

BINDURA UNIVERSITY OF SCIENCE EDUCATION

A FRAMEWORK TOWARDS ENHANCING CLIENT RELATIONSHIP MANAGEMENT THROUGH ARTIFICIAL INTELLIGENCE (AI) SOLUTIONS IN THE FUNERAL SERVICE INDUSTRY: A CASE OF NYARADZO GROUP

BY

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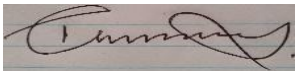
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APPROVAL FORM

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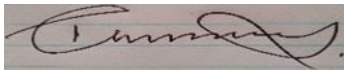
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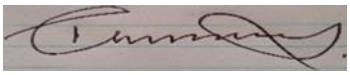
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DECLARATION

I, **Tapiwa Garakara**, do hereby declare that this dissertation is a result of my own investigation and research, except to the extent indicated in the acknowledgments, bibliography, references, and comments included in the body of the report, and that it has not been submitted in part or in full for any other degree to any other university.



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DEDICATION

The dissertation is dedicated to my wife, father, late mother and my children.

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My deepest gratitude goes to Bindura University of Science Education for granting me the opportunity to pursue an Executive Master's Degree programme under the mentorship of highly qualified lecturers and dedicated support staff. The vast knowledge and professional experience I have acquired as a student will remain invaluable throughout my career.

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ABSTRACT

This study sought to develop a framework for enhancing Client Relationship Management (CRM) through Artificial Intelligence (AI) solutions within the funeral service industry, with a specific focus on Nyaradzo Group in Zimbabwe. Traditional CRM systems, while effective in tracking interactions and managing customer data, often fall short in delivering personalised experiences and real-time decision support. The study was guided by an interpretivist philosophy, adopting a mixed methods case study approach. Data were collected through questionnaires and interviews from Nyaradzo Group employees at the Harare head office, supported by secondary data and empirical literature. Findings reveal that AI technologies such as machine learning, natural language processing, and predictive analytics hold significant potential in automating CRM functions, enabling personalisation, and improving customer engagement. The study established that operational resources, technological infrastructure, data quality, and employee readiness are critical for the successful adoption of AI-driven CRM systems. A framework was developed to guide the integration of AI into CRM at Nyaradzo, emphasising communication, change management, and alignment with organisational strategy. The study concludes that AI can improve efficiency, enhance customer satisfaction, and provide competitive advantage in the funeral services sector when implemented strategically. It recommends that Nyaradzo and similar organisations invest in expert consultation, staff training, robust data systems, and benchmarking of AI adoption models. The research contributes to academic, theoretical, and practical debates by offering an industry-specific framework for AI adoption in CRM and provides a basis for future studies across other service sector.

Keywords: Client Relationship Management, Artificial Intelligence, Nyaradzo Group in Zimbabwe

TABLE OF CONTENTS

APPROVAL FORM ii
RELEASE FORM iii
DECLARATION iv
DEDICATION v
ACKNOWLEDGEMENTS vi
ABSTRACT vii
LIST OF FIGURES xii
LIST OF TABLES xiii
LIST OF APPENDICIES xiv
LIST OF ABBREVIATIONS AND SYNONYMS xv
Abbreviations xv
Synonyms and Conceptual Equivalents xvi
CHAPTER ONE 1
INTRODUCTION 1
1.1 Introduction 1
1.2 Background of the study 1
1.3 Statement of the problem 4
1.4 Research objectives 6
1.5 Research questions 6
1.6 Research proposition 6
1.7 Justification of the research 6
1.8 Purpose of the study 8
1.9 Research significance 8
1.9.1 Significance to practice 8
1.9.2 Empirical significance 8
1.9.3 Significance to Theory 9
1.9.4 Significance to Academia 9
1.10 Research delimitations 10
1.11 Research assumptions 10
1.12 Limitations of the study 10
1.13 Structure of the dissertation 11
1.14 Chapter summary 11
CHAPTER TWO 12
INTRODUCTION 12
2.1 Introduction 12

2.2 Theoretical Framework 12
2.2.1 The Technology Acceptance Model (TAM) 13
2.2.2 The Resource-Based View (RBV) Theory 15
2.2.3 Customer Experience Theory 18
2.3 Conceptual Framework 23
2.3.1 Artificial Intelligence (AI) 23
2.3.2 Customer Relationship Management 25
2.3.3 Funeral Service Industry 28
2.4 Empirical Literature Review 29
2.4.1 The Role of AI in automating and personalising CRM functions 29
2.4.2 The Resources needed in enhancing Client relationship management through Artificial Intelligence 31
2.4.3 A framework that enhances CRM through AI solutions 33
2.5 Chapter Summary 37
CHAPTER THREE 38
METHODOLOGY 38
3.1 Introduction 38
3.2 Research Philosophy 38
3.3 Research Approach 40
3.4 Research Design 41
3.4.1 Research Strategy 41
3.5 Time Horizon 44
3.6 Research Sampling 45
3.6.1 Population 45
3.6.2 Target Population 45
3.6.3 Sample 45
3.6.4 Sampling strategies 46
3.6.5 Sample size 49
3.7 Data collection procedures 51
3.7.1 Interviews 51
3.7.2 Questionnaires 52
3.8 Ethical considerations 53
3.9 Chapter Summary 55
CHAPTER 4 56
DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION 56
4.0 Introduction 56

4.1 Response rate 56
4.2 Demographic information of respondents: Questionnaires 57
4.2.1 Age Distribution 57
4.2.2 Gender Distribution 58
4.2.3 Length of Membership 59
4.2.4 Service Utilization 60
4.3 Customer Experience and CRM Perception: Questionnaires 61
4.3.1 Overall Satisfaction 61
4.3.2 Responsiveness 62
4.3.3 Personalized Communication 63
4.3.4 Feeling Valued 64
4.4 AI and Technology Perceptions: Questionnaire 65
4.4.1 Comfort Using Digital Platforms 65
4.4.2 Interaction with Automated Services 66
4.4.3 Importance of Adopting AI 67
4.4.4 Preferred Digital Services 68
4.5 Expectations and Suggestions: Questionnaire 69
4.5.1 Challenges Faced 69
4.5.2 Suggested Improvements 70
4.5.3 Willingness to Interact with AI 71
4.5.4 Additional Comments / Suggestions 72
4.6 Demographic information of respondents: Interviews 73
4.7 Analysis of Demographic Information (N=24) 74
4.7.1 Age 74
4.7.2 Gender 74
4.7.3 Department 74
4.7.4 Position/Title: 75
4.7.5 Years of Service 75
4.7.6 Demographic Interpretation 75
4.8 Interview Responses 76
4.9 Analysis of Interview Responses (N=24) 79
4.9.1 CRM Effectiveness (Q6) 79
4.9.2 Current AI Tools (Q7) 79
4.9.3 Key Benefits and Challenges of AI (Q8) 79
4.9.4 Preparedness for AI (Q9) 79
4.9.5 How AI Can Enhance Client Experience (Q10) 80

4.9.6 Additional Comments (Q11) 80
4.10 Chapter Summary 80
CHAPTER 5 81
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS 81
5.1 Introduction 81
5.2 Summary of Findings 81
5.2.1 Objective 1: To analyse the role of AI in automating and personalising CRM functions at Nyaradzo Group 81
5.2.2 Objective 2: To interrogate resources needed to operationalise AI solutions to CRM at Nyaradzo Group 81
5.2.3 Objective 3: To develop a framework that enhances CRM through AI solutions at Nyaradzo Group 82
5.3 Summary of the Research Study 82
5.4 Conclusions Based on Research Objectives 84
5.4.1 Objective 1: To analyse the role of AI in automating and personalising CRM functions at Nyaradzo Group 84
5.4.2 Objective 2: To interrogate resources needed to operationalise AI solutions to CRM at Nyaradzo Group 84
5.4.3 Objective 3: To develop a framework that enhances CRM through AI solutions at Nyaradzo Group 84
5.4.4 General Conclusion 85
5.5 Recommendations 85
5.5.1 For Nyaradzo Group (Managerial and Operational Level) 85
5.5.2 For Policy Makers and Regulators (Macro and Industry Level) 86
5.5.3 For Academia (Knowledge Development Level) 86
5.5.4 For Theory (Scholarly Contribution) 86
5.6 Suggestions for Further Research 87
5.7 Chapter Summary 87
REFERENCES 88
APPENDICES 95

LIST OF FIGURES

Figure 1: Theoretical Framework 12
Figure 2: Conceptual Framework 23
Figure 3: Age Distribution (N=169) 57
Figure 4: Gender Distribution (N=169) 58
Figure 5: Length of Membership (N=169) 59
Figure 6: Service Utilization (N=169) 60
Figure 7: Overall Satisfaction (N=169) 61
Figure 8: Responsiveness (N=169) 62
Figure 9: Personalized Communication (N=169) 63
Figure 10: Feeling Valued (N=169) 64
Figure 11: Comfort Using Digital Platforms (N=169) 65
Figure 12: Interaction with Automated Services (N=169) 66
Figure 13: Importance of Adopting (N=169) 67
Figure 14: Preferred Digital Services (N=169) 68
Figure 15: Challenges Faced (N=169) 69
Figure 16: Suggested Improvements (N=169) 70
Figure 17: Willingness to Interact with AI (N=169) 71
Figure 18: Additional Comments / Suggestions (N=169) 72

LIST OF TABLES

Table 1: Response rate 56
Table 2: Age Distribution (N=169) 57
Table 3: Gender Distribution (N=169) 58
Table 4: Length of Membership (N=169) 59
Table 5:Service Utilization (N=169) 60
Table 6: Overall Satisfaction (N=169) 61
Table 7: Responsiveness (N=169) 62
Table 8:Personalized Communication (N=169) 63
Table 9: Feeling Valued (N=169) 64
Table 10: Comfort Using Digital Platforms (N=169) 65
Table 11: Interaction with Automated Services (N=169) 66
Table 12: Importance of Adopting AI (N=169) 67
Table 13: Preferred Digital Services (N=169) 68
Table 14: Challenges Faced (N=169) 69
Table 15: Suggested Improvements (N=169) 70
Table 16: Willingness to Interact with AI (N=169) 71
Table 17: Additional Comments / Suggestions (N=169) 72
Table 18: Demographic Information (N=24) 73
Table 19: Responses (N=24) 78

LIST OF APPENDICIES

Appendix 1: Questionnaire 95
Appendix 2: Interview Guide..... 99
Appendix 3: Informed Consent Form..... 101
Appendix 4: Research Request Letter..... 103
Appendix 5: Ethical Clearance Certificate 104
Appendix 6: Turnitin Report..... 105

LIST OF ABBREVIATIONS AND SYNONYMS

Abbreviations

AI - Artificial Intelligence

AI-CRM - Artificial Intelligence–Driven Customer Relationship Management

BUSE - Bindura University of Science Education

CET - Customer Experience Theory

CRM - Customer Relationship Management

CX - Customer Experience

EMB - Executive Master's in Business Leadership

GDPR - General Data Protection Regulation

HR - Human Resources

ICT - Information and Communication Technology

KPI - Key Performance Indicator

ML - Machine Learning

NFDA - National Funeral Directors Association

NLP - Natural Language Processing

RBV - Resource-Based View (Theory)

TAM - Technology Acceptance Model

Synonyms and Conceptual Equivalents

Artificial Intelligence (AI) - Smart automation; intelligent systems; cognitive computing

Customer Relationship Management (CRM) - Client relationship management; customer management system

Framework - Model; structure; conceptual guide

Clients - Customers; policyholders; service users

Adoption - Implementation; integration; deployment

Employees - Staff; workforce; personnel

Funeral Service Industry - Death care sector; funeral homes; mortuary services

Digital Transformation - Technological modernization; digitalization; automation

Ethical Governance - Responsible AI use; algorithmic accountability; data ethics

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This study sought to develop a framework that enhances Client relationship management (CRM) through Artificial Intelligence (AI) solutions at Nyaradzo group. This chapter focused on the background of the study, the statement of the problem, the objectives of the study, the proposition of the study, the significance of the study, the assumptions of the study, the delimitations of the study, and the structure of the dissertation and the chapter summary.

1.2 Background of the study

Technology driven, data centric techniques have replaced traditional, relationship-based practices in the field of customer relationship management (CRM), which has undergone a significant change over the past few decades. CRM has evolved into sophisticated systems that monitor and analyse client interactions because of firms' growing reliance on digital tools and platforms. The swift advancement of technology, shifts in consumer behaviour, and the increasing significance of data in influencing customer experiences have all contributed to this transition (Choudhury, 2021). In a time of intense competition and high customer expectations, firm success now depends on the capacity to leverage customer data and personalize interactions.

The Evolution of Customer Relationship Management (CRM): -

1.2.1 The Early Stages of CRM (Pre-1990s):

CRM relied heavily on direct, in-person interactions between companies and clients prior to the internet era. Personal ties were the driving force behind CRM in the early 20th century, when salespeople served as the main tool for handling client interactions. Companies kept track of their customers' information in physical filing systems, and CRM was centred on fostering personal relationships to guarantee excellent customer service and repeat business.

As database management systems (DBMS) were available in the 1980s, the idea of CRM started to take shape. Basic customer data management systems were created because of businesses looking for more effective ways to store and retrieve client data.

Although they were still small in scope and lacked the sophisticated features included in subsequent CRM systems, these systems enabled firms to track sales and client preferences (Shankar, 2020). CRM was still largely reliant on the work of individual salespeople at this time, and companies lacked the resources necessary to analyse and draw conclusions from vast amounts of customer data.

1.2.2 The Rise of CRM Software (1990s):

When specialized CRM software was introduced in the 1990s, CRM underwent a dramatic change. The demand for centralized customer data management and the complexity of business operations drove the development of increasingly complicated CRM systems. Leading companies in this space, like Siebel Systems, provided software solutions that combined marketing, sales, and customer support tasks to produce a comprehensive picture of the customer experience (Shankar, 2020).

Since these CRM systems were usually on-premises, businesses were required to set up and maintain the software on their own servers. Better segmentation, more focused marketing efforts, and improved customer service were made possible by CRM software, which transformed how firms interacted with their customers despite its high cost and difficulty of deployment (Choudhury, 2021). In an expanding industry, sales force automation (SFA) capabilities like lead tracking and follow-up reminders have become crucial instruments for maintaining client interactions.

1.2.3 Cloud-Based CRM (2000s):

The introduction of cloud-based systems in the early 2000s caused a significant paradigm to change in CRM. By eliminating the need for expensive infrastructure and on-premises installations, cloud computing allowed companies to use CRM systems online. Since its founding in 1999, Salesforce has emerged as a major influence in this market by providing CRM software as a service (SaaS). This invention made it possible for companies of all sizes to deploy CRM systems with negligible up-front expenses (Choudhury, 2021).

As cloud-based CRM gained popularity, it brought with it more scalability, flexibility, and integration possibilities.

Businesses could now improve departmental data flow and collaboration by integrating CRM systems with other enterprise software, such enterprise resource planning (ERP) systems.
By allowing companies to update and access customer data in real-time, this cloud migration also improved customer data management and allowed for more individualized and responsive consumer interactions (Nguyen, 2022).

1.2.4 The Impact of Mobile and Social Media (2010s):

CRM systems started integrating mobile functions as smartphones and other mobile devices became more commonplace in the 2010s. This allowed marketers, salespeople, and customer support agents to access client data while they were on the go. According to Smith and Smith (2020), mobile CRM made it possible for real-time updates, prompt responses, and more efficient client involvement.
In addition to mobile technology, CRM methods were further altered by the rise of social media sites like Facebook, LinkedIn, and Twitter. In order to solve customer complaints, get feedback, and build brand loyalty, firms have been using social CRM on social media. Through social media, businesses were able to better understand the sentiment of their customers and adjust their marketing and service strategies (Nguyen, 2022). By tracking consumer preferences and behaviours on digital platforms, social CRM also made it possible to provide more individualized service.

1.2.5 The Role of Artificial Intelligence and Automation (Present):

A game-changing technology, artificial intelligence (AI) is changing sectors all over the world, including customer relationship management (CRM). Artificial Intelligence (AI) is the representation of human intelligence in computers that are designed to understand, learn, and act on their own. AI is the umbrella term for a range of technologies that allow robots to carry out tasks that normally require human intelligence, like pattern recognition, natural language comprehension, problem solving, and decision making. Through the use of AI, businesses can streamline processes, improve decision-making, and extract more insightful information from data all of which contribute to more effective and customized consumer experiences.
Reducing the administrative load on sales and marketing staff was another important benefit of automation. Automation freed up staff members to concentrate on high-value interactions by automating tasks like campaign management, follow-up scheduling, and lead scoring.

These developments in technology made it possible to interact with clients more proactively and raised their level of pleasure (Choudhury, 2021).

To improve its Customer Relationship Management (CRM) procedures, Nyaradzo Group, a prominent supplier of financial, insurance, risk, and event management solutions in Zimbabwe, can greatly profit from utilizing Artificial Intelligence (AI). By adding artificial intelligence (AI) to its CRM approach, Nyaradzo can increase customer engagement, optimize processes, and offer more individualized services all of which will boost client retention, loyalty, and business expansion. The use of AI to several CRM facets at Nyaradzo Group is examined in this working model in order to improve customer satisfaction, operational effectiveness, and long-term profitability.

1.3 Statement of the problem

Effective Client Relationship Management (CRM) has become a strategic necessity for organisations operating in highly competitive and service-driven industries. For Nyaradzo Group, which operates in the funeral assurance and funeral services sector, maintaining strong and responsive relationships with clients is essential for customer trust, loyalty, and long-term sustainability. However, many organisations that rely on traditional CRM systems continue to face challenges such as delayed response times, fragmented customer information, limited personalisation, poor follow-up mechanisms, and inefficient complaint resolution processes. These weaknesses often result in reduced customer satisfaction and declining retention rates. Recent CRM industry reports note that organisations are moving away from static databases toward intelligent, customer-centric systems capable of real-time engagement and predictive decision-making.

Globally, customer expectations have significantly evolved due to digital transformation. Customers increasingly demand faster responses, personalised communication, 24/7 support, seamless multichannel engagement, and proactive service delivery. Modern consumers no longer compare organisations only with direct competitors, but with the best digital experiences they encounter across industries. As a result, organisations using outdated CRM approaches risk losing relevance and competitiveness.

Research indicates that AI-enabled CRM is becoming a major trend because it improves response speed, customer journey management, and service personalisation.

Artificial Intelligence (AI) offers significant opportunities to improve CRM performance through automation, predictive analytics, machine learning, chatbots, sentiment analysis, and customer behaviour forecasting. Literature shows that AI can help organisations identify at-risk customers, recommend appropriate products or services, automate repetitive tasks, and improve decision-making through data-driven insights. Studies on AI-integrated CRM systems also indicate improved customer retention, better revenue management, and more efficient operations when compared to traditional CRM models.

Despite these advantages, evidence suggests that many organisations have not yet fully operationalised AI in their CRM environments. Some firms remain in pilot stages, while others struggle with data quality, skills shortages, unclear return on investment, and integration challenges. Industry analysts report that organisations are increasingly seeking practical AI use cases that generate measurable value rather than experimental projects.

Within the Zimbabwean context, and particularly in service sectors such as funeral assurance, personalised client engagement is critical because customers require empathy, trust, timely communication, and efficient claims or service support. If Nyaradzo Group continues to rely mainly on conventional CRM systems without intelligent automation and predictive capabilities, it may face challenges in meeting rising customer expectations, improving loyalty, and maintaining market leadership.

Therefore, the core problem addressed by this study is the absence of a structured Artificial Intelligence-based CRM framework tailored to Nyaradzo Group. The study seeks to develop a practical model for integrating AI into the organisation's CRM processes in order to enhance customer satisfaction, improve client retention, strengthen operational efficiency, and support strategic competitiveness in a rapidly evolving digital environment.

1.4 Research objectives

Main Research Objective

1. To develop a framework that enhance CRM through AI solutions at Nyaradzo group.

Sub Research Objectives

2. To analyse the role of AI in automating and personalizing CRM functions.
3. To interrogate resources needed to operationalize AI solutions to CRM at Nyaradzo group.

1.5 Research questions

1. What is the role of AI in automating and personalizing CRM functions at Nyaradzo group.
2. What resources are needed to operationalize AI solutions to CRM at Nyaradzo group.
3. What is the framework that enhance CRM through AI solutions at Nyaradzo group

1.6 Research proposition

The study proposed that artificial Intelligence (AI) solutions have a positive impact in enhancing client relationship Management.

1.7 Justification of the research

Companies looking to improve consumer engagement and streamline business operations are finding that integrating artificial intelligence (AI) into client relationship management (CRM) systems is becoming more and more important.

Conventional CRM systems are adept at tracking interactions and storing customer data, but they frequently fall short in providing individualized experiences and real-time analysis of massive amounts of data (Xu et al., 2019). Businesses have the chance to enhance client satisfaction and offer more specialized services thanks to artificial intelligence's capacity to analyse intricate information and reveal hidden patterns (Chung et al., 2020).

Artificial intelligence (AI) tools like machine learning, natural language processing (NLP), and predictive analytics can help with these issues by making it possible to foresee consumer needs, provide real-time customer service, and segment data more effectively.

Predictive analytics driven by AI, for example, can determine which clients are at danger and predict their behaviour, enabling the company to take pre-emptive measures to improve retention (Sterne, 2017). Furthermore, utilizing chatbots and AI-powered customer care can improve customer satisfaction by providing 24/7 assistance and lowering response times (Mikalef et al., 2020).

Incorporating AI into CRM also helps to increase corporate efficiency in addition to enhancing customer pleasure. Operational efficiency can be increased by using AI technologies to automate repetitive operations, freeing up staff members to concentrate on higher-value work (Bohorquez et al., 2020). This frees up employees from manual data analysis and administrative duties, allowing them to focus more on strategic decision-making and individualized client engagements inside the Nyaradzo Group.

Despite the enormous potential advantages of AI in CRM, there are still obstacles to overcome before these technologies can be widely used. According to Binns (2018), these include the technical difficulty of integrating AI with current CRM systems, the requirement for a substantial amount of data to train AI models, and the significance of protecting data privacy and ethical considerations. Notwithstanding these difficulties, Nyaradzo Group may use AI to set itself apart in a crowded industry by utilizing cutting-edge technologies to create deeper, more meaningful connections with its clients.

This study is warranted since it tackles the requirement for a CRM system based on AI that is customized for the unique circumstances of Nyaradzo Group. The study will shed light on how AI may improve CRM and help the company increase customer happiness, optimize operations, and obtain a competitive advantage in the marketplace.

Also, it will add to the larger scholarly debate over the role of AI in service industries, especially in fields that aren't typically thought of as being very innovative in terms of adopting technology, like funeral services and life insurance (Leidner & Kayworth, 2020).

There is a great chance to enhance customer connections, boost operational effectiveness, and improve overall business performance by integrating AI into CRM.

This study will offer a thorough foundation for the effective integration of AI into the company's CRM procedures, making it crucial for both scholarly and real-world applications.

1.8 Purpose of the study

This study targeted to develop a framework towards enhancing Client Relationship Management through Artificial Intelligence (AI) solutions.

1.9 Research significance

Four major categories can be used to describe the importance of this research on using artificial intelligence (AI) to improve client relationship management (CRM): academic, theoretical, empirical, and practice. All of these elements demonstrate how the research has influenced theoretical frameworks, academic debate, and practical implementations.

1.9.1 Significance to practice

The practical ramifications of this research are significant for companies aiming to use AI technologies to optimize their CRM systems. The study's suggested framework would give companies practical advice and best practices for incorporating AI technologies into their current CRM systems.

1.9.2 Empirical significance

The ability to offer specific, fact-based proof of AI's efficacy in CRM systems across a range of businesses is what gives this study its empirical value. Empirical research will provide real-world facts and useful examples of how AI technology enhances CRM processes through case studies, surveys, and interviews with CRM experts.

Businesses will be better able to make educated judgments about implementing AI technologies for CRM thanks to these insights.

This study aims to provide data on the direct advantages and difficulties firms have when incorporating AI into their CRM systems by comparing the before and after effects of AI deployment.

In addition to offering best practices for deployment, the study will offer factual proof of the best AI solutions for CRM. Businesses looking to switch to AI-enhanced CRM systems from conventional ways will find this helpful.

1.9.3 Significance to Theory

Additionally, this study advances the theoretical knowledge of the connection between AI and CRM by enhancing and improving on current CRM frameworks. Conventional CRM theories concentrate on customer retention, engagement, and satisfaction while ignoring AI's full potential in these domains. This study advances current theoretical models and presents fresh viewpoints on how AI might improve customer relationship management by introducing AI as a key component of contemporary CRM tactics.

There will be a deeper theoretical grasp of how AI can change customer interactions and business operations if a conceptual framework that integrates AI technology into CRM theory is developed. This study aims to provide a more comprehensive and integrated approach to customer relationship management by integrating theories from data science, artificial intelligence, and CRM. This study will contribute to the integration of relationship marketing theory and AI-powered CRM. It will examine how artificial intelligence (AI) might improve relationship-building procedures and foster client loyalty by providing more predictive and tailored interactions a crucial topic of focus in relationship marketing.

1.9.4 Significance to Academia

This research is important to academia because it can produce new insights, encourage more research, and contribute to the body of knowledge on AI and CRM. This study will offer fresh perspectives on how AI is changing business operations by examining the relationship between AI and CRM. By demonstrating the strategic application of AI in CRM and offering empirical support for its efficacy, the findings will broaden the body of scholarly literature.

This study provides a wealth of opportunities for future research, including analysing the long-term impacts of AI on customer loyalty, addressing the ethical implications of AI in customer interactions, and examining how AI may be utilized to increase customer trust.

It will encourage more research that looks into the relationships between AI, customer satisfaction, and commercial results. Academic programs pertaining to information technology, marketing, and business can include the research's conclusions. As artificial intelligence (AI) gains prominence in business and technology education, this study will lay the groundwork for future educators to instruct students on how AI might be used into CRM systems.

1.10 Research delimitations

The study focused on data pertaining to Nyaradzo group from its Inception (from 2001 to 2024), which is data on client relationship management evolution in the organisation. The study focused on the head office of Nyaradzo group in Harare, Zimbabwe. This is because, at the time of research, the researcher is an employee at Nyaradzo group head office in Harare, hence the head office branch will make it more convenient, easier and cheaper to collect the data, as well as it the branch that receives the most traffic of clients. Empirical literature from 2019 to 2024 was preferred, unless if it was scanty then older literature was used.

1.11 Research assumptions

The research assumptions are as follows:

- The research assumed that that the respondents would be truthful and honest when sharing their experiences, confessions and beliefs, whatever the case may be.
- The study also assumed that the sample size used would be sufficient to develop a theoretical framework understanding
- The research also assumed that authority from Nyaradzo to carry out the research would be granted.

1.12 Limitations of the study

The first limitation was resistance from the company in terms of acquiring important and sensitive information to use on the project. The company is made up of many departments and there are procedures which must be followed for a researcher to be able to get required information. Waiting time to get feedback might be too long. However, we will seek authorisation from the relevant authorities.

When gathering information especially with the use of questionnaires, some respondents might be biased and they will be providing incorrect answers, also other respondents might not be taking the questionnaire seriously. The respondents might do selective hearing as they might not listen attentively to everything the researcher has to say whilst explaining to them, this means that there will be distortion of information and hence communication breakdown.

The researcher will communicate with the respondents emphasizing on the importance of concentration and being truthful.

1.13 Structure of the dissertation

The study is structured into 5 major chapters. Chapter 1 is this introduction. Chapter 2 Is the review of pertinent literature it aids in connecting the subject under investigation to the writings of many other researchers and authors. Chapter 3 analyses the methodology and design of the study. Chapter 4 is devoted to data presentation, analysis and discussion, while chapter 5 constructs a summary of the findings and discusses the implications of the study.

1.14 Chapter summary

Even though they are efficient, traditional CRM systems frequently find it difficult to manage the growing amount of client data and the complexity of customer interactions. More sophisticated, data-driven approaches to CRM are required as companies deal with increasing demands for quicker, more individualized customer service as well as deeper insights into customer behaviour. Through process automation, better data analysis, and an improved overall customer experience, artificial intelligence presents a chance to address these issues. By providing a framework for AI adoption that increases customer satisfaction, expedites procedures, and propels corporate success, the study's main goal is to investigate how AI may improve CRM systems.

CHAPTER TWO

INTRODUCTION

2.1 Introduction

The chapter includes an in-depth examination of client relationship management and artificial intelligence, examining its global development and uptake. The objectives of the study and its conceptual model also looked at theoretical frameworks that help the Nyaradzo Group successfully integrate AI into client relationship management. Additionally, pertinent empirical results from earlier study were carefully examined to identify any possible research gaps that the Nyaradzo group needs to address.

2.2 Theoretical Framework

This section presents the study's theoretical framework, which is related to the preexisting theories that served as its compass. The study's theoretical framework is shown in Figure 2.1.

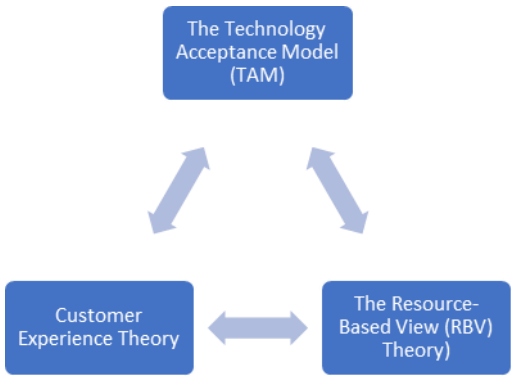


Figure 1: Theoretical Framework
Source: Own construct (2025)

2.2.1 The Technology Acceptance Model (TAM)

Proposed by Davis in 1989, the Technology Acceptance Model (TAM) is now one of the most popular models for understanding how people accept and use technology. Users' acceptance and adoption of new technologies are influenced by two important aspects, according to the Technology Acceptance Model (TAM): perceived usefulness (PU) and perceived ease of use (PEOU).

A user's belief that utilising a technology will improve their performance is known as PU, but their belief that using a technology will be effortless is known as PEOU

AI-driven CRM systems are among the many fields where TAM has been utilised extensively to analyse technology adoption. Many studies have modified TAM to examine AI adoption in CRM, offering valuable insights into the variables affecting the adoption and use of CRM systems (Venkatesh et al., 2020).

2.2.1.1 Perceived Usefulness (PU) of AI in CRM

The notion that a specific technology will enhance performance and produce better outcomes is known as perceived usefulness, or PU. Businesses can now provide personalised suggestions based on customers' past information, tastes, and behaviours thanks to AI algorithms. According to Chung et al. (2021), this degree of personalisation boosts customer happiness and the efficacy of CRM initiatives.

AI enables organisations to interact with customers in a proactive manner by analysing vast databases and forecasting their needs. AI, for instance, can predict a consumer's likelihood of making a purchase or when they might need assistance, enabling firms to predict customer behaviour and provide timely services (Ngai et al., 2020).

AI's capacity for data analysis enables CRM teams to act swiftly and decisively. Businesses can enhance marketing campaigns, find upselling possibilities, and improve customer service by analysing patterns and trends in customer behaviour (Davenport & Ronanki, 2018). The likelihood of consumers adopting AI-driven CRM systems increases with their perception of the technology's value in boosting customer interaction, sales, and service efficiency.

2.2.1.2 Perceived Ease of Use (PEOU) of AI in CRM

A technology's perceived ease of use (PEOU) is a measure of how simple it is to use and incorporate into current procedures. The adoption of CRM systems depends on AI solutions being easy to use and requiring little comprehension or work. CRM experts should be able to quickly become proficient with AI-driven CRM systems by using their user-friendly interfaces. According to Venkatesh et al. (2020), a system that is simple to use and comprehend will promote acceptance, especially among users with little technical knowledge.

By automating repetitive processes like data input, lead scoring, and customer segmentation, artificial intelligence (AI) lessens the workload for CRM teams and boosts operational effectiveness. Employees greatly appreciate this ease of use since it allows them to spend more time on more strategic tasks (Binns, 2019). AI systems must to be able to easily interface with current CRM procedures and tools. CRM teams find the new system more appealing when it integrates smoothly since it appears to need less work to adopt (Davis et al., 2021). Users are more likely to accept and regularly utilise AI-driven CRM systems if they believe they are simple to use and integrated into their workflow. It is essential to minimise the learning curve and reduce complexity in order to promote broad adoption.

2.2.1.3 External Variables Affecting TAM in CRM with AI

The adoption of AI-driven CRM systems is influenced by a number of external factors in addition to PU and PEOU. Users' opinions of the usefulness and usability of AI-powered CRM systems are directly impacted by their performance, robustness, and dependability. Both PU and PEOU will rise with a top-notch system that continuously produces precise and timely outcomes (DeLone & McLean, 2020). Effective leadership support is essential for the effective adoption of AI. The likelihood of successful implementation will rise if senior management shows a strong commitment to AI adoption in CRM, especially by allocating sufficient resources and training (Venkatesh & Bala, 2018).

To guarantee that CRM teams are aware of the potential of AI technologies and are comfortable utilising them, extensive training programs are required. Fears can be reduced and acceptance raised by training programs that address both PU and PEOU (Ratten, 2020). If workers see others utilising and enjoying AI-driven CRM tools, they are more inclined to follow suit. Individual perceptions of the system might be influenced by peer recommendations and witnessing the effective application of AI in CRM (Binns, 2019).

2.2.1.4 Application of TAM for CRM Adoption with AI

Since PU and PEOU have a direct impact on the adoption of AI-driven CRM systems, companies should concentrate on methods that improve these metrics in order to effectively use AI to improve CRM.
To improve PU's Emphasise the measurable advantages of AI-powered CRM solutions, like higher sales, more individualised customer care, and better decision-making.

To illustrate the efficacy and return on investment of integrating AI into CRM, use case studies and pilot initiatives. Perceptions of usefulness can be improved by demonstrating the positive effects AI systems have had on business performance and customer relationships.

Making PEOU better, AI-powered CRM solutions should be easy to use and require no technical knowledge. Concentrate on developing an intuitive user interface that CRM teams can utilise with ease. For employees to experience fewer disruptions and a lower learning curve, AI products should be smoothly integrated with current CRM systems. Employees should receive thorough and continuous training to guarantee they can utilise and comprehend the AI-powered CRM system.

The Technology Acceptance Model (TAM) offers a helpful framework for comprehending the elements that affect the uptake of CRM systems powered by AI. The probability of successful AI adoption can be increased for enterprises by concentrating on improving Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Employee and management adoption of AI technologies is more likely when they believe the solutions are practical and user-friendly, which enhances customer satisfaction and corporate performance. Businesses can make sure AI is successfully included into their CRM strategies by being aware of and responsive to these elements.

2.2.2 The Resource-Based View (RBV) Theory

A firm's internal resources and capabilities are crucial factors that influence its competitive advantage and performance, according to the Resource-Based View (RBV), a strategic management theory (Barney, 1991). VRIN (valuable, rare, inimitable, and non-substitutable) resources are essential for maintaining a competitive edge, according to RBV. These resources might be intangible (such interpersonal relationships, organisational culture, intellectual capital, and knowledge) or tangible (like technology and physical assets).

Technology adoption and CRM strategies are two areas where RBV has been used. In these areas, IT and AI capabilities are regarded as important resources that impact organisational success (Madhavaram & Hunt, 2008). AI-powered tools like chatbots, natural language processing (NLP), and machine learning algorithms can be seen as important resources that have the potential to revolutionise CRM procedures.

2.2.2.1 Using the Resource-Based View (RBV) to Enhance CRM through AI

The Resource-Based View (RBV) approach, which sees AI as a strategic resource, is especially pertinent to comprehending how AI may be used to improve CRM. By using RBV to the analysis of AI, we can pinpoint the main ways that AI-enabled CRM systems give companies a competitive edge. Highlighting how AI in CRM handles the VRIN (Valuable, Rare, Inimitable, and Non-substitutable) characteristics of resources is one way to describe the framework. AI gives CRM systems access to data analytics tools that can provide insightful information about the needs, preferences, and behaviour of customers. AI may find patterns and trends that inform business decisions by analysing vast amounts of structured and unstructured data, such as that found in emails, social media, and customer support calls (Davenport & Ronanki, 2018).

This resource is valuable because it can be used to create customer segmentation, tailored customer journeys, and targeted marketing efforts that increase customer happiness and retention. Routine operations like following up with emails or setting up meetings can be automated by AI-powered CRM systems, which can also provide highly customised customer experiences. In order to improve the customer experience, organisations can engage customers in a way that is customised to their tastes by personalising interactions based on customer data (Lemon & Verhoef, 2016). Because consumers feel more appreciated and understood, this raises the perceived value of CRM. AI becomes an important tool in contemporary CRM strategy since it enables businesses to enhance client interactions at scale while cutting expenses.

Although a lot of businesses utilise CRM systems, not all of them make use of AI-powered solutions with sophisticated analytics features. Due to its capacity to handle massive datasets in real-time, produce predictive insights, and make decisions using intricate algorithms, artificial intelligence is unique in CRM. Businesses that use AI-driven CRM solutions thus acquire a special competence that is difficult for rivals to imitate (Chung et al., 2021).

Chatbots and voice assistants are examples of AI technologies that allow CRM systems to interact with customers in new ways, including real-time support or natural language understanding. The company stands out from rivals who might not have used AI-driven CRM solutions because to these creative interactions that produce a distinctive customer experience.

Companies with artificial intelligence (AI) skills can use these unique assets to differentiate themselves in a competitive market and provide a unique, cutting-edge approach to customer relationship management.

CRM algorithms and machine learning models are frequently proprietary and customised to meet the unique requirements of an organisation. Because competitors find it difficult to replicate these models, AI is a unique resource. The distinctive data sets that AI systems are trained on, including sentiment data, past customer data, and purchase trends, help make AI-powered CRM solutions uncopiable (Ngai et al., 2020).

Significant technological and customer relationship management knowledge and skills are also needed for the integration of AI into CRM systems. It is frequently challenging for rivals to imitate the mix of organisational expertise, the AI model, and CRM data (Madhavaram & Hunt, 2008). Since AI-driven CRM systems are frequently built on proprietary technology, it is difficult for rivals to match their degree of personalisation and sophistication, making them unique.

Sales, marketing, and customer support are just a few of the organisational areas that AI-powered CRM systems frequently integrate with. Due to its smooth integration, AI is a resource that cannot be readily substituted by other technologies or even by traditional CRM methods since it supports a comprehensive customer relationship strategy. AI algorithms are able to pick up new trends and learn from client encounters over time. AI-powered CRM systems are non-replaceable due to their capacity for continuous learning, which results in their increased effectiveness over time as they gain more value from exposure to data and client feedback (Davenport & Ronanki, 2018). Because they incorporate special technologies and procedures that get better over time and provide ever-more-valuable consumer insights and experiences, AI-driven CRM systems are challenging to replace.

2.2.2.2 Application of the Resource-Based View (RBV) in Enhancing CRM with AI

AI technologies that can provide insightful information and individualised experiences, such machine learning, predictive analytics, and natural language processing, should be given top priority by businesses. Stronger customer loyalty, increased engagement, and more effective customer management are all possible outcomes of incorporating AI into CRM systems.

Businesses can produce unique AI resources that provide them a competitive edge by gathering distinctive customer data and using customised machine learning algorithms.

These algorithms' uniqueness and uniqueness can be preserved by making sure they are updated frequently in response to fresh data. Businesses must continuously improve their AI systems by integrating new technologies, data sources, and consumer preferences in order to preserve the non-substitutable nature of AI in CRM. The CRM system stays ahead of the competition and continues to satisfy changing client needs thanks to constant customisation.

The Resource-Based View (RBV) hypothesis highlights AI's function as a strategic resource, offering a useful framework for comprehending how AI might improve Client Relationship Management (CRM). Businesses may increase customer satisfaction, boost operational effectiveness, and stand out in the marketplace with AI. In an increasingly competitive world, firms can utilise AI as a strategic asset to improve CRM and gain long-term competitive advantages by utilising AI in a way that is valuable, uncommon, unique, and non-substitutable.

2.2.3 Customer Experience Theory

Customer experience theory is concerned with the overall impression and affective resonance of a consumer's experiences with a business or brand at various points of contact. Customer satisfaction, loyalty, and retention are all influenced by the customer experience, according to the notion. This framework seeks to investigate how AI may improve customer satisfaction in CRM systems and how AI solutions can be tailored to satisfy consumer needs, resulting in an improved experience all around.

2.2.3.1 Core Concepts in Customer Experience Theory

2.2.3.1.1 Customer Experience (CX)

The term "customer experience" (CX) describes how consumers view a company or brand as a result of their interactions and experiences at each touchpoint. CX encompasses every step of a customer's experience, including finding a product, buying it, using it, and receiving support after a purchase. While a bad customer experience can lead to customer attrition, a good one frequently fosters client loyalty.

According to recent studies, delivering exceptional customer experiences requires personalisation, timeliness, and relevance (Lemon & Verhoef, 2016). By enabling more individualised interactions, automating processes, and delivering proactive solutions to client needs, artificial intelligence (AI) in CRM aims to improve the customer experience.

2.2.3.1.2 Customer Experience Theory (CET)

According to Customer Experience Theory (CET), a number of variables, including as the emotional, cognitive, and sensory responses that customers have to their encounters with a business, influence the quality of the customer experience (Verhoef et al., 2021). According to the notion, in order to increase customer pleasure, loyalty, and engagement, businesses must manage these experiences across all touchpoints and stages of the customer lifecycle.

2.2.3.1.3 Key Dimensions of Customer Experience Theory:

• Cognitive Experience: The perceptions developed in the mind and intellect as a result of encounters with customers.

• Emotional Experience: How consumers feel after interacting with a brand.

• Sensory Experience: How customer happiness is affected by sensory inputs like sound, images, and design components.

• Relational Experience: The bond that consumers develop with a brand as a result of their repeated contacts.

By predicting client demands, automating responses, and personalising information, artificial intelligence (AI) may significantly improve all of these aspects, especially cognitive and emotional experiences.

2.2.3.2 Using Customer Experience Theory for Enhancing CRM through AI

2.2.3.2.1 Cognitive Experience

The mental processing and information gathering that consumers go through when interacting with a business is referred to as the cognitive dimension of customer experience. AI improves cognitive function by increasing the timeliness, relevance, and accessibility of information. AI may evaluate consumer data to make recommendations for goods or services based on past purchases, interests, and behaviours. This enhances customer satisfaction and decision-making by personalising the customer experience (Chung et al., 2021).

AI programs are able to forecast consumer behaviour, including when a customer would buy something or require assistance. AI-driven CRM systems can offer proactive solutions that improve cognitive satisfaction by anticipating client demands and giving them a sense of understanding and worth (Ngai et al., 2020).

Customers see more intelligent, accurate, and timely service when AI improves cognitive experiences, which raises the value proposition of CRM systems. Businesses may offer a more efficient and interesting customer experience by enhancing decision-making through personalised and predictive recommendations.

2.2.3.2.2 Emotional Experience

How clients feel both during and after interacting with a business is the focus of the emotional dimension of customer experience. By making interactions more sympathetic, human-like, and emotionally resonant, AI can improve emotional experiences. When sentiment analysis is added, AI-powered chatbots may identify the emotions of their users during chats and modify their responses accordingly. For instance, the chatbot can utilise soothing language to ease tension or escalate a customer's frustration to a human representative (Binns, 2019). CRM systems powered by AI may customise messages according to user preferences, making clients feel appreciated. For instance, tailored emails or focused advertising efforts might arouse favourable feelings, enhancing brand loyalty (Lemon & Verhoef, 2016).

More emotional satisfaction and increased loyalty are fostered when AI systems can engage with consumers in a personalised and emotionally intelligent manner. Customers are inclined to return and recommend the brand if they feel appreciated and emotionally supported.

2.2.3.2.3 Sensory Experience

The physical experiences that consumers have while interacting with a brand are included in the sensory dimension of the customer experience. Artificial intelligence (AI) can improve sensory experiences in digital and virtual worlds, even if they are typically connected to physical establishments. By offering a more natural and hands-free way to communicate, AI technologies like voice assistants (like Google Assistant and Amazon Alexa) can improve sensory experiences. According to Davenport and Ronanki (2018), these technologies enable users to interact with CRM systems by speaking to them, resulting in a smooth and immersive user experience. Based on the customer's preferences, AI-powered CRM systems can offer visual ideas and recommendations.

A customised and aesthetically pleasing experience can be produced, for instance, by websites or applications that alter their layouts or designs in response to user activities (Binns, 2019).

Interactions can become more pleasurable, natural, and captivating when AI technologies appeal to various senses, particularly through speech or visual interfaces. This raises the possibility that CRM systems will be adopted and improves the entire customer experience.

2.2.3.2.4 Relational Experience

The relationship that consumers develop with a brand over time is referred to as the relational dimension. Because AI offers constant value, customisation, and consistency in interactions, it can have a big impact on this dimension. AI can generate a cohesive picture of the customer journey by tracking consumer interactions across several touchpoints (such as social media, websites, and customer support). This makes it possible for CRM systems to offer a smooth experience at all phases of the relationship, including pre-, during, and post-purchase support (Verhoef et al., 2021).

Businesses can create automated lifecycle marketing programs with AI that gradually adjust to the changing behaviours of their customers. By sending tailored messages and offers according to the customer's current stage, these systems can strengthen enduring bonds and guarantee that the client always feels appreciated (Lemon & Verhoef, 2016).

AI-driven CRM solutions improve the relational experience by providing constant, tailored interactions across the course of the customer lifecycle, promoting continued engagement and fostering loyalty.

2.2.3.3 Application of Customer Experience Theory

Businesses should incorporate the concepts of Customer Experience Theory (CET) into the planning and execution of AI solutions if they want to successfully improve CRM using AI. The following are useful CET-based strategies:

2.2.3.3.1 Improving Cognitive Experience:

Apply AI algorithms to provide clients with individualised recommendations and predictive analytics that can provide customised solutions.AI can help customers make informed decisions by making pertinent and up-to-date information easily accessible.

2.2.3.3.2 Improving the Emotional Experience:

Create AI chatbots that use sentiment analysis to identify and react to consumer emotions. By using AI to personalise communications, you can establish emotional bonds with clients by giving them personalised offers or congrats.

2.2.3.3.3 Improving Sensory Experience:

To increase convenience and engagement, use voice interfaces to allow hands-free contact with CRM systems. For a more individualised digital experience, use visual AI technologies that adjust to user preferences.

2.2.3.3.4 Improving the Relational Experience:

Develop automated and customised lifecycle marketing campaigns using AI to build enduring connections. Create unified client profiles with AI to monitor interactions and offer smooth, ongoing assistance.

Understanding how AI may improve CRM systems is made easier with the help of Customer Experience Theory (CET). By emphasising the relational, emotional, cognitive, and sensory aspects of the customer experience, companies may use AI to deliver prompt, individualised, and effective customer service. Improving these aspects results in increased customer retention, loyalty, and satisfaction, which makes AI-driven CRM systems an essential instrument for enhancing corporate results. Businesses must keep evaluating and enhancing their CRM systems as AI technologies advance in order to comply with shifting consumer demands and preferences, stay competitive, and deliver exceptional customer experiences.

2.3 Conceptual Framework

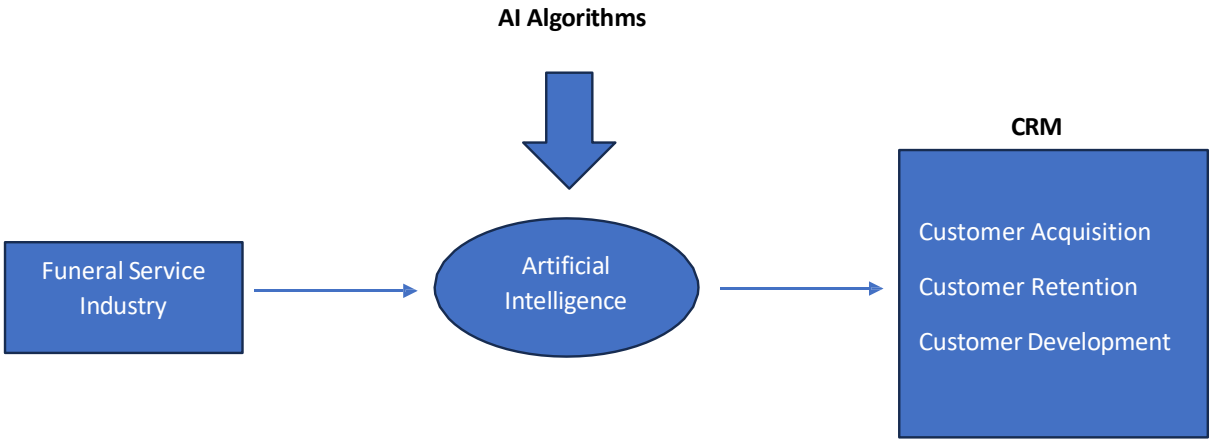


Figure 2: Conceptual Framework
Source: Own construct (2025)

2.3.1 Artificial Intelligence (AI)

In recent years, the use of AI in business has changed dramatically, going from a new, experimental technology to a strategic necessity for companies in a variety of sectors. Businesses mostly used AI for limited, task-specific applications in the early phases of its adoption, like rule-based systems and simple automation. Although these early implementations were successful in increasing efficiency, their capacity to generate strategic value was constrained. They concentrated on simplifying low-complexity, repetitive procedures.

But as AI technologies developed and advanced, it became more and more clear how they could revolutionise fundamental corporate operations and decision-making procedures. (Ronanki and Davenport, 2018)

An important turning point in the development of AI in business was the introduction of machine learning, especially deep learning algorithms. By using these cutting-edge methods, companies were able to use the potential of enormous volumes of both structured and unstructured data, finding previously unattainable patterns, insights, and forecasts. Businesses are now able to better understand customer behaviour, market trends, and operational performance thanks to the ability to process and analyse big data at a scale never before possible. (Goldfarb, Gans, & Agrawal, 2016)

AI's applicability in a variety of commercial operations grew along with its capabilities. AI completely changed the way companies interact with and cater to their clientele in the fields of marketing and CRM. Businesses were able to provide highly targeted, responsive, and effective customer experiences by implementing automated customer service, predictive analytics, and personalised recommendations. By integrating AI into CRM systems, companies were able to use customer data to predict demands, prevent attrition, and increase retention and loyalty. (Syam and Sharma, 2018)

AI's revolutionary potential penetrated key operational and strategic processes, going beyond customer-facing roles. AI-driven demand forecasting, inventory optimisation, and logistics planning have improved supply chain management by helping companies cut costs, increase response to market changes, and streamline operations. AI algorithms have transformed risk assessment, fraud detection, and investment strategies in the financial services industry, improving the precision and effectiveness of financial decision-making. AI has becoming more and more integrated into corporate processes across all industries, spurring innovation, automation, and optimisation (Owczarek ; J.P. Morgan, 2023).

Nevertheless, there have been difficulties and disputes associated with the development of AI in business. Concerns about algorithmic bias, data privacy, and the moral ramifications of AI decision-making surfaced as the technology grew in popularity and strength. Companies struggled to strike a balance between the advantages of AI and the obligation to guarantee its equitable, open, and accountable application. The future course of AI adoption in business will be shaped by the creation of ethical standards and governance frameworks (Gasser & Almeida, 2017; Patel, 2024).

Furthermore, companies faced major difficulties in hiring qualified personnel, preparing their infrastructure, and managing organisational change as a result of the quick speed at which AI is developing and the growing complexity of AI systems. A comprehensive approach to AI transformation was necessary for the successful application of AI in business, which needed not just technical know-how but also a fundamental change in attitude and culture. (McCarthy, Saleh, and Fountaine, 2019) The future of artificial intelligence (AI) in business is full with possibilities and promise as the business environment changes and AI technologies advance. It is anticipated that fresh waves of innovation and value creation across industries will be fuelled by the ongoing development of AI capabilities, as well as the expansion of data availability and processing capacity (Bughin et al., 2018).

The use of AI in business is expected to develop rapidly in the upcoming years, ranging from intelligent automation and predictive analytics to self-governing decision-making and customised experiences. However, a proactive and responsible strategy to AI adoption and governance will be necessary to fully realise its potential in business. Companies must manage the ethical, social, and legal ramifications of AI, making sure that its application supports justice, accountability, and transparency while also being consistent with societal values. Additionally, firms looking to leverage AI for competitive advantage and long-term success will need to invest in organisational preparedness, skills development, and AI literacy.

In conclusion, technological improvements and the growing awareness of AI's revolutionary potential have propelled the ongoing growth of capabilities and applications that have characterised the evolution of AI in business. AI has significantly changed the corporate landscape, starting with its early origins in simple automation and continuing to this day as a strategic engine of innovation and performance. Navigating AI's potential and challenges will be essential for businesses to succeed in the future, as the economy becomes more intelligent and data driven.

2.3.2 Customer Relationship Management

Customer relationship management, or CRM, has become a vital business approach for companies looking to establish and preserve lucrative, long-term connections with their clientele. In today's fiercely competitive and customer-focused business environment, having an efficient CRM is now essential for survival and expansion.

By examining the fundamental ideas, eight tactics, and industry best practices that support effective CRM projects, this part provides the groundwork for comprehending how artificial intelligence is revolutionising customer relationship management.

CRM is fundamentally a business concept that centres all organisational decisions and activities around the customer. To maximise customer pleasure, loyalty, and lifetime value, it entails taking a comprehensive strategy to managing customer interactions, experiences, and data across all touchpoints and channels. To create a smooth and customised customer journey, CRM strategies cover a wide variety of operations, from client acquisition and retention to service delivery and post-purchase support. Ramos (2017)

Customer segmentation and targeting are two of the core tenets of an efficient CRM. By grouping customers according to their preferences and behaviours, companies may adjust their operations and service plans to suit the unique requirements and demands of every client segment. Businesses can increase Customer Life Value by doing this by delivering goods and services more effectively and with better, more compelling value propositions, strengthening and extending their connections with clients. (HubSpot, 2023)

Customer data management is another essential component of CRM. Gaining a thorough grasp of the needs, tastes, and behaviours of customers requires the capacity to gather, combine, and analyse data from a variety of sources. The governance structures and procedures for guaranteeing data quality, security, and privacy are just as important to effective data management as the technical infrastructure for data processing and storage. Effective use of customer data can provide businesses with useful insights that guide strategic choices and promote ongoing enhancements to customer satisfaction and engagement. In 2018, Anshari, Almunawar, Lim, and AlMudimigh noted that communication and customer interaction are also essential components of effective CRM strategy. A proactive and consistent strategy to communication across all channels from in-person meetings to digital and social media engagement is necessary to establish solid, emotional bonds with clients. Effective communication techniques include actively listening to and addressing consumer feedback and issues in addition to providing timely and pertinent information. Businesses can increase their consumers' trust, credibility, and loyalty by encouraging open, honest, and two-way communication. (Galic 2024)

CRM's core elements of service excellence and customer support are essential in influencing the opinions and experiences of customers. Meeting client expectations and setting the company apart from its rivals depend on offering prompt, dependable, and superior service. In addition to effectively handling problems and enquiries, best practices in customer service also entail anticipating and resolving such difficulties before they become more serious. Businesses can develop a reputation for providing exceptional customer service and enduring client connections by investing in strong service delivery systems, staff training, and continuous improvement procedures. Burk (2023)

Technology is becoming increasingly important in allowing and improving CRM tactics.

The framework for managing customer data, automating procedures, and assisting in decision-making is provided by CRM software and systems, from analytics and reporting features to customer databases and contact management solutions (Drake 2024). Organisations can acquire insights, streamline operations, and provide individualised experiences with the use of CRM systems' many features. The software's features and capabilities alone, however, are not what determine how effective CRM technology is; user acceptance, organisational culture, and alignment with business processes also play a role.

People, processes, and technology must all be aligned in a comprehensive and strategic manner for CRM deployment to be successful. Building organisational structures, competencies, and attitudes that promote customer-centricity is just as important as choosing and implementing the right CRM technologies. The successful adoption and use of CRM techniques and solutions depend on effective change management, employee involvement, and ongoing training and development. According to Kim and Kim (2009), measuring and tracking CRM performance is crucial for determining the success of CRM activities and promoting ongoing development.

The influence of CRM tactics on business results can be better understood by looking at key performance indicators (KPIs) such customer happiness, retention, and lifetime value. When these indicators are regularly monitored and reported, along with root cause analysis and action planning, organisations can pinpoint their strengths and weaknesses, allocate resources optimally, and improve their CRM strategies over time.

2.3.3 Funeral Service Industry

Our society depends on funeral services, and for many years, privately held funeral homes dominated the market. But in addition to funeral homes and halls, the death industry also encompasses cremation facilities, cemeteries, funeral equipment and supply manufacturers, and related services. (Capitalistic Man, 2020). The funeral home's typical business strategy is centred on people's deaths, both before and after they occur. Core and supplementary services are the two categories.

2.3.3.1 Core Services of the Funeral Service Industry

Funeral homes provide a wide range of funeral planning services, such as coordination of funeral services, venue selection, transportation arrangements, coordination with clergy for religious ceremonies and assistance with legal paperwork (death certificates, etc.).

This service is designed to accommodate the customs and particular preferences of the departed family (Choi, 2019).

The process of embalming and preparing the body for viewing is a regular practice. Preserving, cleaning, and repairing the body are all part of it. For a more realistic appearance at the wake or viewing, some families may choose to have their loved ones cosmetically restored (Gartner, 2019).

Cremation is becoming more and more common, especially in areas with expensive or limited burial space. In addition to offering the cremation service, funeral companies frequently let families select urns, memorial services, and other options for how to handle the ashes (Wilson et al., 2019).

To help families remember their loved ones, funeral houses provide pieces including caskets, urns, headstones, memorial plaques, and keepsakes. These goods can frequently be altered to represent the life and legacy of the individual (Fowler, 2019).

2.3.3.2 Complementary Services

In the funeral service sector, grief support services are becoming more and more acknowledged as crucial. For people who are grieving the loss of a loved one, several funeral homes give grief counselling or collaborate with experts to offer continuing assistance (Park & Smith, 2019).

To spare family members from having to make decisions during a trying time, some people choose to pre-plan their funerals. With the help of this service, individuals can choose their ideal funeral plans, goods, and services ahead of time—and occasionally even pay for them in advance (Thompson et al., 2019).

Funeral houses also offer limousines for family members attending the service, as well as hearses for the departed (Jones, 2019).

These days, the so-called "baby boomer" demographic makes up the majority of potential customers. Industry trends that are suggested by statistics are as follows (NFDA, 2020).

Despite the growing demand for cremation, several cultural regions strongly favour traditional burial practices due to religious beliefs and philosophy. A significant trend is personalisation, as more and more people think that the funeral should reflect the deceased's life, personality, and pursuits. Because of this, there are now sophisticated funeral planning businesses that let customers customise their funerals and do so before they pass away, ensuring that the ceremony is of the necessary calibre.

Since the demand for digital services is growing due to ease of access to the Internet and dependability, the Death Industry is ready to be included in the list of industries that are becoming more and more digitalised. Sustainability is also a significant trend. As customers' concerns about climate change grow, they want producers and suppliers to provide eco-friendly goods and services. Furthermore, despite the fact that funeral homes were traditionally thought of as mostly family-owned and male-owned enterprises, the profit margins are drawing in secondary non-family male members as well as an increasing number of female entrepreneurs. NFDA (2020)

2.4 Empirical Literature Review

2.4.1 The Role of AI in automating and personalising CRM functions

Artificial intelligence (AI) is a game-changer for businesses when it comes to consumer interaction and customer relationship management (CRM). Artificial Intelligence (AI) technologies, with a focus on machine learning (ML), natural language processing (NLP), and predictive analytics, are used to improve customer interaction and CRM.

A branch of artificial intelligence called machine learning focusses on creating algorithms that can learn from and forecast data. Large datasets can be analysed by ML algorithms in the CRM setting to find trends and insights that guide decision-making. Customers can be categorised using machine learning (ML) according to their involvement levels, preferences, and purchasing patterns. This improves personalisation and consumer happiness by allowing companies to modify their marketing tactics and interactions to suit the unique requirements of various client segments (Ngai, Xiu & Chau, 2019).

Another essential AI technique is natural language processing, which deals with how computers and human language interact. CRM systems can comprehend, analyse, and react to human language in a meaningful and contextually appropriate manner thanks to natural language processing (NLP). The creation of chatbots and virtual assistants is one of the main uses of natural language processing in CRM.

These technologies may interact with clients in real time, responding to their questions, suggesting products, and fixing problems without the assistance of a human. NLP-based solutions improve the entire customer experience and satisfaction by increasing the effectiveness and responsiveness of customer support (Hirschberg & Manning, 2020).

Predictive analytics is a potent AI-driven strategy that forecasts future events by utilising statistical algorithms, machine learning methods, and historical data. Customer behaviour, including the likelihood of churn or the inclination to buy particular products, can be predicted using predictive analytics in CRM. This predictive power enables companies to better allocate resources, customise marketing campaigns, and proactively handle possible problems. For instance, businesses can use targeted retention methods to keep consumers loyal by identifying those who are at danger of churning (Shmueli & Koppius, 2019).

There are numerous important advantages to integrating this AI technology into CRM systems. They make it possible for consumer interactions to be more personalised, to start. Businesses may better understand the unique preferences and behaviours of each consumer by utilising machine learning and predictive analytics. This makes it possible to provide SMEs with AI-Driven Solutions and Future Improvements tailored marketing messages, product suggestions, and service interactions that can greatly improve customer satisfaction and engagement (Chen, Chiang & Storey, 2022).

Second, by automating repetitive operations, AI-driven CRM solutions increase operational efficiency. Virtual assistants and chatbots with natural language processing (NLP) capabilities may manage numerous client conversations at once and deliver prompt, precise responses. This guarantees that consumers receive quick support while also lessening the workload for human customer service workers. CRM operations are further streamlined by automating processes like data input, customer segmentation, and reporting, freeing up companies to concentrate on more strategic endeavours (Bose, 2021).

Third, by using sophisticated data analysis, AI technologies offer insights that may be put into practice. Large datasets can be processed and analysed considerably more quickly and accurately using machine learning algorithms and predictive analytics than with conventional techniques. Businesses can use this capacity to enhance the efficacy of CRM overall, optimise marketing strategies, and make data-driven decisions. Predictive models, for instance, can be used to estimate sales patterns, identify the most lucrative consumer groupings, and choose the best time to launch marketing initiatives.

2.4.2 The Resources needed in enhancing Client relationship management through Artificial Intelligence

The way organisations engage with their customers has changed as a result of the use of artificial intelligence (AI) into customer engagement initiatives. Artificial intelligence (AI) tools like sentiment analysis, chatbots, and personalised marketing are essential for improving consumer interaction. These technologies enable individualised experiences, increase the efficacy and efficiency of customer contacts, and provide insightful data about customer sentiment.

One of the most common uses of AI in customer service is chatbots. These artificial intelligence (AI)-driven virtual assistants engage with clients in real time, answering questions, offering details, and resolving problems without the need for human assistance. Natural language processing (NLP) is used by chatbots to comprehend and conversely answer consumer questions. Chatbots greatly increase customer service efficiency by responding instantly and managing several transactions at once, claim Hill, Ford, and Farreras (2015).

By guaranteeing timely and correct service, this not only lessens the workload for human customer support representatives but also improves the client experience.

Another crucial use of AI that improves consumer engagement is personalised marketing. Large volumes of consumer data are analysed by AI algorithms to find trends and preferences, allowing companies to send extremely relevant and targeted marketing messages. Machine learning (ML) is used in personalised marketing to forecast consumer behaviour and adjust material accordingly. One well-known example of personalised marketing is Amazon's recommendation engine, which makes product recommendations based on browsing and purchase history (Grewal, Roggeveen & Nordfält, 2017).

Since customers receive offers and information that closely match their requirements and interests, this degree of personalisation strengthens the bond between them and increases engagement and loyalty. Sentiment analysis is an artificial intelligence tool that measures consumer sentiment towards a business or product by examining reviews, comments, and social media interactions. By evaluating the emotion and tone of textual material using natural language processing (NLP), this method gives companies important information about the opinions and satisfaction levels of their customers (Cambria et al., 2017).

Understanding consumer sentiment enables businesses to respond quickly to unfavourable comments, decide on product enhancements, and modify their engagement tactics to better satisfy client demands. Businesses can manage their interactions with customers more proactively and responsively by using sentiment analysis. Using these AI applications to engage customers has a number of advantages.

First of all, they make customer interactions more effective and efficient. For instance, chatbots can process a large number of queries fast and precisely, freeing up human agents to work on more difficult problems. This raises customer satisfaction by decreasing response times and improving overall service quality (Adam et al., 2021).

Second, AI-powered tailored marketing enables companies to have a deeper understanding of their clients and Enhancing CRM and Customer Engagement for SMEs with AI-Powered Solutions and Upcoming Improvements 243 provide more pertinent material, which raises engagement and conversion rates.

Customers feel more appreciated and understood when they receive personalised experiences, which increases brand loyalty (Jarek & Mazurek, 2019). Furthermore, sentiment analysis offers useful information that can guide strategic choices.

Businesses can take corrective action before issues worsen by tracking consumer sentiment to spot patterns and possible concerns early. Customers' trust is increased and a positive company image is preserved because to this proactive approach to customer engagement (Vinodhini & Chandrasekaran, 2012). Furthermore, data-driven decision-making is supported when AI is used in customer engagement. Large datasets may be processed and analysed by AI applications far more quickly and precisely than by human analysts, giving organisations rapid and reliable insights that inform successful strategies (Davenport, 2018).

2.4.3 A framework that enhances CRM through AI solutions

AI integration into CRM systems is a process that needs to be carefully planned, carried out, and continuously optimised. With an emphasis on the organisational, cultural, and technological aspects that affect acceptance and value realisation, this section examines the main implementation techniques and best practices for successfully integrating AI technologies into CRM processes.

2.4.3.1 Defining AI-CRM Objectives and Roadmap

Any successful AI-CRM implementation starts with a clear definition of the initiative's goals and intended results. This entails determining which particular CRM procedures, clientele, and business KPIs AI is meant to enhance and coordinating these aims with the organization's overarching strategic objectives. To increase customer acquisition, retention, and lifetime value, a company might utilise AI to automate customer service interactions, optimise lead scoring and qualifying, or personalise marketing campaigns (Abugo 2024)

The next stage after defining the goals is to create a thorough implementation roadmap for AI-CRM. From early data preparation and model creation to pilot testing and full-scale deployment, this roadmap should specify the important dates, dependencies, and resources needed for each stage of the project (Dwivedi et al., 2021). Along with clearly defining each team member's tasks and responsibilities, the roadmap should also list the initiative's major stakeholders and decision-makers.

2.4.3.2 Data Preparation and Integration

Any AI-CRM deployment relies largely on data, and the accessibility, completeness, and quality of customer data are critical to the initiative's success. Consequently, evaluating the present condition of client data within the system is a crucial phase in the deployment process structure, and pinpoint any holes, discrepancies, or problems with quality that require attention (Groden-Morrison 2022).

This could entail combining information from several sources, including social media channels, marketing automation tools, CRM databases, and customer support logs, into a single, uniform structure. To make sure the data is appropriate for AI model training and inference, it can also be necessary to use data cleaning and preparation methods including deduplication, normalisation, and feature engineering (Segment, 2023).

Integrating the data into the AI-CRM system architecture is the next stage once it has been prepared. This usually entails putting in place data governance and security procedures to guarantee the privacy and protection of sensitive consumer data, as well as data pipelines and APIs that enable the AI models to access and analyse client data in real-time (Blut et al., 2021).

2.4.3.3 AI Model Development and Training

The next stage of implementing AI-CRM is on creating and honing the AI models that will drive the system after the data foundation has been established. This entails choosing the right AI methods and algorithms for every CRM use case, such as natural language processing for sentiment analysis and chatbot interactions, supervised learning for predictive modelling, and unsupervised learning for customer segmentation.

The process of developing a model usually starts with a discovery phase in which domain experts and data scientists work together to determine the essential characteristics and factors that best predict customer behaviour and results. To determine which data points are most pertinent and instructive for each model, this may entail feature selection methods, hypothesis testing, and exploratory data analysis (Huang & Rust, 2021).

The following stage involves leveraging past customer data to train and evaluate the AI models after the traits have been found. To improve the performance and generalisability of the models, this usually entails dividing the data into training, validation, and test sets and applying strategies like cross-validation and hyperparameter tweaking. Data augmentation, transfer learning, and ensemble modelling are some additional methods that may be used throughout the training phase to increase the accuracy and resilience of the AI predictions (Groden-Morrison, 2022).

2.4.3.4 Integration with CRM Processes and Workflows

The next stage is to incorporate the AI models into the current CRM workflows and procedures after they have been created and trained. According to Malhotra and Chug (2021), this entails connecting the AI's outputs and suggestions to certain CRM system decisions and actions, including lead scoring, customer segmentation, or tailored marketing messaging.

The business users who will be using the AI-powered features and functionalities, the CRM system administrators, and the AI development team usually work closely together during the integration process. In order to accommodate the AI inputs and outputs, the current CRM system design might also need to be modified, possibly by introducing additional data fields, APIs, or user interfaces (Paulo 2022).

Making sure the AI-CRM system complies with the larger organisational procedures and rules, such as data protection laws, moral standards, and customer communication protocols, is another crucial factor to take into account during the integration phase. To make sure that the AI-CRM deployment complies with the company's standards, values, and responsibilities, close interaction with the legal, compliance, and HR departments may be necessary (Pazzanese 2020).

2.4.3.5 User Adoption and Change Management

The next crucial stage after the integration and testing of the AI-CRM system is to encourage user adoption and make sure that the business stakeholders can successfully use the AI capabilities in their daily tasks.

This calls for an extensive training and change management program that covers the operational, cultural, and technological facets of adopting AI. (Wrenn & Sohn, 2023)

Technically speaking, people must receive training on how to understand and respond to AI insights and recommendations, such as lead scores, customer segments, or next-best actions. In addition, they must comprehend the limitations and uncertainties of AI forecasts as well as how to modify or override the AI outputs using their judgement and domain knowledge. (Kasuma and Masnita, 2024)

The integration of AI into current CRM workflows and processes, like lead qualifying, opportunity management, and customer service resolution, requires guidance from an operational standpoint. Standard operating procedures, performance indicators, and incentive schemes may need to be updated to reflect the new AI-driven methods of operation (Basu 2023)

From a culture standpoint, companies must promote an experimental and data-driven mentality that welcomes the application of AI as a tool for ongoing learning and development. This could entail staff involvement and feedback systems that let users share their experiences and optimisation recommendations, as well as leadership communication and awareness initiatives that showcase the advantages and success stories of AI-CRM adoption (Ledro & Nosella, 2022).

2.4.3.6 Performance Measurement and Optimization

The last phase in implementing AI-CRM is to set up a framework for performance measurement and optimisation, which enables businesses to track and enhance the efficacy and efficiency of the AI-powered system over time.

Creating a set of metrics and key performance indicators (KPIs) that complement the overall CRM goals and intended results, including customer acquisition rates, conversion rates, retention rates, or customer satisfaction ratings, is part of this process (Ledro & Nosella, 2023).

To continuously improve and optimise AI models and workflows based on performance data from the real world, organisations must also set up a data-driven experimentation and testing procedure. To determine the best AI setups and parameters for any CRM use case, this may entail methods like A/B testing, multivariate testing, or reinforcement learning (Nassi, 2020).

Maintaining the AI-CRM system's impartiality, fairness, and transparency in its decision-making processes is another crucial component of performance evaluation and optimisation. In order to identify and reduce any potential biases or ethical hazards, such as the unfair distribution of resources and opportunities or the discriminating treatment of particular customer categories, it might be necessary to continuously monitor and audit the AI models and outputs (Misra, 2023).

2.5 Chapter Summary

The primary focus of the chapter was a review of related literature. Reviews of the literature covered both theoretical and empirical studies. The development of the conceptual framework and the identification of unmet needs in the subject depend heavily on the literature review. A review of the techniques employed in these investigations then influenced the research strategy for the current study. The following chapter focused on the research methodology, looking at important components like the research design, research philosophy, study population, sampling and data collection, research validity and reliability, and data analysis and presentation methodologies.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

The primary focus of the chapter was an analysis of the research methodology used in the study. In particular, the study's design, methodology, demographic, sampling, and data collection strategies, reliability and validity protocols, data analysis and presentation strategies, and ethical standards maintained throughout the inquiry were all assessed. Each methodology's application is supported, mostly by the objectives of the study and the reviewed literature. The chapter was arranged using the research onion proposed by Saunders, Lewis, and Thornhill (2019).

3.2 Research Philosophy

The research philosophy includes the techniques that ought to be applied in order to collect, examine, and use data on a subject. A research study's guiding concept is known as its research philosophy, and there are numerous research philosophies, including pragmatism, positivism, interpretivism, and realism (Saunders et al., 2019).

The foundation of positivist research philosophy is the conviction that reality is objective and amenable to observation and measurement using empirical evidence. With an emphasis on observable facts and relationships often through quantitative data it highlights the application of scientific procedures to study phenomena (Bryman, 2019). According to Hudson and Ozanne (2020), positivism is mostly linked to quantitative research, in which theories are tested using statistical analysis, controlled experiments, and discoveries that may be applied broadly. It promotes objective analysis based on sensory evidence and excludes metaphysical and subjective judgements (Meridian University, 2023). Philosophy is inappropriate for this examination because, for the first time, no ideas were evaluated, and human nature is an essential component of this study.

According to Johnson (2021), pragmatism is a research philosophy that prioritises the practical application of concepts, where truth is defined as what functions in actual circumstances.

Depending on the study objective, it integrates both qualitative and quantitative approaches, encouraging researchers to use a variety of methods and viewpoints to solve difficult problems (Creswell & Poth, 2020).

In contrast to more dogmatic ideologies, pragmatism emphasises real-world applications and the effects of ideas and methods, considering knowledge to be dynamic and ever-evolving rather than static (Saunders et al., 2021).

According to Tashakori and Teddlie (2020), pragmatism promotes adaptable approaches and places more emphasis on solutions with real-world applications than on theoretical ideas. Despite this, philosophy is mostly carried out by experienced researchers who heavily rely on research questions as the "most critical determining factor of the research philosophy" (Saunders, Lewis, & Thornhill, 2019).

Conversely, an interpretivism philosophy acknowledges that the reality of a phenomenon is subjective and varies depending on the population (Dudovskiy, 2022). A study philosophy known as interpretivism is concerned with comprehending people's experiences and meanings in relation to their social surroundings. It highlights how reality is subjective and how human interaction and interpretation shape knowledge (Bryman, 2021). According to this theory, social phenomena necessitate a thorough comprehension of participants' viewpoints and the meanings they ascribe to their behaviour rather than being explicated solely by objective measures or dispassionate observation (Maxwell, 2020).

In order to collect rich, comprehensive data that shed light on the intricate social world, interpretivist researchers frequently employ qualitative techniques like case studies and interviews (Flick, 2019). Interpreting people's lived experiences while acknowledging the impact of background, culture, and unique viewpoints is the aim (Bryman, 2021). Since original data collected with the interpretivism mindset is typically honest and reliable, it is associated with high levels of validity. It will be founded on naturalistic methods of gathering data, which include secondary data, observations, interviews, and nonverbal clues (Dudovskiy, 2022; Saunders, Lewis, & Thornhill, 2019).

Consequently, an interpretivism philosophy served as the foundation for the study. According to Collis and Hussey (2019), "an interpretivist researcher's aim is to see the world through the eyes of the people being studied by allowing them multiple perspectives of reality rather than the 'one reality' of positivism."

This argues that the interpretivism school of thought should be adopted instead of positivism or even pragmatism. The study used a sizable enough sample size to increase representativeness and reliability in order to address the bias problem.

3.3 Research Approach

The research methodology is founded on the general principles of thorough data gathering, analysis, and interpretation techniques for theory creation. As a result, it depends on the type of research problem being addressed and the justification for the decision (Cooper and Schindler, 2017). Deductive, Abductive, and Inductive are the three categories into which Dudovskiy (2022) divides the research approach.

A general theory or hypothesis is the starting point for the deductive approach, a research methodology that verifies it through observations or experiments. Researchers start with preexisting ideas and utilize them to generate hypotheses that can be empirically investigated in a top-down manner (Creswell & Poth, 2020). According to this method, the researcher starts with a theoretical framework, develops hypotheses based on what is known, and then collects data to determine whether or not these hypotheses are confirmed (Bryman, 2021).

According to Saunders et al. (2019), deductive reasoning is commonly linked to quantitative research since it stresses the use of statistical analysis to ascertain whether the hypotheses are supported. When researchers are looking to test or validate preexisting hypotheses in novel groups or circumstances, this approach is especially helpful (Hair et al., 2020).

Usually employed in qualitative research to produce hypotheses based on observable data, the abductive approach is a method of reasoning that blends aspects of both inductive and deductive reasoning. It entails determining the most plausible explanation for a collection of observations by working backward from a startling or perplexing occurrence to the best answer (Tavory & Timmermans, 2020). Abduction aims to provide new theories or insights that provide the best explanation for the available evidence, in contrast to deduction, which proceeds from general principles to specific cases, or induction, which proceeds from specific observations to general conclusions (Saunders et al., 2019).

This method enables researchers to creatively make sense of the issue, which is especially helpful when working with complex, unclear, or missing data (Kuhn, 2021). In case study research or in the early phases of theory construction, abductive reasoning is frequently used (Charmaz, 2020).

The inductive technique is a research methodology that entails gathering particular facts or observations, then using those observations to generate more general hypotheses or generalizations.

The inductive technique begins with the facts and works towards theory building, in contrast to the deductive approach, which tests preexisting theories (Bryman, 2021).

Researchers employing this strategy collect extensive, frequently qualitative data using techniques such as ethnographies, case studies, or interviews, and then search for themes, patterns, or trends that may inspire the development of new theories or hypotheses (Saunders et al., 2019). It is frequently linked to qualitative research since it permits adaptability and exploration during the investigation (Creswell & Poth, 2020). The inductive approach is supported by the interpretivism philosophy that served as the foundation for this study.

3.4 Research Design

Poole & Poole (2021) define the research design as the framework a researcher use during the study process. Additionally, Poole & Poole (2021) clarify that it is a comprehensive strategy including the techniques and protocols for gathering data and evaluating it to derive the required information. It is the one that enables a researcher to concentrate on structuring the investigations for a success study and creating research methods and procedures appropriate for the subject. This explanation of a research design has several components, including methods, techniques, and strategies for collecting and evaluating data, and it centres on the proper administration of research data (Bell, 2021).

3.4.1 Research Strategy

A research strategy is a methodical plan or approach that describes the procedures a researcher will use to handle a particular research problem or provide answers to particular research questions. It guarantees that the study is methodical, trustworthy, and legitimate by outlining the procedures, instruments, and methods utilised for data collection, analysis, and interpretation. To ensure that the study is in line with the research objectives and to guide the entire research process, a well-defined research strategy is necessary (Bryman, 2021).

According to Creswell and Poth (2020), research strategy has a number of fundamental components, such as determining the research topic, formulating research questions, selecting a study design, and choosing suitable data collection and analysis techniques.

All these components come together to guarantee that the study is carried out effectively and yields significant and reliable results.

As part of a study plan, mixed methods research which integrates both qualitative and quantitative approaches have gained more attention in recent years. The combination of numerical data and detailed contextual insights in this technique enables a more thorough investigation of research topics (Tashakkori & Teddlie, 2020). To improve the effectiveness and precision of investigations, contemporary research methodologies have also integrated the growing use of technology, such as digital tools for data gathering and analysis (Bryman, 2021).

Research techniques include case studies, ethnographies, surveys, experiments, narrative inquiry, grounded theory, and action research. These strategies provide the general direction of the study and the methodology employed. After being separated by the positivism-interpretivism continuums, research methodologies are determined to be more appropriate for a specific philosophy.

The case study was selected for this investigation due to its benefits for qualitative research. Since ethnography is time-consuming and primarily focusses on cultural factors, it was excluded. Because this study is based on the interpretivism philosophy, grounded theory was not taken into consideration, even if it is more appropriate for pragmatist or postmodernist ideologies. Similar to this, Hanrahan, Zhu, Gibani, and Patil (2020) state that experimental research is appropriate for quantitative investigation that employs either real trials or quasi-experiments as the approaches; hence, this methodology is not appropriate for this qualitative discussion.

A case study research technique is a comprehensive, contextually rich approach to examining a specific phenomenon in the setting of real life. It focusses on a thorough examination of one or a limited number of cases in order to obtain understanding of intricate problems that are difficult to isolate from their surroundings (Yin, 2018). When the lines separating the phenomena from the context are blurred and the researcher wants to comprehend a scenario in its natural environment, case study research is especially helpful (Stake, 2019). Several data sources, including observations, interviews, and document analysis, are frequently used to give a thorough grasp of the situation (Baxter & Jack, 2020).

According to recent literature, case study research is a flexible method for analysing complex phenomena since it can use a range of data sources, including observations, interviews, documents, and archival records (Saunders et al., 2019). Case studies can be divided into three groups: explanatory, exploratory, and descriptive.

A descriptive case study is a type of research methodology that emphasises the "what" of a given phenomenon or case, rather than the "why" or "how." Its goal is to provide a rich, contextual knowledge by thoroughly describing the case's features or events, frequently with the use of qualitative data (Baxter & Jack, 2020). According to Yin (2018), this method tries to convey the intricacies of the case and its surroundings in a manner that highlights its salient features rather than necessarily attempting to formulate theories or explanations.

According to Creswell (2020), descriptive case studies are especially helpful when investigating novel or understudied topics when the objective is to develop a comprehensive description before proceeding with a more in-depth examination. Its major problem is that it just provides a picture of the situation at hand and is therefore inappropriate for the current research because it is unable to show cause-and-effect relationships.

An exploratory case study is a type of research technique that looks at a case or phenomena in its actual setting to learn more about a problem or topic that hasn't been thoroughly examined. It is very helpful when the researcher wants to ask questions, investigate a new topic, or find variables that could need more research (Yin, 2018). Exploratory case studies, which frequently form the basis for further in-depth research, are more concerned with comprehending the underlying processes or elements that may influence the event being studied than descriptive case studies (Stake, 2019).

The strategy frequently uses qualitative techniques to collect rich, context-dependent data, including observations, interviews, and document analysis (Creswell, 2020). According to recent research, exploratory case studies are particularly useful in new sectors or circumstances where preexisting theories and frameworks might not fully apply (Bryman, 2019). They offer a chance to learn more about poorly known phenomena, which makes it easier to generate novel theoretical ideas (Yin, 2018). The results of exploratory case studies, however, may not be readily generalisable because they prioritise discovery over hypothesis testing (Stake, 2020), which makes them inappropriate for the present investigation.

An explanatory case study is an approach to research that aims to investigate and elucidate the causes and consequences of a phenomena or event in its actual setting. According to Yin (2018), its goal is to offer a thorough comprehension of the fundamental links and mechanisms that underlie the phenomenon under study. The goal of this kind of case study is to explain "how" or "why" a specific circumstance or occurrence occurs, frequently with the use of qualitative data from many sources, including observations, interviews, and documents (Creswell, 2020).

Explanatory case studies aim to establish causal linkages or provide insights into intricate processes, and they are particularly useful in circumstances when there is a dearth of current knowledge (Stake, 2019). The study design for explanatory case studies frequently includes gathering comprehensive qualitative and quantitative data, which are then examined to determine how variables or factors relate to one another. In order to learn more about the causes and effects of the phenomenon under study, data gathering techniques like surveys, interviews, and document analysis are frequently employed (Saunders et al., 2019).

According to recent studies, explanatory case studies are particularly useful in domains like public policy, education, and organisational behaviour where it is crucial to comprehend the causal relationships between actions and results (Bryman, 2019). "How did a particular intervention lead to the observed outcomes?" and "Why did a specific strategy succeed or fail?" are two examples of the "how" and "why" issues that explanatory case studies are useful in addressing. (Patton, 2020). According to Harrison et al. (2020), explanatory case studies have the benefit of giving a more thorough grasp of the systems and processes that underlie phenomena, as well as better clarity and insight into causal explanations.

3.5 Time Horizon

An observational research strategy known as a cross-sectional study gathers data either all at once or over a brief period. This design is designed to investigate, without changing any factors, the distribution or prevalence of variables within a population at a specific point in time (Bryman, 2019). According to Saunders et al. (2019), the main goal of cross-sectional research is to present a moment in time of a certain phenomenon or state.

Data for cross-sectional studies is usually gathered from a representative sample of the population under investigation. The time dimension is cross-sectional since the researcher had to focus time and resources on a smaller sample. This kind of research is carried out all at once or over a relatively little period.

The current study was cross-sectional because it was designed as an academic project with a deadline for completion. Compared to longitudinal research, cross-sectional studies are easier to conduct and less expensive.

3.6 Research Sampling

3.6.1 Population

A research population is the whole set of people or things that are the subject of a study and have certain traits in common. All possible participants from whom a sample could be taken are included (Creswell, 2019). Making sure the study's conclusions can be applied to the larger group of interest requires a clear demographic definition (Teddlie & Yu, 2020). The Nyaradzo group's employees, including both management and non-managerial staff, top and bottom level staff, and clients, made up the research population in this study.

3.6.2 Target Population

The target population is the population from which a sample is drawn. The target demographic for this study were clients who use the Nyaradzo headquarters and staff members of the Nyaradzo group head office. Employees from all departments in the Nyaradzo Group head office, including high and bottom level staff members and management and non-managerial staff. A sample of the clients is taken from the separate walk-in clients as well as clients from the groups administration department, which handles corporate clients.

3.6.3 Sample

A sample is a portion of a population that is used to estimate the characteristics of the entire population. Scientists try to gather samples that are typical of the group they are studying (Mintzberg and Waters, 2018). A sample of the top, medium, and lower tiers of the Nyaradzo group as well as Nyaradzo group clients are included in this study to represent the target population and the research.

3.6.4 Sampling strategies

According to Linus (2020), a sampling strategy is the method used to choose a sample from the population.

Each population element may have the same probability of being selected for the sample, or each population element may have a variable probability of being included in the sample. Researchers can use both probabilistic and non-probabilistic sampling techniques, among other sampling procedures.

3.6.4.1 Probability sampling

Probability sampling gives every member of a population a known, non-zero chance of being chosen. The results can be generalised because this approach guarantees that the sample is representative of the population (Creswell, 2019). The representativeness of probability sampling can be trusted more. Every element in the population has an equal and independent probability of being chosen during the selection procedure used in this kind of sampling. According to Lauren (2020), there are four primary approaches: 1) simple random, 2) stratified random, 3) cluster, and 4) systematic.

With simple random sampling, each person or thing in a population has an equal chance of being chosen for the sample. According to Creswell (2019), it is regarded as one of the most fundamental and objective types of probability sampling, guaranteeing that the sample is representative of the population.

Using systematic sampling, a probability sampling technique, researchers choose a beginning point at random and then choose every k-th person from a population or list. When a researcher wishes to choose a sample in a systematic and effective way and has a comprehensive list of the population, they frequently employ this strategy (Creswell, 2019).

Stratified random sampling is a probability sampling approach in which a random sample is chosen from each stratum after the population is split up into discrete subgroups, or strata, according to attributes (e.g., age, gender, income level, etc.). By guaranteeing that every subgroup is well represented in the sample, this approach raises the accuracy of estimates and permits more thorough examination within strata (Creswell, 2019).

Cluster sampling is a probability sampling method in which the population is separated into distinct groups, or clusters, typically with respect to geography or other natural groupings. To include all the individuals inside the specified clusters, a random sample of these clusters is picked (Creswell, 2019).

Despite being a qualitative study, the questionnaire respondents were selected using a straightforward random sampling technique to promote representativeness and minimise bias because every member of the population had an equal chance of being included in the sample.

3.6.4.2 Non-probability sampling

Non-probability sampling is the term for sampling methods in which units or individuals are chosen using non-random criteria, i.e., not all members of the population have an equal or known chance of being included. To collect detailed, rich data from certain people who fit criteria or have particular experiences, this kind of sampling is frequently employed in qualitative research (Creswell, 2019). The following are common non-probability sampling techniques that concentrate on particular people or groups that are most pertinent to the study questions: 1) purposive sampling, 2) quota sampling, 3) snowball sampling, and 4) convenience sampling (Teddlie & Yu, 2020).

Purposive sampling is a non-probability sampling technique in which researchers specifically choose participants who fit certain requirements or possess traits pertinent to the research subject. It is also referred to as judgemental or selective sampling. This method is frequently employed in qualitative research to acquire knowledge from people who can offer detailed information on the phenomena being studied (Creswell, 2019). When the researcher is concentrating on a particular subgroup or when a focused strategy is required to comprehend complex topics, purposeful sampling is especially helpful (Teddlie & Yu, 2020).

With quota sampling, researchers create discrete subgroups from the population according to certain criteria (such age, gender, or socioeconomic position) and then choose participants non-randomly from each category in order to reach a predefined quota. Although this approach guarantees that specific traits are represented in the sample, each subgroup's selection is not arbitrary (Creswell, 2019).

When researchers want a sample that reflects the diversity of the population in important areas, they frequently employ quota sampling. However, because the selection within the subgroups is not random, this method may induce bias (Teddlie & Yu, 2020).

A popular non-probability sampling method in qualitative research, snowball sampling is especially useful for examining hidden or difficult-to-reach communities. A modest number of first participants who fit the study's requirements are chosen at the outset.

Like a "snowball" expanding in size, these participants then recommend further possible participants, and so on, recruiting new subjects through current participants (Creswell, 2019). When studying hard-to-reach populations, like those engaged in delicate or stigmatised activities, snowball sampling is very helpful (Teddlie & Yu, 2020).

Convenience sampling is a non-probability sampling method in which participants are chosen based on their willingness to participate and ease of availability. Because it does not guarantee that every person of the population has an equal chance of being included, this strategy can result in biassed samples, even though it is frequently employed when researchers need to gather data fast and with little effort (Creswell, 2019). Although convenience sampling can be helpful for exploratory research or in situations where other sample techniques are impractical, the results may not be as broadly applicable as they could be because participant selection was not random (Teddlie & Yu, 2020).

3.6.4.3 Chosen strategy

Convenience sampling was used by the researcher to choose the interview subjects. Convenience sampling was employed to select participants who were available and willing. Because everyone at the Nyaradzo head office has access to customer relationship management, convenience sampling was employed to ensure that everyone participated equally. By expanding the sample size and ensuring that every population quota contributes to the sample, the generalisability weakness was mitigated.

The participants for the questionnaire were chosen using a simple random sampling procedure. Open-ended questions within a questionnaire format can be used by qualitative researchers to thoroughly examine participants' experiences, attitudes, perceptions, and opinions, even though questionnaires are usually linked with quantitative research. In qualitative research, questionnaires are used to elicit participants' opinions and feelings regarding a subject.

This enables researchers to have a comprehensive understanding and spot recurrent themes or trends among various respondents (Silverman, 2021). Because the researcher wanted to collect responses from all Nyaradzo clients, independent of the policy plan type, policyholder age, or policy age, simple random sampling was employed.

3.6.5 Sample size

A sample in research is a subset of people, things, or observations chosen for a study from a broader population. The sample is used to draw conclusions or inferences about the population because it represents the larger group. The technical difficulties and financial limitations of investigating a whole population can be managed by researchers through sampling (Smith et al. 2021).

Sampling in research is the process of choosing a subset of people or units from a broader population to take part in a study, as stated by Johnson and Lee (2020). This approach saves time and resources by drawing conclusions about the population without having to examine each individual. A good sampling approach guarantees that the sample is representative of the population, reducing bias and enhancing the validity of the study findings, Johnson and Lee (2020) added.

In this study the researcher segmented the audiences carefully, slotting them into distinct groups and choosing the right methodology. The selected sample was based on the need to balance the views, experiences, and knowledge of the two main distinct segments: the employees of Nyaradzo group and the clients of Nyaradzo group. A small sample was chosen for interview guide and a large sample for the questionnaire. This was done to improve representativeness of findings.

Segment 1 Interview: Nyaradzo Employees

An essential idea in statistics is the central limit theorem (CLT), which states that regardless of the initial population distribution's form, the sample mean's distribution tends to resemble a normal distribution as sample size grows.

As a rule, a sample size of at least 30 is thought to be the minimum for the CLT to apply, hence this approximation usually remains true when the sample size is large enough (Bartholomew & Smith, 2020).

When a sample size of 30 or more is used in research, it may be considered that the sampling distribution of the mean is about normal. This allows for the application of parametric statistical methods to draw conclusions about the population.

In this study the population size was based on firsthand knowledge as the employee is currently a worker of the target company and can access the internal Human Resources (HR) reports at any time, of which the population size of the Nyaradzo head office employees is 200. Using the central limit theorem explained by Bartholomew & Smith, (2020), a sample size of 30 individuals was chosen to make a good representation for this segment.

Segment 2 Questionnaires: Nyaradzo Clients

Segment 2 was guided by the sample size formula by Krejcie and Morgan (1970). The researcher used the formula as an instrument to calculate the sample size to try and cut the sampling error.

The formula used to calculate the sample size was:

s = $[X^2*N*P*(1- P)] \div [d^2*(\mathrm{N} -) + X^2*P*(1- P)]$

s = sample size.

X^2 = chi-square value for 1 degree of freedom at the desired confidence level (3.841).

N = population size.

P = population proportion (assumed to be .50 since this would provide the maximum sample size).

d = degree of accuracy (.05)

Given that the population of the study was 300, being the average of the daily walk-in clients.

The sample size was therefore calculated as follows.

$$s = \frac{1.96^2 \times 300 \times 0.5(1 - 0.5)}{0.05^2(300 - 1) + 1.96^2 \times 0.5(1 - 0.5)}$$

$$s = 169$$

The sample size taken was 169.

3.7 Data collection procedures

A research instrument is a device or tool used for data collection, measurement, and analysis in a study. It guarantees that data gathering is valid, dependable, and methodical, enabling consistent data across many variables or individuals. Observational checklists, tests, questionnaires, interviews, and surveys are typical types of research tools (Creswell & Poth, 2019). To gather data, the study used questionnaires and interviews. Primary data was gathered using interview guides, and secondary data was gathered using questionnaires.

3.7.1 Interviews

As a method of collecting data, interviews entail a semi-structured or organised exchange between participants and the researcher with the goal of obtaining comprehensive, qualitative information on a particular subject. According to Creswell (2020), this approach enables the researcher to directly and personally examine the viewpoints, experiences, and insights of participants. The nature of interviews can vary from highly organised, with predefined questions, to more open-ended, allowing participants to speak freely (Bryman, 2019). Interviews can be performed in person, over the phone, or online.

According to Silverman (2020), the process usually entails meticulous planning, which includes creating interview guides, making sure ethical issues like informed permission are considered, and analysing the data using thematic analysis and transcription. In qualitative research, interviews are a popular method because they are especially useful for capturing complicated behaviours and nuanced viewpoints (Kvale & Brinkmann, 2019).

To collect qualitative, in-depth data, the researcher used interviews in addition to other tools. Key points and nonverbal clues were collected or written down for use in the analysis step.

Asking open-ended questions during interviews allowed for greater flexibility in the data collection process. Interviews enabled a more comprehensive examination of the research problem and yielded rich information on the experiences, attitudes, and viewpoints of participants. Another abundant source of information was nonverbal clues.

3.7.2 Questionnaires

A series of pre-formulated, structured questions are used in the questionnaire data collection process to obtain quantitative or qualitative information from respondents. This approach is frequently employed in surveys, where participants write their responses often anonymously either online or on paper (Bryman, 2019). To gather both precise, quantifiable data and more in-depth answers, questionnaires can contain a range of question forms, including multiple choice, Likert scales, and open-ended questions (Creswell, 2020).

Typically, the process entails creating objective, unambiguous questions, guaranteeing validity and reliability, and choosing a suitable sample of respondents (Fink, 2020). According to Dillman et al. (2019), questionnaires are an effective way to collect data from sizable populations and are especially helpful for acquiring standardised data for statistical analysis. The survey used for this study had both closed-ended and open-ended items.

The researcher was able to code and comprehend the data more easily since closed-ended questions limited the number of opposing points of view. Closed-ended questions were to be scored using a Likert scale for easier data processing.

According to Bryman (2019), a questionnaire is a kind of research tool that consists of a list of written questions intended to gather information from participants. In quantitative research, it is frequently employed to collect data on a range of subjects, including attitudes, behaviours, opinions, and experiences.

A questionnaire is a structured research tool used to collect data from people. It consists of a set of questions or prompts. It is frequently used to measure factors like beliefs, attitudes, and actions in both qualitative and quantitative research. To preserve consistency and dependability in data collecting, questionnaires are made to be standardised, guaranteeing that every participant answers the same set of questions (Fowler, 2020).

Both open-ended and closed-ended items were included in the survey utilized for this study. Closed-ended questions made it easier for the researcher to code and interpret the data by preventing the researcher from having too many opposing viewpoints. For simpler data processing, closed-ended questions were to be graded on a Likert scale.

3.8 Ethical considerations

Research ethics refers to the values and standards that guarantee the safety, justice, and integrity of the research process. The rights of participants are protected, confidentiality is upheld, informed consent is obtained, and data accuracy and transparency are guaranteed. The goal of ethical research is to minimise damage and maximise benefits for participants and society while following applicable institutional and regulatory guidelines (Beauchamp & Childress, 2019). According to Wolf et al. (2020), researchers must also be aware of conflicts of interest and try to prevent biases that can affect the results or interpretations of their work.

In the context of research, ethical concerns are the moral standards and directives that investigators must follow to guarantee the confidentiality, dignity, and safety of research participants. According to Bryman (2019), this entails getting informed consent, protecting privacy and confidentiality, preventing harm, and keeping results reporting transparent. Participants should be treated fairly and with respect by researchers, who should also make sure that participation is entirely voluntary and that participants have the option to discontinue at any time (Creswell, 2020).

According to Silverman (2020), ethical considerations also include matters pertaining to avoiding bias, making sure that the study process is carried out truthfully, and disclosing any conflicts of interest. To protect the research's integrity and its participants, certain ethical guidelines are essential. Prior to the researcher gathering the data, the participants were given the opportunity to clarify the process; if they were pleased, the interview proceeded. We asked the organisation for permission to perform the study at Nyaradzo Group.

In research, informed consent refers to the moral and legal procedure through which investigators make sure that subjects are fully aware of the nature, goals, risks, and rewards of a study before consenting to take part. According to Creswell (2020), this procedure entails giving prospective participants thorough, understandable information about the study, letting them ask questions, and making sure their involvement is entirely voluntary and uncoerced. Participants' right to withdraw at any moment without incurring any penalties is another aspect of informed consent (Bryman, 2019). Researchers must have participants' consent on file and be open and honest about any conflicts of interest or any dangers (Dockett et al., 2020).

In the context of research, informed consent is the process by which participants are given thorough and unambiguous information about a study, guaranteeing that they are aware of the processes, potential dangers, and advantages before willingly consenting to participate.

This procedure is crucial for safeguarding participants' rights and welfare since it guarantees that they make an informed, independent choice free from pressure. (Parker and others, 2020)

Potential participants in this study were initially asked for their consent to participate. It made it possible for the participants to establish a strong rapport and cooperate fully, which ultimately enables the objective collection of data in a comfortable and unrestricted setting. Each participant was informed of the goals and purpose of the study prior to participation, and their verbal consent was acquired. The organisation was asked for permission to carry out the study at Nyaradzo Group.

Non-coercion in research refers to the ethical principle that participants should voluntarily agree to participate in a study without any form of undue pressure or manipulation. Researchers must ensure that participants are not coerced, intimidated, or misled into participation, and that their decision to join or withdraw from the study is entirely their own (Bryman, 2019). This principle is critical in maintaining the autonomy of participants and upholding the integrity of the research process (Creswell, 2020).

According to Silverman (2020), non-coercion guarantees that participants are at ease and won't face any unfavourable repercussions if they opt to withdraw or choose not to engage. The act of pressuring or compelling study participants against their will often by means of threats, manipulation, or undue influence is referred to as coercion in research. According to Harris et al. (2020), coercion impairs the participant's autonomy, which is detrimental and goes against the ethical concept of voluntary participation.

The non-coercion concept was strictly adhered to in this study. The researcher informed each participant that they were free to leave the study at any moment. Additionally, each participant received a verbal thank you for their participation but received no cash or non-financial benefits.

Other ethical concerns include anonymity and confidentiality, which arise from the potential disclosure of restricted or classified information, such as names, residences, or even the precise location of a particular respondent. The researcher made sure that any information that participants disclosed would be protected from unauthorised viewing.

Every piece of information is kept completely private. Even with the in-person interviews, no original names were included in the final paper to maintain anonymity and confidentiality. Instead, participants' identities and rights will be safeguarded by utilising pseudonyms, such as "Participant 1" rather than "Mr. X."

3.9 Chapter Summary

The chapter discussed the research blueprint, which describes the procedures a researcher must follow to collect, evaluate, and present research findings. For the researcher to utilise, the chapter offered suitable research methods and procedures. The research philosophy, approach, strategy, design, study population, sampling methods, data collection methods, data collection tools, data analysis, and ethical considerations that will be used to gather data in order to ensure the success of the research project have all been described and explained. In the earlier sections of the chapter, a preview of the techniques for data display and analysis was given. The next chapter contained the results of the data analysis.

CHAPTER 4

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION

4.0 Introduction

In this chapter, the gathered data was presented, analysed, interpreted, and discussed. To gather both qualitative and quantitative data, the questionnaire served as the primary research tool, supported by the interview guide, as was covered in the chapter before this one. First, we show the instruments' reaction rates. The results of the analysis were written down (text) and displayed as graphs, tables, and charts. After the reported results were examined, conclusions were drawn and discussed considering the studied literature.

4.1 Response rate

The study adopted the response rate formula by Saunders, Lewis and Thornhill (2019) which expresses response rate as the proportion of successfully completed instruments relative to the total number of instruments distributed. Table 1 presents the response rate on the two instruments.

Instrument	**Distributed**	**Successful**	**Response rate**
Questionnaire	169	154	91%
Interview Guide	30	24	80%
OVERALL	**199**	**178**	**89%**

Table 1: Response rate
Source: Primary data (2025)

Table 1 presents the results, which indicate that 154 of the 169 distributed questionnaires were successfully returned, indicating a 91% response rate. Furthermore, of the 30 scheduled interviews, 24 were conducted successfully in total. This yielded an 80% response rate. At least 70% of responses are highly typical of the sample, according to Shirley and Sushanta (2018). 89% of the instruments received a response overall.
This indicates that the study had a sufficiently high overall response rate to produce results that were representative of the study population.

4.2 Demographic information of respondents: Questionnaires

This section looks at the background information of the respondents, which determined the suitability of the participants in the study.

4.2.1 Age Distribution

Age Group	Frequency (n)	Percent (%)
45–54	42	27.3
35–44	36	23.4
25–34	34	22.1
55 and above	25	16.2
Below 25	17	11.0
Total	154	100

Table 2: Age Distribution (N=169)
Source: Primary Data (2025)

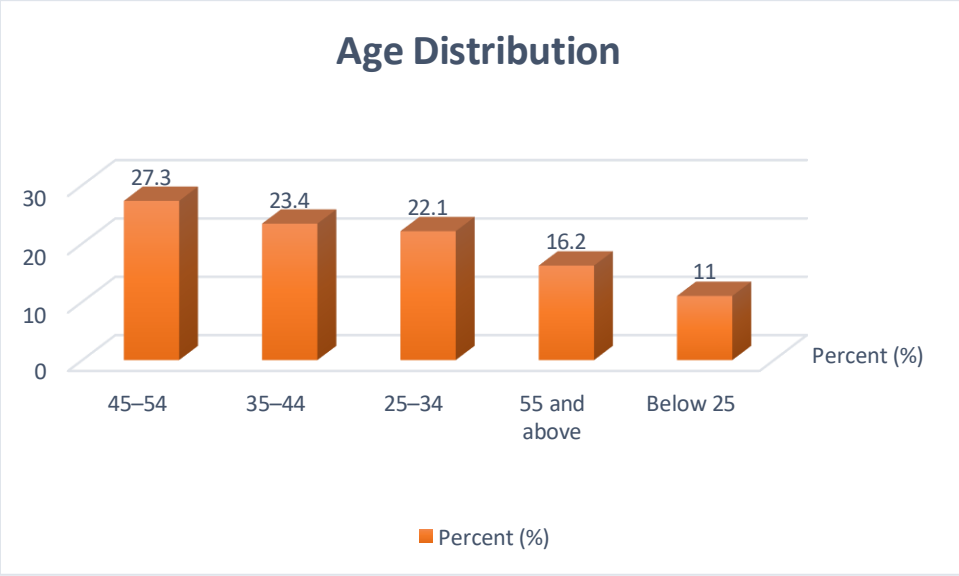


Figure 3: Age Distribution (N=169)
Source: Primary Data (2025)

Most respondents are mid-aged adults (45–54 years, 27.3%). This demographic distribution indicates a mature client base with potentially higher financial stability and engagement.

The representation of younger adults (25–34 years) and older adults (55+) provides a comprehensive perspective of the client population.

4.2.2 Gender Distribution

Gender	Frequency (n)	Percent (%)
Male	87	56.5
Female	67	43.5
Prefer not to say	0	0
Total	154	100

Table 3: Gender Distribution (N=169)
Source: Primary Data (2025)

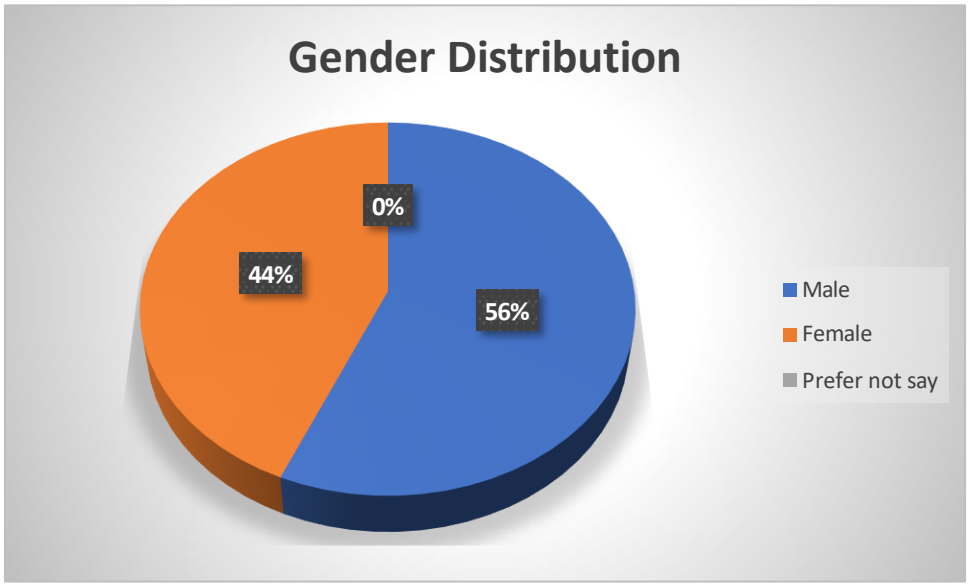


Figure 4: Gender Distribution (N=169)
Source: Primary Data (2025)

The sample shows a slightly higher representation of male clients (56.5%). This gender distribution provides insights into potential differences in service preferences and digital adoption behaviours, which may inform targeted CRM strategies.

4.2.3 Length of Membership

Duration	Frequency (n)	Percent (%)
<1 year	14	9.1
1–3 years	40	26.0
4–6 years	53	34.4
>6 years	47	30.5
Total	154	100

Table 4: Length of Membership (N=169)
Source: Primary Data (2025)

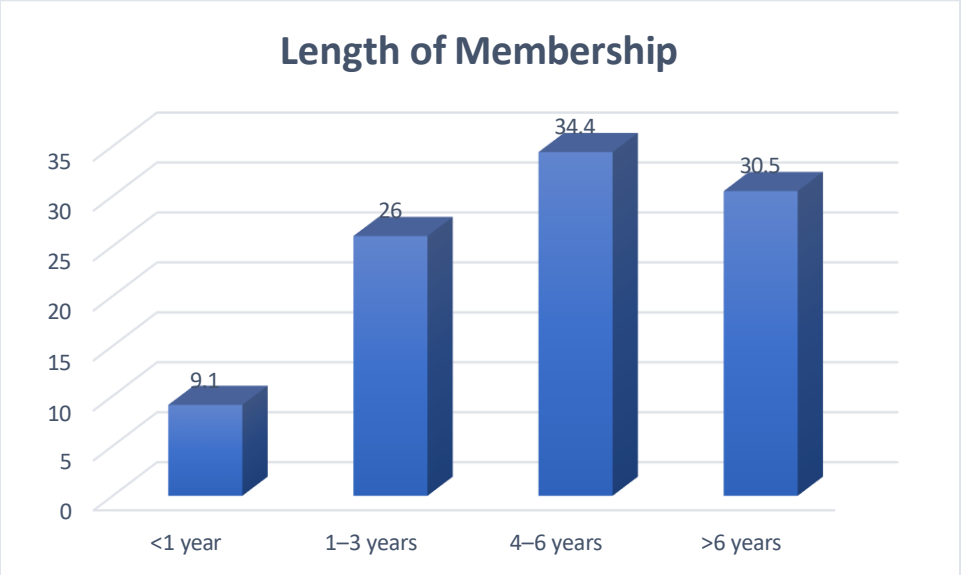


Figure 5: Length of Membership (N=169)
Source: Primary Data (2025)

Approximately 65% of clients have been with Nyaradzo Group for more than three years. This indicates a loyal client base, which is beneficial for implementing AI-driven CRM initiatives, as long-standing clients may be more receptive to personalized digital interventions.

4.2.4 Service Utilization

Response	Frequency (n)	Percent (%)
Yes	93	60.4
No	61	39.6
Total	154	100

Table 5:Service Utilization (N=169)
Source: Primary Data (2025)

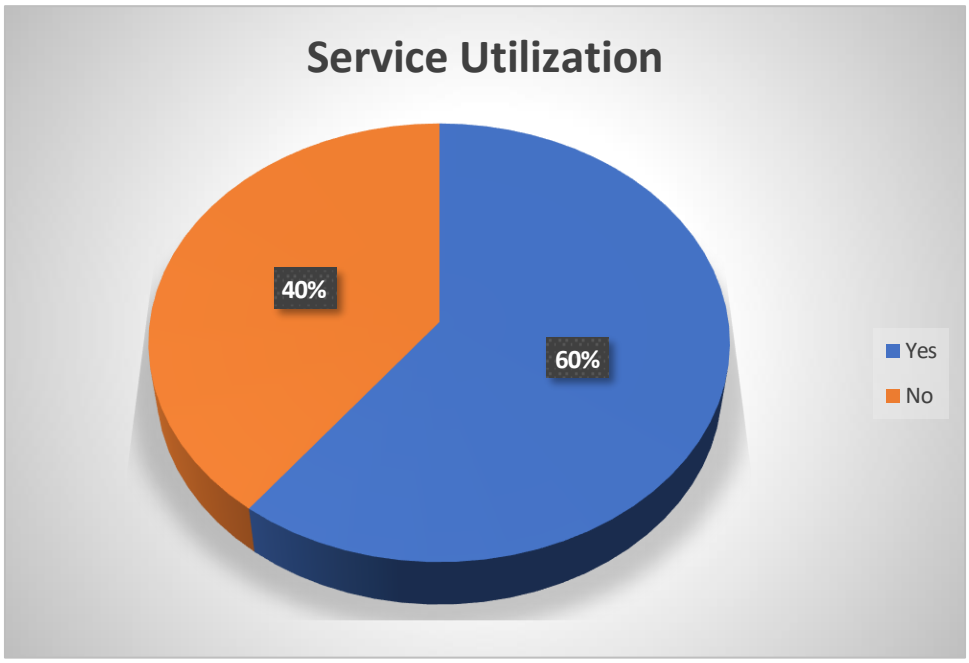


Figure 6: Service Utilization (N=169)
Source: Primary Data (2025)

60% of respondents have actively utilized services whereas 40% are yet to have utilized the service.

4.3 Customer Experience and CRM Perception: Questionnaires

This section looks at the Customer Experience and CRM Perception, which determined the suitability of the participants in the study.

4.3.1 Overall Satisfaction

Level	Frequency (n)	Percent (%)
Very Satisfied	57	37.0
Satisfied	65	42.2
Neutral	19	12.3
Dissatisfied	9	5.8
Very Dissatisfied	4	2.6
Total	154	100

Table 6: Overall Satisfaction (N=169)
Source: Primary Data (2025)



Figure 7: Overall Satisfaction (N=169)
Source: Primary Data (2025)

A combined 79.2% of respondents report satisfaction, indicating strong overall client contentment. This suggests that Nyaradzo Group's current delivery service is effective but could be enhanced with AI features to further increase satisfaction, especially among neutral or dissatisfied respondents.

4.3.2 Responsiveness

Level	Frequency (n)	Percent (%)
Very responsive	53	34.4
Somewhat	60	39.0
Neutral	20	13.0
Not very	14	9.1
Not at all	7	4.5
Total	154	100

Table 7: Responsiveness (N=169)
Source: Primary Data (2025)

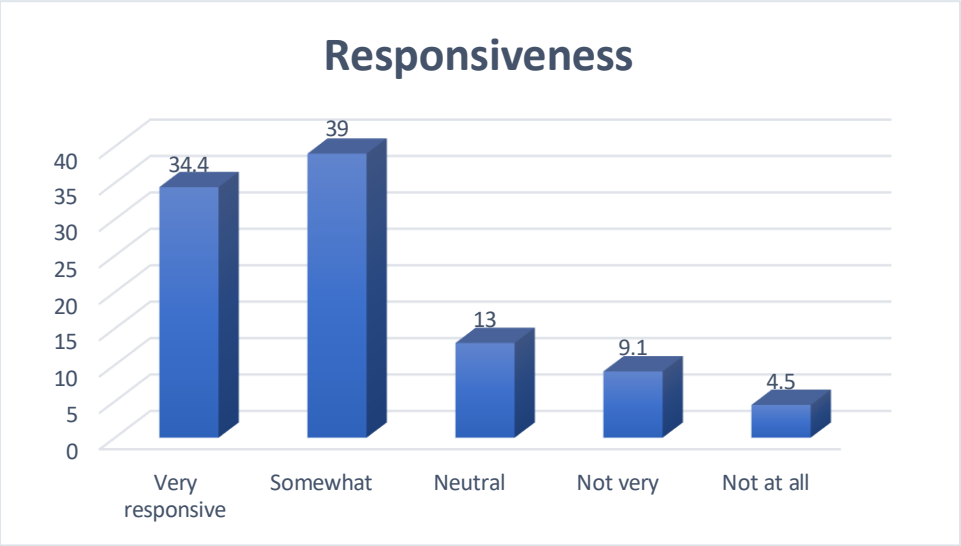


Figure 8: Responsiveness (N=169)
Source: Primary Data (2025).

The majority (73.4%) perceive staff as responsive. This indicates that the organization has a solid foundation for CRM, but improvements could focus on the 13.6% reporting poor responsiveness, potentially through AI-driven reminders or chatbots.

4.3.3 Personalized Communication

Response	Frequency (n)	Percent (%)
Yes	79	51.3
No	75	48.7
Total	154	100

Table 8:Personalized Communication (N=169)
Source: Primary Data (2025)

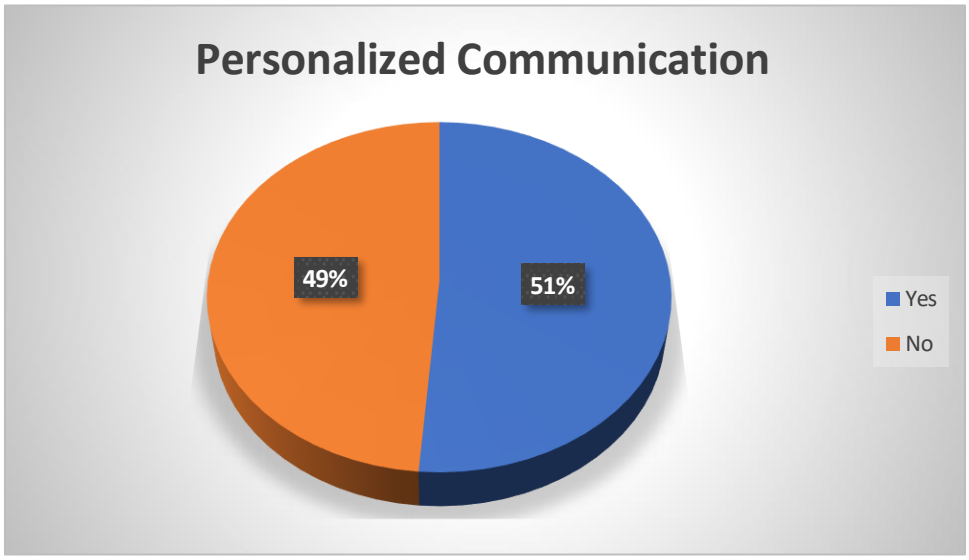


Figure 9: Personalized Communication (N=169)
Source: Primary Data (2025)

Nearly half of the clients feel that communication is not personalized. This highlights a critical area for AI-enhanced CRM, where chatbots and data-driven recommendations can be applied to tailor communications

4.3.4 Feeling Valued

Response	Frequency (n)	Percent (%)
Strongly Agree	49	31.8
Agree	61	39.6
Neutral	22	14.3
Disagree	14	9.1
Strongly Disagree	8	5.2
Total	154	100

Table 9: Feeling Valued (N=169)
Source: Primary Data (2025)

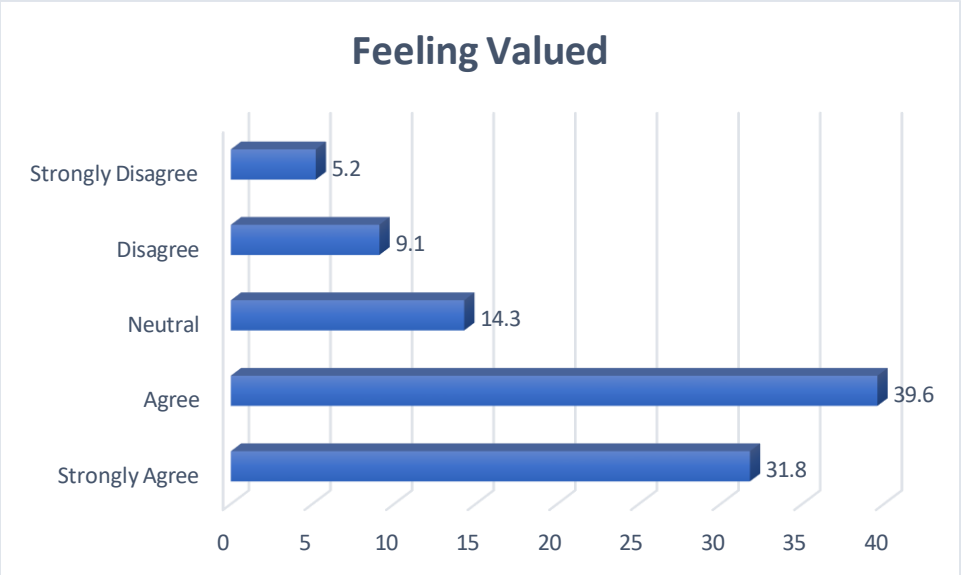


Figure 10: Feeling Valued (N=169)
Source: Primary Data (2025)

71.4% of respondents feel valued. This indicates that while most clients perceive positive engagement, targeted AI solutions could enhance the experience for those who are neutral or feel undervalued.

4.4 AI and Technology Perceptions: Questionnaire

This section looks at the AI and Technology Perceptions, which determined the suitability of the participants in the study.

4.4.1 Comfort Using Digital Platforms

Response	Frequency (n)	Percent (%)
Yes	107	69.5
No	35	22.7
Unsure	12	7.8
Total	154	100

Table 10: Comfort Using Digital Platforms (N=169)
Source: Primary Data (2025)

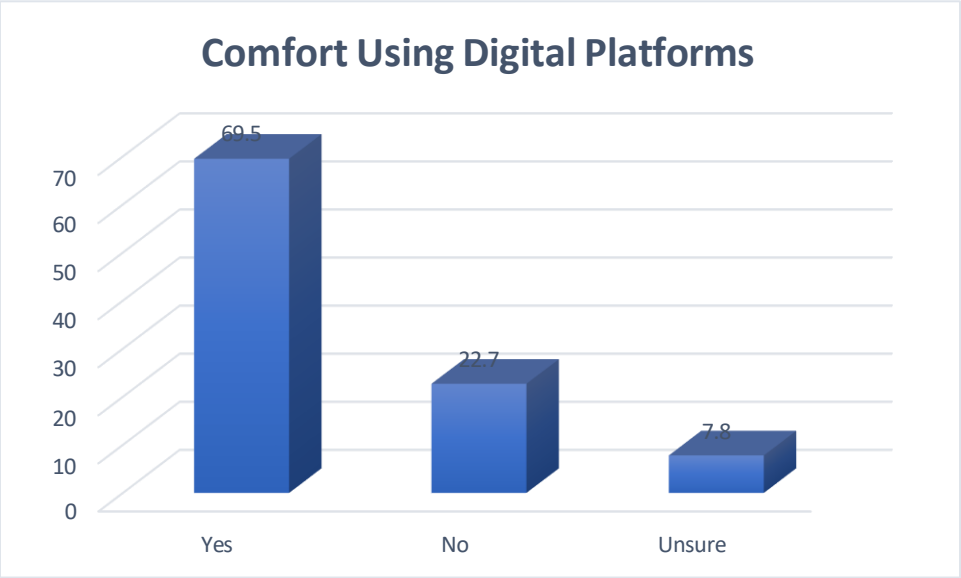


Figure 11: Comfort Using Digital Platforms (N=169)
Source: Primary Data (2025)

The majority are comfortable with digital platforms, which suggests a readiness for AI-driven solutions, particularly for mid-aged and tech-savvy clients.

4.4.2 Interaction with Automated Services

Response	Frequency (n)	Percent (%)
Yes – helpful	39	25.3
Yes – not helpful	18	11.7
No – would like to try	62	40.3
No – not interested	35	22.7
Total	154	100

Table 11: Interaction with Automated Services (N=169)
Source: Primary Data (2025)

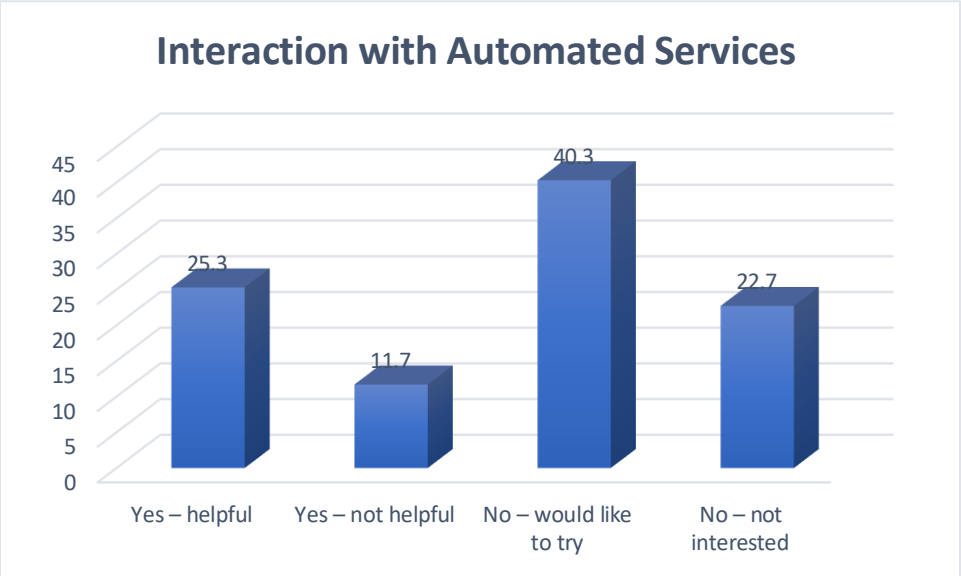


Figure 12: Interaction with Automated Services (N=169)
Source: Primary Data (2025)

Approximately 65.6% of clients are either satisfied with or interested in AI services. This supports the case for AI adoption in CRM practices to enhance client interaction and satisfaction.

4.4.3 Importance of Adopting AI

Response	Frequency (n)	Percent (%)
Very Important	65	42.2
Important	55	35.7
Neutral	20	13.0
Not Important	9	5.8
Strongly Not Important	5	3.3
Total	154	100

Table 12: Importance of Adopting AI (N=169)
Source: Primary Data (2025)

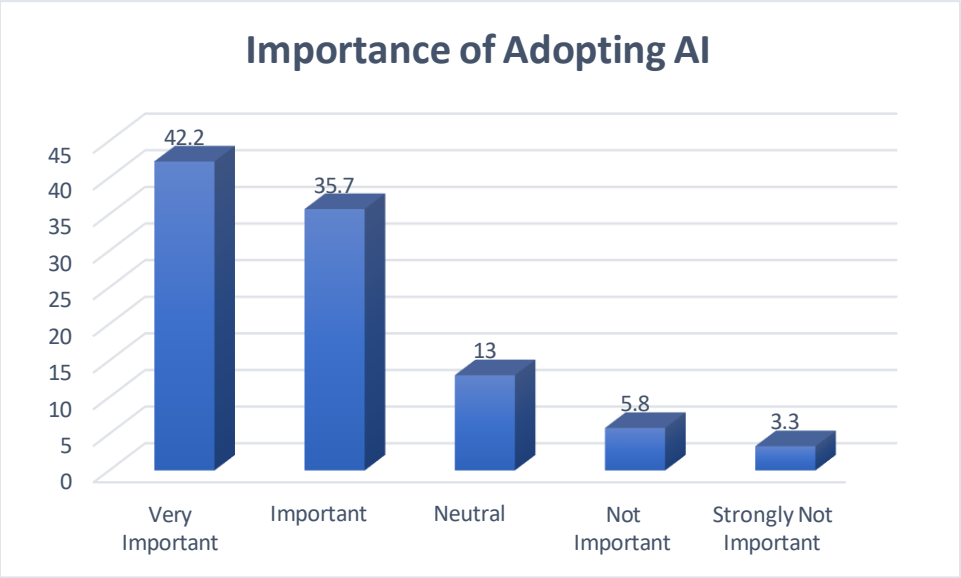


Figure 13: Importance of Adopting (N=169)
Source: Primary Data (2025)

Nearly 78% deemed AI adoption “very important” or “important.” These empirical sentiments underscore client expectations aligning with broader market trends (WiFiTalents, 2025).

4.4.4 Preferred Digital Services

Service	Frequency (n)	Percent (%)
Live chat / Chatbot	94	61.0
Automated updates / reminders	82	53.2
Personalized product suggestions	70	45.5
24/7 self-service platform	61	39.6
Video call consultations	33	21.4
None	4	2.6

Table 13: Preferred Digital Services (N=169)
Source: Primary Data (2025)

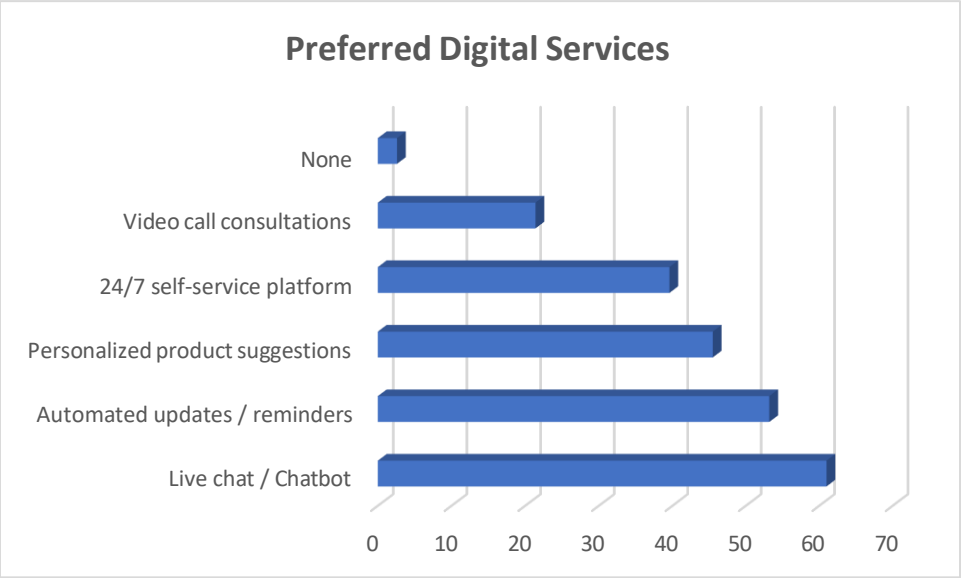


Figure 14: Preferred Digital Services (N=169)
Source: Primary Data (2025)

Clients prioritized live chat/chatbots (61%) and automated updates/reminders (53%). These findings mirror the broader shift toward AI-native platforms, where real-time assistance, personalization, and automation are central (TechRadarPro, 2025).

4.5 Expectations and Suggestions: Questionnaire

This section looks at the Expectations and Suggestions, which determined the suitability of the participants in the study.

4.5.1 Challenges Faced

Challenge	Frequency (n)	Percent (%)
Service delays / claims	55	35.7
Limited personalized communication	38	24.7
Difficulty accessing info	26	16.9
Poor staff responsiveness	23	14.9
High fees / unclear charges	12	7.8

Table 14: Challenges Faced (N=169)
Source: Primary Data (2025)

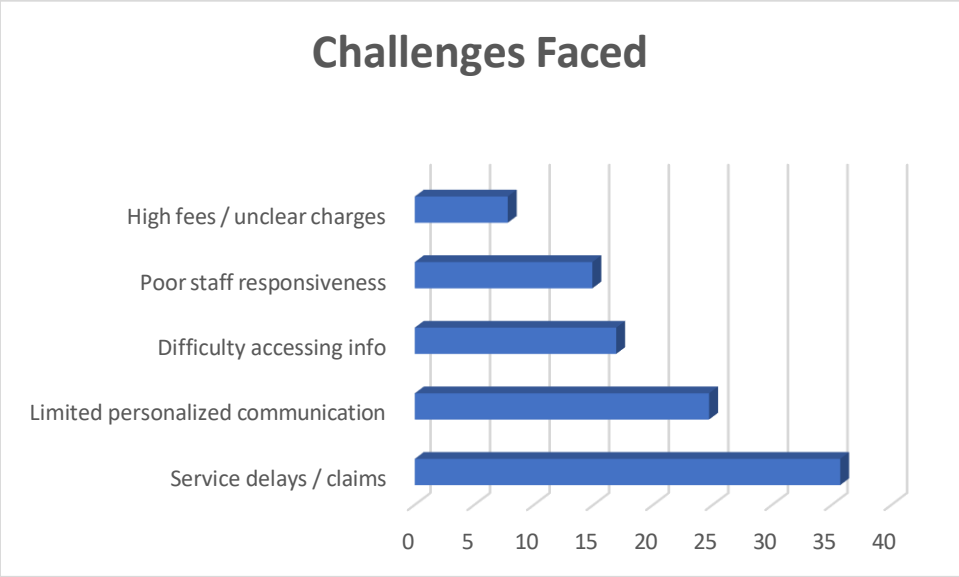


Figure 15: Challenges Faced (N=169)
Source: Primary Data (2025)

Key complaints included service delays (35.7%) and limited personalized communication (24.7%). These align with broader findings on legacy CRM shortcomings in speed and personalization, driving interest in AI-enhanced tools (TechRadarPro, 2025).

4.5.2 Suggested Improvements

Suggestion	Frequency (n)	Percent (%)
Chatbots / live chat	66	42.9
Automated reminders	53	34.4
Personalized communication	47	30.5
Faster staff response	37	24.0
More digital self-service options	32	20.8
Training / awareness	16	10.4

Table 15: Suggested Improvements (N=169)
Source: Primary Data (2025)

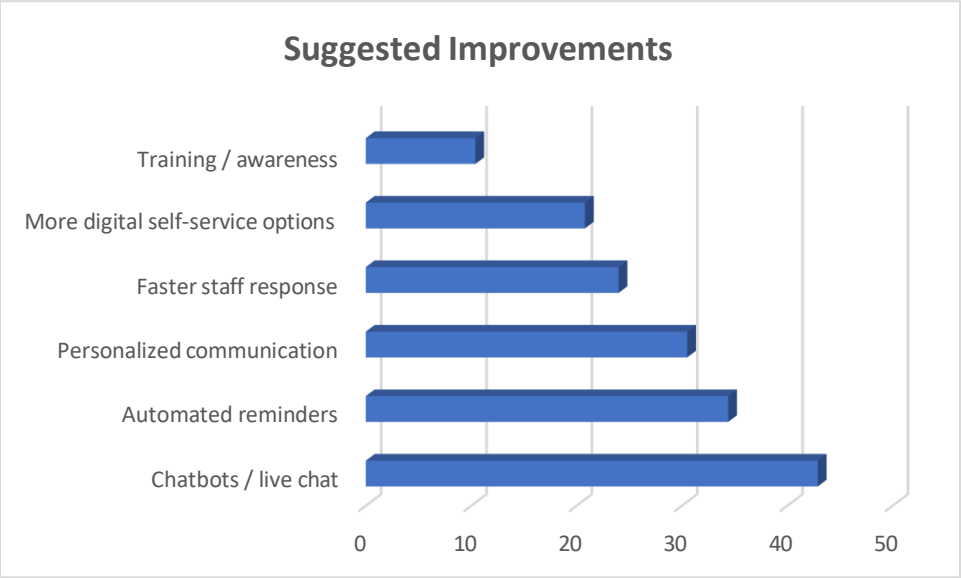


Figure 16: Suggested Improvements (N=169)
Source: Primary Data (2025)

Clients recommend digital solutions (chatbots, automated reminders) and improvements in communication speed and personalization. This underscores the relevance of AI in enhancing CRM practices.

4.5.3 Willingness to Interact with AI

Response	Frequency (n)	Percent (%)
Yes	100	64.9
No	26	16.9
Maybe	28	18.2
Total	154	100

Table 16: Willingness to Interact with AI (N=169)
Source: Primary Data (2025)

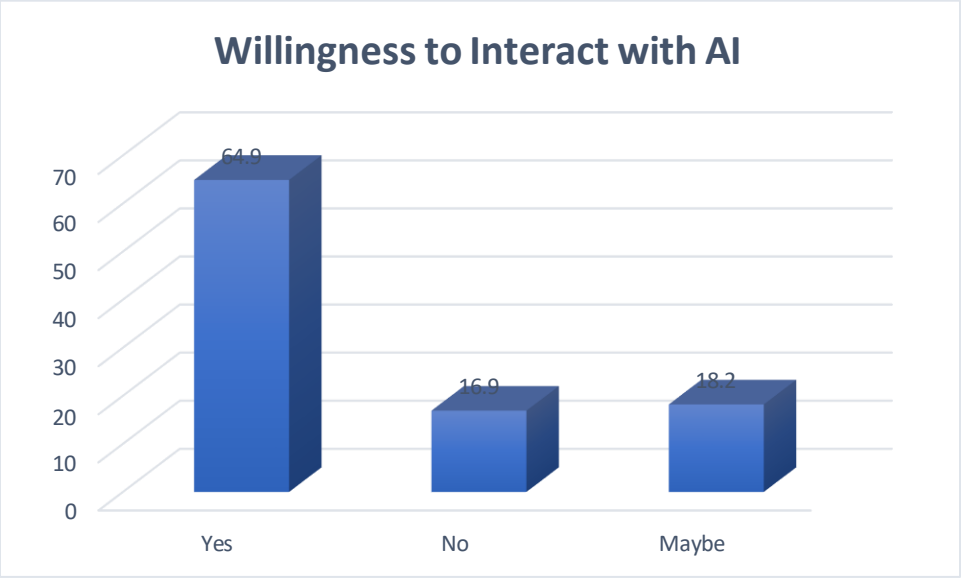


Figure 17: Willingness to Interact with AI (N=169)
Source: Primary Data (2025)

A significant proportion (64.9%) is willing to interact with AI, indicating a strong potential for AI-driven service delivery.

4.5.4 Additional Comments / Suggestions

Theme	Frequency (n)	Percent (%)
Positive feedback	41	26.6
Faster digital access	35	22.7
Interest in AI / tech integration	34	22.1
Digital literacy / support concerns	23	14.9
Miscellaneous / other suggestions	21	13.7

Table 17: Additional Comments / Suggestions (N=169)
Source: Primary Data (2025)

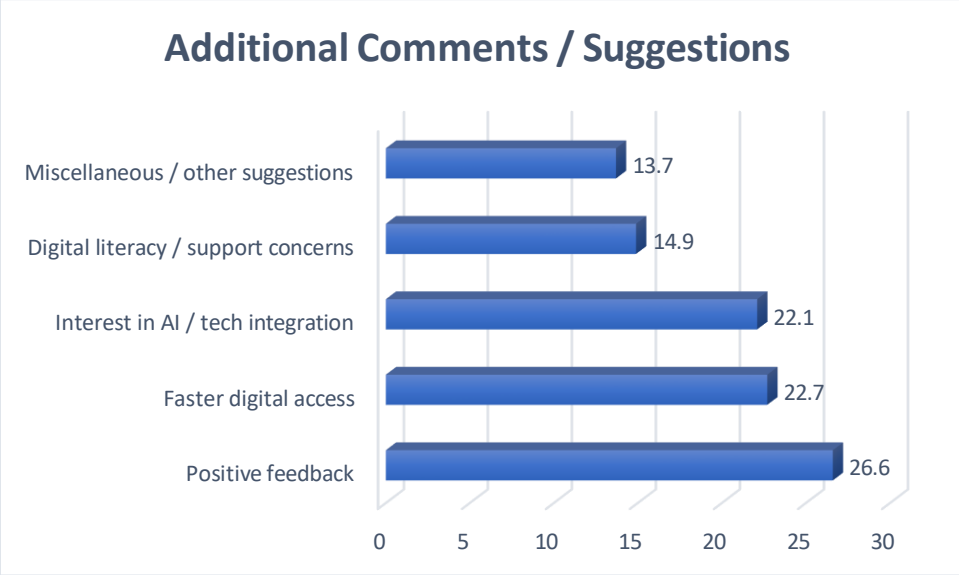


Figure 18: Additional Comments / Suggestions (N=169)
Source: Primary Data (2025)

Feedback reinforces interest in digital transformation and AI integration. Addressing digital literacy concerns will be essential to ensure broad adoption.

4.6 Demographic information of respondents: Interviews

Respondent	Age	Gender	Department	Position	Years of Service
1	34	Male	Sales	Senior Management	5
2	42	Male	Claims	Senior Management	8
3	29	Male	Marketing	Management	3
4	37	Female	Group Business Administration	Management	6
5	45	Male	Customer Service	Management	12
6	51	Female	Group Business Administration	Management	15
7	38	Female	Sales	Supervisor	4
8	33	Male	Claims	Supervisor	7
9	40	Female	Marketing	Supervisor	10
10	28	Male	Claims	Supervisor	2
11	35	Female	Customer Service	Supervisor	5
12	48	Male	Group Business Administration	Supervisor	14
13	31	Male	Sales	Supervisor	3
14	36	Female	Claims	Non-Managerial	6
15	44	Female	Marketing	Non-Managerial	9
16	39	Male	IT	Non-Managerial	7
17	50	Female	Customer Service	Non-Managerial	13
18	27	Female	Group Business Administration	Non-Managerial	2
19	41	Female	Sales	Non-Managerial	8
20	32	Female	Claims	Non-Managerial	4
21	46	Male	Marketing	Non-Managerial	12
22	30	Female	IT	Non-Managerial	3
23	37	Male	Customer Service	Non-Managerial	5
24	49	Male	Group Business Administration	Non-Managerial	15

Table 18: Demographic Information (N=24)
Source: Primary Data (2025)

4.7 Analysis of Demographic Information (N=24)

4.7.1 Age:

Respondents' ages ranged from 27 to 51 years. The average age was approximately 39 years, indicating that most participants were in their late 30s to early 40s. This reflects a mature workforce with sufficient professional experience, which is relevant for evaluating perceptions on AI adoption in CRM.

4.7.2 Gender:

Out of the 24 respondents, 12 were male (50%) and 12 female (50%), indicating a balanced gender representation. This balance strengthens the validity of findings by minimizing gender-related bias in perceptions of AI tools.

4.7.3 Department:

Participants came from six main departments:

Group Business Administration – 5 respondents (21%)

Claims – 5 respondents (21%)

Marketing – 4 respondents (17%)

Sales – 4 respondents (17%)

Customer Service – 4 respondents (17%)

IT – 2 respondents (7%)

This shows wide departmental coverage, with strongest representation from Group Business Administration and Claims, ensuring diverse views on CRM and AI adoption across operational and support functions.

4.7.4 Position/Title:

Respondents were drawn from different hierarchical levels:

Non-Managerial staff – 11 respondents (46%)

Supervisors – 8 respondents (33%)

Management – 4 respondents (17%)

Senior Management – 2 respondents (8%)

This indicates that while most participants were non-managerial and supervisory employees, perspectives from middle and senior management were also captured. Such distribution is important since AI adoption may be viewed differently depending on one's decision-making authority.

4.7.5 Years of Service:

Length of service ranged from 2 to 15 years, with an average of around 8 years. A significant proportion had more than 5 years at Nyaradzo, reflecting a knowledgeable workforce with a deep understanding of organizational operations and client management practices. This enhances the credibility of their insights on AI adoption.

4.7.6 Demographic Interpretation

The demographic profile demonstrates that the study drew from a diverse and representative sample across age, gender, departments, and organizational levels. With equal gender representation, varied departmental input, and a balance between junior and senior staff, the data provides a well-rounded basis for analyzing perceptions on AI in CRM at Nyaradzo.

4.8 Interview Responses

Respondent	Q6: CRM Effectiveness	Q7: Current AI Tools	Q8: Key Benefits & Challenges of AI	Q9: Preparedness for AI	Q10: How AI Can Enhance Client Experience	Q11: Additional Comments
1	CRM works but is slow; manual tracking limits responsiveness	No	Benefits: faster responses; Challenges: staff training	Somewhat prepared	Personalised notifications, faster claims	Need training programs
2	CRM is functional but lacks integration	No	Benefits: accuracy, efficiency; Challenges: data quality	Not well prepared	Automated updates, fewer errors	Suggest phased AI implementation
3	CRM helps track clients, but reports are basic	No	Benefits: personalised campaigns; Challenges: cost	Somewhat prepared	AI-driven recommendations	Support for AI adoption needed
4	CRM is outdated but reliable	No	Benefits: efficiency, error reduction; Challenges: infrastructure	Well prepared	Faster response, self-service options	Upgrade infrastructure first
5	CRM meets most needs, but response time is slow	Chatbot	Benefits: speed, availability; Challenges: adoption resistance	Not prepared	24/7 support, predictive assistance	Staff buy-in is crucial
6	CRM is adequate but lacks personalisation	No	Benefits: automation, consistency; Challenges: change management	Not prepared	Personalised communication	Recommend workshops on AI
7	CRM is moderately effective	No	Benefits: efficiency; Challenges: system errors	Somewhat prepared	Lead follow-ups, reminders	Expand chatbot functions
8	CRM mostly meets reporting needs	No	Benefits: accurate billing, client tracking; Challenges: integration	Somewhat prepared	AI-generated reports, alerts	Pilot testing suggested

Respondent	Q6: CRM Effectiveness	Q7: Current AI Tools	Q8: Key Benefits & Challenges of AI	Q9: Preparedness for AI	Q10: How AI Can Enhance Client Experience	Q11: Additional Comments
9	CRM is effective but lacks analytics	No	Benefits: predictive insights; Challenges: data security	Well prepared	Targeted offers, faster service	Data privacy must be ensured
10	CRM helps track inquiries	No	Benefits: faster responses; Challenges: staff learning curve	Not prepared	Personalized messaging	Need continuous support
11	CRM runs smoothly but lacks AI	Chatbot	Benefits: predictive maintenance; Challenges: initial setup cost	Well prepared	Automate routine queries	Recommend infrastructure audit
12	CRM helps manage clients, but manual work remains	No	Benefits: reduced manual tasks; Challenges: acceptance	Somewhat prepared	Faster follow-ups, personalised offers	Continuous training needed
13	CRM is adequate	No	Benefits: speed, accuracy; Challenges: integration	Not prepared	AI chat assistance	Staff motivation needed
14	CRM is effective but could be faster	No	Benefits: efficiency; Challenges: staff reluctance	Somewhat prepared	Notifications, reminders	Pilot AI in small team first
15	CRM works but reporting is slow	No	Benefits: error reduction; Challenges: training	Not prepared	Automated invoices, alerts	Recommend support for adoption
16	CRM lacks analytics	Programming Tools	Benefits: targeted campaigns; Challenges: data quality	Somewhat prepared	Personalised campaigns	Need clear AI strategy

Respondent	Q6: CRM Effectiveness	Q7: Current AI Tools	Q8: Key Benefits & Challenges of AI	Q9: Preparedness for AI	Q10: How AI Can Enhance Client Experience	Q11: Additional Comments
17	CRM meets needs but slow	Chatbot	Benefits: faster service; Challenges: adoption resistance	Not prepared	Chatbots, reminders	Leadership support important
18	CRM is simple but effective	No	Benefits: efficiency; Challenges: initial training	Somewhat prepared	Real-time notifications	Recommend mentoring program
19	CRM runs, but lacks AI features	No	Benefits: efficiency, automation; Challenges: maintenance	Well prepared	Predictive alerts, automated replies	Ensure scalability
20	CRM works for tasks but lacks personalisation	No	Benefits: consistency; Challenges: staff readiness	Not prepared	Personalised alerts, updates	Suggest phased rollout
21	CRM is effective but slow for approvals	No	Benefits: speed, accuracy; Challenges: system integration	Somewhat prepared	Automated workflows	Recommend cross-department AI planning
22	CRM tracks queries well	Programming Tools	Benefits: quicker responses; Challenges: staff adaptation	Not prepared	Chatbots, personalised responses	Need training and monitoring
23	CRM works but lacks insights	Chatbot	Benefits: analytics, targeting; Challenges: data management	Somewhat prepared	AI-based recommendations	Data governance needed
24	CRM is stable but manual	No	Benefits: efficiency; Challenges: learning curve	Not prepared	Automate updates, reminders	Leadership engagement key

Table 19: Responses (N=24)
Source: Primary Data (2025)

4.9 Analysis of Interview Responses (N=24)

4.9.1 CRM Effectiveness (Q6)

Respondents described the CRM as functional yet flawed one remarked that it “works but is slow, as manual tracking limits responsiveness,” while another said it “lacks integration.” A third referred to it as “outdated but reliable,” indicating that while there is a dependable operational core, it struggles with speed, analytics, and personalization. Recent studies show legacy CRMs fail to meet modern expectations without AI enhancements (TechRadarPro, 2025).

4.9.2 Current AI Tools (Q7)

Most departments reported no AI presence. Though a few had chatbots or programming tools, these were limited and not integrated. One respondent noted, “CRM meets most needs, but response time is slow,” even with a chatbot in place. This aligns with global trends indicating AI-CRM use is still emerging, with comprehensive integration below expectations (SuperAGI, 2025; WiFiTalents, 2025).

4.9.3 Key Benefits and Challenges of AI (Q8)

Respondents saw AI as a catalyst for faster responses, accuracy, automation, personalized campaigns, and predictive insights. One manager said AI could support “personalised recommendations,” while another anticipated “faster claims and reduced manual tasks.” Nonetheless, barriers such as infrastructure, training, cost, and data integrity were cited consistent with literature linking AI-CRM benefits to organizational preparedness (AI-embedded CRM study, 2022).

4.9.4 Preparedness for AI (Q9)

Readiness was uneven: many felt “not prepared,” citing skill and resource gaps; others, mainly managers and technical staff, felt “well prepared.” This mirrors findings that digital capability gaps significantly influence AI readiness (Übellacker, 2025).

4.9.5 How AI Can Enhance Client Experience (Q10)

Participants envisioned AI enabling 24/7 support, personalized notifications, chatbots, predictive alerts, and automated workflows. These capabilities reflect broader best practices showing AI-CRM drives enhanced engagement and efficiency when properly implemented (SuperAGI, 2025; TechRadarPro, 2025).

4.9.6 Additional Comments (Q11)

Staff emphasized phased implementation, leadership support, training, infrastructure improvement, and strong data governance. One advised “staff buy-in is crucial,” another suggested “pilot testing AI before full rollout.” These align with frameworks for AI adoption emphasizing dynamic learning, governance, and organizational capacity building (Übellacker, 2025; Ettinger, 2025).

4.10 Chapter Summary

Overall, the CRM is functional but constrained by speed, analytics, and personalization deficits. AI’s adoption is minimal and inconsistent across departments. While employees recognize clear advantages automated efficiency, personalization, predictive capability they also relay concerns around training, infrastructure, data quality, and integration. Readiness varies by hierarchical level, with managers more confident than frontline staff. Successful AI adoption will require a phased rollout, leadership engagement, comprehensive training, and robust governance, mirroring academic and industry frameworks (Übellacker, 2025; Ettinger, 2025; SuperAGI, 2025).

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on the summary, conclusions and the recommendations of the study. It synthesises the major findings relative to the study objectives, draws conclusions based on these findings, and offers strategic recommendations to various stakeholders. It also suggests areas for future research. The chapter positions the study within broader scholarly and practical debates on artificial intelligence (AI)-driven client relationship management (CRM) in Zimbabwe's funeral service industry.

5.2 Summary of Findings

The study was guided by three objectives. The following were the major findings based on each objective.

5.2.1 Objective 1: To analyse the role of AI in automating and personalising CRM functions at Nyaradzo Group

The study revealed that Nyaradzo's current CRM systems are mostly manual, fragmented and reactive. This has resulted in slow response times, poor data visibility, and limited personalised engagement with clients. Staff participants highlighted the transformative potential of AI tools such as chatbots, predictive analytics and machine learning in automating routine tasks, analysing large datasets, and enabling personalised engagement. AI was viewed as capable of improving lead scoring, customer segmentation, and customer experience. This aligns with global literature that links AI to operational efficiency and customer-centricity.

5.2.2 Objective 2: To interrogate resources needed to operationalise AI solutions to CRM at Nyaradzo Group

Findings showed that AI adoption requires diverse resources. Technological requirements include reliable data infrastructure, integrated systems, and cybersecurity. Human resources include skilled data scientists, AI engineers and CRM analysts. Organisational resources include executive support, cultural readiness, and structured change management.

Financial resources must be committed to infrastructure, training, and system upgrades. Ethical readiness was also highlighted as important, requiring data privacy policies, algorithmic transparency and clear governance structures.

5.2.3 Objective 3: To develop a framework that enhances CRM through AI solutions at Nyaradzo Group

The study developed a five-stage framework for AI adoption in CRM:

1. Strategic Alignment

2. Data Preparation and Integration

3. AI Model Development and Deployment

4. Change Management and User Adoption

5. Performance Monitoring and Continuous Improvement

This framework addresses technological, organisational and cultural readiness, and is designed to help Nyaradzo implement AI effectively to improve customer experience, operational efficiency and competitiveness.

5.3 Summary of the Research Study

This dissertation was structured into five interconnected chapters, each building on the other to form a coherent scholarly inquiry.

Chapter 1: Introduction positioned the study within the Zimbabwean funeral service industry, highlighting gaps in Nyaradzo Group's CRM practices and arguing for the transformative potential of AI. It provided the background, problem statement, aim, objectives, research questions, significance and delimitations of the study. It also noted the scarcity of studies on AI in conservative and high-trust industries such as funeral services, justifying the need for this research.

Chapter 2: Literature Review provided an in-depth synthesis of existing scholarship on AI-CRM integration, anchored in the Technology Acceptance Model (TAM), Resource-Based View (RBV) and Customer Experience Theory (CET). It highlighted how global research on AI-driven CRM in banking, retail and telecommunications had not been matched by studies in funeral services. This conceptual gap underscored the originality and significance of this study.

Chapter 3: Research Methodology described a qualitative, interpretivist, inductive approach using a descriptive case study design. It detailed the population, sampling, data collection (semi-structured interviews, questionnaires, document analysis), ethical considerations, and thematic analysis methods used. This approach allowed for deep, context-rich insights into how AI can enhance CRM.

Chapter 4: Data Presentation, Analysis and Discussion presented and analysed empirical data, linking it to theory and literature. It showed convergence with global evidence (AI improves efficiency, personalisation) and divergence rooted in local context (limited digital skills, cultural resistance, data silos). This chapter provided the empirical basis for the proposed AI-CRM framework.

Chapter 5: Summary, Conclusions and Recommendations integrate the findings, interprets their theoretical and practical implications, and proposes a way forward for both practice and research.

Overall, the study made both empirical and conceptual contributions: it developed a context-specific AI-CRM framework and extended existing adoption theories by incorporating organisational readiness and ethical considerations.

5.4 Conclusions Based on Research Objectives

The conclusions of this study go beyond summarising results they interpret their significance and contribution to knowledge.

5.4.1 Objective 1: To analyse the role of AI in automating and personalising CRM functions at Nyaradzo Group

AI has the potential to shift Nyaradzo's CRM from reactive record-keeping to proactive, data-driven relationship-building. It can automate repetitive tasks, deliver real-time insights, and personalise engagement, enhancing customer loyalty and lifetime value. This supports TAM's view that perceived usefulness drives adoption and aligns with CET's emphasis on tailored experiences. However, this transformation requires a cultural shift in how employees view CRM from operational duty to customer-centric strategy enabled by analytics.

5.4.2 Objective 2: To interrogate resources needed to operationalise AI solutions to CRM at Nyaradzo Group

AI adoption requires more than technology; it demands an ecosystem of complementary resources. These include data infrastructure, skilled talent, cultural readiness, change management, ethical governance, and sustained investment. This affirms the RBV view that sustained advantage comes from unique, valuable and well-organised resources. Ethical readiness addressing privacy, transparency and bias emerged as a new strategic resource. Without this resource base, AI adoption risks failure or superficial implementation.

5.4.3 Objective 3: To develop a framework that enhances CRM through AI solutions at Nyaradzo Group

The five-stage AI-CRM framework developed by this study offers a context-appropriate roadmap. It aligns strategic goals with technical and cultural readiness and incorporates continuous monitoring to ensure learning and adaptation. This aligns with CET's assertion that customer experience must evolve dynamically. The framework addresses a major cause of AI project failure misalignment between technology and organisational capabilities making it a valuable guide for practice.

5.4.4 General Conclusion

AI represents not just a technological upgrade but a strategic transformation for Nyaradzo Group. Successful adoption can enhance service quality, operational efficiency, and competitive positioning. However, this requires synchronised efforts across leadership, culture, governance, investment and technology.

The study contributes by showing how AI can be localised to fit the socio-cultural and regulatory realities of Zimbabwe's funeral service sector, filling an important gap in both theory and practice.

5.5 Recommendations

Based on the study's findings and conclusions, the following strategic recommendations are proposed for the successful integration of AI into CRM systems in Nyaradzo Group and similar service organisations.

5.5.1 For Nyaradzo Group (Managerial and Operational Level)

i. Strategic Digital Transformation Investment: Embed AI-CRM within corporate strategy, with multi-year budgets and executive sponsorship.
ii. Strengthen Data Governance and Ethical Readiness: Establish data quality, privacy, and algorithm transparency policies to build trust.
iii. Build Human Capital and Digital Literacy: Provide continuous staff training in AI and data analytics; develop internal AI champions.
iv. Establish AI Governance and Change Management Structures: Create an AI Transformation Committee to coordinate adoption, manage resistance, and ensure department alignment.
v. Adopt the Proposed AI-CRM Framework: Institutionalise the five-stage framework as a structured roadmap for planning, piloting, and scaling AI-CRM systems.
vi. Foster a Culture of Innovation: Encourage experimentation and learning by piloting emerging AI tools with feedback loops.

5.5.2 For Policy Makers and Regulators (Macro and Industry Level)

i. Develop AI and Data Protection Guidelines: Formulate policies for ethical AI use and consumer data protection in high-trust service sectors.
ii. Provide Incentives for Responsible AI Adoption: Offer tax incentives or grants for firms adopting ethical, customer-centric AI systems.
iii. Facilitate AI Capacity Development: Partner with academia to create AI training hubs and develop local AI talent pipelines.

5.5.3 For Academia (Knowledge Development Level)

i. Use this dissertation as a foundational empirical reference on AI-CRM integration in high-trust service industries.
ii. Embed interdisciplinary modules (AI ethics, data analytics, CRM strategy) in business and marketing curricula.
iii. Promote industry-linked postgraduate research for context-relevant case studies on AI adoption in emerging markets.

5.5.4 For Theory (Scholarly Contribution)

i. Extend TAM by incorporating organisational readiness and ethical trust as preconditions for adoption.
ii. Apply RBV to classify ethical governance and cultural readiness as strategic intangible assets in AI adoption.
iii. Embed the proposed framework into CET discourse as a structured approach to delivering dynamic customer experiences.

5.6 Suggestions for Further Research

i. Methodological Diversification: Future studies could use quantitative or mixed methods to measure relationships between AI use, CRM effectiveness, customer satisfaction, and performance.
ii. Comparative and Multi-Case Studies: Conduct studies across multiple funeral firms, insurance companies, or other trust-based industries to test the framework's applicability.
iii. Longitudinal Impact Studies: Examine long-term effects of AI adoption on culture, employee roles, cost structures, and customer loyalty.
iv. Customer-Centred Research: Explore customer perceptions of AI-driven CRM especially around trust, privacy, and satisfaction.
v. Ethical, Legal and Socio-Cultural Dimensions: Investigate how these contextual factors influence AI adoption in Southern Africa.
vi. Theoretical Development: Build on this study's framework to develop a context-specific AI adoption model for high-trust service industries that integrates TAM, RBV, CET, and ethical readiness.

5.7 Chapter Summary

This chapter synthesised the study's findings, drew analytical conclusions per objective, and presented strategic recommendations to Nyaradzo Group, regulators, academia and theory. It also highlighted key gaps to guide future research. The study concludes that AI offers transformative potential for CRM, but its success depends on strategic alignment, ethical safeguards, cultural change, and sustained resource investment.

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APPENDICES

Appendix 1: Questionnaire

BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF COMMERCE

August 2025

Dear Respondent

My name is Tapiwa Garakara, a final year student at Bindura University of Science Education at the Graduate School of Business, student number B242485B and doing a postgraduate degree, Executive master's in business leadership. As part of my degree program, I am required to do a research project and therefore request your assistance to this end. My research project is titled **"A Framework Towards Enhancing Client Relationship Management Through Artificial Intelligence (AI) Solutions in the Funeral Service Industry: A Case of Nyaradzo Group".** I therefore kindly ask you to respond to the questions provided and the responses will be solely used by myself to complete this research. Your cooperation in participating in this questionnaire will be greatly appreciated and all the information you give will be treated with the strictest confidence.

Thank you in advance.

Contacts: **Phone:** +263 773 239 809; **Email:** tapiwagarakara@gmail.com

SECTION A: DEMOGRAPHIC INFORMATION

1. Age:

☐ Below 25 ☐ 25–34 ☐ 35–44 ☐ 45–54 ☐ 55 and above

2. Gender:

☐ Male ☐ Female ☐ Prefer not to say

3. How long have you been a Nyaradzo client?

☐ Less than 1 year ☐ 1–3 years ☐ 4–6 years ☐ More than 6 years

4. Have you accessed or claimed any Nyaradzo services yet?

☐ Yes ☐ No

SECTION B: CUSTOMER EXPERIENE & CRM PERCEPTION

5. How would you rate your overall satisfaction with Nyaradzo's services?

☐ Very Satisfied ☐ Satisfied ☐ Neutral ☐ Dissatisfied ☐ Very Dissatisfied

6. How responsive has Nyaradzo been to your queries or needs?

☐ Very responsive ☐ Somewhat responsive ☐ Neutral ☐ Not very responsive ☐ Not responsive at all

7. Have you received personalized communication (e.g., birthday messages, tailored service suggestions)?

☐ Yes ☐ No

8. Do you feel valued as a customer by Nyaradzo?

☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

SECTION C: AI AND TECHNOLOGY PERCEPTIONS

9. Are you comfortable using digital platforms (web, mobile apps) for customer service?
   ☐ Yes ☐ No ☐ Unsure

10. Have you interacted with any automated service from Nyaradzo (e.g., chatbot, SMS updates)?
   ☐ Yes — and it was helpful ☐ Yes — but not helpful ☐ No — but I would like to ☐ No — and I'm not interested

11. In your opinion, how important is it for Nyaradzo to adopt new technologies like AI to improve service delivery?
   ☐ Very Important ☐ Important ☐ Neutral ☐ Not Important ☐ Strongly Not Important

12. What kind of digital services would improve your customer experience? (Select all that apply)
   ☐ Live chat or chatbot for queries
   ☐ Automated policy updates/reminders
   ☐ Personalized product/service suggestions
   ☐ 24/7 self-service platform
   ☐ Video call consultations
   ☐ None

SECTION D: EXPECTATIONS & SUGGESTIONS

13. What challenges have you faced when engaging with Nyaradzo's services?

14. What improvements would you suggest for Nyaradzo’s client relationship systems?

15. Would you be willing to interact with AI-powered services (e.g., chatbots, smart notifications) if it means faster service?

☐ Yes ☐ No ☐ Maybe

16. Any additional comments or suggestions:

THE END

THANK YOU FOR PARTICIPATING

Appendix 2: Interview Guide

BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF COMMERCE

August 2025

Dear Respondent

My name is Tapiwa Garakara, a final year student at Bindura University of Science Education at the Graduate School of Business, student number B242485B and doing a postgraduate degree, Executive master's in business leadership. As part of my degree program, I am required to do a research project and therefore request your assistance to this end. My research project is titled **"A Framework Towards Enhancing Client Relationship Management Through Artificial Intelligence (AI) Solutions in the Funeral Service Industry: A Case of Nyaradzo Group".** I therefore kindly ask you to respond to the questions provided and the responses will be solely used by myself to complete this research. Your cooperation in participating in this interview will be greatly appreciated and all the information you give will be treated with the strictest confidence.

Thank you in advance.

Contacts: **Phone:** +263 773 239 809; Email**:** tapiwagarakara@gmail.com

SECTION A: DEMOGRAPHIC INFORMATION

1. Age: _____

2. Gender: _____

3. Department: _____

4. Position/Title: _____

5. Years of Service at Nyaradzo: _____

SECTION B: INTERVIEW QUESTIONS

6. Are there any AI tools currently used in your department?

7. What do you think are the key benefits and challenges of introducing AI in CRM at Nyaradzo?

8. How prepared do you feel in terms of skills and resources to adopt AI-driven CRM solutions?

9. In your opinion, how can AI enhance the overall client experience (e.g., speed, accuracy, personalization)?

10. Any additional comments or suggestions regarding AI adoption in CRM?

THE END

THANK YOU FOR PARTICIPATING

Appendix 3: Informed Consent Form

Title of Study:

A Framework Towards Enhancing Client Relationship Management Through Artificial Intelligence (AI) Solutions in the Funeral Service Industry: A Case of Nyaradzo Group

1. Introduction

You are invited to take part in a research study conducted by Mr. Tapiwa Garakara, a student at Bindura University of Science Education, as part of his MSc degree requirements. Before you decide, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully.

2. Purpose of the Study

The purpose of this study is to explore how Artificial Intelligence (AI) can enhance Client Relationship Management (CRM) in the funeral service industry, with a focus on Nyaradzo Group.

3. Voluntary Participation

Your participation is entirely voluntary. You may refuse to participate or withdraw from study at any time without penalty or loss of benefits to which you are otherwise entitled.

4. Procedures

If you agree to participate, you will be asked to take part in an interview and/or complete a questionnaire. The interview will last approximately 30–45 minutes and will be audio-recorded only with your consent.

5. Confidentiality

All the information that you provide will be kept strictly confidential and used for academic purposes only. Your name or identifying details will not be recorded in the final research report.

6. Risks and Benefits

There are no known risks associated with this study. You will not receive any direct benefits, but your input will contribute to the improvement of CRM at Nyaradzo Group and similar organizations.

7. Contact Information

If you have any questions or concerns regarding the study, you may contact:

Mr. Tapiwa Garakara (Researcher)
Email: tapiwagarakara@gmail.com| Cell: 0773239809

Supervisor: Dr. Mandevani
Bindura University of Science Education

8. Consent Declaration

I have read and understood the information provided above. I voluntarily agree to participate in this study.

Name of Participant: _____

Signature of Participant: _____

Date: _____

Researcher's Signature: _____

Date: _____

Appendix 4: Research Request Letter

NYARADZO LIFE ASSURANCE COMPANY

20 Park Street, Park House
P.O. Box 3250, Harare
Tel/Fax: +263-242-796694-7, 703988
Website: www.nyaradzo.co.zw
Email: nlaco@nyaradzo.co.zw

Date: 20 August 2025

Our Ref:
Your Ref:

The Chairperson
Faculty Ethics Committee
Bindura University of Science Education
Graduate School of Business
Bindura

Dear Sir/Madam,

RE: PERMISSION TO CONDUCT RESEARCH AT NYARADZO LIFE ASSURANCE COMPANY

This letter serves to confirm that permission has been granted to Mr. Tapiwa Garakara, a Master of Science student at Bindura University of Science Education, to conduct research within Nyaradzo Life Assurance Company as part of his academic dissertation.

The research, titled "A Framework Towards Enhancing Client Relationship Management Through Artificial Intelligence (AI) Solutions in the Funeral Service Industry: A Case of Nyaradzo Life Assurance Company," aligns with our organization's thrust in improving customer experience through technology.

We understand that the study will involve the collection of data from Nyaradzo Life employees through questionnaires and interviews, as well as that all ethical standards including informed consent, confidentiality, and voluntary participation will be upheld. We also understand that the results will be used strictly for academic purposes and shared with Nyaradzo Life Assurance company upon request.

We fully support this research and wish Mr. Garakara all success in his academic endeavors.

Yours sincerely,

Patrick Mhuka

General Manager

NYARADZO LIFE ASSURANCE COMPANY
20 AUG 2025
PARK HOUSE 20 PARK STREET
P.O. BOX 3250 HARARE

NYARADZO LIFE ASSURANCE COMPANY PRIVATE LIMITED
Directors: M. Mkudu (Chairman), P. Mataranyika (CEO)*, P. Matsaira, T. Sungai, G.T Mhute, W. R. Chingeya, Mr N. Godoka
*Executive

Appendix 5: Ethical Clearance Certificate

RESEARCH ETHICS COMMITTEE

P. Bag 1020
BINDURA, Zimbabwe
Email : rid@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION [BUSE]

16 October 2025

Tapiwa Garakara
Bindura University of Science Education
Graduate School of Business
P. Bag 1020
Bindura

Dear Tapiwa Garakara

RE: INSTITUTIONAL RESEARCH COMMITTEE ETHICAL CLEARANCE-APPROVAL NUMBER: BUSEREC/0107/2025

Your application for research ethical clearance related to the topic '**A framework towards enhancing client relationship management through artificial intelligence solutions in the funeral service industry: A case of Nyaradzo Group.**' has been approved and allocated approval Number: **BUSEREC/0107/2025**. You are to quote this approval number for all correspondences inclusive of consent forms and any other documents as and when appropriate. The approval period is as stated below:

Type of Meeting	:	18th BUSEREC meeting
Approval Date	:	16/10/2025
Expiry date	:	15/10/2026

The project will automatically discontinue on the expiry date. You can apply for renewal three months before the expiry date. The renewal application should be accompanied by a progress report.

You are not expected to make any changes/adjustments to the protocol including the consent documents. Any trials involving drugs, devices and biologics require approval of the Medicines Control Authority of Zimbabwe before commencement. All problems to do with the safety of participants must be reported to BUSEREC (buserec2022@buse.ac.zw) within three (3) working days.

Upon termination of the study, a report has to be submitted to BUSEREC.

Yours sincerely

BUSEREC CHAIRPERSON

Appendix 6: Turnitin Report

turnitin

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