MASTER'S DISSERTATION

IMPLEMENTING A.I ENHANCED CRM SYSTEMS IN B2B SMEs: A FRAMEWORK FOR EFFICIENCY, PERSONALIZATION AND CUSTOMER ORIENTED STRATEGIES

AUTHOR: Lucas Gomes Sousa Moreira

SUPERVISOR: Mariana Alves dos Santos

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DECLARATION OF COMMITMENT TO ETHICAL WRITING

I, Lucas Gomes Sousa Moreira declare on my honour that the work presented here to obtain a Master's degree in 2025 from the Instituto Português de Administração de Marketing is original, the result of research I have carried out, and that the use of contributions or texts by other authors is duly referenced, in accordance with the principles and rules of Copyright and Related Rights.

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ABSTRACT

Small and medium-sized enterprises (SMEs) operating in business-to-business (B2B) markets frequently encounter challenges in maximizing the benefits of customer relationship management (CRM) systems. Limited financial resources, insufficient technical expertise, and organizational resistance to change are common obstacles that can undermine even well-planned initiatives. Consequently, many SMEs fail to realize the potential advantages of CRM, such as increased operational efficiency, enhanced customer engagement, and data-driven decision-making. Nevertheless, effective implementation of CRM systems can significantly contribute to sustained business success.

This thesis takes a close look at what helps or hinders SMEs when it comes to using CRM, with a particular focus on resource-conscious solutions for B2B settings. The research draws from published studies as well as in-depth interviews with managers and CRM specialists, uncovering that successful implementation requires a balance of structure and flexibility. The framework developed here is built around five main stages: first, aligning CRM goals with overall business strategy; second, making sure data and infrastructure are ready; third, designing processes and getting users involved; fourth, encouraging personalized, customer-centered practices; and finally, measuring performance and making ongoing improvements.

By integrating academic research with empirical insights from industry practitioners, this study provides actionable recommendations for SME leaders seeking to implement CRM effectively despite resource constraints. The proposed framework serves as a structured guide, facilitating the translation of strategic objectives into measurable outcomes. Ultimately, it is intended to enable SMEs to enhance customer relationships, improve retention rates, and achieve a sustainable competitive advantage.

Keywords: Customer Relationship Management (CRM); Small and Medium-Sized Enterprises (SMEs); B2B; Artificial Intelligence (AI); Personalization; Implementation Framework

RESUMO

As pequenas e médias empresas (PME) que operam em mercados business-to-business (B2B) enfrentam frequentemente desafios na maximização dos benefícios dos sistemas de gestão de relacionamento com o cliente (CRM). Recursos financeiros limitados, falta de conhecimento técnico e resistência organizacional à mudança são obstáculos comuns que podem comprometer até as iniciativas mais bem planeadas. Como resultado, muitas PME não conseguem aproveitar os potenciais benefícios do CRM, como o aumento da eficiência operacional, o reforço do envolvimento do cliente e a tomada de decisões baseada em dados. No entanto, uma implementação eficaz dos sistemas de CRM pode contribuir significativamente para o sucesso sustentável das empresas.

Esta dissertação analisa em detalhe os fatores que facilitam ou dificultam a adoção do CRM nas PME, com especial destaque para soluções eficientes em termos de recursos no contexto B2B. A investigação baseia-se tanto em estudos publicados como em entrevistas aprofundadas com gestores e especialistas em CRM, concluindo que uma implementação bem-sucedida exige um equilíbrio entre estrutura e flexibilidade. O quadro conceptual desenvolvido neste trabalho assenta em cinco fases principais: primeiro, o alinhamento dos objetivos do CRM com a estratégia global da empresa; segundo, a preparação dos dados e da infraestrutura; terceiro, o desenho dos processos e o envolvimento dos utilizadores; quarto, o incentivo a práticas personalizadas e centradas no cliente; e, finalmente, a avaliação do desempenho e a promoção da melhoria contínua.

Ao integrar investigação académica com contributos empíricos de profissionais do setor, este estudo apresenta recomendações práticas para gestores de PME que pretendam implementar CRM de forma eficaz, mesmo com recursos limitados. O framework proposto

serve como um guia estruturado, facilitando a concretização dos objetivos estratégicos através de resultados mensuráveis. Em última análise, pretende-se ajudar as PME a fortalecer as relações com os clientes, melhorar as taxas de retenção e alcançar uma vantagem competitiva sustentável.

Palavras-chave: Gestão de Relacionamento com o Cliente (CRM); Pequenas e Médias Empresas (PME); B2B; Inteligência Artificial (IA); Personalização; Quadro de Implementação

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List of Abbreviations

AI – Artificial Intelligence

B2B – Business-to-Business

B2C – Business-to-Consumer

BI – Business Intelligence

BSC – Balanced Scorecard

CLV – Customer Lifetime Value

CRM – Customer Relationship Management

CX – Customer Experience

ERP – Enterprise Resource Planning

GDPR – General Data Protection Regulation

IT – Information Technology

KPI – Key Performance Indicator

ML – Machine Learning

NLP – Natural Language Processing

NPS – Net Promoter Score

PMO – Project Management Office

ROI – Return on Investment

SME – Small and Medium-Sized Enterprise

XAI – Explainable Artificial Intelligence

1. Introduction

In today's rapidly evolving digital environment, small and medium-sized enterprises (SMEs), particularly in B2B sectors, are under growing pressure to adopt customer relationship management (CRM) systems. These tools help companies attract new clients and retain existing ones, while also enabling more personalized experiences and supporting data-driven decision making. Despite these advantages, many SMEs struggle to implement CRM in a way that truly delivers results. Common obstacles include tight budgets, limited digital expertise, insufficient training, and broader issues with organizational alignment (Gil-Gomez et al., 2020; Iyelolu et al., 2024; Deep & Zanke, 2024; Marolt et al., 2018; Yasiukovich & Haddara, 2021).

Although much of the literature on CRM offers broad strategies, there is little guidance tailored to the unique challenges SMEs face, especially in B2B contexts where technical resources are often stretched. At the same time, artificial intelligence is increasingly integrated into CRM, supporting everything from smarter segmentation to automation and tailored communication. Yet, we still know little about how smaller businesses perceive and actually use these innovations on the ground.

This study addresses that gap by asking several key questions:

- What are the main hurdles SMEs face when implementing CRM?
- How can these systems be adapted to fit the everyday realities of resource-constrained businesses?
- And to what extent can AI-powered features enhance CRM effectiveness in the B2B SME context?

The research focuses on CRM adoption and use in SMEs, paying special attention to practical challenges, success factors, and the impact of AI-driven tools. The purpose of this dissertation is to investigate the barriers and enablers of CRM adoption in B2B SMEs and to develop a practical, step-by-step framework that integrates AI-enhanced capabilities to support customer acquisition, personalization, and long-term retention under resource constraints.

To achieve this, the study employs a qualitative approach, combining a structured literature review with interviews with decision-makers in B2B SMEs at various points in their CRM journey. From this analysis, the research proposes a set of critical success factors, key performance indicators, and AI-based strategies, all tailored to smaller businesses.

The specific objectives of the research are to:

1. Identify the main challenges and barriers SMEs face in CRM adoption.
2. Examine the critical success factors that enable effective CRM implementation.
3. Explore how AI-driven tools can enhance personalization, customer acquisition, and decision-making in SMEs.
4. Define key performance indicators (KPIs) relevant to CRM success in resource-constrained environments.
5. Develop a practical, step-by-step framework for CRM adoption tailored to the realities of B2B SMEs.

Ultimately, the goal is to bridge the gap between CRM theory and practice. By offering practical, evidence-based recommendations, this work seeks to help SMEs connect their CRM tools with business goals, build stronger customer relationships, and secure a sustainable competitive advantage.

2.Literature Review

2.1.CRM Evolution and Relevance

In recent decades, companies have come to see just how important it is to build and maintain strong relationships with their customers, especially in B2B sectors, where the value of each client over time can be substantial. Instead of only competing on products, many firms now recognize that their real edge comes from how well they manage and nurture these business relationships (Storbacka & K. & Lehtinen, 2001).

CRM first appeared as a business concept in the 1990s and quickly became a core part of how many companies operate (Paraschou, 2016). According to Deep & Zanke (2024), CRM can be broadly defined as a synergistic integration of processes, human resources, and technology designed to achieve a comprehensive understanding of customers. Its primary objectives include improving customer retention, optimizing interactions, and fostering long-term relationship management.

As researchers like Reinartz et al. (2004a) point out, it's essential for organizations to focus on engaging customers throughout their whole journey with the company. There's been a clear move away from just pushing products or brands, and a stronger focus on putting the customer at the center. Bruhn (2003) breaks this journey into three main parts: finding new customers, keeping them happy, and winning them back if they leave. Digital CRM tools help companies keep track of all these stages, making it easier to respond quickly and personally to what customers need (Deep & Zanke, 2024). Gil-Gomez et al. (2020) see CRM as the most up-to-date way for businesses to manage relationships effectively.

CRM tools have come a long way from their early days as basic sales databases. Now, many platforms use artificial intelligence to help companies gather and analyze huge amounts of customer data, giving real-time insights into what customers want and how they behave (Deep & Zanke, 2024; Roba & Maric 2023). With features like predictive analytics, automation, and tailored messaging, businesses can fine-tune how they interact with clients and even anticipate their needs. For smaller companies, these advances mean it's possible to offer personalized service and compete with bigger players, even on a tighter budget (Gil-Gomez et al., 2020).

R. Brown & M. Davis (2022) argue that in today's fast-changing business world, being flexible and able to scale quickly is more important than ever. Modern CRM platforms let companies tweak and adjust how they work, so their systems can grow and change as the business does. This flexibility is a big reason why CRM has become such an essential tool for so many organizations. argue that in today's fast-changing business world, being flexible and able to scale quickly is more important than ever. Modern CRM platforms let companies tweak and adjust how they work, so their systems can grow and change as the business does. This flexibility is a big reason why CRM has become such an essential tool for so many organizations.

2.2.CRM In SMEs (B2B Context)

Building on the evolution of CRM, its adoption has become increasingly important for small and medium-sized enterprises (SMEs), especially within B2B markets. For these firms, CRM is more than just a tool; it's a strategic necessity that helps boost customer engagement, streamline operations, and foster lasting relationships. Deep & Zanke's research points out that CRM is now at the heart of many digital transformation efforts, giving businesses new ways to innovate and work more efficiently even when resources are tight.

Despite these clear advantages, many SMEs still face significant barriers to adopting CRM. Paraschou (2016) points to knowledge gaps, tight budgets, and limited expertise as frequent obstacles. Räsänen (2020) adds that SMEs often concentrate on immediate operational needs, making it harder to commit to long-term strategies like CRM. These challenges are further compounded by a lack of forward planning and organizational readiness.

Interestingly, even though a lot has been written about the advantages of CRM, Yasiukovich & Haddara (2021) observe that most research on SMEs tends to focus on what happens after CRM is already in place like system use and maintenance. That means there's less attention on the strategic and organizational steps that come before adoption. This creates a notable gap: SMEs often lack clear frameworks to guide them through the crucial early phases of CRM planning and decision-making.

Recent studies have started to address this. Johansen and Helle (2024), for example, look at how CRM affects communication and conflict resolution in B2B relationships. They argue that the quality of the system itself, as well as how well different departments work together, are crucial for CRM success. Sande (2024) further strengthens this point by noting that effective CRM isn't just about technology as it also relies on a shared understanding among teams.

Looking more closely at B2B settings, CRM systems go far beyond just keeping customer lists. They act as central hubs for managing complex relationships, bringing together sales and marketing, and helping companies personalize each step of the buyer's journey. Kotler

& Keller (2006a) point out that CRM can unify communication and improve service quality through shared data. However, to make this work, SMEs still need solid data integration and well-trained staff, two areas that often prove challenging.

Jobber (2004) adds that keeping customers satisfied and loyal in B2B settings requires ongoing monitoring, targeted segmentation, and thoughtful retention strategies. If these elements aren't in place, CRM systems can end up underused or not aligned with what the business needs.

Bringing these points together, it's clear that while CRM offers real promise for SMEs in B2B environments, there's still much to learn about how best to put it into practice. This thesis aims to fill that gap by exploring what really drives CRM success for SMEs, and by looking at how AI-powered CRM tools can help these businesses create long-term value.

2.3. Strategies Using CRM

CRM systems play a role throughout every stage of the customer journey. Drawing on Kotler and Keller's multi-stage customer development models (2006), these platforms support everything from bringing in new clients to keeping existing customers and winning back those who have left. At the front end, CRM tools make it easier to manage leads, set up automated follow-ups, and organize the sales pipeline, often through both direct contact and digital outreach (Truong & Truong, 2020).

But when it comes to small and medium-sized businesses, putting these acquisition strategies into practice is often easier said than done. The benefits of automation and digital tools are clear, but many SMEs simply don't have enough content, technical know-how, or digital infrastructure to take full advantage (Deep & Zanke, 2024). As a result, there's often a real gap between what's possible and what actually happens especially if onboarding processes and marketing campaigns aren't fully developed.

AI-powered CRM features like lead scoring and predictive analytics promise to personalize outreach and improve conversion rates by matching messages to customer profiles. In reality, though, these tools depend heavily on having lots of good data. Most SMEs don't yet have the data volume or history for these features to work as intended, so results can be hit-or-miss, particularly in the early stages.

Beyond acquisition, it's also important to think about what keeps customers coming back. Räsänen (2020) stresses that managing emotional connections and delivering real value is key to achieving what's called a Total Customer Experience (TCE). In SMEs, building loyalty often relies on strong personal relationships. This can be a double-edged sword since personal ties help with retention but can also make it harder to adopt CRM tools, since some businesses worry about losing that personal touch or disrupting the trust they have built.

When customers do leave, recovery becomes the next challenge. AI and analytics within CRM can help spot patterns that signal churn and support targeted reactivation campaigns (Rane, 2023). This keeps organizations nimble and ready to respond to changes in the market (Deep & Zanke, 2024). Still, relying too much on historical data for these strategies can be risky, especially for new or small SMEs, where there isn't enough information to make accurate predictions.

Across all these phases, reporting and analytics play a crucial role. By tracking key performance indicators (KPIs) and reviewing outcomes, businesses can see what's working, tweak their strategies, and make sure CRM efforts support their bigger goals.

Despite the value of these tools, many SME managers aren't fully trained in reading data reports or customizing dashboards, so reporting functions often go underused. Deep & Zanke

(2024) point out that making the most of CRM requires a culture where teams regularly share feedback and are open to adapting. For SMEs, especially those with limited resources, building this kind of learning environment can be a real hurdle.

2.4. The CRM Lifecycle

The CRM lifecycle, as described by Bibiano & Pastor Collado (2006), is a popular way to understand how organizations adopt and manage customer relationship management systems. The model walks through six main phases: Adoption Decision, Acquisition, Implementation, Use and Maintenance, Evolution, and Retirement. By laying out the process in this way, it helps clarify what companies experience as they introduce and work with CRM systems over time.

For small and medium-sized businesses, particularly those operating in B2B environments, each phase of the lifecycle comes with its own set of challenges and realities. Limited resources, a less hierarchical structure, and shorter planning cycles often mean that SMEs must approach CRM adoption in a more practical and gradual way (Yasiukovich & Haddara, 2021).

The process begins with the Adoption Decision phase, which is when a business considers whether it needs a CRM system at all. In SMEs, this stage is typically informal, led by the owner or top manager, and often influenced by intuition or direct client requests rather than structured business analyses (Marolt et al., 2020).

After that, there is the Acquisition phase, which involves choosing and purchasing the CRM solution. For SMEs, the main considerations are usually cost and ease of use rather than complex integration. Cloud-based solutions are especially appealing because they reduce upfront expenses and technical demands, even if this sometimes comes at the expense of customization or flexibility down the line (Yasiukovich & Haddara, 2021).

Although the early phases are important, this thesis focuses most closely on the Implementation stage. As Yasiukovich & Haddara (2021) emphasize, this is one of the most overlooked but influential steps for SMEs. Implementation in small businesses typically happens in a less structured way, with limited training and little formal change management. The absence of dedicated project teams often means the rollout is uneven, and not everyone in the company adopts the system at the same rate (Harrigan & Miles, 2014).

Once the CRM is in use, maintenance and day-to-day operation can be inconsistent. While initial interest may be high, enthusiasm often drops if there is no internal champion or if business priorities shift. Smaller teams may also have trouble keeping the system up to date or making full use of advanced functions such as reporting or automation.

In the Evolution phase, which involves expanding CRM capabilities or integrating it with other business tools like ERP or AI, most SMEs do not make this a major focus. Limited budgets and time mean that many businesses keep things basic and seldom plan for more advanced integrations in the future (Deep & Zanke, 2024).

The last phase is Retirement, which happens when a CRM system becomes outdated or no longer meets the company's needs. For SMEs, this step is usually delayed, either because of previous investments or because the process of switching feels too complicated. Many businesses continue using less-than-ideal systems simply to avoid the perceived risks and difficulties of migration.

In short, while the CRM lifecycle model is a useful guide, putting it into practice in SMEs means adapting to their unique challenges. Recognizing these differences is key to making

CRM strategies that work not just in theory, but in the day-to-day reality of smaller businesses.

2.5. Implementation Challenges

Although CRM systems are often promoted as transformative solutions, the reality is that many projects do not meet expectations. In fact, studies suggest that up to 70% or even 80% of CRM implementations fail to deliver the intended results (Nguyen & X. Yu, 2016). These high failure rates highlight just how important it is to understand why CRM projects go off track.

For SMEs, the difficulties are often even more pronounced than for larger firms. Most small businesses do not have in-house specialists or the budget to hire external consultants, so mistakes in setup or overlooked technical details can have serious consequences (Johnson, 2022). When internal expertise is limited, the impact of a poor implementation decision is magnified.

Nguyen & X. Yu (2016) point out that many CRM projects fall short due to unrealistic expectations, weak change management, and the challenge of fitting CRM into existing routines. For SMEs, these problems are often made worse by informal processes and less organizational structure, which makes it harder to adjust to major changes. Foss et al. (2008) argue that the internal environment is critical for CRM success—things like being open to change, having leadership support, and encouraging departments to work together all play a role.

Tazkarji & Craig Van Slyke (2021) add that success depends on the interplay between people, processes, and technology. If one of these elements is weak, it can hurt the whole effort. For SMEs, the "people" factor is often the most fragile, since employees may not have specific CRM training and may be asked to fill many roles. This can result in uneven use of the system across the business, leading to poor data quality and lack of trust in the CRM.

Beyond what happens inside the company, Chang et al. (2014) emphasize that customer reactions and the value they perceive from CRM-driven interactions also matter. For SMEs, uneven adoption can mean that some customers never see the benefits, which makes it harder to justify the investment.

Drawing on direct interviews with CRM solution providers, Mohamed Y. Tazkarji and Tom Stafford (2021) highlight practical pitfalls observed in real-world implementations. Their vendor-focused perspective offers insights into common mistakes and ways to better align CRM strategies with what really drives success. By considering these firsthand accounts, it is possible to go beyond theory and focus on what actually works in the field, especially for SMEs with limited resources.

1. People-Related Barriers

People-related barriers are often at the forefront of CRM implementation challenges. Resistance to new systems usually stems from employees not fully understanding how the CRM works or how it will help them in their day-to-day tasks. Many users voice frustration about inadequate training and a lack of clarity on how the system benefits them personally (Mohamed Y. Tazkarji, 2021). This kind of resistance is closely tied to minimal training, unclear incentives, and low motivation—especially when users do not see immediate, concrete gains from using the system. Leadership also plays a significant role here. If managers are not actively involved, or if there is little coordination across departments, implementation becomes an uphill battle. In smaller businesses, the problem is even more pronounced because employees often juggle multiple responsibilities and have neither the time nor motivation to master a new system (Torugsa et al., 2019).

2. Process-Related Challenges

Process-related challenges frequently surface during implementation as well. CRM vendors point out that poorly designed workflows such as systems that require users to repeat tasks or enter unnecessary information can create inefficiencies and lead to user frustration (Mohamed Y. Tazkarji, 2021). There is a clear need to simplify CRM processes, lighten administrative loads, and free up more time for staff to focus on building customer relationships. Vendors also stress the importance of being included early in the implementation planning, which helps tailor the system to the specific needs of each organization. A lack of standardized guidelines can lead to inconsistent approaches, especially across companies of different sizes and industries. For SMEs, these issues are magnified by their lean operations. Even minor inefficiencies can have a big impact, and many small firms lack formal frameworks for rolling out new systems, resulting in improvised processes and inconsistent use (Deep & Zanke, 2024).

3. Technology and System Fit

Technical and system fit is another major area of concern. One of the most common stumbling blocks is integrating CRM with existing enterprise platforms like ERPs. Many firms are hesitant to bring in a new CRM due to fears about complexity or the possibility of disrupting established workflows. Issues such as unsynchronized data, incompatible systems, or rigid platforms that cannot be scaled or adapted to fit the business often stand in the way. In SMEs, these integration problems are particularly risky, since technical support is often limited (Mohamed Y. Tazkarji, 2021). When systems do not communicate well, data duplication and inconsistencies can erode trust in the CRM and make long-term use difficult. Off-the-shelf CRM products, while convenient, often lack the flexibility needed to fit unique business processes, which can further restrict their usefulness (Harrigan & Miles, 2014).

Overall, while the literature points to a variety of hurdles that can undermine CRM implementation, these challenges are especially tough for SMEs. Limited resources, informal processes, and the lack of strategic support structures all contribute to the difficulty. Overcoming these obstacles requires more than just technical fixes—it calls for solutions that are tailored to the specific realities and culture of small businesses.

2.6. Training and Change Management as Critical Success Factors in CRM Implementation

The implementation phase, as described in the CRM lifecycle by Bibiano and Pastor Collado (2006), is often the most challenging part of the process, especially for small and medium-sized businesses. At this stage, integrating a CRM system means more than just updating technology.It involves aligning people, routines, and overall company strategy. Training and change management are not just support functions here; they are critical factors that can determine whether a CRM project ends up adding value or simply becoming another unused tool.

1. Organizational Change and Leadership Support

Bringing in AI-driven CRM systems, for instance, promises advantages like better customer satisfaction, greater efficiency, and deeper insights (Iyelolu et al., 2024). But these changes go well beyond technology as they alter workflows, shift hierarchies, and even influence the company's culture. Beldi et al. (2010) argue that a strong change management strategy is needed to make sure the system fits with day-to-day work and internal expectations. In SMEs, where procedures are often informal and people wear many hats, this shift requires hands-on leadership. Hamid et al. (2022) emphasize the importance of clear direction from leadership, open lines of communication, and a shared sense of purpose. Without visible support from top management and ongoing involvement from managers, employees may not engage meaningfully with the new system.

2. Financial Constraints and Strategic Partnerships

AI-enhanced CRM solutions can require significant investment in infrastructure, security, and analytics (Bughin et al., 2017). For SMEs with tight budgets, these upfront costs can be a major barrier. One way around this is to use cloud-based CRM platforms, which spread out expenses and make the technology easier to manage. Forming strategic partnerships with technology vendors can also help fill skill gaps and provide tailored onboarding and ongoing support (Tazkarji & Craig Van Slyke, 2021).

3. Employee Resistance and Motivation

Staff may worry that AI will disrupt their roles or even put their jobs at risk, leading to reluctance or disengagement. Black and Allen (2018) point out that this kind of uncertainty is common, especially when change management processes are informal or missing altogether. In smaller businesses, employees often do not see how CRM tools will help them in practical terms, which can result in poor engagement or even system abandonment. Clear communication about benefits and aligning incentives with system use are essential steps for building buy-in (Kotter, 2012).

4. Training, Upskilling, and Ongoing Support

Many CRM failures do not come down to technical issues, but rather to a lack of user training and support (Buttle & Maklan, 2015). In SMEs, where formal training budgets are often limited or nonexistent, ongoing and flexible learning opportunities are key. This might include micro-learning sessions, vendor-led tutorials, or knowledge sharing among peers. When companies invest in new technology but do not help their staff build the right skills, disappointment and underuse are common outcomes (Davenport & Harris, 2007).

In summary, making CRM implementation successful, especially when AI is part of the mix, requires more than just technical readiness (Deep & Zanke, 2024). A holistic approach is needed, combining leadership involvement, targeted training, open communication, and thoughtful resource planning. The literature consistently points out that organizational alignment and user adoption are just as important as the technical side (Beldi et al., 2010; Buttle & Maklan, 2015; Davenport & Harris, 2007; Hamid et al., 2022). Ignoring these human and organizational elements risks repeating the high failure rates highlighted in earlier studies (Nguyen & Yu, 2016; Tazkarji & Van Slyke, 2021).

2.7. Measuring CRM Success

The primary goal of the implementation of CRM will always be to maintain customer satisfaction and increase sales which ultimately leads to higher profitability (Homayoun et al., 2024). Success in CRM depends on identifying metrics that align with organizational objectives (Homayoun et al., 2024). The effectiveness of CRM implementation is often assessed through three primary KPIs: Customer Lifetime Value (CLV), Customer Retention Rate, and Net Promoter Score (NPS). which offer insights into customer behavior and loyalty (Homayoun et al., 2024; Norouzi, 2024):

1. Customer Lifetime Value (CLV):

CLV quantifies the total expected revenue from a customer over the course of their relationship with the business. It enables companies to optimize marketing spending, personalize offers, and prioritize high-value clients (Norouzi, 2024). Research by Bhuiyan et al. (2024) shows that predictive analytics tools embedded in CRM can improve the accuracy of CLV estimations by 15–20%. This metric not only helps with revenue forecasting but also evaluates the performance of CRM campaigns and customer support initiatives.

In SMEs, applying CLV requires adapting strategies to smaller data environments and leaner analytical resources. While larger enterprises may rely on complex predictive models, SMEs often benefit from simplified, actionable CLV estimations based on key customer segments or high-touch interactions (Bhuiyan et al., 2024; Gil-Gomez et al., 2020;Marolt et al. 2018). These tailored approaches enable smaller firms to prioritize relationship value without over-relying on advanced data infrastructure.

2. Customer Retention Rates:

Retention is a key metric for measuring how well a company maintains long-term relationships. It reflects how effectively customer expectations are met and how loyalty is cultivated over time (De Haan et al., 2015). Retention is often tracked using complementary metrics such as satisfaction scores, churn rates, and NPS (Dixon et al., 2010). For SMEs, implementing real-time feedback mechanisms and tracking churn can offer a more agile and cost-effective approach to retention monitoring, without requiring complex infrastructures (Gil-Gomez et al., 2020).

3. Customer Satisfaction and NPS:

Satisfaction is often measured through surveys that use Net Promoter Scores (NPS). According to Norouzi (2024) Net Promoter Score (NPS) is a widely recognized metric for evaluating customer loyalty and organizational health. Introduced by Reichheld (2003) it is valued for its simplicity, ease of use, and strategic impact, especially in smaller organizations that lack complex analytics systems.

NPS gauges the likelihood that a customer will recommend a company's products or services, asking:

"On a scale of 0–10, how likely are you to recommend our company/product/service to a friend or colleague?"

Based on responses, customers are segmented into:

Promoters (9–10): Loyal customers who actively promote the brand;

Passives (7–8): Neutral customers who may be vulnerable to competitors;

Detractors (0–6): Unhappy customers likely to discourage others.

The score is calculated by subtracting the percentage of Detractors from the percentage of Promoters:

NPS = (% Promoters – % Detractors)

Passives are excluded from the calculation but included in the overall response base (Osmanski-Zenk et al., 2023).

Because of its simplicity and direct feedback, NPS is especially valuable for SMEs with limited analytical capabilities. It allows small teams to quickly assess satisfaction levels and make real-time adjustments to customer service and communication (Reichheld, 2003; Norouzi, 2024). These characteristics make NPS a strategic tool for SME environments, where lean structures and agility are essential for sustaining customer loyalty.

Moreover, recent studies suggest that NPS correlates closely with Customer Lifetime Value (CLV), allowing companies to align short-term customer sentiment with long-term profitability models (Natarajan & Veera Raghavan, 2025).

As Tiago & Veríssimo (2014) highlight, fostering customer enthusiasm and advocacy can significantly enhance business performance and long-term economic outcomes. According to Jahwash (2023), loyalty programs, while not strictly defined, play two critical roles. First, they generate valuable insights into customer lifestyles, preferences, and interests. Second, they guide customer acquisition strategies and improve communication with customers.

Table 1: Types of Customer Loyalty Program

Wijaya (2005)	Bagdoniene & Jakstaite (2007)	Szuts & Toth (2008	Gudonaviciene & Rutelione (2009)	Jain & Singhhal (2012)
1. Limited Loyalty Program 2. Open Loyalty Program	1. Estimation 2. Rewards 3. Partnerships 4. Discounts 5. Collaboration 6. Coalition	1. Points Program 2. Recognition Program	1. Evaluation 2. Reward 3. Partnerships 4. Discount 5. Cooperation 6. Coalition	1. Rewards 2. Rebate 3. Appreciation 4. Partnership 5. Affinity

Note: Adapted from Khan (2014)

Considering the different types of programs, companies should adapt based on their specific objectives. Butscher (2017) outlines loyalty programs through ten constructs. The process starts with defining the program's goals and identifying target groups, followed by selecting financial or non-financial benefits, setting a budget, and addressing financial aspects. The next steps include recommendations for communication strategies, service center design, and internal/external administration. IT systems and databases are then developed, integrated into company platforms, marketed, and evaluated for success.

Frameworks for Measuring Success:

To effectively measure CRM outcomes, companies deploy integrated frameworks:

- Balanced Scorecard: A holistic model incorporating customer satisfaction, financial outcomes, and process efficiency (Chehimi & Naro, 2024). Introduced by Kaplan & Norton (2001), a BSC is a strategic management tool that integrates financial and non-financial metrics for short- and long-term assessments (Mio et al., 2022). Structured around four perspectives: Financial, Customer, Internal Process, and Learning & Growth (Table 2). The BSC uses a cause-and-effect system linking objectives and measures across these areas. It facilitates strategic alignment by translating strategy into actionable goals, measurements, and targets (Kaplan & Norton, 2001). Flexible and adaptable, the BSC is widely applied to enhance strategy planning and execution (Hansen & Schaltegger, 2016).

Table 2: Balance Scorecard Example

Perspective	Objective	Metric	Target	Initiative
Financial	Increase revenue from customers	CLV	500€/customer	Loyalty programs
Customer	Enhance satisfaction	NPS	80%	Personalized marketing
Internal Process	Streamline workflows	Complaint resolution	<24 hours	AI-driven ticketing system
Learning and Growth	Improve employee skills	Training hours per team	20 hours/quarter	CRM training workshops

Note: Adapted from Lin-Stephens et al. (2024)

Although simplified, this table represents a realistic framework for a B2B company that has implemented or developed its CRM.

- ROI Models: These calculate returns on CRM investments, ensuring accountability.
- Real-Time Dashboards: Dashboards are interactive tools for data visualization and analysis, presenting critical KPIs through visual formats with filters and drill-down capabilities. Originating from BI applications, they monitor and manage key organizational activities to support decision-making and value-added improvements (Gonçalves et al., 2023). Dashboards synthesize data from various systems into user-specific views, enabling executives to monitor organizational status and managers to analyze detailed performance metrics (Figure 1.) They enhance understanding, reduce information overload, and facilitate

data-driven decisions by presenting information in clear graphical formats (Wilbanks & Langford, 2014).

Figure 1: Example of a CRM Dashboard, SalesForce (2025)

Source: SalesForce (2025)

Although more challenging to measure, the innovative aspect and its ability to generate value are key drivers of economic growth today. This is especially true for SMEs, where innovation underpins entrepreneurial and creative activities, enabling companies to achieve greater success (Homayoun et al., 2024). Moreover, implementing a BSC can be challenging due to fragmented data sources or lack of trained personnel. However, cloud-based CRM platforms increasingly offer pre-built analytics tools that help overcome these limitations by centralizing and simplifying performance monitoring (Tazkarji & Craig Van Slyke, 2021).

In summary, CLV, customer retention rates, and NPS remain foundational metrics for assessing CRM success. However, their application in SMEs requires contextual adaptation. Unlike large enterprises with dedicated analytics teams, SMEs benefit from fit-for-purpose KPI strategies that prioritize usability, real-time insights, and alignment with operational constraints (Gil-Gomez et al., 2020; Homayoun et al., 2024). Tools like NPS offer SMEs an accessible and responsive method to gauge customer sentiment (Reichheld, 2003; Osmanski-Zenk et al., 2023), while simplified CLV estimates can guide strategic resource allocation and long-term value planning (Bhuiyan et al., 2024; Natarajan & Veera Raghavan, 2025). Furthermore, dashboard-based systems and balanced scorecards, when properly configured, empower decision-makers in SMEs to monitor and act on CRM performance efficiently, despite limited technical resources (Chehimi & Naro, 2024; Gonçalves et al., 2023). Tailoring CRM success frameworks to the scale, capacity, and goals of SMEs is therefore essential for deriving sustainable value and competitive advantage from customer relationship initiatives.

2.8. The Integration of Lean Methodology with CRM

Building on the implementation challenges and performance metrics previously discussed, Lean methodology presents a valuable strategic approach to improve CRM execution, especially in resource-constrained SMEs. As CRM systems are often criticized for process inefficiencies, low adoption rates, or unclear performance impact (Yasiukovich & Haddara (2021), Lean offers a structured method to reduce waste, streamline workflows, and align CRM actions more closely with customer value (Salhieh & Abdallah, 2019). According to Piercy & Rich (2015), the core principles are the following:

Principles of Lean CRM:

1. Identify Value: Define what customers value most, such as speed of service or personalized communication.

2. Map the Value Stream: Examine workflows, identifying areas of inefficiency. For instance, manual data entry can be replaced by automation.

3. Flow: Ensure a seamless experience by removing bottlenecks in customer interactions, such as slow response times.

4. Pull: Use customer-driven triggers to guide CRM actions, such as automated follow-ups after purchases.

5. Perfection: Continuously improve CRM systems through iterative feedback loops.

Applications in SMEs:

Hamid et al. (2022) illustrate how lean methodology transformed CRM operations in the telecommunications sector, reducing operational costs by 20%. For marketing SMEs, lean CRM frameworks can focus on optimizing lead nurturing and tracking conversion rates. Another example in this article by Alvi (2024), the software company "TechSoft," faced delays and budget overruns due to inefficient processes, unnecessary tasks, and poor communication. To address these issues, they implemented Lean methodology by:

1. Identifying value: Engaging clients to define the value of their software products and align development with customer needs.

2. Mapping the value stream: Visualizing the development process to pinpoint wasteful steps.

3. Creating flow: Eliminating bottlenecks to ensure seamless progress.

4. Establishing a pull system: Producing work based on client demand to avoid overproduction.

5. Pursuing perfection: Continuously improving processes and encouraging innovation.

The result was reduced delays, adherence to budgets, improved product quality, and increased client satisfaction, showcasing the effectiveness of Lean methodology in project management.

Bringing Lean principles into CRM helps smaller businesses create more purposeful customer interactions, reduce inefficiencies in how they deliver service, and support important metrics like Customer Lifetime Value and retention. Rather than acting as a standalone method, Lean complements broader CRM strategies by directly tackling many of the same challenges and performance gaps identified earlier (Hamid et al., 2022; Klein et al., 2022).

2.9. AI-Driven CRM For SMEs

Building on earlier discussions of efficiency and alignment through Lean CRM, the addition of artificial intelligence brings new possibilities to how CRM systems can learn from and adapt to customer behavior. AI has the potential to make CRM platforms smarter and more responsive, but it is not a cure-all. Integrating AI introduces new challenges, such as concerns about data ethics, resistance from employees, and greater operational complexity—issues that are especially pronounced in small and medium-sized businesses (Bhuiyan et al., 2024; West, 2018; Deep & Zanke, 2024).

AI Applications in CRM:

1. Predictive Analytics:

By using past customer data, these tools help companies anticipate future trends and behaviors. For example, Salesforce leverages machine learning to analyze both historical and real-time information, helping businesses spot new market opportunities, anticipate potential challenges, and allocate resources based on predicted demand (Kommera, 2024). In fact, Bhuiyan and colleagues (2024) found that companies using predictive models saw a thirty percent improvement in lead conversion rates. However, the effectiveness of these models depends on the availability of high-quality data, which can be a limitation for many SMEs. There is also a risk that too much reliance on automated forecasts could overlook the importance of relationship-driven insights, which are particularly valuable in business-to-business settings (Kumar et al., 2024).

2. Chatbots and Automation: These technologies can provide immediate responses to customer inquiries, reducing wait times and improving satisfaction. Sidhu and Kaur (2024) observed that AI-powered chatbots reduced complaint resolution times by forty percent in the hospitality sector. Despite these benefits, there are limits. Too much automation can make interactions feel impersonal, especially in industries where building trust is essential, such as consulting or B2B sales. Black and Allen (2018) warn that poorly designed chatbots or scripted conversations can frustrate users and damage the brand if not managed with care.

3. Lead Scoring: AI-driven CRM platforms, such as Salesforce Einstein, assign scores to leads, prioritizing those with higher conversion probabilities.

Table 3: Traditional vs AI-Driven CRM

Feature	Traditional CRM	AI-Driven CRM
Data Handling	Manual entry	Real-time processing
Personalization	Limited	Advanced, AI tailored
Automation	Basic task automation	Extensive automation
Predictive Analytics	None	Yes
Cost	Lower	Higher initial investment

Note: Adapted from Deep, S., & Zanke, P. (2024)

Table 3 compares the core features of traditional and AI-driven CRM. While traditional systems focus on structured data and rule-based processes, AI-CRM platforms offer dynamic, real-time capabilities through machine learning, natural language processing, and personalization engines. However, SMEs must evaluate trade-offs: although AI systems promise efficiency and scalability, they also demand data governance maturity, ethical awareness, and change readiness as discussed in earlier sections (Hamid et al., 2022; Tazkarji & Van Slyke, 2021; Deep & Zanke, 2024). SMEs should approach AI as a strategic enhancer, not a standalone solution embedding it within broader CRM frameworks that account for cultural, structural, and performance-oriented factors (Gil-Gomez et al., 2020; Bhuiyan et al., 2024; West, 2018).

2.10. Customer-Centricity and Personalization in CRM

As customer relationship management evolves, there is a clear movement away from product-focused approaches toward strategies that put the customer front and center. This shift means businesses are now prioritizing the specific needs, preferences, and behaviors of individual customers, aiming to build lasting relationships instead of just making quick sales (Reinartz et al., 2004). Such a customer-centric approach aligns closely with goals like increasing Customer Lifetime Value and improving retention, reinforcing CRM's role in fostering trust and ongoing engagement rather than one-off transactions.

Personalization is one of the main ways that customer-centricity takes shape within CRM systems. Kotler and Keller (2006) describe this transformation as a move from broad, generic marketing to targeted one-to-one communication, where messages and offers are tailored to each customer's unique situation. What started as basic demographic segmentation has grown, with modern AI-powered CRM platforms offering advanced personalization through tools like predictive analytics and real-time behavioral analysis, as described in Section 2.9.

However, technology alone is not enough for true customer-centric CRM. Payne and Frow (2005) argue that success also requires organizations to align their strategies, processes, and culture. This idea echoes the importance of change management and employee engagement highlighted in Section 2.6. Without support from leadership and a shared cultural commitment, even the most sophisticated personalization efforts can fall short or end up disconnected from business objectives.

The B2B customer journey, especially for SMEs, is often complex and involves several stages and stakeholders. Rusthollkarhu and colleagues (2022) describe this journey as dynamic and non-linear, moving from initial awareness all the way to long-term loyalty. Their model, which includes steps like analyzing, designing, engaging, and guiding, mirrors the CRM lifecycle introduced in Section 2.4 and provides practical guidance for aligning CRM activities with each phase of customer interaction. For SMEs, taking a customer-centric approach helps them build trust, tailor their consulting efforts, and maintain stronger client relationships (needs that are especially important in B2B and service industries). Gil-Gomez and colleagues (2020) add that putting customer-centricity at the heart of CRM not only boosts personalization but also creates a source of strategic advantage, especially when combined with flexible methods like Lean CRM (see Section 2.8).

To sum up, customer-centricity should be more than just a marketing tactic. It needs to be a guiding philosophy that shapes every aspect of CRM adoption. When paired with key performance measures, effective change management, and digital tools, this approach enables SMEs to build deeper, more resilient connections with customers and develop CRM systems that can adapt as their needs change.

2.11. AI-Enhanced Customer Acquisition

Artificial intelligence is rapidly changing how small and medium-sized businesses find and connect with new customers. Instead of relying just on gut feeling or guesswork, companies can now use CRM tools powered by AI to make sense of both old and new customer data. This helps them spot which potential customers are most likely to buy, predict what people want, and send out messages that feel more personal (Kedi et al., 2024).

One big plus of AI in CRM is predictive lead scoring. By analyzing details like past behavior, previous interactions, and engagement patterns, AI models can rank leads according to their likelihood to convert. This means teams can spend more time on leads that actually matter, instead of wasting energy on long shots. It also helps sales happen faster, since people are reaching out to the right prospects at the right moment (Kommera, 2024).

AI is also making a difference in how companies reach out to prospects automatically. These tools can sort audiences based on common traits and send emails or ads that feel tailor-made. Even chatbots are getting better at having real conversations and answering questions right away (Kedi et al., 2024). Some businesses are using sentiment analysis tools to figure out the mood of a customer, based on emails or social media. That way, companies can pick up on buying signals early and change their approach as needed (Kedi et al., 2024). If a campaign isn't working, AI can help tweak things on the fly, so businesses don't have to wait for weeks to see what sticks (Norouzi, 2024).

Of course, there are some things to watch out for. If the system is trained on data that doesn't reflect everyone, it might end up ignoring certain customers by mistake. And since a lot of AI models work in mysterious ways, it's not always clear why the system chooses one lead over another (Pasquale, 2015; Tsamados et al., 2022). That can be tough to explain to a team or a client, and it might make some people uneasy about trusting the results. Plus, if a business isn’t careful about how it uses customer data, it could land in hot water with privacy rules like GDPR (Norouzi, 2024).

All things considered, AI gives smaller businesses a bigger toolkit for finding and winning new customers. It helps them work smarter, not harder, and keep up with bigger competitors. Still, it’s important to make sure that, while chasing efficiency, companies don’t forget about fairness, clarity, and following the rules. When used thoughtfully, AI can be a real game-changer for customer acquisition, but it works best when it supports trust and long-term growth (Kedi et al., 2024; Kommera, 2024; Norouzi, 2024; Pasquale, 2015; Tsamados et al., 2022).

3. Methodology

The purpose of this chapter is to present the research methodology employed to investigate strategies for implementing efficient and personalized AI-enhanced Customer Relationship Management (CRM) systems within small and medium-sized enterprises (SMEs) operating in the marketing and consulting sectors. The purpose of this dissertation is to investigate the barriers and enablers of CRM adoption in B2B SMEs and to develop a practical, step-by-step framework that integrates AI-enhanced capabilities to support customer acquisition, personalization, and long-term retention under resource constraints..

The chapter begins by reiterating the research problem and objectives before explaining the philosophical stance and research approach. It then outlines the research design, sampling strategy, data collection procedures, and analytical techniques. Each section provides a justification for the methodological choices, ensuring that they remain consistent with the research aims. The chapter concludes with a discussion of ethical considerations relevant to the study.

3.1. Research Approach

Given the exploratory nature of the research and its focus on understanding the lived experiences of CRM specialists and SME managers, a qualitative research approach was adopted. This choice is underpinned by an interpretivist epistemology, which assumes that reality is socially constructed and that knowledge is best derived from understanding how individuals interpret their experiences (M. Saunders et al., 2019). Since the present study aims to explore how organizational actors perceive, adopt, and operationalize AI-enhanced CRM systems, an interpretivist stance provides the most suitable foundation.

Qualitative research, as emphasized by N.K. Denzin & Y.S. Lincoln (2018) is particularly suited to contexts where the focus lies in understanding processes, meanings, and interactions rather than measuring variables. This contrasts with positivist approaches, which prioritize hypothesis testing and statistical generalization. Furthermore, the study's exploratory character aligns with R.A Stebbins (2001) argument that exploratory research is essential when a phenomenon is insufficiently theorized or documented, as is the case with AI-enabled CRM adoption in SMEs.

This approach enables the collection of nuanced narratives, the identification of behavioral patterns, and the extraction of actionable strategies, thereby contributing directly to the development of a practical framework for SMEs.

3.2. Research Design

The study employs a multiple case study design, which is both methodologically and theoretically justified. Yin (2018) highlights that case studies are particularly appropriate when addressing "how" and "why" questions within contemporary, real-world contexts. This directly reflects the present study's aim of investigating how SMEs integrate AI into CRM systems and why certain strategies succeed or fail.

The adoption of a multiple-case study design, rather than a single case, enhances the robustness and credibility of the findings. According to Eisenhardt (1989), multiple cases provide a stronger empirical foundation by enabling researchers to compare across different contexts, thereby identifying both commonalities and variations. While the findings of case studies do not yield statistical generalization, they do allow for analytical generalization (Yin, 2018), meaning that insights can be meaningfully applied to other SMEs with similar characteristics.

Case study research is particularly valuable for exploring complex organizational phenomena, where technological, managerial, and cultural factors interact. Stake (1995) emphasizes that the strength of case studies lies in their ability to generate context-rich insights, which are indispensable for developing actionable, real-world strategies such as the CRM framework this study seeks to produce.

3.3. Sampling Strategy

A purposive sampling strategy was employed to ensure that participants possessed the expertise and first-hand experience required to address the research objectives. Purposive sampling, as argued by Patton (2015), is particularly valuable when researchers seek information-rich **cases** that can illuminate the research question in depth.

The sample included CRM specialists and SME managers who:

1. had direct experience with CRM adoption,
2. were knowledgeable about AI-driven functionalities within CRM systems, and
3. were actively involved in change management and decision-making processes.

This selection approach aligns with interpretive research principles, which emphasize depth of understanding over statistical representativeness (Creswell, 2018). By selecting participants with direct involvement in CRM strategy and implementation, the study ensured the collection of relevant, authoritative, and practically grounded insights that could inform the development of an actionable framework.

3.4. Data Collection Methods

Data was collected through six semi-structured interviews, a method particularly suited to exploring participants' perspectives in depth. Semi-structured interviews provide a balance between consistency and flexibility, allowing the researcher to address pre-defined topics while also adapting to new insights as they emerge (S. Kvale & S. Brinkmann, 2009).

The decision to use interviews is theoretically justified by the interpretivist commitment to understanding subjective experiences and meanings. Mason (2017) emphasizes that interviews are dialogical and co-constructive, meaning that both researcher and participant contribute to knowledge creation. This makes them particularly appropriate for examining complex, evolving practices such as AI-enhanced CRM adoption.

Key areas of inquiry included:

- The process of CRM implementation,
- Organizational and technical challenges encountered,
- Change management and employee adoption strategies,
- The use of AI-enhanced features for personalization, and
- Metrics and key performance indicators (KPIs) used to evaluate CRM success.

Each interview lasted approximately 30 minutes (Appendix B), was conducted in Portuguese, and subsequently translated into English for analysis. The cross-sectional design of the interviews provided a snapshot of current practices and perceptions, ensuring that findings reflected the most recent developments in SME CRM adoption.

3.5. Data Analysis

The study employed thematic analysis as the method of data analysis. Thematic analysis, as outlined by Braun & Clarke (2006), involves systematically identifying, analyzing, and reporting patterns (themes) within qualitative data. It is a flexible analytic strategy that enables both inductive exploration of emerging insights and deductive engagement with existing theoretical concepts.

From a theoretical perspective, thematic analysis is consistent with a constructivist understanding of knowledge, recognizing that themes are not objectively "found" in the data but are actively constructed through interpretive processes (Nowell et al., 2017). This makes thematic analysis especially well-suited to studies like the present one, where the goal is to extract both practical and conceptual insights from participants' experiences.

The analytic process followed five stages:

1. Familiarization – immersion in the data through repeated reading of interview transcripts.
2. Initial Coding – systematically identifying and labeling meaningful text segments related to CRM implementation, AI integration, and organizational change.
3. Theme Development – clustering codes into broader categories that captured recurring patterns.
4. Review and Refinement – validating and refining themes to ensure internal coherence and alignment with the research objectives.
5. Interpretation – situating the themes within existing literature and translating them into actionable strategies for SMEs.

This process ensured that the resulting findings were both empirically grounded and analytically rigorous, thereby contributing to the development of a robust implementation framework.

3.6. Ethical Considerations

The research adhered to strict ethical standards designed to safeguard participant confidentiality, autonomy, and data integrity. Key measures included:

- Assigning alphanumeric codes (A–F) to participants to ensure anonymity,
- Obtaining informed consent prior to each interview, with participants fully briefed on the study's objectives, procedures, and potential implications,
- Storing data securely in password-protected files accessible only to the researcher, and
- Presenting findings in a way that avoided disclosing sensitive or identifiable organizational details.

These measures are consistent with best practices in qualitative research ethics, as outlined by the British Sociological Association (2017), and ensured that participants could share their experiences openly without risk of negative consequences.

This chapter has outlined the methodological approach adopted to explore the implementation of AI-enhanced CRM systems in SMEs within the marketing and consulting sectors. A qualitative, multiple case study design was employed, grounded in interpretivist epistemology. Participants were purposively sampled to ensure expertise and relevance, and data were collected through semi-structured interviews. The data was analyzed using thematic analysis, ensuring a rigorous and systematic interpretation of findings. Ethical principles guided every stage of the research process.

The next chapter presents the findings from the interviews, organized around the themes identified during analysis, and discusses their implications for developing a practical, step-by-step framework to support SME adoption of AI-enhanced CRM systems.

4. Analysis and Results Discussion

This chapter presents the findings derived from the qualitative interviews conducted with SME managers and CRM specialists. The purpose of this chapter is to analyze the collected data in order to address the research objective: developing a framework for the efficient and personalized implementation of AI-enhanced CRM systems in B2B SMEs.

The analysis is guided by the themes identified in the literature review and explored during the interviews, namely: CRM implementation (including training and change management), personalization strategies, integration of artificial intelligence, customer acquisition, and performance measurement.

The chapter is structured as follows: first, the thematic analysis of the interview data is presented, organized according to the main categories. Next, the results are discussed in relation to the research questions, identifying both practical challenges and opportunities for SMEs. The findings serve as the foundation for the framework that will be developed in the following chapter.

4.1. CRM Implementation

The implementation of a CRM system in small and medium-sized enterprises (SMEs) represents a multi-dimensional process involving strategic alignment, technical configuration, employee adoption, and performance monitoring. Based on the interviews conducted with CRM specialists and implementers, several critical factors emerge that shape the success or failure of CRM projects. These findings are organized into four subthemes: strategic alignment and project management, data quality and integration, employee resistance, and overall process execution.

4.1.1. Strategy Alignment and Project Management

A recurring theme across interviews is the importance of aligning CRM implementation with business strategy. Interviewee A emphasized that the initial phase involves defining the objectives of the system:

"In the implementation process, there's a first phase, which is to determine what you want to do from a business perspective… This definition, which is linked to the company's strategy, will meet certain strategic needs" (A).

Building on this, Interviewee B also highlighted the necessity of clear goals and expectations:

"When you implement a CRM, you need to know exactly what you want to achieve. The people in the company who are making the decisions need to clearly understand what the system will provide" (B).

This focus on clarity is significant because without a shared understanding of the CRM's purpose, organizations risk either under-utilizing the system or expecting unrealistic outcomes. In practice, SMEs may not always have the technical maturity or internal expertise to articulate these goals, which can result in misalignment between the tool and the business strategy.

These statements reveal both challenges and solutions. One difficulty is that strategic misalignment often leads to unrealistic expectations or fragmented adoption, particularly when decision-makers do not fully grasp how the CRM will support business goals. Another is that without early involvement of frontline employees, adoption risks being perceived as a top-down imposition rather than a tool designed to solve real problems. The enabling strategies suggested by interviewees were clear: engage leadership early to define precise objectives, establish a project management office (PMO) or equivalent structure to coordinate stakeholders, and create legitimacy through the inclusion of end users and "change management" who can advocate for the system within their teams.

This approach suggests that effective project management is not only about sequencing tasks but also about reducing resistance through legitimacy and trust-building. Overall, these accounts suggest that successful CRM implementation depends on early strategic planning, well-defined objectives, and a project management office (PMO) capable of coordinating stakeholders (A, B, F). This finding is consistent with Foss et al. (2008), who highlight leadership and interdepartmental collaboration as critical for CRM success, and with

Tazkarji & Van Slyke (2021), who emphasize the interplay of people, processes, and technology. Similarly, Bibiano & Pastor Collado (2006) underline the demanding nature of the CRM lifecycle and the importance of structured project management.

In practice, this means that SMEs must recognize project governance not as an optional overhead, but as a central component of CRM adoption. Defining goals at the outset, ensuring that leaders and frontline employees are equally involved, and formalizing responsibilities through structures like a PMO can mitigate early misalignments and prevent resistance later. Strategic clarity and project management, therefore, form the backbone of the CRM implementation journey, on which subsequent challenges such as data, culture, and AI adoption.

4.1.2. Data Quality and Integration

Another central theme emerging from the interviews is the challenge of data quality and integration. Interviewee B stressed that data centralization and integration across systems often prove to be the most complex aspects of implementation:

"The problem arises when companies want all data to be centralized, with complex integrations. This is more complicated and requires additional development… usually it requires help from consultants, software engineers, or external companies." (B)

The difficulty is not only technical but also structural, as Interviewee C noted with respect to European regulations on data privacy:

"Any company that wants to establish a CRM system, when creating the database, has one of two options: either hire a company or service that has servers in Europe, or else it must create a data interpretation system… The platform will never have access to personal data. It can and should only have access to transactional information, as if it were anonymous." (C)

Data fragmentation and low-quality legacy records also emerged as recurring obstacles. Interviewee D highlighted the risks when poor data undermines the value of artificial intelligence features within CRM:

"The main objective of CRM is to connect the sales team with the operational team… All these micro-interactions, which occur outside of the CRM, need to be manually entered into the system. This is always the hardest part. The value of CRM depends on the quality of the information; if the data is of poor quality, the system loses relevance." (D)

These accounts illustrate two layers of difficulty: first, ensuring compliance and secure integration of disparate data sources; second, guaranteeing that the data being integrated is sufficiently clean, consistent, and comprehensive to produce meaningful insights. The consequences of failure are significant, ranging from technical bottlenecks and higher consultancy costs to ethical and legal risks, particularly in markets governed by GDPR.

At the same time, the interviews also point toward strategies to overcome these barriers. Interviewee E described how implementation partners often support companies by validating and enriching data before importation:

“We often validate or enrich data before importing… to ensure that the process is well done and the information is reliable.” (E)

This practice reflects an important enabling strategy: treating data cleansing and validation as an integral part of CRM implementation, rather than as an afterthought.

The significance of these findings resonates strongly with the literature. Payne and Frow (2005) argue that data integration is one of the most demanding phases of CRM adoption, requiring careful orchestration across technical, organizational, and regulatory domains. Kim et al. (2012) similarly emphasize that poor-quality data undermines the credibility of CRM systems and limits their decision-making value. More recently, studies have noted that the introduction of AI into CRM magnifies these concerns, since predictive models are only as strong as the datasets underpinning them (Chatterjee et al., 2020).

Taken together, the interviews and existing literature suggest that SMEs face a dual challenge: the technical difficulty of integrating data from multiple systems and the organizational task of ensuring accuracy and compliance. Enabling strategies, such as phased integration, early validation, and external consultancy support, help mitigate these risks, but they also imply that SMEs must allocate resources and expertise deliberately. In practice, this means that CRM success is not simply a matter of installing software but of developing a coherent data governance strategy that supports both operational efficiency and ethical responsibility.

4.1.3.Employee Resistance and Change Adoption

A recurring theme across all interviews was the challenge of employee resistance to CRM adoption. Despite the technical capabilities of CRM platforms, participants repeatedly emphasized that human factors are the main determinant of success.

Interviewee A described how adoption was slow in the early stages:

"Not at first, because people need to learn… the return, I'd say six months to start seeing some results. The first step is simply doing it… with a routine of doing things for a while is how you can achieve results" (A).

This highlights the importance of patience and iterative learning, rather than expecting immediate efficiency gains. Similarly, Interviewee C reflected on the difficulty of persuading experienced employees in the automotive sector to adopt a CRM system:

"Trying to convince them to use platforms like Salesforce… was a challenge because most people don't realize the value of information and how much the relationship between that specific customer and the company transcends the sales opportunity that is in the hands of each salesperson at that exact moment" (C).

This cultural resistance contrasts with the more technology-centric challenges described in the literature. Payne & Frow (2005) argue that implementation difficulties often arise from the technical complexity of CRM systems and integration requirements. However, the interview data indicates that behavioral and cultural barriers may outweigh technical ones in

SMEs, suggesting that academic emphasis on systems and processes can overlook the human dimension.

Several strategies for overcoming resistance were mentioned. Training and ongoing support were essential. As Interviewee A explained:

"It was necessary to provide weekly training sessions to employees for two to three months… because it is necessary to slice this into smaller parts and train people gradually on what they need to learn" (A).

This phased approach echoes change management literature stressing the importance of structured learning (Kotter, 1996), yet contrasts with claims by Beldi et al. (2010) that top-down directives are sufficient for adoption. Instead, participants described adoption as a negotiated process requiring close engagement with employees.

Interviewee F further highlighted the importance of "change sponsors":

"To avoid resistance, we must bring end users into the project and test them as soon as possible, and select a type of 'change sponsor' among the promoters" (F).

This supports the literature stressing the value of internal champions (Nguyen & Waring, 2013), but interviewees indicated that these roles are not always formalized in SMEs, which may hinder structured adoption.

Overall, the interviews suggest that employee resistance is both expected and cyclical. Adoption begins with hesitation, dips in productivity, and only later stabilizes into improved outcomes. While the literature acknowledges resistance as a factor, it often underestimates its duration and intensity. This indicates that SMEs may require more robust change management frameworks than currently suggested in academic models, including longer timelines, intensive training, and embedded champions to bridge the cultural gap.

4.1.4. Structured Process Execution

Alongside strategy and change management, interviewees stressed the necessity of a structured, phased approach to CRM implementation. Interviewee A described the importance of developing a roadmap that prepares stakeholders across all dimensions before full adoption:

"There were phases of impact preparation across all dimensions… a roadmap that outlined all phases of implementation, with all internal stakeholders. First to establish a community, then to enable their own engagement, and then to train leaders and teams in a sequence of activities" (A).

This sequencing not only provided clarity but also reduced the risk of overwhelming employees with complexity too early in the process.

Interviewee E offered a more formalized description of this lifecycle, emphasizing diagnosis, kickoff, configuration, automation, and training:

"In summary, the process is: diagnosis → kick-off with goals and KPIs → activity plan → platform and process configuration → automations → training on use and configuration " (E).

Similarly, Interviewee F highlighted a life cycle model commonly adopted in implementation projects:

"In the implementation process, we generally have a sales–planning–implementation–validation–training–go-live life cycle" (F).

These accounts collectively highlight a process-oriented discipline: CRM implementation succeeds when treated as a continuous project with clear phases, rather than a one-off technical installation. From a theoretical perspective, this insistence on structured execution resonates with the observations of Deep & Zanke (2024), who critique SMEs for relying on ad hoc CRM deployments, and Salhieh & Abdallah (2019), who advocate Lean CRM frameworks to enhance efficiency and sustainability. Together, these sources suggest that systematic, stepwise processes are essential for successful CRM adoption in SMEs.

Yet, interviewees also raised cautionary notes. As Interviewee F observed, resistance often stems from misalignment between system design and actual user needs:

"Many managers don't even know their processes and sometimes design systems against their needs, which leads to rework later for adaptation" (F).

This insight reveals a potential tension between formal process models and lived organizational realities. While literature celebrates the role of structured roadmaps, the interviews suggest that such frameworks must remain flexible and iterative, responsive to feedback from end users to avoid rigid systems that generate more rework than efficiency. Interviewee F further added:

"This allows them to come up with ideas, optimize processes, and understand how to take advantage of the platform" (F).

This demonstrates that user engagement and experimentation can transform CRM adoption from a rigid implementation into a collaborative, evolving process that aligns the system with actual organizational needs.

In sum, structured process execution emerged as a critical enabler, but only when combined with adaptability and user engagement. The balance between discipline and flexibility thus appears to be a defining factor for CRM project success in SMEs.

Having established the foundations of CRM implementation, it is now important to examine how these systems are used in practice. Beyond the technical and organizational hurdles, CRM platforms are ultimately valued for their ability to deepen customer relationships. The next section focuses on personalization and customer orientation, exploring how SMEs leverage CRM to tailor communication, strengthen engagement, and enhance customer experiences.

4.2. Personalization and Customer Oriented Strategies

A recurring theme across the interviews is the importance of leveraging CRM systems to personalize communication and interactions with customers. Interviewee A illustrated this in a call center context:

"Imagine, CRM in a call center. It starts working with a customer call… Customer information is immediately accessible on the front end. CRM provides this interface… For operators, it has all this information" (A).

This example shows that effective personalization relies on accurate data capture, structured workflows, and seamless integration with ERP systems. Building on this, Interviewee E emphasized automation mechanisms that allow for segmentation and scoring, ensuring that communication reflects customer behavior and preferences:

"We start with tags… From there, we gather more information about the contact: what products or services they already have, what their interests are… Both the information collection and the communication itself are automated" (E).

Interviewee F added that personalization also requires a holistic view of the customer, where the CRM develops its own identity aligned with customer needs, enabling AI-driven insights for tailored strategies. Turning to the organizational dimension, Interviewee D stressed that personalization depends on combining internal data with external market context, since customer histories alone rarely provide sufficient insight for effective decision-making.

Taken together, these accounts highlight a process- and data-oriented discipline: personalization in SMEs is not simply a function of advanced technology, but of structured processes, quality data, and cross-functional alignment. This confirms Payne & Frow's (2005) framework, which underscores the importance of aligning people, processes, and culture to achieve customer-centric CRM. Similarly, Kotler & Keller (2006b) describe this as a shift from mass marketing to one-to-one marketing, while more recent studies emphasize that AI-enhanced personalization in SMEs is constrained by data limitations (Deep & Zanke, 2024) and must reflect customer journey dynamics (Rusthollkarhu et al., 2022; Gil-Gomez et al., 2020).

However, interviewees also highlighted practical challenges. Interviewee A cautioned that personalization must be managed carefully to avoid customer fatigue and remain compliant with GDPR:

"We take great care not to automate things and simply send them to the customer… We take into account the customer's activity" (A).

Interviewee D similarly noted that contextual external data is often underutilized in SMEs due to resource constraints, limiting the potential of AI-driven personalization. These findings suggest that while the literature often portrays personalization as scalable and automated, in SMEs it tends to be human-guided, ethically constrained, and context-specific.

In practice, SMEs appear to adopt a balanced model of personalization, more targeted and regulated communication strategies rather than mass automation. This cautious approach demonstrates a unique form of customer-centricity, blending technology with human oversight.

In sum, the findings suggest that effective CRM personalization in SMEs depends on three interrelated factors:

1. Data quality and integration – ensuring accurate and actionable insights.
2. Automation and AI tools – enabling scalable but context-sensitive communication.
3. User engagement and process alignment – fostering adoption, ethical compliance, and strategic fit.

The balance of these factors allows SMEs to leverage CRM functions without overextending their capacities, offering a nuanced alternative to fully automated personalization models described in the literature.

4.3. ARTIFICIAL INTELLIGENCE IN CRM

Artificial intelligence (AI) emerged in the interviews as both an enabler of efficiency and a source of uncertainty in customer relationship management (CRM). While the literature emphasizes AI's transformative role in predictive analytics, automation, and lead scoring (Kommera, 2024; Bhuiyan et al., 2024; Deep & Zanke, 2024), the interview data illustrate how SMEs and larger organizations are experimenting with these capabilities in practice, often confronting cost, data, and ethical challenges.

Interviewee A described AI's role in automating customer visit reports, highlighting how verbal inputs are converted into structured CRM tasks:

"I verbally pass this on to the system, and the system generates the leads, schedules the meeting, prepares the activities, and creates a task for people to generate the activities" (A).

This reflects the literature's view that AI enhances internal efficiency and reduces manual effort (Sidhu & Kaur, 2024). However, as Kumar et al. (2024) caution, such automation depends heavily on structured and high-quality data—an issue often cited as a weakness in SME contexts.

Interviewee B provided further insight into Salesforce's Einstein and AgentForce features, which classify and pre-categorize customer cases before reaching human operators. He stressed how these tools can accelerate issue resolution but also raised concerns about accessibility for smaller firms:

"Within Salesforce, licenses are expensive… when multiplied by multiple users, the costs can be prohibitive. For a small or medium-sized Portuguese company, this is complicated" (B).

This cost barrier directly challenges the optimistic assumptions in the literature that AI-driven CRM adoption will naturally diffuse across SMEs as technology matures (Kedi et al., 2024; Norouzi, 2024). Instead, the interview data suggest that economic constraints remain a decisive factor in adoption readiness.

Interviewee C introduced a more cautious perspective, praising predictive metrics that identify at-risk customers but warning that AI systems remain fundamentally limited:

"Where does artificial intelligence fail? Innovation. It will never invent anything. It always relies on existing data to propose solutions to already known problems" (C).

This contrasts with the literature's emphasis on predictive analytics as a key driver of competitive advantage (Kommera, 2024; Bhuiyan et al., 2024), by reframing AI not as a source of new opportunities but as a tool for optimizing existing ones. The interviewee's skepticism highlights an important tension: while academic discourse often positions AI as transformative, practitioners see it more as incremental improvement constrained by data quality and historical bias (Pasquale, 2015; Tsamados et al., 2022).

From a different angle, Interviewee D underlined the dual benefit of AI in filtering information overload and simplifying system use:

"Artificial intelligence helps make these decisions faster… On the other hand, there's the communication aspect, which is how people avoid clicking buttons back and forth in a CRM tool. Working conversationally with an AI system is much easier" (D).

This mirrors the literature's recognition of AI as both a knowledge filter and a usability enhancer, particularly in lead scoring and conversational interfaces (Kedi et al., 2024; Kommera, 2024). Yet, as West (2018) argues, such benefits must be balanced with attention to user trust, given the opacity of "black box" decision-making.

Interviewee E added a further organizational perspective, pointing to AI-driven chatbots, content generation, and Salesforce's layered security features designed to address ethical and privacy concerns:

"All AI-generated content is centralized and recorded… reviewed or validated by someone on the team, ensuring quality and appropriateness" (E).

This reflects the literature's concern with GDPR compliance, transparency, and the risk of bias in automated processes (Norouzi, 2024; Black & Allen, 2018). The interviewee's insistence on human validation resonates with Rusthollkarhu et al. (2022), who stress that AI must be embedded in workflows that retain human oversight rather than substituting it entirely.

Taken together, these accounts both confirm and complicate the literature. On the one hand, AI clearly enhances efficiency, personalization, and predictive capacity, echoing scholarly claims about its potential to optimize lead scoring, automate outreach, and improve decision-making (Bhuiyan et al., 2024; Kommera, 2024). On the other hand, the interviews foreground limitations underexplored in theory: cost barriers for SMEs, skepticism about AI's innovative capacity, and the persistence of human oversight as an ethical and practical necessity.

In sum, the findings suggest that while AI is reshaping CRM by enabling automation, predictive insights, and conversational interfaces, its adoption in SMEs is characterized by pragmatism and caution. Far from fully automated, scalable systems envisioned in much of the literature, SMEs approach AI as a selective, cost-sensitive enhancement, embedding it within broader CRM strategies that remain grounded in human judgment, regulatory compliance, and organizational resource constraints. The next section (4.4) examines customer acquisition strategies, a topic that, while frequently referenced throughout the interviews, warrants focused discussion.

4.4. Customer Acquisition

Effective customer acquisition is a critical component of CRM strategy in SMEs, Across interviews, participants highlighted multiple mechanisms through which CRM systems support acquisition, ranging from lead identification and scoring to automated outreach and referral tracking. While the specific tactics differ by industry and purchase frequency, there is a recurring emphasis on structured yet adaptable approaches that combine technology, data, and human judgment.

Interviewee D stressed the importance of tracking referral metrics, particularly in B2B contexts:

"Traditional metrics remain important—conversion rate and lead scoring—but the most important thing is tracking something that's super relevant… referrals create a niche customer base, which is the easiest way to sell… All the information about referrals… allows you to understand who your flagship customers are, and who you can use to sell more" (D).

This highlights a nuanced point: while standard conversion metrics and sales funnel stages are widely used, SMEs gain a strategic advantage by identifying and leveraging key advocates within their existing customer base. Referral-based acquisition, in particular, reflects an SME-specific practice that may not always be captured in broader CRM literature.

Interviewee A and other participants described the use of cross-selling and up-selling strategies during the acquisition process. By importing customer data and identifying pre-existing products or services, SMEs can immediately tailor campaigns via email, WhatsApp, or SMS. These campaigns are often automated but remain guided by human decision-making:

"Cross-selling involves combining different offers the company already has... Up-selling... assessing whether the client's product can be improved, whether there are new versions, or even partner offers... This entire process can be automated... or done directly by the agent" (A).

Similarly, AI-enabled tools were highlighted as supporting predictive lead scoring, enabling sales teams to prioritize accounts and focus on the most promising opportunities. This aligns with the literature, where Kedi et al. (2024) emphasize that AI-driven lead scoring, segmentation, and automation allow SMEs to identify high-potential prospects, personalize outreach, and improve conversion rates. Kommera (2024) further notes that predictive models help optimize resource allocation and shorten sales cycles.

Interviewees also noted that the end customer is often a professional or entrepreneur, even in B2B-focused campaigns. As such, acquisition strategies frequently borrow techniques from both B2B and B2C approaches, such as nurturing leads via LinkedIn, email, or web-scraped data. This demonstrates an SME-specific flexibility: while CRM systems can automate many processes, human oversight and judgment remain crucial for aligning campaigns with actual customer needs.

Turning to practical limitations, the interviews revealed that many SMEs are already applying these practices in some form across multiple segments. This means that while literature often presents AI-driven acquisition as an advanced step-change, in practice, SMEs may already be operationalizing similar strategies with simpler tools or manual processes, particularly when resources and data availability are constrained. The challenge, therefore, lies not in conceptual adoption but in scaling and refining these processes for consistency and efficiency.

In summary, customer acquisition in SMEs relies on a blend of structured processes, AI-enabled analytics, and human-guided engagement. Key success factors include:

1. Leveraging referral networks to identify high-potential leads.
2. Integrating cross-selling and up-selling opportunities early in the customer journey.
3. Using predictive lead scoring and automation to optimize sales efforts.
4. Ensuring ethical and transparent practices in data usage.

While AI and automation offer substantial advantages, interviews suggest that SMEs are already implementing many acquisition strategies in practice, albeit in smaller-scale or less formalized ways. The main opportunity lies in formalizing, scaling, and integrating these processes across segments, allowing CRM systems to fully support sustainable growth.

he next section (4.4) examines success indicators and key performance metrics, focusing on how organizations assess the tangible impact of CRM systems on customer relationships and business performance.

4.5. KPIs AND SUCCESS MEASUREMENT

The true value of a CRM system is revealed through its impact on business performance, and identifying the right metrics is essential to justify its implementation. Interviewees consistently highlighted that CRM systems create a 360-degree view of the customer, enabling faster response times, improved pipeline management, and ultimately, a lower cost of acquisition per customer. As one participant noted:

"The result is measured in the long term. Data is more readily available and processed better to add value to the sales process…faster conversion rates, better prospecting with targeted information generates a larger pipeline volume, and lower acquisition cost per customer." (A)

Nevertheless, sales performance remains the most direct and tangible measure of CRM success. One interviewee emphasized:

"First and foremost, sales, always. Any retention goal depends on sales; revenue and growth must increase…you need to be more agile and quick from the moment you know a particular lead until the moment it closes." (E)

While conversion rates may fluctuate due to expanded lead pipelines, overall sales growth and faster deal closures are viewed as critical indicators. Alongside this, SMEs track marketing-qualified leads (MQLs), sales-qualified leads (SQLs), and engagement indicators such as webinar participation or social media interactions. As one interviewee explained:

"We always have a metric called 'who raised their hand and is interested in talking to us?'…Now I know it's coming from the website, Facebook, Instagram, LinkedIn…These metrics are all measured. Then there's the follow-up, creating the pipeline after that, which may or may not reflect sales." (E)

Operational efficiency and automation were highlighted as equally important measures of success. Reducing manual work, freeing staff to focus on higher-value tasks, and improving overall productivity were seen as tangible outcomes of CRM implementation:

"*Success can be measured in several ways. On my team, it's essentially measured by the reduction of manual work…Reducing manual work in repetitive tasks is clearly an indicator of success. …With the same number of people, you can produce much more." (F)*

Interviewees also noted that even small-time savings can scale significantly over thousands of customer interactions, generating substantial cumulative value. In terms of customer retention and satisfaction, the availability of structured data and dashboards allows SMEs to monitor client interactions, identify drop-offs, and implement targeted reactivation campaigns:

"Before CRM, there was no structured data…With CRM, when people began to work consistently within the system, the data began to exist in an organized manner…This allows us to analyze leads and conversion rates." (E)

These qualitative insights align closely with the literature, which identifies Customer Lifetime Value (CLV), Customer Retention Rate, and Net Promoter Score (NPS) as foundational CRM KPIs (Homayoun et al., 2024; Norouzi, 2024). CLV helps SMEs prioritize high-value clients and allocate resources strategically (Bhuiyan et al., 2024; Gil-Gomez et al., 2020), while retention metrics, including churn rates and satisfaction scores, offer insight into the health of long-term relationships (De Haan et al., 2015; Gil-Gomez et al., 2020). NPS, with its simplicity and responsiveness, provides a practical way for SMEs to gauge customer sentiment and identify improvement areas (Reichheld, 2003; Norouzi, 2024).

Frameworks such as Balanced Scorecards and dashboard-based analytics support SMEs in translating CRM data into actionable insights (Chehimi & Naro, 2024; Gonçalves et al., 2023), helping decision-makers monitor performance in real-time despite limited technical resources.

In summary, CRM success in SMEs emerges from a combination of financial outcomes, operational efficiency, and customer-centric metrics. While sales growth and deal velocity remain crucial, automation, structured experimentation, and customer satisfaction play equally important roles. When aligned with tools like dashboards, NPS, and tailored CLV estimations, SMEs can derive actionable insights, optimize resources, and achieve sustained competitive advantage through effective CRM adoption.

Insights gathered across the various interview themes were instrumental in providing a practical foundation for the next chapter, which develops a tailored framework for CRM implementation. This framework bridges the gap between strategic intent and actionable steps, specifically designed to support SMEs in translating CRM strategy into effective, real-world practices.

5.Framework for CRM Implementation in B2B SMEs

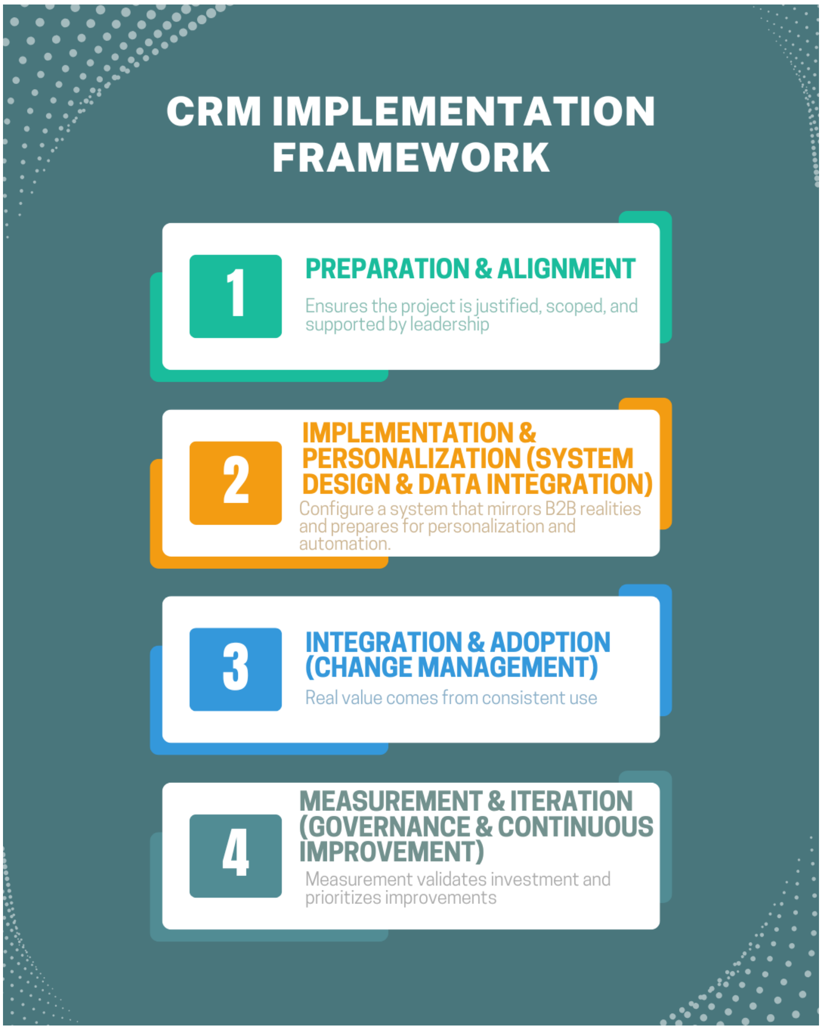
The previous chapter demonstrated that customer relationship management (CRM) success in business-to-business small and medium-sized enterprises (B2B SMEs) relies on strategic clarity, organizational adaptability, measurable outcomes, and appropriate technology. Interview participants emphasized that CRM delivers value by accelerating deal cycles, enhancing prospecting accuracy, increasing customer retention, and minimizing manual tasks. Although these findings provide valuable direction, they are currently dispersed across several themes. A comprehensive and actionable framework specifically designed for the context of B2B SMEs is therefore required.

This chapter introduces a framework that addresses the distinct challenges faced by B2B SMEs. As highlighted in the literature, while CRM adoption is widely recognized as a strategic necessity for SMEs (Deep & Zanke, 2024), barriers such as knowledge gaps, limited budgets, and lack of expertise often undermine successful implementation (Paraschou, 2016; Räsänen, 2020). Furthermore, existing research has primarily focused on post-implementation outcomes, leaving a gap in structured guidance for the earlier, strategic stages of adoption (Yasiukovich & Haddara, 2021). The framework developed in this thesis seeks to fill this gap.

Unlike generic CRM models, which assume large budgets and consumer-oriented contexts, the proposed framework is grounded in the specific realities of B2B SMEs. These firms often manage smaller customer bases where each account carries significant value, requiring personalized and relationship-driven CRM practices (Kotler & Keller, 2006a). At the same time, their longer and more complex sales cycles demand pipeline visibility and cross-departmental alignment Johansen and Helle (2024).

Resource constraints further intensify the need for simplicity and scalability. As Räsänen (2020) and Sande (2024) argue, SMEs frequently prioritize short-term operational goals over long-term strategic investment, which makes it essential that any CRM framework be both cost-effective and easy to implement. In addition, the heavy reliance of SMEs on trust and reputation highlights the importance of consistent data and high levels of user adoption, echoing Jobber's (2004) emphasis on continuous performance monitoring and customer satisfaction as drivers of loyalty.

Figure 2: Proposed CRM Implementation Framework for B2B SMEs (Author's elaboration)



Source: Author's elaboration

Figure 2 summarizes the proposed CRM implementation framework, which draws on both the empirical findings from interviews and the theoretical insights from the literature review. While previous chapters analyzed challenges, strategies, and success factors in isolation, this framework integrates them into a step-by-step process tailored to the realities of B2B SMEs. The guiding principle is that CRM should not be treated as a one-off software installation but as a gradual organizational transformation that aligns people, processes, and technology.

The framework unfolds across five stages: (1) strategic alignment and preparation, (2) data and infrastructure readiness, (3) process design and user engagement, (4) personalization and customer-centric practices, and (5) performance measurement and continuous improvement. Each stage outlines practical actions, expected deliverables, quick wins to sustain momentum, and KPIs that allow SMEs to measure progress and demonstrate value.

The following sections describe each stage in detail, supported by evidence from the interviews and existing research, to provide a practical roadmap for SMEs seeking to capture the benefits of CRM adoption.

5.1. Strategic Alignment and Preparation

The first step in successful CRM implementation for B2B SMEs is establishing clear strategic alignment. One of the recurring insights from both literature and interviews was that many failures arise not from the technology itself, but from unclear objectives and weak ownership. As Interviewee B emphasized, “If you don’t know what problem you’re solving, the CRM just becomes another database." This echoes Payne & Frow's (2005) observation that CRM must be positioned as a business strategy, not an IT project.

To operationalize this, SMEs should begin by clarifying the business case and defining the primary objectives of CRM adoption whether it is to shorten the sales cycle, improve account retention, or support account-based selling (Payne & Frow, 2005; Deep & Zanke, 2024). Once objectives are agreed, leadership commitment becomes essential. Assigning an executive sponsor and nominating a project lead creates accountability and ensures the initiative is tied directly to business performance rather than delegated exclusively to IT (Foss et al., 2008; Tazkarji & Van Slyke, 2021).

Equally important is engaging stakeholders early to build shared understanding. Running one or two workshops with sales, marketing, customer success, operations, and IT helps map existing processes, identify inefficiencies, and surface data sources (Salhieh & Abdallah, 2019). This step provides a baseline of current practices and avoids the risk, highlighted by Interviewee F that said rigid systems introduced without alignment can create more rework than efficiency.

Deliverables from this stage include a concise project charter and communication plan, high-level process maps, a baseline KPI report (e.g., current lead volumes, time-to-close, churn), and a stakeholder register or RACI matrix. Quick wins, such as importing the top 50 accounts into a sandbox CRM or automating a simple workflow (e.g., sending a signed contract PDF), can help demonstrate immediate value and build momentum (Interviewee E).

To measure readiness, SMEs should establish baseline KPIs at this stage: engagement of the executive sponsor, current time-to-close, sales per representative, and churn rates. These early metrics not only benchmark performance but also create a reference point to assess progress later in the CRM journey (Homayoun et al., 2024; Norouzi, 2024).

5.2. Implementation And Personalization

The next stage in B2B CRM implementation focuses on configuring the system to reflect the company's operational reality. Once objectives are clear, SMEs must translate them into account-centric processes and data structures. Interviewee E illustrated this process: "We start with tags… from there, we gather more information about the contact… if someone watches a video, downloads a PDF, that increases the interest metric… both the information collection and the communication itself are automated." Similarly, Interviewee F emphasized the importance of a 360-degree customer view for richer insights: "CRMs… can provide a 360-degree view of the customer… With all the data in one place, it's easier to develop personalized marketing strategies."

To operationalize this stage, SMEs should first select and configure the CRM edition and features aligned with the scope, including account-centric layouts, custom fields for contract size and renewal dates, and the integration of essential systems such as ERP, email, telephony, calendar, and lead-generation tools. Data migration is critical: legacy records should be cleaned, deduplicated, mapped to new fields, and assigned clear ownership. Next, SMEs can implement tags, scoring logic, and basic predictive lead scoring where feasible, focusing on simple, explainable rules before advancing to more complex AI models. Core automations, such as lead routing, deal stage notifications, and contract distribution workflows, should be configured, alongside GDPR and security controls, and standardized templates for emails, calls, and proposals.

The literature supports incremental, fit-for-purpose design. AI-enabled lead scoring and automated outreach can improve prioritization and conversion, but only when data quality is sufficient (Kedi et al., 2024; Kommera, 2024). Deep & Zanke (2024) caution that SMEs often lack sufficient volume or clean data for advanced predictive models, recommending a pragmatic approach: start with a few high-impact automations, instrument performance, and expand AI usage as data matures. Salhieh & Abdallah's (2019) Lean CRM principles reinforce this: prioritize small, measurable automations that reduce friction and create demonstrable value for sales and account teams.

Deliverables for this stage include a sandbox with configured objects and workflows, migration scripts and a data quality report, integration documentation, and an automation catalogue with templates. Quick wins can demonstrate immediate impact, such as activating lead scoring for a pilot segment to prioritize "hot" accounts or automatically sending signed contracts to reduce manual effort. Key KPIs to track at this stage include data completeness (% of required fields filled), number of automations running, and the initial accuracy of lead scoring (qualitative evaluation)

5.3. Integration & Adoption

CRM implementation yields limited organizational value without active employee engagement, making user adoption a critical phase. This stage requires comprehensive training, integration of CRM into routine workflows, and the establishment of governance structures and internal advocates to maintain progress. Interview data indicate that adoption encompasses both behavioral change and practical application.

The literature supports this dual focus. Payne & Frow (2005) emphasize aligning culture and processes with technology, while Gil-Gomez et al. (2020) note that SMEs require fast, visible wins to maintain adoption in smaller teams. Practically, adoption requires role-based training, accessible playbooks (sales scripts, email templates), and the removal or consolidation of parallel systems that create fragmentation (Interviewee E). A network of department champions is essential for surfacing issues, sharing best practices, and iterating on workflows, a point stressed by Interviewee A when describing the importance of sequencing activities and preparing stakeholders across all dimensions. For B2B SMEs, adoption activities should explicitly demonstrate how CRM reduces time-to-close, improves preparation for client meetings, and preserves relationship knowledge during personnel changes (Interviewee F).

Operationalizing adoption requires a series of targeted actions. Organizations should provide role-specific training sessions and practical playbooks for sales, customer success, and marketing teams. As Interviewee E emphasized, sales playbooks and call scripts become significantly more effective when they integrate CRM data into daily routines. Department champions should be appointed to identify issues and disseminate best practices (Interviewee A). Parallel systems should be eliminated or consolidated to ensure data consistency, a lesson highlighted by Interviewee F, who warned that maintaining multiple systems in parallel leads to inefficiencies and rework. Feedback mechanisms, such as weekly sessions during rollout and monthly reviews thereafter, are necessary to identify missing data fields, automation issues, or workflow inefficiencies. Several interviewees (A, E, F) pointed out that iterative feedback not only improves system usability but also empowers users to co-develop processes and suggest optimizations. Internal communications must emphasize measurable quick wins and time savings to encourage sustained engagement. As Interviewee D observed in relation to lead management, demonstrating tangible efficiency gains early in the process creates buy-in and helps justify CRM investment across the organization.

Deliverables for this stage include training materials, recorded sessions, SOPs, an adoption dashboard tracking active users and updates, and a go-live checklist with a cutover plan. Quick wins can be showcased with "time saved" reports for repetitive tasks (e.g., reducing email preparation from X minutes to Y minutes) or dashboards that visualize daily priorities for sales managers. Key KPIs to track progress include the CRM active user rate (percentage of intended users logging in weekly), the number of tasks automated or manual tasks removed, and the average time to first response to a lead.

5.4. MEASUREMENT AND ITERATION

The final stage involves embedding CRM into the performance culture of the SME. As Interviewee E noted, “The most important thing is proving the system brings value. Otherwise, people go back to their old ways.” This underscores the role of KPIs and reporting not only as technical outputs but as tools for change management.

SMEs should begin by aligning CRM dashboards with business objectives defined in Stage 1. Common KPIs include time-to-close, sales per representative, churn rates, and customer lifetime value (CLV). Importantly, managers should use these reports not just for oversight but for coaching and feedback, helping employees see how CRM supports their success.

Deliverables at this stage include a set of standardized dashboards, a quarterly CRM performance review, and a feedback loop to collect user suggestions. Quick wins might involve demonstrating ROI through before-and-after comparisons of sales cycle length or churn reduction.

KPIs now shift from baseline measures to improvement trends, such as percentage reduction in time-to-close, increase in revenue per account, or growth in retention. By institutionalizing these metrics, SMEs turn CRM into an ongoing capability rather than a one-off implementation project.

5.5. Closing Note

This framework represents an applicable and practical model, grounded both in academic research and in insights obtained from interviews with professionals working in CRM and top management positions. While the preceding sections provided a descriptive overview, a more visually accessible synthesis is presented in Appendix D, which consolidates the actions and KPIs into a structured table.

Building on this foundation, the next chapter presents the overall conclusions of the study, highlighting its contributions, limitations, and directions for future research.

6. CONCLUSION

The purpose of this dissertation was to investigate the barriers and enablers of CRM adoption in B2B SMEs and to develop a practical, step-by-step framework that integrates AI-enhanced capabilities to support customer acquisition, personalization, and long-term retention under resource constraints. By combining insights from the literature with qualitative evidence from practitioners, the research developed a framework that is both theoretically grounded and practically applicable. The conclusion synthesizes the main findings, evaluates their implications for SMEs, and outlines avenues for future research and managerial practice.

6.1. MAIN FINDINGS AND CONTRIBUTIONS

This research provides insights that advance both academic understanding and managerial practice in the field of Customer Relationship Management (CRM) within B2B SMEs. At a general level, four key findings emerged.

First, CRM adoption in SMEs is not merely a technical deployment but an organizational transformation. Success depends on leadership commitment, strategic alignment, and structured project management, rather than focusing solely on software installation.

Second, human and organizational dynamics including training, change management, and user engagement are decisive in determining adoption success. Without addressing these softer dimensions, even technically sound systems risk rejection or underutilization.

Third, the integration of AI demonstrates significant potential to enhance CRM, particularly in predictive analytics, lead scoring, and automation. However, SMEs typically adopt these tools selectively and incrementally, balancing efficiency gains with financial and compliance constraints.

Finally, this dissertation contributes a step-by-step CRM implementation framework designed specifically for B2B SMEs. By combining literature insights with empirical evidence from interviews, the framework provides a structured yet flexible guide, supported by concrete actions, KPIs, and quick wins.

Taken together, these findings highlight the multifaceted nature of CRM adoption in B2B SMEs and underscore the importance of aligning strategy, people, and technology to achieve meaningful digital transformation.

6.1.1.Practical Implications

For managers in B2B SMEs, the findings highlight several actionable lessons:

- Align CRM implementation with clear strategic objectives from the outset.
- Establish leadership commitment and designate change sponsors to drive adoption.
- Prioritize data quality and governance, ensuring compliance with GDPR and industry standards.
- Adopt AI gradually, starting with cost-effective tools such as automated lead scoring or chatbots, while maintaining transparency and human oversight.
- Monitor success through measurable KPIs—particularly Customer Lifetime Value (CLV), retention rates, and Net Promoter Score (NPS)—to ensure continuous improvement.

By following these guidelines, SMEs can strengthen customer acquisition processes, improve retention, and develop a sustainable competitive advantage despite limited resources.

6.1.2. Theoretical Implications

This research advances academic discussions on CRM adoption within SMEs by confirming, extending, and refining several key areas of the literature.

The findings reinforce Deep & Zanke (2024), who critique SMEs for relying on ad hoc CRM implementations, by demonstrating that structured, phased approaches yield better adoption outcomes. Furthermore, this study builds upon Salhieh & Abdallah's (2019) endorsement of Lean CRM, illustrating how efficiency-driven frameworks can be effectively tailored to the unique resource constraints of SMEs. Consistent with Payne & Frow's (2005) perspective that successful CRM requires the integration of people, processes, and technology, interview data from this research highlight the pitfalls of prioritizing technical solutions at the expense of human factors.

In addition to supporting existing theories, this study addresses gaps in the literature by exploring dimensions that have received less attention. While the role of AI in CRM has been widely examined in large enterprises (e.g., Kommera, 2024; Kedi et al., 2024), this dissertation provides new insight into how SMEs approach AI adoption more cautiously, often viewing AI as a supplement to, rather than a substitute for, human expertise. This nuanced perspective enriches the understanding of digital transformation processes in smaller firms.

Finally, the proposed five-stage framework makes a theoretical contribution by unifying previously fragmented discussions into a model specific to SMEs. By explicitly connecting strategic alignment, data readiness, process engagement, personalization, and performance measurement, the framework offers a comprehensive perspective that can inform future research on CRM in resource-constrained organizations.

6.2. Limitations

This research is subject to several limitations. The qualitative methodology, based on a limited number of interviews with SME managers and CRM professionals, restricts the generalizability of findings. The focus on B2B marketing and consulting SMEs means that results may not directly apply to other sectors with different customer dynamics. Furthermore, the rapid evolution of AI technologies implies that some insights may become outdated as new tools, practices, and regulations emerge.

6.3. Directions for Futures Research

Future studies could build on this dissertation in several ways:

Employ quantitative methods with larger datasets to test the validity of the proposed framework across different industries and geographies.

Conduct longitudinal research to examine how B2B SMEs adapt CRM practices over time, particularly as AI becomes more integrated into everyday business processes.

Explore the intersection of ethical AI and CRM, focusing on fairness, explainability, and compliance in data-driven decision-making.

Compare B2B SMEs with larger enterprises to better understand how organizational size and resource availability shape CRM adoption strategies.

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APPENDICES

Appendix A – Interview Guide

Interview Guide

1. CRM Implementation

- Could you describe the process of CRM implementation in your company?
- What were the main challenges during this process?
- Which factors do you consider to have contributed to the success or failure of the implementation?
- Was there any resistance from employees? How was it managed?

2. Training and Change Management

- Was training provided to employees to use the CRM?
- What type of support or involvement did top management provide during the implementation?
- Was there a change management plan associated with the CRM project?

3. Adoption of Personalization / Customer Orientation Strategies

- Is the CRM used to personalize communication or services to customers? How?
- Do you consider that the CRM system allows a better understanding of customers?
- How does the company define or measure customer value (e.g., CLV)?

4. Integration of Artificial Intelligence

- Does your company use artificial intelligence functionalities within the CRM (e.g., chatbots, automated scoring, purchase predictions)?
- What benefits have you observed from introducing AI (if applicable)?
- Are there any concerns regarding ethics, privacy, or interpretation of automated decisions?

5. Customer Acquisition

- How does the CRM support the acquisition of new customers?
- Is the system used to segment potential customers or to automate campaigns?
- Which metrics do you consider most relevant at this stage (e.g., conversion rate, lead scoring)?

6. Measuring Success and Performance

- How does the company measure CRM success?
- Have there been visible improvements in customer relationships since CRM adoption?
- Do you usually monitor indicators such as retention, satisfaction, or ROI?

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Appendix B – Interview Transcripts

Interview 1 – Respondent A (Transcript available at Interview_01_RespondentA.pdf)

Interview 2 – Respondent B (Transcript available at Interview_02_RespondentB.pdf)

Interview 3 – Respondent C (Transcript available at Interview_03_RespondentC.pdf)

Interview 4 – Respondent D (Transcript available at Interview_04_RespondentD.pdf)

Interview 5 – Respondent E (Transcript available at Interview_05_RespondentE.pdf)

Interview 6 – Respondent F (Transcript available at Interview_06_RespondentF.pdf)

Appendix C – MAXQDA24 Coding / Analysis Supplement

MAXQDA 24 15/09/2025

Lista de Códigos

Lista de Códigos	Anotação	Frequência
Lista de Códigos		119
KPIs / Performance Measurement		20
Client Acquisition		15
AI Integration		20
Personalization / Customer Orientation		19
Training & Change Management		17
CRM Implementation		28

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Appendix D – CRM Implementation Framework Table

Stage	Why	Actions	Deliverables	Quick Wins	KPIs
1 - Preparation & Alignment (2–4 wks)	Ensures project is justified, scoped, and supported by leadership	Clarify business case; appoint exec sponsor & project lead; run 1–2 stakeholder workshops; define target accounts & KPIs; inventory data sources; create project charter & comms plan	Project charter & scope; process maps; baseline KPI report; stakeholder register & RACI	Import top 50 accounts into sandbox; auto-send signed contract PDF	Exec sponsor engaged; baseline time-to-close; sales per rep; churn
2-Implementation & Personalization (4–8 wks)	Configure CRM for B2B realities; prepare for personalization & automation	Choose/configure CRM edition/features; migrate & clean data; integrate ERP/email/telephony/LinkedIn; set up tags & scoring; build automations; implement GDPR/security; create templates	Sandbox w/ workflows; migration scripts & data quality report; integration endpoints; automation catalogue & templates	Pilot lead scoring for "hot" accounts; auto-send contract on signature	Data completeness (% fields); automations running; lead scoring precision (qualitative)
3 - Integration & Adoption (6–12 wks; ongoing)	Value comes from consistent use; training, governance & champions embed CRM	Role-based training & playbooks; create sales/call scripts; appoint champions; remove/freeze parallel systems; feedback loops; internal comms	Training materials & SOPs; adoption dashboard; go-live checklist	"Time saved" reports; dashboard for daily priorities	Active user rate (%); tasks automated/manual removed; time to first lead response
4 - Measurement & Iteration (Ongoing: monthly/quarterly)	Measurement validates investment & prioritizes improvements	Finalize KPIs; run control/A-B tests; monthly KPI review & quarterly roadmap; maintain data hygiene; expand AI usage	Live KPI dashboard & monthly report; A/B test reports; quarterly roadmap & case studies	A/B test improving open/response rate; focused referral program	Conversion rate; deal cycle length; churn/retention; CLV proxy; NPS; referral rate