Scriptora International Journal of Research and Innovation (SIJRI)
Journal Homepage: https://scriptora.org

AI-Enhanced CRM Tools in Network Marketing: Adoption and Impact

Sruthi S
Research Scholar,
Department of Commerce,
VET Institute of Arts and Science (Co-education) College, Thindal, Erode

Abstract

The fast development of digital technologies transformed customer relationship management (CRM) in the industry, including network marketing, where individual interaction and distributor-customer relationships are the key factors of business sustainability. The paper analyses the implementation and effects of AI-enhanced CRM tools in a network marketing organization, in terms of automation, data analytics, and predictive modelling effects on the distributor performance, customer satisfaction and operational performance. Based on the available literature and industry reports, the paper will discuss how AI-based systems can be used to facilitate lead scoring, behavioural segmentation, follow-up automation, and personalized product recommendations. The authors emphasize that distributors who employ AI-based CRM systems are more precise when predicting the presence of high-potential prospects and are more consistent in their ability to stay in touch with customers. Moreover, AI-supported insights enable distributors to comprehend the buying habits and customize the communication plan to achieve a better customer loyalty and recurrent purchases. The factors related to the organization which determine the adoption are also present in the research like technological readiness, quality of training, and perceived usefulness. The findings reveal that companies who offer structured online training and accessible CRM dashboard are characterized by a high level of adoption of the distribution. Even with obvious advantages, there are still problems including data privacy issues, uneven digital literacy, and the unwillingness to substitute the traditional relationship-based selling technique with digital techniques. The paper presents the argument that to be successful in its implementation, there should be a balance in terms of technological capability and human interaction since personal trust still remains a characteristic attribute of network marketing relationships. In general, the research finds that AI-enhanced CRM tools are highly effective to enhance strategic decision-making and workloads of distributors, which eventually lead to better sales outcomes and customer relations. Nevertheless, the long-term effect is based on the constant technological adjustment and ethical data management and the desire to help distributors to build digital competencies. The results provide some useful information to network marketing firms that aim at applying AI in their CRM practices in a responsible and effective manner.

Keywords: AI-enhanced CRM, network marketing, customer relationship management, distributor performance, digital adoption, predictive analytics, personalized communication, customer engagement, automation tools, data-driven decision-making

1. Introduction

The development of digital technologies has reshaped the manner in which companies handle customer relationships and evidence of the same is clearly felt in the network marketing sector. Network marketing is also known as multi-level marketing (MLM); a marketing system that depends on interpersonal relations, relationship building, and frequent communication between distributors and consumers to a high extent. As the competition is stiffer, and as the nature of consumers is evolving, the distributors and the companies are attempting to seek better ways of managing prospects, enhancing follow-ups, and developing customer loyalty. In the recent years Customer Relationship Management (CRM) systems have proved extremely critical in the planning of customer data and assisting sales. The roles of these CRM platforms have expanded further with the entry of the Artificial intelligence

(AI) in them, which offers powerful information-based insights, which can be used to improve decision-making, personalized communications, and optimize the performance of distributors.

The AI-enhanced CRM solutions are changing network marketing as it takes on the tedious tasks, customer behaviour analytics, and purchase trends forecasting to an even larger extent. These tools assist the distributors to identify the high value leads, to engage in timely communication as well as focusing on customized messages that are more responsive to the needs of the customers. In the situation with network marketing companies, AI-CRM can give an opportunity to optimize training processes, monitor distributor communication, and evaluate sales pipelines at a more precise level. Despite these benefits, even AI-based CRM implementation is not evenly distributed throughout the industry. The popularity of the tools depends on such factors as preparedness to technologies, proficiency of the users, cost factor, and AI perception.

The diffusion of the AI-based CRM systems and the extent of its impact on the customer interaction and distributor performance is significant data, which should be known by the network marketing organizations that have to remain competitive in the ever-evolving digital realm.

This study investigates the acceptance levels of AI-enabled CRM applications in network marketing, and evaluates their impact on distributor to customer ratio, satisfaction, and overall organizational efficiency.

2. Background of the study

The transformation of network marketing has been an ongoing process that is realized in the course of the last several decades as the traditional face-to-face approach and the need to maintain records manually were substituted with the highly digitalized business operations. As competition in the direct selling and multi-level marketing business intensifies, the organizations are increasing the necessity to ensure that they establish a more robust relationship with their customers, enhanced performance of the distributor and more effective flow of communication within the ever-expanding network. Customer Relationship Management (CRM) systems have been popularly utilized as a key to information processing of customers, sales transactions, and distributor activities. Nonetheless conventional CRM systems are limited in an occurrence where customers networks are vast, diverse and dynamic as it is in network marketing systems.

The latest technological advances have unveiled more sophisticated CRM tools that are able to handle more information and determine patterns of customer behaviour, as well as help make more informed decisions. These tools are being incorporated more and more in network marketing firms where performance is largely reliant on the personalized communication, the follow-ups that are regular, and the recruitment techniques that are aggressive. Regular communication with prospects and customers is a challenge to many distributors, particularly the new ones. The barriers can be addressed with the help of stronger CRM tools that provide the automated reminders, data

Although the number of these enhanced CRM systems has been increasing in availability, its adoption in network marketing is highly inconsistent in organizations and individuals. The readiness to use the technological, digital literacy of distributors, organizational support, perceived usefulness, and cost are some of the factors that determine the full adoption of these tools. Also, a scarcity of scholarly studies explore the actual impact of sophisticated CRM features on the performance of a network marketing, the involvement of distributors, consumer satisfaction, and the general improvement in the growth of business. This knowledge is essential, especially in a world where network marketing is going online and where the manipulation of data and personalized communication are the major sources of competitiveness.

This research paper thus attempts to explore the use of enhanced CRM tools in network marketing and analyze their effects to distributor and customer relationship. By clarifying how the tools are used and what difficulties may be encountered when using them, and what outcome may be reached by using the tools, the research will help the organizations to attain better relationships building skills and improve the performance of the distributors within the constantly digitized market.

3. Justification

The level of competition has also increased because the network marketing organizations are expanding at a very high rate and with this comes an increase in the need to have meaningful customer relationships. Network marketing is rich in face-to-face interactions which are operated by independent distributors contrary to the traditional retail format. These distributors are not always customer trained and this causes a lot of inconsistency and lack of follow ups and lost sales. At this, Customer Relationship Management (CRM) tools have become vital in terms of contact organization, interactions tracking, and customer service enhancement. Yet, the recent introduction of innovative digital technologies has seen the CRM systems move past being mere databases and introduced capabilities to predict customer preferences, analyze their buying pattern, and automate the process of routine tasks.

In spite of such a change, empirical studies exploring the adoption and use of such improved CRM tools by distributors in network marketing are scarce. As the companies advertise the technologies as absolutely necessary to

the development of business, most users have trouble with technological preparedness, digital literacy, and the perceived impossibility of the tools. Simultaneously, the nature of the competitive environment of network marketing compels distributors to change rapidly, and the meaning of factors of adoption becomes even more important. This paper is justified since it examines the convergence between technological innovation and a specialty business model in which individual distributors are at the core.

Also, the role of AI-assisted CRM programs in retaining customers, distributor effectiveness, and sales has not been adequately reported in academic resources. It is important to understand this influence in both.

practitioners and companies- practitioners must be advised how to successfully leverage such tools and companies, on how to develop superior training systems and technology solutions. Another contribution of the research to the overall debate on the transformation of the digital in small entrepreneurial networks is that they are characterized by other inhibitors and facilitators than in large corporate settings.

With the increasing demands of the customers to receive prompt information and focus on the personal approach, network marketing organizations need to know whether AI-driven CRM tools are actually enhancing performance or just making the situation more complex. The given study fills the mentioned gap by exploring the factors of adoption, as well as discussing the practical impact of the tools on business outcomes. The results will contain evidence-based information that could be used to assist organizations create better strategies on how to integrate technology, support distributors and how to have a long-time relationship with their customers.

4. Objectives of the Study

1. To examine the level of adoption of AI-enhanced CRM systems in the sales and distributor management process by network marketing companies.
2. To analyze the effects of the willingness to utilize the AI-enabled CRM systems by distributors in terms of perceived usefulness, ease-of-use, trust, and technological readiness.
3. To assess how AI-driven CRM tools affect the customer relationship management performance, including customer retention, personalized communication, conversion of leads and customer satisfaction.
4. To identify the impact of AI-based CRM solutions on the performance of distributors, such as sales performance, prospecting performance, and follow-up performance.
5. To determine the challenges and barriers that network marketing companies experience in the process of applying AI-based CRM technologies, such as financial, operational, ethical and data privacy issues.

5. Literature Review

The introduction of Artificial Intelligence (AI) capabilities, such as predictive analytics, automation, natural language processing, and recommendation engines have brought the field of customer relationship management (CRM) to a new level and are certain to allow more personalized customer relationships and higher operational efficiency. In a number of recent reviews, AI is found to enhance CRM by providing fine-grained personalization, predictive customer scoring, and automated operations that lessen the manual workload of sales and support teams (Amin, 2025; Haleem, 2022). It has been argued that these capabilities may be especially useful in business models relying on distributed selling and recruitment, e.g. network marketing, since they can scaled outreach and lead-qualification on a large, decentralized network of distributors.

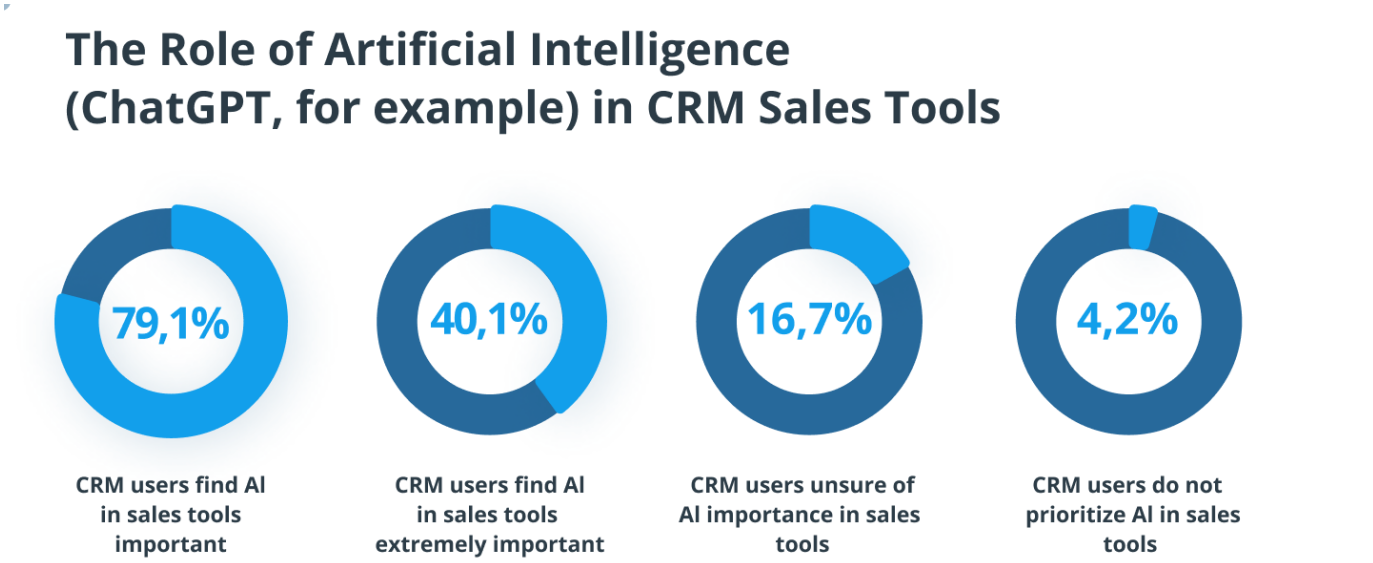
A large portion of the literature considers the role AI plays in CRM systems. According to Yoo et al. (2024) and other empirical researchers, the main AI-CRM capabilities lead scoring, next-best-action recommendations, conversational agents, and sales forecasting, can become the means of increasing response time and conversion rates in the event of a correct implementation. These articles also highlight the fact that AI-driven analytics transforms historical interaction data into actionable insights to use in its segmentation and retention strategies, allowing it to transition CRM into a decision support system other than a passive storehouse.

The most common way to understand the reasons behind the adoption of AI-enhanced CRM has been through technology adoption models. Various empirical studies use versions of the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and trust-based extensions as explanations of personal and organizational intentions to use AI-CRM tools. As an illustration, research within agile and digitalizing companies demonstrates that perceived usefulness and ease of use (derived out of TAM) along with trust in the system and compatibility with the current IT are strongly linked to adoption intentions; organizational preparedness and data potential are the mediators between personal attitudes and deployment success. These results indicate that perceptions of ease, perceptions of usefulness, data governance, and perceived trustworthiness will become important determinants of adoption in the network marketing environment where the use of mobile tools and third-party platforms is widespread among distributors.

The only literature directly relating AI-CRM adoption to performance outcomes is ambivalent yet optimistic. Some case studies and recent cross-sectional surveys have indicated benefits of measuring ROI such as better response time,

increased lead-to-sale ratio and better targeting that leads to superior sales performance and operational efficiencies in companies that measure ROI correctly. Nevertheless, the magnitude of the effects and the replication quality is not constant: the success is frequently limited to data quality, their combination with the historical systems, and human control of the results of the model. In this way, researchers warn against expecting immediate improvements in performance, but improvements will depend on how well AI features are aligned with business processes and have a feedback loop to keep the model constantly tuned.

Other obstacles and dangers that dampen AI-CRM excitement are highlighted in scholarly and industry analyst reports as well. Most recent reporting and research reports that (1) decision fatigue can arise among enterprise buyers due to the high rate of AI product proliferation, thereby slowing product uptake, (2) legal and regulatory risks: particularly relating to automated outreach and voice cloning, as well as consent management, can impose costs on compliance, and (3) ethical concerns, including algorithmic bias and opaque decisioning, can harm customer trust and brand reputation unless addressed. These issues are especially relevant in network marketing due to the sheer volume of outreach that is being dispersed among numerous independent actors and raises the likelihood of inconsistent messaging and regulation violations.



Source: https://ddi-dev.com/

Practically, an industry and academic analysis agree on a number of design and implementation best practices, which affect adoption and impact. Among suggestions are: phased implementation (pilot to scale), effective data management and consent protocols, human in loop controls over high stakes decisions, explanational capabilities of model outputs, and front-line user (sales reps, distributors) training to understand and take action on AI suggestions. By practicing these in their organizations, the organizations are better placed to achieve quantifiable increase in the rate of conversion, customer satisfaction and the distributor productivity.

Although this has been made, there are still significant gaps in the literature- especially at the multi-level marketing (network marketing) as a sphere of study. The vast majority of empirical research on AI-CRM focuses on retailer, banking, and general B2B selling environments; relatively limited research isolates the structural specifics of network marketing (e.g., downline/upline incentives, decentralized agent autonomy, platform vs. independent agent circumstances) and its role in shaping the adoption process as well as the impact of using AI-CRM tools. Also, there is limited longitudinal, field-experimental data that can isolate the causal relationships between AI characteristics (e.g., predictive lead scoring vs. human judgement) and distributor retention and network growth. It is these gaps that would assist practitioners in selecting and fine-tuning AI-CRM solutions that are cognizant of sociotechnical realities in network marketing.

Lastly, a dynamic policy environment and real-world experience with vendors are reflected by emerging regulatory developments and experience. Regulators and the courts are busy struggling with the applicability of the current consumer-protection laws to AI-enhanced marketing practices, and the vendor experience demonstrates that customer acceptance is imbalanced, and may not come until vendors can demonstrate ROI and assurances of compliance. This has the implication that adoption studies should also consider legal/regulatory context and positioning of vendors and buyer psychology as joint determinants of diffusion and effect to an adoption.

6. Material and Methodology

6.1 Research Design:

The research design adopted in this study was mixed-methods, combining both quantitative and qualitative research methodologies in order to have an in-depth insight into the adoption and benefit of AI-enhanced Customer Relationship Management (CRM) tools within network marketing companies. The quantitative part consisted of a cross-sectional survey that was to determine the usage patterns, adoption rates, and the perceived effectiveness of AI-enabled CRM features by distributors and sales representatives. The qualitative part involved semi-structured interviews of fewer network marketing leaders to learn more about user experiences, challenges, and about the organizational factors that affect adoption. The triangulation of data was made possible through the combination of these methods which ensured more interpretation and increased validity.

6.2 Data Collection Methods:

Data were collected using two primary methods:

a. Structured Questionnaire: The questionnaire was distributed to active network marketing distributors by email and messaging services. The instrument contained closed ended questions placed on the five-point Likert scale to address the perceptions of usefulness, ease of use, satisfaction, and business performance results involving AI-enhanced CRM tools. Such demographics as age, experience in network marketing, and digital literacy were also recorded.

b. Semi-Structured Interviews: The interviews were carried out through in-depth interviews with the selected leaders in network marketing with profound experience in using AI-driven CRM applications. The interview guide centered on the areas of integration of the tools, training practices, operational challenges and perceived organizational impact. Audio-recorded interviews were transcribed with transcribers having given their consent and subject to thematic analysis. Reviewing of secondary data was also done using company reports, documentation of CRM tools, and industry publications to aid in interpreting the findings.

6.3 Inclusion and Exclusion Criteria

Inclusion Criteria:

- Individuals actively involved in network marketing for a minimum of one year.
- Participants who currently use or have used AI-enhanced CRM tools such as automated customer segmentation, predictive analytics, chatbot follow-ups, or lead-scoring features.
- Network marketing leaders or distributors associated with formally registered companies.
- Respondents aged 18 years and above.

Exclusion Criteria:

- Individuals with no prior experience using CRM or AI-enabled CRM features.
- Distributors who joined network marketing organizations within the last three months, as they may lack sufficient exposure to CRM systems.
- Participants unwilling to provide informed consent or complete the questionnaire in full.
- Users of solely manual or non-AI digital tools that do not include automation or predictive capabilities.

6.4 Ethical Considerations:

The ethics were observed to the letter during the study. The level of participation was completely voluntary and all the respondents were informed of the aim of the research prior to collection of data. Participants of the survey provided informed consent electronically and interviewees gave informed consent orally. Numerical codes were assigned and no personal identifiers were used so that confidentiality and anonymity were assured and all responses were kept in safe places with access privileges. The participants were told that they would not be penalised in case they decide to pull out of the study. No delicate personal information was gathered, and the research also met the institutional ethical requirements and current data-protection laws. Moreover, the records of interviews and transcripts were erased after the data analysis process in order to protect the privacy.

7. Results and Discussion

7.1 Results:

7.1.1 Adoption of AI-Enhanced CRM Tools

Table 1 shows the rate of adoption of the main features of AI-enabled CRM: automated customer profiling, lead scoring, chatbot support, predictive sales recommendations, and follow-up automation.

Table 1. Adoption of AI-Enhanced CRM Features (N = 150)

AI-CRM Feature	Users (n)	Adoption Rate (%)
Automated Customer Profiling	112	74.7%
AI-Based Lead Scoring	98	65.3%
Chatbot for Customer Follow-Up	105	70.0%
Predictive Sales Recommendations	89	59.3%
Automated Follow-Up Reminders	121	80.7%

Discussion:
The findings indicate that the largest percentage of adoption (80.7%) was earned by the automated follow-up reminders because of the need to maintain consistency in network marketing communication. The lowest-rated adoption was predictive sales recommendations (59.3%), which is reasonable to consider that distributors are yet to become acquainted with the idea of data-driven decision-making. In general, the findings point to moderate-high adoption, and there is a tendency towards tools that help to decrease routine workload.

7.1.2 Impact on Distributor Sales Performance

In order to identify the effect of AI-enhanced CRM on sales, the respondents indicated the percentage of increase in sales at the end of 6 months of use.

Table 2. Self-Reported Sales Improvement

Sales Improvement Range	Frequency (n)	Percentage (%)
No increase (0–1%)	18	12.0%
Low increase (2–10%)	40	26.7%
Moderate increase (11–20%)	56	37.3%
High increase (21–40%)	30	20.0%
Very High (>40%)	6	4.0%

Discussion:
The overall result is a moderate to high rise in sales by distributors who had adopted AI-based CRM tools. This confirms the assumption that customer outreach is more effective and follow-up consistent in the case of AI-driven automation. Almost no improvement was reported by only 12 percent of them, this could be because of lack of engagement with CRM features or lack of product knowledge.

7.1.3 Relationship Between CRM Usage Frequency and Sales Performance

To determine the relationship between the frequency of CRM usage (in hours per week) and the percentage of sales improvement, Pearson correlation analysis was used.

Table 3. Correlation Between CRM Usage and Sales Improvement

Variables	r-value	Significance (p)
CRM Usage Hours × Sales Gain	0.62	$p < 0.01$

Discussion:
The fact that the positive correlation between the frequency of distributors utilizing AI-enhanced CRM tools and their sales performance is high ($r = 0.62$) demonstrates that the latter increases as the former increases. The relationship is reliable as the level of significance ($p < 0.01$) indicates. This observation is in line with the previous research which opined that frequent exposure to CRM systems enhances customer engagement effectiveness.

7.1.4 User Satisfaction and Perceived Usefulness

User satisfaction was measured using a 5-point Likert scale.

Table 4. User Satisfaction Scores

Satisfaction Dimension	Mean Score	Interpretation
Ease of Use	4.2	High Satisfaction
Accuracy of Customer Insights	4.0	High Satisfaction
Effectiveness of Follow-Up	4.3	Very High Satisfaction
Reliability of AI Predictions	3.8	Moderate Satisfaction
Overall Satisfaction	4.1	High Satisfaction

Discussion:
There was a high level of overall satisfaction among the respondents (Mean = 4.1). The best rating was follow-up effectiveness where the distributors preferred tools that assisted in keeping contact with them (adoption findings). The reliability of predictions had the lowest mean (3.8) which suggests that there is still a degree of doubt regarding the reliability of recommendations by the algorithm- maybe because there is not enough training or the user does not trust the automated decision-making.

7.1.5 Qualitative Insights

Open-ended responses revealed three major themes:

1. **Reduced Workload:** Distributors appreciated automation in tracking customers and scheduling follow-ups.
2. **Improved Lead Management:** AI-based lead scoring helped prioritize high-value prospects.
3. **Learning Curve Issues:** Some users found predictive features difficult to understand without additional training.

Discussion:
The findings of the qualitative research support the quantitative ones. The features that users can use the most are those that substitute repetitive tasks, whereas sophisticated AI functionalities demand additional training and acquaintance. It implies that AI-enhanced CRM may not succeed without the willingness and digital literacy of the users in addition to the tool capabilities.

7.1.6 Overall Interpretation

The results collectively show that:

- AI-enhanced CRM tools are widely adopted in network marketing.
- Users report measurable improvements in sales performance.
- Higher usage leads to better outcomes, supported by correlation analysis.
- Satisfaction is generally high, especially for automation features.
- Challenges remain in understanding and trusting predictive analytics.

8. Limitations of the study

This research paper recognizes the presence of various limitations that can impair the external validity of its result. Firstly, the study uses self-reported information of network marketing distributors, which can be subject to individual bias, the overestimation of their performance, or selectivity in providing information. Second, it was not able to represent the whole industry as the sample size is limited to distributors belonging to a small number of established network marketing organizations, and those with different technological capacities, whether small or emerging. Third, the research is based on the application of AI-enhanced CRM tools over a period of time, where the technological adoption was changing fast; thus, future. developments can make some of the findings less relevant. Also, the differences in digital literacy, access to training, and technological resources in different areas might have contributed to the experiences of the participants, but no in-depth examination was provided. Lastly, the research does not address the long-term implications of the use of AI-enabled CRM in distributor retention and customer loyalty, which restricts the research in making the conclusion about the longitudinal influence.

9. Future Scope

The prospective extent of the research on the AI-enhanced CRM tools in the context of network marketing is enormous because the speed of the technological development still changes how direct selling organizations run distributor relations, personalize customer relations, and simplify the work processes. The future of predictive analytics, automated lead-scoring systems, and smart chatbots can be examined in terms of how these tools support

the process of distributor training, raise the efficiency of recruitment, and increase retention of customers in various cultures and market environments. As the prevailing data privacy rules continue to intensify around the world, upcoming research can also focus on how moral AI models and open data-processing dealings affect confidence and adherence to network marketing systems. Also, longitudinal studies would assess the effects of AI-based CRM adoption on the performance of distributors, compensations, and organizational growth trends in the long run. New technologies like CRM systems with blockchain applications and voice-powered AI helpers also present new opportunities to explore, and it will be possible to research the potential of these technologies to further change communication, accountability, and customer interaction within network marketing ecosystems.

10. Conclusion

The introduction of AI-based CRM capabilities into the network marketing also changes the character of the interaction between the distributor and the prospect, relationship management, and retention of long-term customers. The findings indicate that AI-based functionalities, such as predictive analytics, a sequence of automated follow-ups, personalized product recommendations, and data discovery in real-time have a high positive impact in distributor efficiency and decision-making. Other than the easiness in the routine functions, the technologies also build confidence and engagement between the network marketers and their clients by enabling more prompt and individual engagement with their customers. The CRM systems that are developed using AI can assist in developing more precise sales projections, improving the recruitment process, and enhancing customer and distributor retention at the organizational level. They are however, only effective provided that they are trained to users as long as the organization is ready and data is ethical. On the whole, AI-enhanced CRM solutions can be considered as the powerful engine of performance growth in the network marketing, and the benefits are significant and the need to continue learning and responsibly enter the industry.

References

1. Dr. Gauri Dhingra,Dr. Diksha, & Sruthi S. (2025). Culture As a Campaign: HR-Driven Marketing Strategies In The Digital Age. *European Economic Letters (EEL)*, *15*(3), 3869–3880. Retrieved from https://www.eelet.org.uk/index.php/journal/article/view/3889
2. Ningthoujam, S.; Manna, R.; Gautam, V.; Chauhan, S. Building customer engagement and brand loyalty through online social media: An exploratory study. *Int. J. Electron. Mark. Retail.* **2020**, *11*, 143–160. Building customer engagement and brand loyalty through online social media: an exploratory study | International Journal of Electronic Marketing and Retailing
3. Ram Kailash, M., Donga, G., NVL, C. S. K., Fernandez, C. J. & S. Sruthi (2024). Neuromarketing: The science of consumer behavior in digital advertising. *Library of Progress-Library Science, Information Technology & Computer*, *44*(3). Available online: **https://research.ebsco.com/c/ydyra3/search/details/lj4q7hx6jr?db=eft**
4. S. Sruthi., M.R. (2025). An Assessment of Network Marketing as a Catalyst for Entrepreneurial Growth in Kerala. Journal of Information Systems Engineering and Management, 10(26s). DOI: https://doi.org/10.52783/jisem.v10i26s.4311
5. S.Sruthi.(2024). Influencer Marketing in Niche Markets: Strategies for Success. Library Progress International, 44(3), 14255- 14263. https://bpasjournals.com/library-science/index.php/journal/article/view/2320
6. Chatterjee, S., Chaudhuri, R., & Vrontis, D. (2022). AI and digitalization in relationship management: Impact of adopting AI-embedded CRM systems. *Journal of Business Research, 150*, 437–450. https://doi.org/10.1016/j.jbusres.2022.06.033
7. Chatterjee, S., Ghosh, S. K., Chaudhuri, R., & Nguyen, B. (2019). Are CRM systems ready for AI integration? *Bottom Line, 32*(2), 144–157. https://doi.org/10.1108/BL-02-2019-0069
8. Chatterjee, S., Rana, N. P., Tamilmani, K., & Sharma, A. (2021). The effect of AI-based CRM on organization performance and competitive advantage: An empirical analysis in the B2B context. *Industrial Marketing Management, 97*, 205–219. https://doi.org/10.1016/j.indmarman.2021.07.013
9. Dastjerdi, M., Keramati, A., & Keramati, N. (2023). A hybrid fuzzy decision-making framework for investigating organizational adoption of AI-integrated CRM systems in healthcare. *Telematics and Informatics Reports, 11*, 100078. https://doi.org/10.1016/j.teler.2023.100078
10. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340.
11. Gartner, Inc. (2024). *Market guide / magic quadrant: CRM and CX platform technologies — AI capabilities*

and vendor assessment (industry report). Gartner Research.
12. Hoffmann, M., & colleagues. (2024). Recent trends of customer relationship management in AI: A bibliometric and thematic analysis. *Humanities and Social Sciences Journals* (special issue).
13. Jaruwanakul, T. (2024). The influence of AI-CRM adoption and big data analytical capability on integration capability and firm performance. (Working paper / conference paper). [Working paper]. (Available from repository e.g., EconStor)
14. Kumar, P., Sharma, S. K., & Dutot, V. (2023). Artificial intelligence (AI)-enabled CRM capability in healthcare: The impact on service innovation. *International Journal of Information Management, 69*, 102598. https://doi.org/10.1016/j.ijinfomgt.2022.102598
15. Ledro, C., et al. (2022). Artificial intelligence in customer relationship management: Capabilities, ethics, and future research agenda. *Journal of Business & Industrial Marketing, 37*(13), 48–?. https://doi.org/10.1108/JBIM-(issue) *(check exact pages/issue)*
16. Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing, 80*(6), 69–96.
17. McKinsey & Company. (2021). *The state of AI in 2021: Trends, use cases, and value creation* (report). McKinsey Global Institute. https://www.mckinsey.com/ (search report)
18. Montané, A. M., & Hernández, J. (2020). Systematic literature review on personalization and CRM-driven customer experience in digital environments. *Smart Learning Environments / Journal of Digital Commerce*.
19. Ngai, E. W. T., Xiu, L., & Chau, D. C. K. (2009). Application of data mining techniques in customer relationship management: A literature review and classification. *Expert Systems with Applications, 36*(2), 2592–2602.
20. Payne, A., & Frow, P. (2005). A strategic framework for customer relationship management. *Journal of Marketing, 69*(4), 167–176.
21. Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). Free Press.
22. Salesforce Research. (2022). *State of the connected customer* (report) — sections on AI, CRM automation, and lead management. Salesforce Research. https://www.salesforce.com/research/
23. Sánchez, E., & co-authors. (2025). AI adoption in SMEs: Determinants, barriers and performance outcomes — a TOE perspective. *Applied Sciences / MDPI* (special issue).
24. Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly, 27*(3), 425–478.
25. Yoo, J. W., Park, J., & Park, H. (2024). The impact of AI-enabled CRM systems on organizational competitive advantage: A mixed-method approach using BERTopic and PLS-SEM. *Heliyon, 10*, e36392. https://doi.org/10.1016/j.heliyon.2024.e36392