, the shift from product-oriented to customer-centric business models has increased the relevance of CRMS in delivering personalized services and improving service quality (Fernandes & Melo, 2015).

In the Kenyan context, the insurance industry is relatively well-developed but continues to face challenges such as low penetration rates, estimated at 2.2%, and intense competition among market players (IRA, 2023). The sector comprises numerous insurers and intermediaries, with a mix of life and non-life companies competing for a limited market. As a result, firms have increasingly turned to CRMS as a strategic tool to enhance customer loyalty, improve marketing effectiveness, and strengthen stakeholder relationships (Kajwang, 2022; Ngala & Orwa, 2020). The adoption of these systems has also necessitated organizational changes, including investments in ICT infrastructure, employee training, and the development of supportive organizational cultures (Wamugi, 2019). When effectively implemented, CRMS have been shown to positively influence firm performance by improving customer engagement and aligning services with customer needs (Wangari et al., 2020).

Despite these benefits, the adoption and implementation of CRMS are not without challenges. Globally, a significant proportion of CRM initiatives fail due to poor planning, inadequate technical expertise, and difficulties in system integration (Lunev, 2022). In the Kenyan insurance sector, additional constraints include limited financial resources, insufficient employee training, lack of interdepartmental coordination, and the complexity of customizing CRM solutions to diverse customer needs (Meena & Sahu, 2020; Andotra & Abrol, 2016; Wamugi, 2019). These challenges are particularly pronounced among smaller insurers, which often lack the capacity to invest in sophisticated technological infrastructure. Furthermore, while existing studies have explored CRM adoption and its effects in various sectors, there remains limited empirical evidence on the direct relationship between CRMS and the performance of insurance firms, particularly within the Kenyan context.

This study therefore seeks to address both conceptual and contextual gaps in the literature by examining the relationship between Customer Relationship Management Systems and the performance of insurance companies in Kenya. Specifically, it aims to provide insights into the effectiveness of CRMS in enhancing organizational performance, identify the challenges associated with their implementation, and propose strategies for improving their adoption and utilization. In doing so, the study contributes to a deeper understanding of how technology-driven customer management practices can enhance competitiveness and sustainability in the insurance sector.

2. THEORETICAL AND EMPIRICAL LITERATURE REVIEW

Theoretical frameworks provide a structured basis for explaining relationships among research variables and guiding empirical inquiry (Smyth, 2004; Aguilar, 2009). This study is anchored on three key theories: Customer Relationship Management (CRM) Theory, Sales Maximization Theory, and the Technology Acceptance Model (TAM), each offering complementary perspectives on how Customer Relationship Management Systems (CRMS) influence organizational performance.

CRM Theory, rooted in relationship marketing (Berry, 1995), emphasizes the creation and maintenance of long-term, value-based relationships between firms and customers. It posits that organizational success is driven by effective customer engagement, personalization, and the strategic use of data and technology to enhance customer satisfaction and loyalty (Payne & Frow, 2008; Boulding et al., 2005). The theory supports key CRMS components such as lead management, workflow automation, and data analytics, which collectively improve customer experiences and retention. However, it has been criticized for conceptual ambiguity and limited guidance on holistic implementation (Ernst et al., 2011; Payne & Frow, 2005).

Sales Maximization Theory (Baumol, 1959) complements CRM Theory by emphasizing revenue growth as a primary organizational objective, often prioritized over profit maximization. The theory underscores the importance of increasing sales volumes—such as insurance premiums—through strategies that enhance customer acquisition and retention. It highlights the role of management incentives, competitive positioning, and market expansion in driving performance. Despite its relevance, the theory has been critiqued for unrealistic assumptions regarding profit constraints and limited consideration of industry dynamics (Mabry & Siders, 1967; Curwen, 1976).

The Technology Acceptance Model (TAM) (Davis, 1986) explains how users adopt and utilize technology based on perceived usefulness and ease of use. It is particularly relevant in understanding CRMS adoption in organizations, as positive user perceptions influence system acceptance, utilization, and ultimately performance outcomes. TAM provides insight into how insurance firms select and implement CRMS features such as automation and analytics. Nonetheless, the model has been criticized for overlooking broader organizational and contextual factors influencing technology adoption (Marangunić & Granić, 2015).

Empirical literature demonstrates that CRMS components significantly influence insurance firm performance. Lead management, for instance, enhances customer acquisition through improved landing page design, customer conversion rates, and effective tracking of prospects (Sabnis et al., 2013; Zumstein et al., 2021). Studies show that CRMS facilitate collaboration across departments, improve customer engagement, and increase conversion rates, although many are limited by contextual differences outside Kenya (Ofosu-Boateng, 2020; Mazikana, 2023).

Workflow automation is another critical dimension, improving efficiency, reducing operational costs, and enabling scalable marketing approaches such as email marketing (Zayas-Caban et al., 2021). Empirical findings indicate that automation streamlines processes, minimizes errors, and enhances service delivery in insurance firms (Mwangi et al., 2020; Wamugi, 2019). However, existing studies often focus on innovation adoption or specific strategies rather than overall organizational performance.

Business reporting, supported by CRMS, enhances decision-making through timely, accurate, and analytically rich reports (Guffey & Loewy, 2014). Evidence suggests that CRM-enabled reporting improves managerial responsiveness, customer complaint resolution, and strategic planning through advanced analytics and predictive capabilities (Gamage, 2017; Kumar, 2018). Nonetheless, most studies emphasize customer satisfaction or operational processes rather than performance outcomes.

Customer data analytics further strengthens organizational performance by enabling data mining, correlation analysis, and pattern recognition. These capabilities allow firms to identify customer trends, segment markets, and design targeted marketing strategies (Angelopoulos & Kontakou, 2021; Tan et al., 2016). Empirical studies highlight the role of analytics in improving customer retention and decision-making, although many focus narrowly on technical aspects rather than performance implications (Ata & Atymtayeva, 2018; Wu et al., 2013).

In conclusion, organizational performance in insurance firms is influenced by factors such as liquidity, customer satisfaction, and managerial competence (Contu, 2020; Almatrooshi et al., 2016). Studies show that financial stability, effective customer service, and strong leadership are critical drivers of performance, though much of the existing research focuses on isolated dimensions rather than a comprehensive performance framework (Kiio, 2013; Kibicho, 2014).

3. RESEARCH METHODOLOGY

This study adopted a descriptive research design to systematically examine the relationship between Customer Relationship Management Systems (CRMS) and the performance of insurance companies in Kenya. A descriptive design was considered appropriate as it enables the identification of patterns, trends, and characteristics within a population while addressing the study objectives (Akhtar, 2016; Zikmund et al., 2013).

The target population comprised all 58 registered insurance firms in Kenya, forming the unit of analysis. Given the relatively small population size, a census approach was employed to include all firms, thereby eliminating sampling error and ensuring comprehensive coverage. From each firm, three respondents unit managers, financial advisors, and branch managers were purposively selected, resulting in a total sample of 174 respondents as the unit of observation.

Primary data were collected using structured questionnaires developed from existing empirical literature. The questionnaires were administered physically with the assistance of research aides, and where feasible, through Google Forms. Prior to data collection, respondents were informed about the study and their consent was obtained. The data collection process was conducted over a two-week period.

ISSN 2348-3156 (Print)
International Journal of Social Science and Humanities Research ISSN 2348-3164 (online)
Vol. 14, Issue 2, pp: (69-77), Month: April - June 2026, Available at: www.researchpublish.com

A pilot study involving 10% of the sample (17 respondents) was conducted to test the reliability and validity of the research instruments. Content validity was ensured through expert review, while criterion validity was assessed using factor analysis, with all items exceeding the acceptable threshold (factor loadings > 0.4), confirming the suitability of the instrument. Reliability was tested using Cronbach's Alpha, with all variables demonstrating acceptable internal consistency ($\alpha \geq 0.65$) and an overall reliability coefficient of 0.904, indicating high instrument stability.

Data analysis was conducted using the Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistics were applied, including frequencies, means, and standard deviations, as well as Pearson correlation and multiple regression analysis. The study employed a regression model to examine the influence of four independent variables lead management, workflow automation, business reporting, and customer data analytics on the dependent variable, organizational performance. Results were presented using tables and graphical formats.

Ethical considerations were strictly observed throughout the study. Participation was voluntary, informed consent was obtained, and respondents' confidentiality and anonymity were assured. Additionally, the researcher ensured that no harm was caused to participants and obtained the necessary authorization to conduct the study.

4. RESEARCH FINDINGS AND DISCUSSION

The findings indicate that Customer Relationship Management Systems (CRMS) significantly influence the performance of insurance companies in Kenya. Both descriptive and inferential analyses demonstrate strong positive relationships between CRMS dimensions—lead management, workflow automation, business reporting, and customer data analytics—and organizational performance.

4.1 Descriptive Analysis

4.1.1 Lead Management and Performance

The results show a strong positive perception of CRMS-enabled lead management (M = 4.0080; SD = 0.72919). Respondents agreed that improved landing page aesthetics, customer-oriented strategies, and enhanced interaction through CRMS significantly improve lead conversion and customer lifecycle management.

Table 4.1: Descriptive Statistics of Lead Management

Item	N	Mean	Std. Deviation
Improved landing page aesthetics enhance conversion	146	4.1301	0.33761
Adoption of customer-oriented landing pages	146	4.2877	0.45424
CRMS improves customer conversion via satisfaction	146	3.6986	0.90493
Extended customer interaction improves conversion	146	4.2466	1.06714
External apps ease lead tracking	146	3.6918	1.05415
CRM lead tools assist prioritization	146	3.9932	0.55704
Aggregate Score	146	**4.0080**	**0.72919**

4.1.2 Workflow Automation and Performance

Workflow automation also showed a positive influence (M = 3.8676; SD = 0.73031). Automation enhances efficiency, reduces costs, and improves communication through tools such as email marketing and multi-channel systems.

Table 4.2: Descriptive Statistics of Workflow Automation

Item	N	Mean	Std. Deviation
Automation improves efficiency	146	4.0548	0.71227
Faster processing via multi-channel systems	146	3.8699	0.98446
Automation reduces costs	146	3.7808	0.79214
Customer-focused automation improves outcomes	146	3.7945	1.12598
CRM enhances email marketing	146	3.8493	0.37770
Web-based CRM enables transactions	146	3.8562	0.38934
Average	146	**3.8676**	**0.73031**

ISSN 2348-3156 (Print)
International Journal of Social Science and Humanities Research ISSN 2348-3164 (online)
Vol. 14, Issue 2, pp: (69-77), Month: April - June 2026, Available at: www.researchpublish.com

4.1.3 Business Reporting and Performance

CRMS-enabled reporting positively affects performance (M = 3.9349; SD = 0.70766), particularly through timely reporting, accuracy, and advanced analytics.

Table 4.3: Descriptive Analysis of Business Reporting

Item	N	Mean	Std. Deviation
CRM enables insightful reports	146	3.8973	0.60719
Timely complaints reporting	146	4.4041	0.49241
Accurate analysis techniques	146	3.8151	0.82214
Improved report accuracy	146	3.7123	0.71399
Predictive analytics benefits	146	3.8699	0.65668
Improved understanding of claims	146	3.9110	0.95355
Average	146	**3.9349**	**0.70766**

4.1.4 Customer Data Analytics and Performance

Customer data analytics also positively influences performance (M = 3.7671; SD = 0.59221), especially through pattern recognition and advanced analytical capabilities.

Table 4.4: Descriptive Statistics of Customer Data Analytics

Item	N	Mean	Std. Deviation
Data mining uncovers patterns	146	3.0890	0.62058
CRM supports complex data mining	146	3.8699	0.33761
Skilled personnel interpret data	146	3.8151	0.68485
Data capture systems enhance analytics	146	3.7671	0.44008
Pattern recognition techniques applied	146	3.8767	0.64209
Effective pattern recognition capabilities	146	4.1849	0.82214
Average	146	**3.7671**	**0.59122**

4.2 Inferential Analysis

4.2.1 Pearson Correlation Analysis

All CRMS variables show positive and statistically significant relationships with performance ($p < 0.05$), confirming their importance.

Table 4.5: Pearson Correlation Analysis

Variable	LM	WA	BR	CDA	Perf
LM	1				
WA	0.442**	1			
BR	0.468**	0.832**	1		
CDA	0.103	-0.642**	-0.665**	1	
Perf	0.559**	0.434**	0.416**	0.573**	1

4.2.2 Regression Analysis

The regression model explains 54.4% of performance variation ($R^2 = 0.544$), indicating strong explanatory power.

Table 4.6: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error	Model
1	0.738	0.544	0.531	0.4961	1

ISSN 2348-3156 (Print)
International Journal of Social Science and Humanities Research ISSN 2348-3164 (online)
Vol. 14, Issue 2, pp: (69-77), Month: April - June 2026, Available at: www.researchpublish.com

Table 4.7: ANOVA Results

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	41.407	4	10.352	42.061	0.000
Residual	34.702	141	0.246		
Total	76.11	145			

Table 4.8: Beta Coefficients

Variable	B	Std. Error	Beta	t	Sig.
Constant	8.136	1.137		7.155	0.000
Lead Management	0.007	0.096	0.006	0.074	0.001
Workflow Automation	0.576	0.124	0.515	4.651	0.000
Business Reporting	0.688	0.163	0.517	4.217	0.000
Customer Data Analytics	1.656	0.217	0.801	7.622	0.000

Overall, the findings confirm that all CRMS components significantly influence performance. However, customer data analytics has the strongest effect, followed by business reporting and workflow automation, while lead management has a relatively smaller but still significant contribution. These results highlight the importance of data-driven decision-making and automation in enhancing the competitiveness and performance of insurance firms.

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions of the Study

The study concludes that Customer Relationship Management Systems (CRMS) have a significant and positive influence on the performance of insurance companies in Kenya. Pearson correlation analysis revealed that all four dimensions—lead management (r = 0.559), workflow automation (r = 0.434), business reporting (r = 0.416), and customer data analytics (r = 0.573)—are positively and significantly associated with performance. Furthermore, regression analysis showed that CRMS account for 54.4% of the variation in performance, confirming their strong explanatory power and overall significance.

Specifically, lead management was found to significantly influence performance, with key determinants being the attractiveness of landing pages, customer conversion rates, and accuracy of lead tracking. These elements enhance customer acquisition and engagement, thereby improving firm outcomes.

Workflow automation was also identified as a critical driver of performance. Improvements in operational efficiency, cost reduction, and the use of automated communication tools such as email marketing were found to significantly enhance organizational effectiveness.

Similarly, business reporting was concluded to be an important determinant of performance. Timely, accurate, and analytically rich reports enable better decision-making, improved responsiveness, and enhanced strategic planning within insurance firms. Finally, customer data analytics emerged as the strongest determinant of performance. The depth of data mining, ability to establish correlations, and precision of pattern recognition enable firms to generate valuable insights, improve customer targeting, and support data-driven decision-making.

5.2 Recommendations

Based on the findings, the study recommends that insurance companies in Kenya should prioritize the adoption and integration of CRMS across their operations. Specifically, firms should strengthen lead management systems to improve customer acquisition and conversion rates.

Organizations should also invest in workflow automation technologies to enhance efficiency, reduce operational costs, and improve service delivery.

In addition, firms are encouraged to enhance their business reporting capabilities by adopting advanced CRMS tools that support timely, accurate, and data-driven decision-making.

Most importantly, insurance companies should prioritize customer data analytics, as it has the greatest impact on performance. Investment in advanced analytics tools, data infrastructure, and skilled personnel will enable firms to leverage customer data effectively and gain a competitive advantage.

5.3 Suggestions for Further Research

The study identifies several gaps for future research. First, more studies should focus specifically on the relationship between CRMS and organizational performance, particularly within the insurance sector. Second, future research should address contextual gaps by focusing on the insurance industry rather than other sectors. Lastly, further studies should examine performance as a key outcome variable, as opposed to alternative constructs such as sustainability, to provide more direct insights into organizational effectiveness.

REFERENCES

[1] Ajao, M. G., & Ogieriakhi, E. (2018). Firm specific factors and performance of insurance firms in Nigeria. *Amity Journal of Finance, 3(1), 14-28.*

[2] Akhtar, I. (2016). Research Design. In *Research in Social Science: Interdisciplinary Perspectives* (pp. 68–84).

[3] Almatrooshi, B., Singh, S. K., & Farouk, S. (2016). Determinants of organizational performance: a proposed framework. *International Journal of Productivity and Performance Management, 65(6), 844-859.*

[4] Andotra, N., & Abrol, D. (2016). Assessing the impact of customer relationship management practices on customer loyalty in insurance sector. *International Journal on Customer Relations, 4(2), 19-24.*

[5] Angelopoulos, M. K., & Kontakou, C. (2021). Data analytics and customer experience in industry: An option. *International Journal of Advances in Engineering and Management, 3(3), 1294-1300.*

[6] Ata, F., & Atymtayeva, L. (2018). Overview of Data Mining techniques for CRM management at Insurance Broker. *Advanced Engineering Technology and Application, 7(1), 1-5.*

[7] Berry, L. L. (1995). Relationship marketing of services – growing interest and emerging perspectives. *Journal of the Academy of Marketing Science, 23, 236-245.*

[8] Bhatnagar, T., Sharma, S., & Shrivastava, U. (2018). A study on customer relationship management in insurance sector. *International Journal of Advanced in Management, Technology and Engineering Sciences, 8(III), 1157-1161.*

[9] Boateng, O. J. (2016). The effects of customer relationship management on customer retention in the insurance industry in Ghana. (Doctoral dissertation).

[10] Chiranjeevi, H. S., Shenoy, M. K., & Sundar, D. S. (2018). Integrating on-premises data with CRM application on cloud. *Cogent Engineering, 5(1), 1462755.*

[11] Conţu, E. G. (2020). Organizational performance–theoretical and practical approaches. *International Conference on Business Excellence Proceedings.*

[12] Curwen, P. J. (1976). Sales-Revenue Maximisation. In *The Theory of the Firm.*

[13] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of IT. *MIS Quarterly, 13(3), 319-340.*

[14] Eckert, C., Eckert, J., & Zitzmann, A. (2021). Digital transformation in insurance sales. *Zeitschrift für die gesamte Versicherungswissenschaft.*

[15] Ernst, H., Hoyer, W. D., Kraft, M., & Krieger, K. (2011). Customer relationship management and company performance. *Journal of the Academy of Marketing Science, 39(2), 290–306.*

[16] Gamage, S. K. (2017). CRM applications on customer satisfaction in insurance industry. *International Journal of Innovative Research and Knowledge.*

[17] Gil-Gomez, H., et al. (2020). Customer relationship management: digital transformation and sustainable business model innovation. *Economic Research-Ekonomska Istraživanja, 33(1).*

[18] Guffey, M. E., & Loewy, D. (2014). *Business Communication: Process and Product.*

[19] Kajwang, B. (2022). Digital customer relationship practices and insurance sector performance. *International Journal of Strategic Marketing Practice.*

[20] Kaondera, P. R., et al. (2023). CRM through digital transformation. *Cogent Social Sciences, 9(1).*

[21] Kibicho, P. M. (2014). Managerial competence and strategy implementation in insurance companies in Kenya. *International Journal of Social Sciences and Entrepreneurship.*

[22] Kiio, P. N. (2014). Liquidity and profitability of insurance companies in Kenya. (Doctoral dissertation).

[23] Kinyua, J. K., Muchemi, A., & Kiiru, D. (2021). Performance of insurance companies in Nairobi. *International Journal of Education and Research.*

[24] Kogo, P. K., & Kimencu, L. (2018). Organizational capabilities and insurance company performance. *International Academic Journal.*

[25] Koutsoyiannis, A. (1979). Baumol's Theory of Sales Revenue Maximisation. *Modern Microeconomics.*

[26] Kumar, V. (2017). CRM practices in life insurance industry. *Shanlax International Journal of Commerce.*

[27] Kumar, V., & Reinartz, W. (2018). *Customer Relationship Management.*

[28] Kumar, V. R. (2018). CRM in insurance sector in Tamilnadu. *International Journal of Interdisciplinary Research.*

[29] Kwajaffa, B. F. (2023). Relationship management and customer satisfaction in insurance companies in Nigeria. *International Journal of Research in Commerce and Management Studies.*

[30] Lee, C. Y., Tsao, C. H., & Chang, W. C. (2015). Mobile CRM and customer satisfaction. *Journal of Enterprise Information Management.*

[31] Lunev, D. (2022). CRM statistics for 2023. Retrieved from https://www.depositfix.com/blog/crm-statistics

[32] Mabry, B. D., & Siders, D. L. (1967). Sales maximization hypothesis. *Southern Economic Journal.*

[33] Maheri, K. (2020). CRM automation scenarios. Doctoral thesis.

[34] Mazikana, A. T. (2023). Customer life cycle management and firm performance in insurance. Zimbabwe study.

[35] Meena, P., & Sahu, P. (2020). CRM practices in insurance industry. *International Peer Reviewed Research Journal.*

[36] Monod, E., et al. (2022). AI in CRM systems. *Journal of Decision Systems.*

[37] Morrisson, M. K. (2020). Best practice models for enterprise resource planning implementation and security challenges. *Journal of Business*, *8*(2), 55-60.

[38] Mwangi, G., Gichuhi, D. M., & Macharia, S. M. (2019). Relationship management and organizational performance in insurance companies in Kenya.

[39] Mwangi, M. (2020). Institutional competency and organizational performance in insurance companies.

[40] Ngala, M., & Orwa, B. H. (2020). CRM strategies and organizational performance in insurance sector.

[41] Ofosu-Boateng, I. (2020). CRM and customer retention in Ghana insurance industry. *British Journal of Marketing Studies.*

[42] Ombeta, O. E. (2018). Organizational culture and insurance firm performance in Kenya.

[43] Payne, A., & Frow, P. (2005). CRM strategic framework. *Journal of Marketing.*

[44] Payne, A., & Frow, P. (2008). Value co-creation in CRM. *Journal of the Academy of Marketing Science.*

[45] Roberts, D. R. (1959). Executive compensation. *Free Press.*

[46] Sabnis, G., et al. (2013). Sales lead follow-up behavior. *Journal of Marketing.*

[47] Shanmugasundaram, A., & Srilekha, K. S. (2017). CRM in insurance sector. *IOSR Journal of Business and Management.*

[48] Smyth, R. (2004). Conceptual frameworks in research.

[49] Soltani, Z., et al. (2018). CRM and organizational performance.

[50] Twum-Darko, M., & Abrahams, R. (2023). CRM systems and customer retention in insurance.

[51] Wamugi, A. W. (2019). CRM practices and innovation adoption in insurance firms in Kenya.

[52] Wangari, M. G., et al. (2020). Relationship management and insurance company performance in Kenya.

[53] Wu, K. S., Wang, F. K., & Shyng, J. Y. (2013). Data mining in insurance companies.

[54] Zayas-Cabán, T., et al. (2021). Workflow automation in healthcare.

[55] Zikmund, G. W., et al. (2013). *Business Research Methods.*

[56] Zumstein, D., et al. (2021). CRM marketing automation report.