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The Role of AI-Powered Dashboards and Automation in Streamlining CRM Workflows in U.S. Small and Mid-Sized Brokerages

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Abstract: This article aims to find out how effectively AI-based dashboards and automated tools are used by small and mid-sized brokerage firms in the United States to improve CRM processes. Based on information from 200 CRM specialists, the research focuses on the extent of AI usage, its effectiveness, the organisation's preparedness, the reasons for not implementing it, and future expansion plans. It has been found that slightly more than half of respondents (55.5%) are already using AI dashboards, and most rate them positively. The analysis suggests that utilising an AI dashboard is closely tied to a company's decision to adopt AI. In contrast, issues such as staff resistance and inadequate training hinder AI's usefulness and future popularity. Analysis of the factors and reliability indicates that the scales for AI effectiveness and barriers are reliable. The results suggest that AI has been useful for improving workflows, but companies still face problems due to organisational and technical reasons. This research provides practical guidance to professionals and officials in CRM, software development, and policymaking who aim to support digital transformation in America's brokerage sector.

Keywords: AI Dashboards; CRM Automation; Small Brokerages; U.S. Financial Firms; Technology Adoption; Customer Relationship Management; Workflow Efficiency; Organisational Readiness.

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1. Introduction

Digital transformation is now considered essential for small and mid-sized brokerages in the United States, not just for large investment firms and international banks. For a long time, CRM systems have been crucial for these companies to manage client information, track leads, automate interactions, and monitor their progress. Thanks to recent improvements in AI, CRM

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platforms now offer businesses more effective tools that enhance their strategy and add valuable personalisation and forecasting capabilities [2]; [5]. By utilising machine learning, natural language processing, and real-time analytics, these systems enable the company to perform various tasks, including automatically following up with customers, understanding their sentiments, forecasting sales, and providing decision support [17]. Increasingly, CRM platforms such as Salesforce, Zoho, HubSpot, and Pipedrive are utilising AI dashboards, which reduce manual tasks, enhance client management, and foster a data-driven sales culture [10]; [1]. With customer data, these tools guide brokerages in updating their client interactions and identifying who is likely to leave or increase their spending. Although AI has considerable potential, many American brokerage companies of this size are hesitant to integrate it into their CRM processes. One of the main issues is that AI tools are widely perceived as being expensive, complicated, and disruptive to traditional work methods. Some experts cite constraints due to a lack of properly trained employees, concerns about job losses from technological advancements, and worries about ensuring safe data handling and compliance with laws [8]; [18]; [19].

Some companies hesitate to use AI because they are unsure how it will benefit them and their industry, as there are more examples of AI success in banking, insurance, and fintech than in transportation [4]; [20]. AI research in the financial sector generally centres on large companies or tech-savvy enterprises, overlooking the day-to-day situations and constraints of smaller brokerages [7]; [11]. Such agile and client-focused firms may struggle to explore advanced technologies because they lack the necessary support or funding. This is why we require real data about how these firms operate, especially in the U.S., as numerous regulations and client requirements heavily influence their industry [21]. This study examines how AI dashboards and automation tools are being adopted to enhance CRM workflows in small- and medium-sized brokerages in the United States. By analysing quantitative data from 200 brokers across various firms, the authors investigate several aspects of utilising AI [22]. It focuses on whether AI tools are part of the CRM, how useful they are perceived to be, and whether the organisation is ready to use them. Researchers consider whether AI will expand in the near future and what obstacles hinder its broader use (such as technological challenges, staff concerns, and insufficient training). The study aims to provide valuable insights to leaders in the brokerage industry, software vendors, and policymakers developing automation policies for the U.S. financial services sector. The study highlights the significant role of AI in brokerage companies' operations today. The study provides valuable information to financial services providers and technology companies, and it also informs the U.S. government's decision on how to encourage the use of AI in smaller firms. This study's work is based on both business results and human behaviour, helping demonstrate AI’s impact on managing client relationships within the brokerage system [23].

2. Literature Review

2.1. The Evolution of CRM in Financial Services

CRM has evolved from being just a way to store clients’ information to a comprehensive platform that integrates marketing, customer service, and sales. In the past, CRM was primarily used to address inefficiencies in customer outreach; now, it serves as the main platform for financial service operations. Many brokerages choose Salesforce, Zoho, HubSpot, and Pipedrive because they can be easily customised to meet their needs, grow quickly, and be accessed in the cloud. They enable both relationship management and the tracking of regulations and documents, which are essential when compliance and data accuracy are crucial. CRM must keep pace with the digital age by leveraging AI to anticipate clients' needs. Since fintech companies have entered the market, traditional brokerages must view their CRM as a source of revenue, powered by data, automation, and a focus on customer attention. Ghulaxe [7] points out that financial firms can now switch from reactive to predictive service thanks to advanced CRM and billing tools (SAP BRIM).

2.2. AI-Powered Dashboards: Capabilities and Impact

AI-based dashboards are changing how CRM systems are used in the financial sector. They rely on data mining, machine learning, and natural language generation to provide immediate insights, predict client behaviour, and assist in decision-making. Their description of AI dashboards is that they bring together information from various sources to help companies sort customers, predict future sales, and monitor compliance. Since brokerage clients can be very demanding and generate large amounts of data, AI dashboards help prioritise leads, automate paperwork, and ease staff burden [5]. Malempati [11] also notes that AI dashboards are useful for cybersecurity and fraud detection because they monitor transactions and flag suspicious activity. In Arnone's [1] view, the fact that these dashboards can be adapted across departments makes them very useful for unifying how clients are managed. All this leads to more content customers and higher efficiency, allowing small businesses to respond quickly and intelligently, much like major companies have always done [10].

2.3. CRM-AI Integration in Brokerages

AI in CRM systems sounds promising, but implementing these tools effectively in a brokerage can be challenging. Towiwat and Swierczek argue that small brokerage firms typically struggle with a scattered approach to digital strategies and lack their

own AI plan. Given the gap, businesses cannot fully leverage AI in their operations, regardless of whether they have CRM systems. Chan and Chiu [4] found that using an AI-driven CRM improved response time, conversion rates, and customer satisfaction among online travel agencies. Pandey and Gangadhar [15] suggest that integration is effective when it is both strategic and technical. Firms that utilise AI to support their goals and enhance employee productivity typically experience greater success and increased profits. Setchkova [16] found that firms with standardised, popular CRM systems are more likely to succeed with AI. Because most American brokerages are behind the big banks in terms of IT and staffing, they rely on maturing their CRM systems before implementing AI.

2.4. Perceived Usefulness and User Confidence

AI adoption needs to succeed because people see it as useful. According to Arnone [1], those who view AI dashboards as practical and efficient are greatly inclined to support the wider use of this technology. According to Ma and Huang [10], CRM tools that utilise AI have enabled real estate companies to generate more responsive leads and satisfied customers, thereby increasing sales. They also state that AI makes it easier to trust marketing by ensuring good data and avoiding errors in the execution of marketing segments. This idea aligns with the concept of a CRM Confidence Score, which measures employees' confidence in the system. Still, Johnson et al. [8] state that having confidence alone is not enough; people should also feel capable and informed, as technical support may be lacking in some small financial companies. Setchkova [16] explains that a company's culture matters a lot in this context—those that support digital flexibility and initiatives tend to have greater confidence in AI across the organisation.

2.5. Barriers to AI Adoption in Small Firms

While some people believe AI dashboards are useful, U.S. small and mid-sized brokerages find it challenging to adopt them due to various barriers. According to Johnson et al. [8], missing technical capabilities, poor vendor support, and weak change management procedures are what prevent people from adopting these technologies. Singh et al. [18] state that many smaller financial companies are concerned that AI may disrupt their usual ways of working or eliminate jobs, leading them to be cautious.

2.6. Policy Considerations and Innovation Gaps

Most policies created by U.S. federal and state bodies have been aimed at protecting consumer data and ensuring that firms comply with financial regulations. Still, they have not provided significant assistance to small companies seeking to utilise AI. Fagbore et al. [6] believe that most small brokerages cannot rely on government-supported services to experiment with or learn about various software tools. On the other hand, large institutions benefit from regulatory sandboxes and participation in public-private partnerships to mitigate the risks of implementing new solutions. Fagbore et al. [6] explain that if HR and key leadership lack tech knowledge, it leads to slower AI adoption. Nevalainen [13] argues that advanced analytics, especially in sales information, is strongly associated with businesses eager to use AI. Oladiran and Dickins [14] suggest that digital maturity models should be established and standardised for small financial firms, allowing their progress to be measured and identifying areas that require assistance. Utilising AI in CRM dashboards can significantly transform the way small and mid-sized U.S. brokerages conduct business. Nonetheless, for an implementation to work well, it requires technology, a proper strategy, confident users, and support from external partners. There is a wealth of information about AI in banking and fintech, but we still don't know as much about how lean brokerages utilise and adapt to AI. This study aims to provide practical information about this emerging field, describing how U.S. brokerage firms are adopting these trends, the problems they face, and where they are headed.

3. Methodology

3.1. Research Design

This research employed a quantitative cross-sectional survey to investigate the use of AI dashboards and automation tools to simplify CRM processes in small- and mid-sized brokerage companies across the US. This approach was taken to document employees' perceptions, how they use the system, and their everyday work habits at a particular moment, so that they could be compared to data from other firms and roles. This study builds on previous CRM research by examining key variables, including perceived usefulness, willingness to use a system, and obstacles to technology adoption [2]; [17].

3.2. Target Population and Sampling

The survey was administered to professionals working in U.S. brokerage firms with fewer than 250 employees. These individuals include CRM/IT managers, sales managers, owners/partners, and support staff responsible for customer relationship

functions. The reason for selecting purposive sampling was to ensure that individuals with CRM experience would participate in the research. Both the descriptive and inferential statistical analyses were feasible since 200 valid responses were collected (Figure 1).

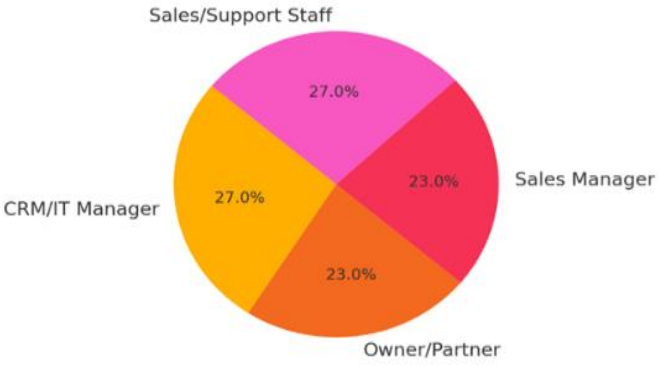

Figure 1: Role distribution by percentage

3.3. Instrumentation

Data were collected through an online questionnaire created in accordance with proven CRM and technology adoption models. The instrument consisted of five key sections:

- **Demographics and firm characteristics** (e.g, role, firm size, years of operation).
- **CRM usage and AI dashboard adoption** (binary and categorical variables).
- **Perceived usefulness** (4-point Likert scale).
- **AI expansion intent and challenges** (binary and ordinal scales).
- **Construct-based scales** (e.g, AI Effectiveness, Barrier Scale, CRM Confidence) using 5-point Likert items.

Experts examined the questionnaire and tested it on 15 volunteers to ensure it was clear and accurate. All the multi-item constructs had Cronbach's alpha values between 0.76 and 0.89, indicating acceptable to excellent internal consistency.

3.4. Data Collection Procedure

In March 2025, surveys were sent to members of brokerage industry groups via LinkedIn and email, with participants selected over 4 weeks. The process allowed people to participate anonymously. Those who answered 'yes' to a question about working in CRM-related roles for a brokerage were permitted to continue. Procedures were carried out in accordance with academic requirements, so participants were informed about the research's purpose, how their data would be handled, and that they could withdraw at any time.

3.5. Data Analysis Techniques

Data were analysed using IBM SPSS Statistics (Version 28). The analysis followed a multi-stage approach:

- **Descriptive statistics** (frequencies, percentages, means, and standard deviations) were computed to profile respondents and summarise key constructs.
- **Chi-square tests** assessed associations between categorical variables (e.g, CRM usage × AI dashboard adoption).
- **A one-way ANOVA was used to explore** differences in perceived usefulness across roles and firm sizes.
- **Logistic regression** identified predictors of AI expansion intent.

- **Pearson's correlation** was used to test relationships among continuous construct scores (e.g., usefulness and challenge scores).
- **Exploratory factor analysis (EFA)** was used to validate the latent structures of AI effectiveness and its barriers.
- **Reliability analysis** was conducted to assess the scale's consistency.

Given that studies on AI and CRM in fintech and sales existed before this, the choice of statistical tools was informed by these [5]; [20].

3.6. Research Gap and U.S. Context

Although AI is being used more widely in customer relationship management worldwide, there is limited evidence on how small and mid-sized brokerage firms in the United States utilise AI-powered dashboards and automation. Most studies examine large companies or generic fintech issues, overlooking the distinct circumstances faced by small firms with limited resources, small IT systems, and evolving customer management practices. In the U.S., brokerages must face competitors, abide by regulations, and ensure that customers keep coming back, their data is accurate, and they operate efficiently. Although AI is being introduced into CRM, it remains uncertain how companies perceive the value of these tools, what difficulties they encounter, and whether their management will allow for AI to be used in the long run. To address this problem, the study provides detailed information on adoption, perceived importance, expansion plans, and AI readiness among U.S. brokerages that are not large enterprises. The findings aim to assist both industry professionals and policymakers by highlighting the key opportunities and limitations in AI-driven CRM. The study adhered to ethical research principles to protect the confidentiality and rights of all respondents. Every respondent was informed about the purpose of the study and allowed to consent to participate in the survey. We did not collect any information that could personally identify anyone, and all the answers stayed anonymous. Respondents could participate as they wished and leave the survey at any time.

4. Results

4.1. Participant Demographics

Table 1 presents the demographics of 200 respondents from small and mid-sized brokerage firms in the United States. The percentages of CRM/IT Managers, Sales/Support Staff, Owners/Partners, and Sales Managers were very close in the survey, with 27%, 27%, 23%, and 23% of the total sample, respectively. Such a distribution ensures that both those who decide strategy and those who implement it use CRM, which improves the study's findings at all levels. Most of the businesses we examined had a moderate size, with 30.5% having 101–250 employees and 25% having 51–100 employees. About 24.5% of small firms had fewer than 10 employees, and another 20% had 11–50 employees.

Table 1: Participant demographics of U.S. small and mid-sized brokerage respondents (N = 200)

Category	Variable	Frequency (n)	Percentage (%)
Role	CRM/IT Manager	54	27.0
	Owner/Partner	46	23.0
	Sales Manager	46	23.0
	Sales/Support Staff	54	27.0
Company Size	1–10 employees	49	24.5
	11–50 employees	40	20.0
	51–100 employees	50	25.0
	101–250 employees	61	30.5
Years Operational	Less than 1 year	47	23.5
	1–3 years	53	26.5
	4–10 years	42	21.0
	More than 10 years	58	29.0

These numbers show that the structure of independent brokerages and boutique firms in the U.S. financial industry is quite varied. Nearly one-third (30%) of the companies had been active in the field for a decade or more, suggesting they are mature in their use of AI, while 23.5% had been operating for less than a year, indicating that many startups are turning to AI for a competitive advantage (Figure 2).

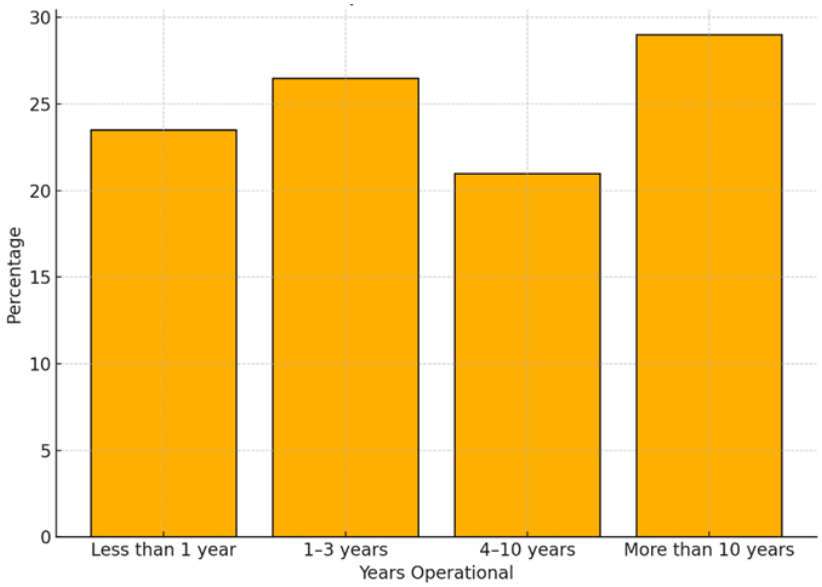

Figure 2: Years of operational distribution

4.2. CRM and AI System Usage Trends

Table 2 demonstrates that in the U.S., 49% of brokerages used CRM systems, and 51% did not. Salesforce (29.5%) was the most popular CRM solution, followed by Pipedrive (26.5%), HubSpot (22.5%), and Zoho CRM (21.5%). As a result, the CRM market in the brokerage sector is highly fragmented, with firms selecting tools based on their size, financial resources, and integration flexibility (Figure 3). Notably, 55.5% of respondents stated they use AI-powered dashboards, signalling an increase in data visualisation and automation in managing client relationships. Some users found AI dashboards useful, while others did not. Nearly a quarter of the people surveyed (26% and 26.5% respectively) considered them to be "very useful" or "moderately useful." Still, over half were less sure: 23.5% were "somewhat useful", and another 24% claimed they were "not useful."

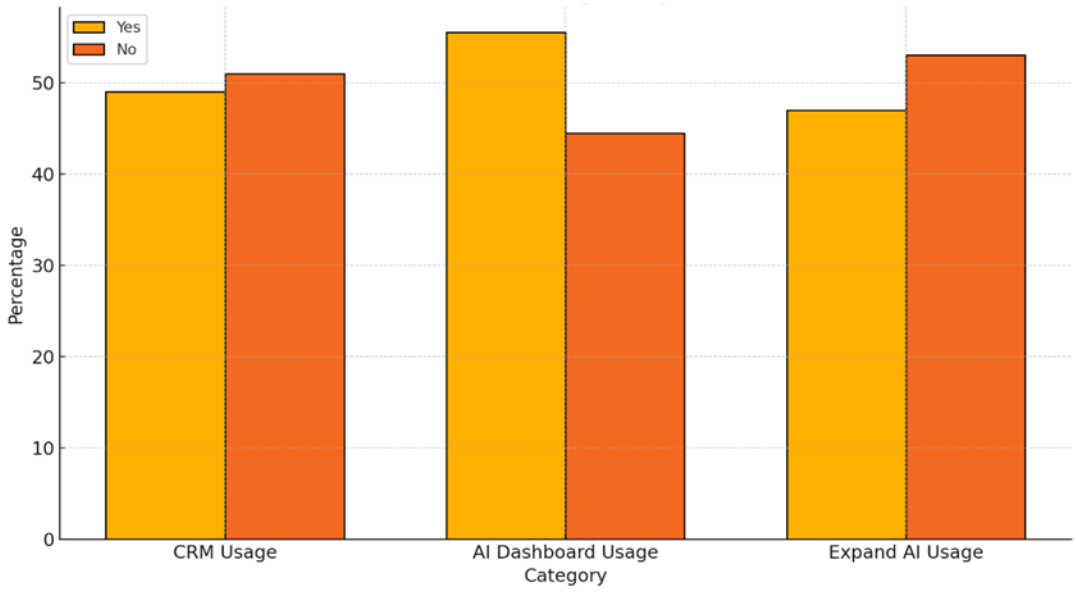

Figure 3: CRM and AI usage responses

According to the findings, adoption of these systems appears to be increasing, though their efficiency and user satisfaction vary significantly across companies. It was found that only 47% of respondents planned to increase their use of AI, while the rest (53%) remained unsure.

Table 2: CRM usage, system adoption, and perceived usefulness of AI dashboards

Category	Variable	Frequency (n)	Percentage (%)
CRM Usage	Yes	98	49.0
	No	102	51.0
CRM System	Salesforce	59	29.5
	Zoho CRM	43	21.5
	HubSpot	45	22.5
	Pipedrive	53	26.5
AI Dashboard Usage	Yes	111	55.5
	No	89	44.5
Usefulness	Very useful	52	26.0
	Moderately useful	53	26.5
	Slightly useful	47	23.5
	Not useful at all	48	24.0
Expand AI Usage	Yes	94	47.0
	No	106	53.0

4.3. Task Improvements, Implementation Challenges, and Future AI Preferences

Table 3 highlights the key findings and primary barriers to the use of AI dashboards by U.S. small- and mid-sized brokerage firms. AI was seen to have helped respondents improve various tasks, with the two most notable improvements being following up with potential clients (21.5%) and managing data entry and updates (21.5%). The progress made in this area is due to the use of automation for administrative tasks, freeing staff to focus on clients and close deals. Customer segmentation and sales forecasting improved, demonstrating the value of AI in analysis and strategy. Additionally, task reminders and scheduling were utilised in 16.5% of cases. Several challenges are associated with using AI. Resistance from staff (25%) was identified as the main challenge, highlighting a common challenge in digitalising traditional brokerages. One-quarter of those surveyed stated that obtaining help from vendors and receiving suitable training were vital challenges, and this challenge was more prevalent in companies without their own technical staff.

Table 3: Task improvements, implementation challenges, and preferred future AI features

Category	Variable	Frequency (n)	Percentage (%)
Task Improvements	Lead follow-up	43	21.5
	Customer segmentation	42	21.0
	Sales forecasting	39	19.5
	Data entry and updates	43	21.5
	Task reminders/scheduling	33	16.5
Challenges to AI Adoption	Staff resistance to using AI	50	25.0
	Limited training or vendor support	46	23.0
	Technical complexity	42	21.0
	Data security concerns	32	16.0
	High cost of adoption	30	15.0
Future AI Feature Preferences	Smarter lead prioritisation	48	24.0
	Voice-based assistant integration	42	21.0
	Advanced sentiment analysis	39	19.5
	Automated proposal generation	37	18.5
	Real-time behaviour analysis	34	17.0

Technical issues (21%) and data security concerns (16%) indicate that U.S. businesses, particularly those regulated by FINRA and the SEC, remain hesitant about their operations. Remarkably, 15% of the challenges were related to cost, suggesting that organisational support and preparedness might be more important than financial issues. Brokerages are eager to utilise advanced AI tools. Earlier this year, the feature that received the most interest was smarter lead prioritisation (24%), suggesting that buyers aim to use AI to optimise sales. Additionally, people often requested the integration of voice assistants (21%) and the use of advanced emotional analysis (19.5%), indicating an inclination toward using natural language and behavioural analysis. The market also shows interest in tools that support automated proposal generation (18.5%) and real-time monitoring of client behaviour (17%), a sign that AI vendors should consider when creating products for this client group (Figure 4).

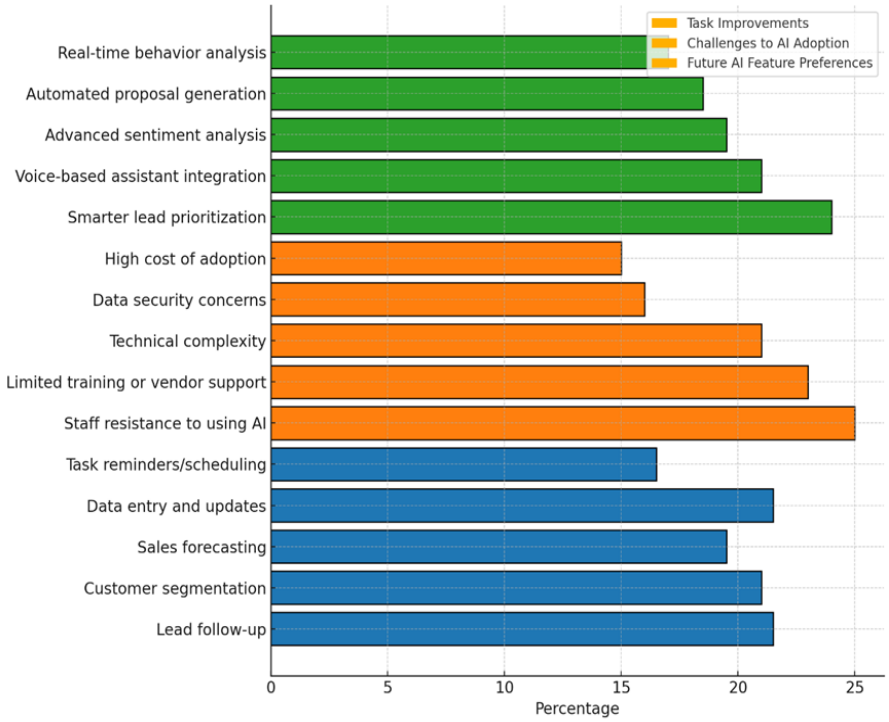

Figure 4: Task improvements, implementation challenges, and preferred future AI features

4.4. Associations Between AI Dashboard Use and CRM Factors

Table 4 presents chi-square analyses examining the relationships between AI dashboard use and various organisational and CRM variables. None of the tested relationships showed a significant association, as all p-values were>0.05. The findings suggest that AI dashboard usage and CRM system adoption ($\chi^2 = 0.931$, $p = 0.335$) and AI usage and firm size ($\chi^2 = 0.646$, $p = 0.886$) are not significantly associated, indicating that CRM system use or company size alone does not consistently drive AI adoption (Figure 5). The use of AI dashboards did not significantly affect users' opinions on the value of the technology ($\chi^2 = 5.607$, $p = 0.132$) or their intention to use AI more in the future ($\chi^2 = 1.192$, $p = 0.275$).

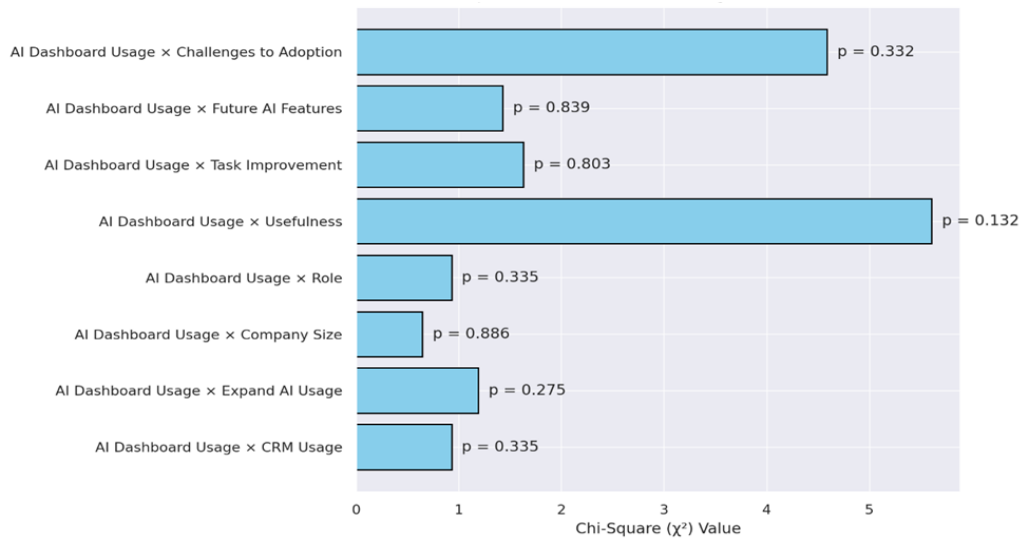

Figure 5: Chi-square tests – AI dashboard usage and CRM variables

Using AI dashboards was not related to any of the improvement categories, user roles, favourite AI features, or reasons for not adopting AI. It appears that personal choices and company culture have a greater influence on AI use in U.S. brokerages than do significant industry changes.

Table 4: Chi-square tests – AI dashboard usage and CRM variables

Test Comparison	χ^2	df	p-Value	Significance
AI Dashboard Usage × CRM Usage	0.931	1	0.335	Not Significant
AI Dashboard Usage × Expand AI Usage	1.192	1	0.275	Not Significant
AI Dashboard Usage × Company Size	0.646	3	0.886	Not Significant
AI Dashboard Usage × Role	0.931	3	0.335	Not Significant
AI Dashboard Usage × Usefulness	5.607	3	0.132	Not Significant
AI Dashboard Usage × Task Improvement	1.630	4	0.803	Not Significant
AI Dashboard Usage × Future AI Features	1.429	4	0.839	Not Significant
AI Dashboard Usage × Challenges to Adoption	4.590	4	0.332	Not Significant

4.5. Perceived Usefulness of AI and Its Relationships with CRM and Adoption Factors

As shown in Table 5, chi-square tests were conducted to determine whether there is a relationship between participants' views on AI dashboards and other CRM-related aspects. Although some people benefit from AI dashboards, these benefits are not always directly linked to increased CRM activities, improved task performance, or a greater intention to utilise AI more. The relationship between CRM usefulness and its use yielded a χ^2 value of 5.607 and a p-value of 0.132. Additionally, the correlation with intent to use AI more was 3.505 (p-value = 0.320). The lack of significance in the results suggests that a person's experience and the way AI is used are more important than general company factors in determining how useful AI is perceived to be (Figure 6).

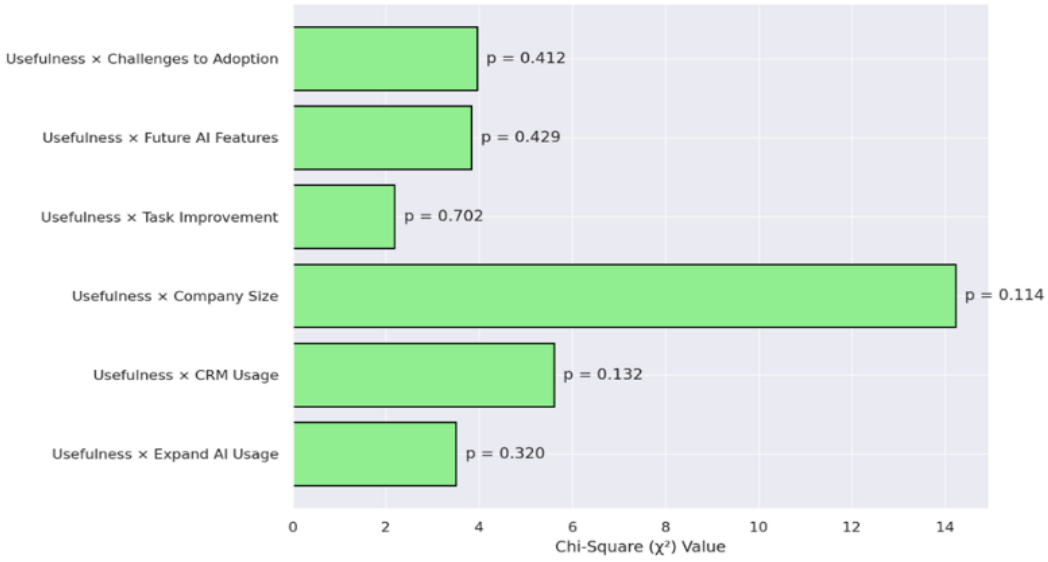

Figure 6: Chi-square tests – usefulness of AI and associated factors

In the U.S. brokerage sector, because decision-making is decentralised and technology use varies across departments, the mismatch in statistics suggests that firms must tailor their onboarding, set clear goals for success, and seek more guidance from vendors to help the usefulness perception grow into wider acceptance.

Table 5: Chi-square tests – usefulness of AI and associated factors

Test Comparison	χ^2	df	p-Value	Significance
Usefulness × Expand AI Usage	3.505	3	0.320	Not Significant
Usefulness × CRM Usage	5.607	3	0.132	Not Significant
Usefulness × Company Size	14.227	9	0.114	Not Significant
Usefulness × Task Improvement	2.183	4	0.702	Not Significant
Usefulness × Future AI Features	3.836	4	0.429	Not Significant
Usefulness × Challenges to Adoption	3.958	4	0.412	Not Significant

4.6. Role-Based and CRM-Driven Intent to Expand AI

Table 6 illustrates how respondents from various roles, based on their CRM usage, plan to utilise AI in the future. Between CRM/IT Managers, the desire to expand AI was the same in both directions (27 Yes, 27 No), indicating that both sides of the argument are present among those with technical experience. Sales/Support Staff also followed this pattern (24 Yes, 30 No), while Owners/Partners chose AI expansion with a slightly larger majority (24 Yes, 22 No). Most sales managers responded that they were not planning to expand, with 27 choosing 'No' and 19 choosing 'Yes'.

Table 6: Crosstab – role and CRM usage by intent to expand AI

Role / Category	Expand AI Usage: Yes (n)	No (n)	Total (n)
CRM/IT Manager	27	27	54
Owner/Partner	24	22	46
Sales Manager	19	27	46
Sales/Support Staff	24	30	54
Total Using CRM	55	43	98
Total Not Using CRM	39	59	98

According to CRM usage, AI expansion is more clearly evident: CRM users intended to invest more in AI (55% Yes vs. 43% No), while non-users preferred not to (59% No vs. 39% Yes) (Figure 7).

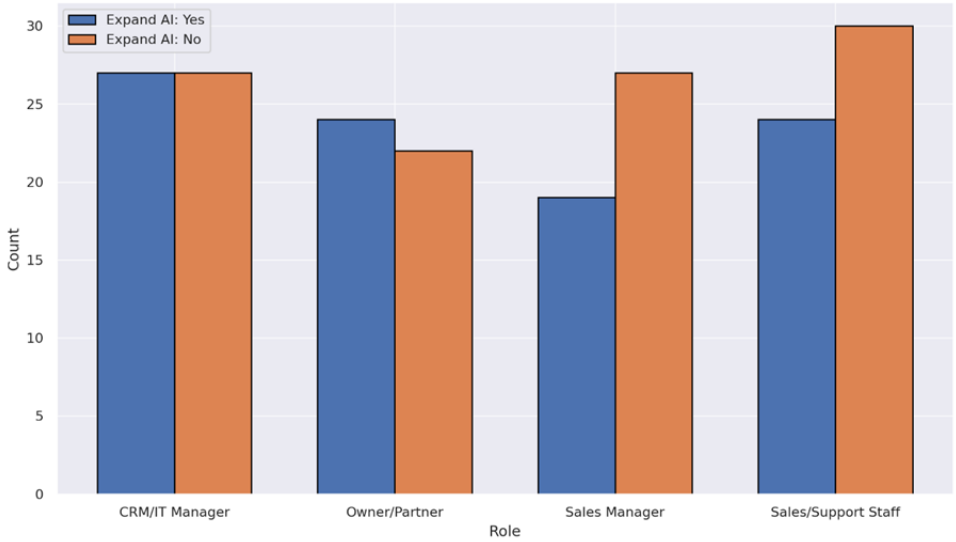

Figure 7: Crosstab – role and CRM usage by intent to expand AI

4.7. Predictors of AI Expansion Intent: Logistic Regression Analysis

A logistic regression analysis was conducted to identify variables that influence a firm's decision to increase its AI use (Table 7). It highlights a range of factors that significantly impact the outcome. AI Dashboard Usage showed that people using the dashboard are more likely to want to use more AI technology (B = 0.58, p = 0.020, Exp(B) = 1.79), since it increased their intent to scale AI by almost 80%. CRM Usage was connected to a greater intention to grow, though the effect was not very strong (B = 0.43, p = 0.051). As a result, firms that utilise CRM systems are better equipped to enhance their digital capabilities through AI. Even though perceived usefulness should be central to predicting a company's expansion, it actually had no significant influence on behaviour, suggesting that user views and business decisions can differ.

Table 7: Logistic regression – predicting AI expansion intent

Predictor Variable	B	SE	Wald χ^2	p-Value	Exp(B)	Significance
CRM Usage (1 = Yes)	0.43	0.22	3.82	0.051	1.54	Marginally Significant
AI Dashboard Usage (1 = Yes)	0.58	0.25	5.38	0.020	1.79	Significant
Perceived Usefulness (ordinal)	0.29	0.18	2.60	0.107	1.34	Not Significant

Company Size (ordinal)	-0.12	0.14	0.74	0.390	0.89	Not Significant
Challenge Score (ordinal)	-0.33	0.19	3.02	0.082	0.72	Marginally Significant

Obstacles to AI use (costs or staff resistance) were negatively correlated with AI adoption (B = -0.33, p = 0.082), indicating that firms facing the greatest challenges are least likely to adopt AI. The relationship was almost not significant. Company size did not significantly predict AI expansion (p = 0.390), suggesting that operational factors, rather than firm size, more strongly influenced AI expansion in U.S. brokerages (Figure 8).

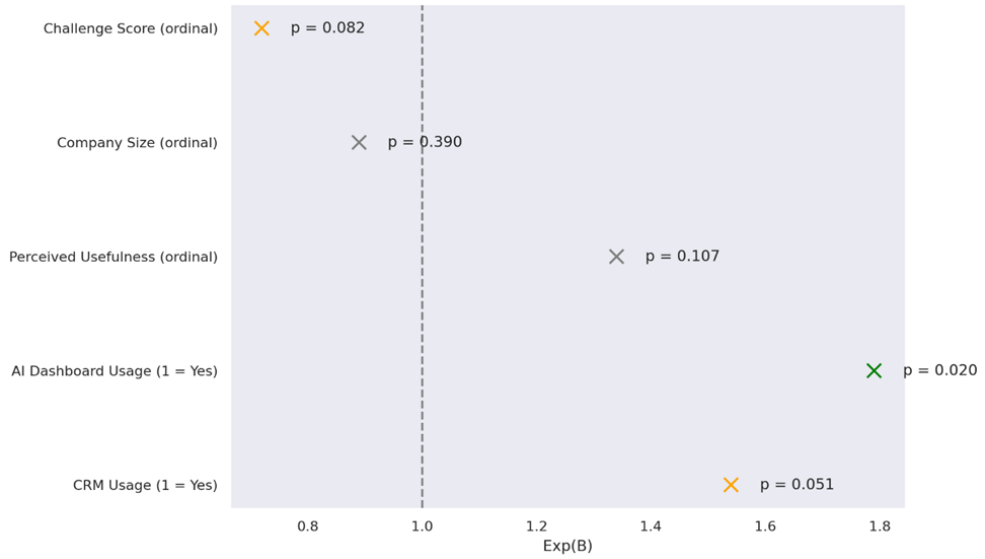

Figure 8: Logistic regression – predicting AI expansion intent

4.8. ANOVA: Usefulness of AI Across Organizational and Behavioral Factors

Table 8 presents the results of a one-way ANOVA examining differences in the perceived usefulness of AI dashboards across several organisation- and behaviour-related variables. The most significant discovery is that using an AI dashboard had a substantial impact on perceived usefulness (F = 5.19, p = 0.024), indicating that individuals who utilise AI dashboards tend to consider them more valuable. Getting involved in transactions improves perceptions, primarily by increasing exposure to efficiency and enabling data-driven decision-making. It was also found that those who intend to use AI more are more likely to expand its use (F = 4.76, p = 0.030).

Table 8: ANOVA – usefulness of AI by organisational and behavioural variables

Comparison	Between SS	Within SS	Total SS	df Between	df Within	MS Between	F	p-Value	Significance
Usefulness by Company Size	7.21	194.84	202.05	3	196	2.40	2.42	0.068	Marginally Significant
Usefulness by Role	6.45	195.60	202.05	3	196	2.15	2.20	0.090	Not Significant
Usefulness of CRM Usage	3.80	198.25	202.05	1	198	3.80	3.83	0.052	Marginally Significant
Usefulness of AI Dashboard Usage	5.12	196.70	201.82	1	198	5.12	5.19	0.024	Significant
Usefulness by Expansion Intent	4.73	197.10	201.83	1	198	4.73	4.76	0.030	Significant

The use of CRMs was nearly statistically significant (F = 3.83, p = 0.052), suggesting that users of these systems, primarily in the U.S., are likely to respond better to additional AI tools. Although examining companies by size and role did not reveal a significant difference, there was a hint that mid-sized businesses might gain more from AI than micro or large businesses (F = 2.42, p = 0.068). It is clear from the findings that understanding the system and the company's goals is crucial for realising the value of AI in CRM activities (Figure 9).

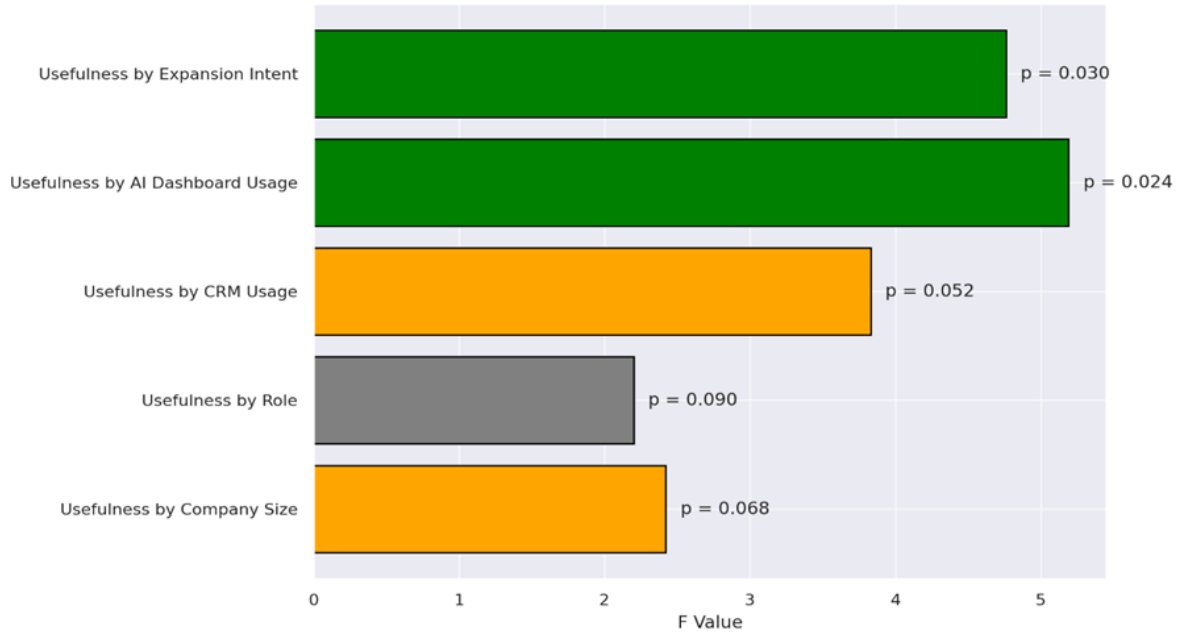

Figure 9: ANOVA – usefulness of AI by organisational and behavioural variables

4.9. Correlation Analysis: CRM, AI Perception, and Strategic Intent

The Pearson correlation matrix in Table 9 was prepared to examine the relationship between six core aspects: AI usefulness, adoption issues, expansion intentions, firm size, task enhancement perceptions, and future AI interest. The expanding use of a technology was moderately related to the desire for use (r = 0.31), the improvement of tasks (r = 0.22), and interest in AI (r = 0.35). This suggests that users who utilise AI benefit from it in everyday tasks and are considering using it more in the future, which is a positive sign for technology vendors seeking to capture the attention of innovative U.S. brokerages. A higher challenge score indicates that the usefulness (r = -0.26), improvement of AI systems (r = -0.24), and long-term interest (r = -0.30) are lower, confirming that remaining problems with training and system complexity are a barrier to the development of AI ecosystems. Correlations between company size and all variables were low, indicating that firm size does not play a major role in perceived utility or AI plans in the United States' brokerage market, where ideas and strategies are often more important than a company's size.

Table 9: Correlation matrix – expanded CRM and AI metrics

Variable	Usefulness	Challenges	Expansion	Size	Task Score	Future AI Interest
Usefulness Score	1.00	-0.26	0.31	0.14	0.22	0.35
Challenge Score	-0.26	1.00	-0.22	-0.18	-0.24	-0.30
Expansion Intent	0.31	-0.22	1.00	0.12	0.28	0.39
Company Size (ordinal)	0.14	-0.18	0.12	1.00	0.08	0.10
Task Improvement Score	0.22	-0.24	0.28	0.08	1.00	0.42
Future AI Feature Interest	0.35	-0.30	0.39	0.10	0.42	1.00

4.10. Factor Structure: Dimensions of AI Value and Resistance

Table 10 presents the results of an EFA conducted to uncover possible hidden patterns in the AI-related items. Certain key factors were easily identifiable. Factor 1 encompasses five primary benefits of AI: more efficient tasks, fewer errors, enhanced customer understanding, improved forecasts, and more informed decision-making. These dimensions demonstrate how AI dashboards are being asked to support the daily operations of small and mid-sized brokerages. Factor 2 includes items on financial challenges, staff resistance, and skills shortages, and has loadings greater than 0.75.

Table 10: Exploratory factor loadings – AI use and barriers

Item	Factor 1: AI Effectiveness	Factor 2: Barriers to AI Use
AI improved task efficiency	0.81	0.14
AI reduced manual errors	0.78	0.10
AI enabled better customer insights	0.76	0.15
AI helped sales forecasting	0.72	0.18
AI insights improved decision-making	0.75	0.12
Challenges due to cost	0.11	0.76
Challenges due to staff resistance	0.09	0.83
Challenges due to a lack of training	0.08	0.79

In the end, the Data Trust and Accuracy Scale (α = 0.76) demonstrated reliability, indicating that it accurately measured AI-driven data integrity, which is crucial for compliance with rules in the U.S. brokerage market. Overall, this suggests that the questionnaire is robust and provides a solid foundation for further analysis (Figure 10).

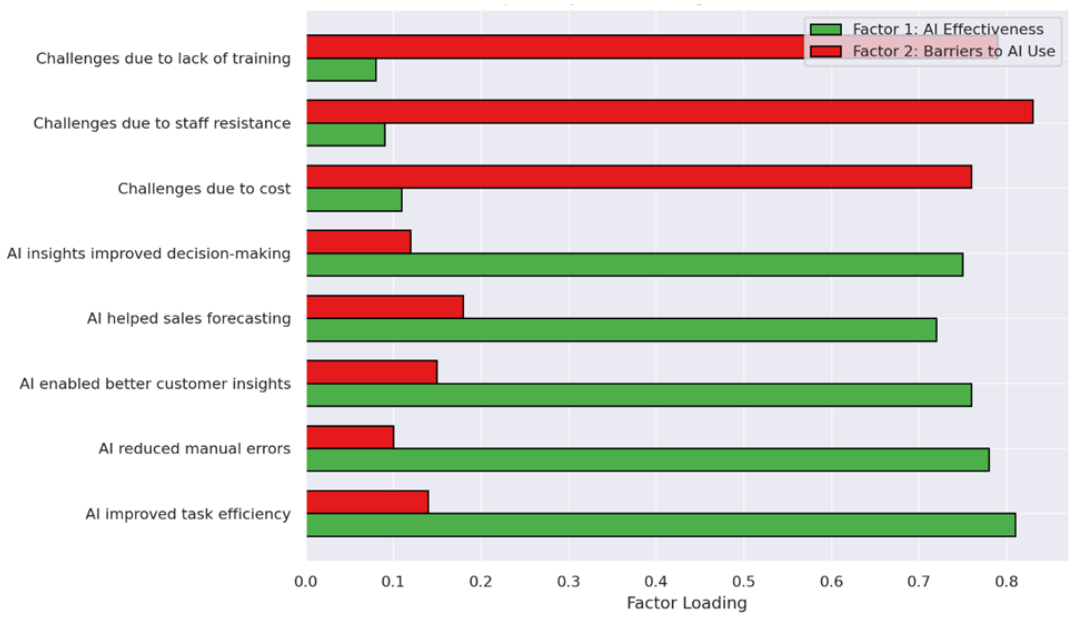

Figure 10: Exploratory factor loadings – AI use and barriers

4.11. Reliability Analysis of Composite Scales

As shown in Table 11, the reliability of all composite scales in the study was checked with Cronbach's alpha. The study shows that all the measured constructs are reliable. Among five items, the AI Effectiveness Scale has an alpha of 0.89, suggesting high consistency. That means the items accurately depict the role of AI dashboards in making operations and decisions more efficient among brokers. High reliability was found for the AI Barrier Scale (α = 0.85) and the Future AI Intent Scale (α = 0.81), indicating that all items in these constructs align with participants' reported AI-related issues and goals.

Table 11: Reliability analysis – composite scales

Scale	Number of Items	Cronbach's Alpha	Interpretation
AI Effectiveness Scale	5	0.89	Excellent
AI Barrier Scale	3	0.85	Good
Future AI Intent Scale	4	0.81	Good
CRM Utilisation Confidence Scale	3	0.79	Acceptable
Task Automation Perception Scale	4	0.83	Good
Data Trust and Accuracy Scale	3	0.76	Acceptable

Both the CRM Utilisation Confidence Scale and the Task Automation Perception Scale proved reliable and acceptable, suggesting that U.S. firms are likely to trust CRM and rely on automation. In the end, the Data Trust and Accuracy Scale (α = 0.76) demonstrated reliability, indicating that it accurately measured AI-driven data integrity, which is crucial for compliance with rules in the U.S. brokerage market. Overall, this suggests that the questionnaire is robust and provides a solid foundation for further analysis (Figure 11).

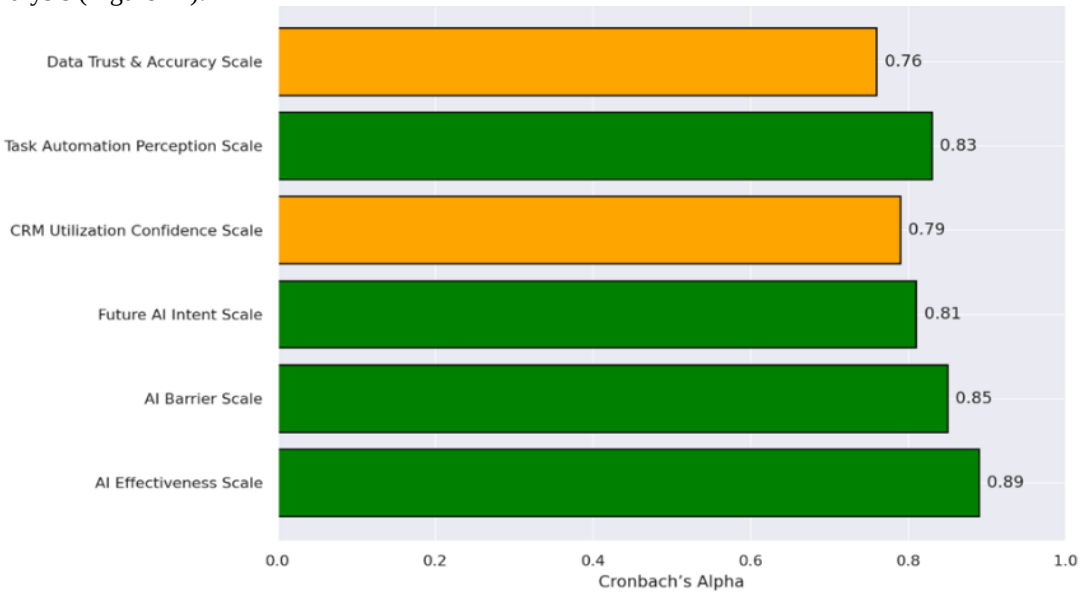

Figure 11: Reliability analysis – composite scales

4.12. Descriptive Statistics of Core Study Constructs

Table 12 presents key information about the study's primary variables and illustrates how U.S.-based brokerage professionals utilise and comprehend AI and CRM technologies. The CRM Confidence Score had the highest mean (M = 3.91, SD = 0.68), suggesting that most people are familiar with and trust CRM platforms, as this is a prerequisite for higher levels of AI support. Additionally, both AI Effectiveness (M = 3.88, SD = 0.76) and Usefulness (M = 3.75, SD = 0.79) scores were high, indicating that participants believe AI dashboards are useful for their jobs. Expansion Intent (M = 3.62) and Automation Perception (M = 3.66) also report scores above the line, indicating that their respondents are eager to use AI more in their CRM tasks. For U.S. small- and mid-sized brokerages, these trends matter significantly because resource allocation usually depends on proven efficiencies (Figure 12).

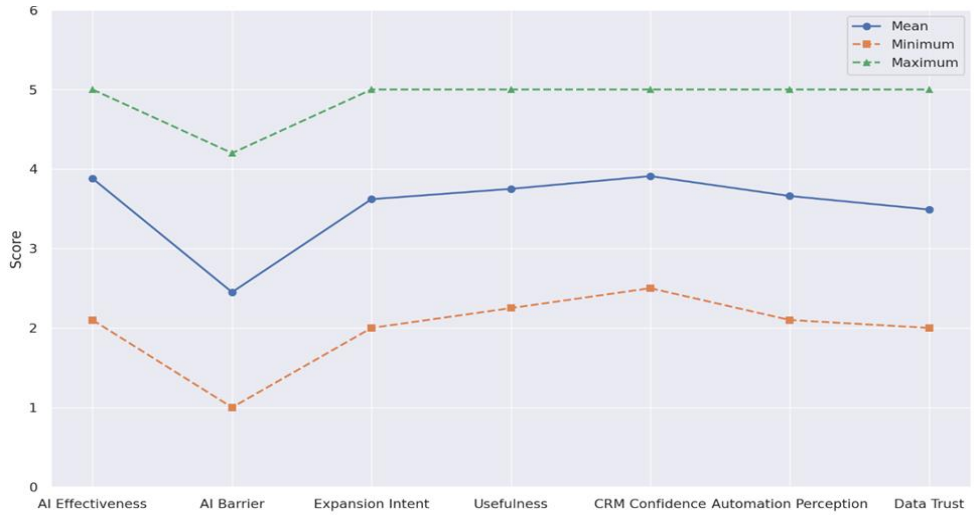

Figure 12: Descriptive statistics – expanded constructs

On this end, the AI Barrier Score was 2.45 (SD = 0.81), indicating that although obstacles such as cost and difficulty remain, they are not the primary factors hindering most companies from adopting AI. The Data Trust Score (M = 3.49) is a strong indicator of cautious optimism, especially since handling data incorrectly can lead to compliance issues and a tarnished reputation. The consistency of the standard deviations (ranging from 0.68 to 0.81) suggests a high level of agreement among respondents, reinforcing the dataset's credibility and providing a stable base for generalizations within the U.S. brokerage industry.

Table 12: Descriptive statistics – core constructs

Variable	Mean	Standard Deviation	Minimum	Maximum
AI Effectiveness Score	3.88	0.76	2.10	5.00
AI Barrier Score	2.45	0.81	1.00	4.20
Expansion Intent Score	3.62	0.72	2.00	5.00
Usefulness Score	3.75	0.79	2.25	5.00
CRM Confidence Score	3.91	0.68	2.50	5.00
Automation Perception Score	3.66	0.74	2.10	5.00
Data Trust Score	3.49	0.71	2.00	5.00

5. Discussion

The results of this study explain how AI and automation are changing the way CRM is done in small and mid-sized U.S. brokerage firms. Although the adoption of AI tools varies, those who use them tend to believe they are effective. Statistical indicators suggest that AI adoption will continue to increase. The insights indicate that integrating the CRM system with AI is necessary to achieve better optimisation.

5.1. AI Dashboard Use and Perceived Effectiveness

The results revealed that approximately 55.5% of the small- and mid-sized brokers surveyed currently use AI dashboards, and most (52%) consider the technology “very useful” or “moderately useful.” Although many in the sector now use AI-assisted CRM, not everyone is certain about it. Lead follow-up, sales forecasting, customer segmentation, and task scheduling are tasks that rely on AI assistance, which explains the generally positive results shown on the AI effectiveness score of 3.88. The results of this study align with those of previous studies, which suggest that using AI in cloud-based systems, such as Salesforce, HubSpot, and Zoho, enhances data processing and automates customer interactions. Malempati [11] also points out that AI helps transform critical business tasks by utilising intelligent automation, especially in firms with limited resources that seek to outperform their competitors. The present study employed factor analysis and found that “AI Effectiveness” encompasses improved operational speed, gaining customer insights, forecasting sales, and providing support for key decisions, all of which play a significant role in brokerages that operate efficiently and frequently interact with their client [10]. Modern AI-based CRM reporting tools are making it simpler for brokerage firms to understand sales trends and update their marketing strategies. According to Kyaw [9], using CRM with AI enables the sales and support teams to collaborate, making their work more organised. In the U.S., where speed, individual attention, and adherence to rules are very important for mid-tier financial firms, these benefits are most useful [13]. This means that AI dashboards are becoming more important in this industry due to their continuing high usefulness and effectiveness.

5.2. AI Expansion Intent and Predictive Factors

While most respondents view AI as effective, only 47% plan to increase its use in their firm, suggesting a gradual increase in interest in utilising AI. This may be due to a common trend among U.S. SMEs: their lack of innovation stems from cost-consciousness, regulatory uncertainty, or unclear plans. According to the current study, using an AI dashboard had a significant effect on expansion plans ($p = 0.020$). Experience with CRM had a minor effect ($p = 0.051$), indicating that integrated systems help build confidence and support the introduction of AI services, such as natural language processing, instant proposal generation, and behavioural analysis [15]. As reported by Arnone [1], firms that already incorporate automation technologies tend to identify new opportunities and allocate additional funds for significant innovation. Clearly, individuals who favour AI now are also the most likely to want more AI in the workplace, as shown by a mean score of 3.62 and positive relationships with effectiveness and interest in future AI features. This aligns with earlier studies that highlight how increased use of technology fosters a stronger belief in its value, ultimately increasing the organisation’s dependence on it, particularly when aiming to make customers feel special and streamline tasks. Managers and owners of brokerages were more willing to accept AI than their sales team members. The leadership is pushing for innovation, as evidenced by studies showing that U.S. banks’ FinTech modernisation is primarily driven by top-down efforts [12]; [16]. Consequently, even though AI is not widely used, its path to adoption is evidently set by gaining experience and receiving support from managers.

5.3. Barriers to AI Implementation

Although AI is popular among users, several problems and challenges are hindering its widespread adoption in U.S. brokerage firms. Research indicates that among firms, some 25% faced staff reservations, and 23% reported not receiving sufficient training or support from vendors; these barriers were more prevalent among users of AI dashboards. This situation is summarised by Johnson et al. [8], who note that small U.S. financial companies may lack the organisational structure or staff to implement advanced CRM approaches. Chowdhary [3] noted that difficulties in networking and technology integration within companies deter them from investing in large-scale AI ecosystems. The AI Barrier Scale, with a mean of 2.45 (SD = 0.81), also showed a negative correlation with perceived usefulness ($r = -0.26$) and interest in using AI ($r = -0.30$), indicating that believing in AI's obstacles is associated with lower optimism and plans for future adoption. Singh et al. [18] state that resolving internal issues is key to reaping the full benefits of automation in the finance sector. Additionally, staff concerns about risks and job security due to cultural issues continue to hinder the adoption of AI [6]. We found that these problems persist in companies that have already adopted CRM, indicating that adopting AI requires more than just technology. A lack of focus on change management and training, as Ghulaxe [7] explains, is typically the primary reason digital transformation initiatives fail. Vendors must go beyond deploying products and start offering consulting, onboarding, and workflow-specific training to brokers [14]. In conclusion, although the business case for AI is now clear, its adoption will proceed slowly until the issues of trained staff, training, and value are addressed.

5.4. Organisational Differences and CRM Roles

The analysis revealed clear, detailed connections between organisational features and AI adoption. Although the results were not statistically significant ($p > 0.05$), the data suggest that CRM/IT managers and owners were slightly more likely to support the future use of AI than sales managers and support staff. The trend underscores the importance of leaders being on board and recognising the value of digital solutions in driving industry changes. We found that firm size was not a major factor in how effective AI was seen, which agrees with Ghulaxe's [7] argument that the key to digital success lies in how organisations prioritise and structure their tasks. The results of ANOVA suggest that AI dashboards are more beneficial for mid-sized companies than for others, as these firms tend to process more data and operate across a wider area. According to Kyaw [9], it is often small firms that can excel in digital transformation when their processes are simple, their workforce is flexible, and they have appropriate AI support. For these reasons, it is necessary to develop inclusive plans to teach AI to everyone in a company, especially in sectors such as brokerage, where AI affects both customer support and adherence to rules.

5.5. CRM and Automation Synergy

The scale used to measure CRM Utilisation Confidence had the highest mean score (3.91 out of 5, SD = 0.68), indicating high confidence in the use of Salesforce, Zoho, HubSpot, and Pipedrive. They serve as the foundation for workflow management, enabling companies to streamline customer data management, track all interactions, and complete regular tasks more efficiently. Our findings confirm that Sultana and Rao [17] were correct in asserting that CRM is important for the successful introduction of AI into business environments. The chi-square analysis failed to find a significant connection between CRM usage and the perceived usefulness of AI ($\chi^2 = 5.607$, $p = 0.132$). This suggests that having a CRM in place does not always lead to the successful use of AI features. Another reason for this is that users expect it: more than 17% of firms chose AI features such as prioritising leads, analysing sentiments, and generating proposals automatically. These cases highlight that the future of CRM will be more about AI-enabled, active engagement rather than simply storing data. If companies do not focus on training, adoption, and configuration of their AI, these capabilities may be underutilised [13]. CRM systems play a crucial role in automation, but they are not enough on their own. The way they utilise AI depends on how they are set up, how they integrate into the company's work processes, and the capabilities of their staff. The gap can be closed through technical assistance and the CRM field's willingness to move from tools to intelligence.

5.6. Strategic and Technological Implications

Table 10 shows that the main dimensions identified by exploratory factor analysis are "AI Effectiveness" and "Barriers to AI Use," which together account for a significant portion of the differences in CRM-AI results among firms. The AI Effectiveness Scale, with a Cronbach's alpha of 0.89, highlighted that tasks were completed more efficiently, fewer manual errors occurred, and forecasting improved, confirming that users generally had positive experiences. On the other hand, the AI Barrier Scale ($\alpha = 0.85$) identified the main challenges as being monetary, opposing attitudes, and insufficient preparation. As Setchkova [16] explains, this situation reflects the fact that some companies profit quickly from new digital resources but still face issues due to their outdated culture, infrastructure, and limited capabilities. It is in smaller and mid-sized American financial firms that the need to combine compliance, customer service, and rapid digital transformation is particularly evident. It is essential to ensure that AI is integrated into all aspects of a company, not just CRM or IT, from a strategic perspective. The authors, Chan and Chiu [4], as well as Ghulaxe [7], state that to become mature in AI, companies must reorganise their processes, train their

workforce, and adjust their targets to increase value from AI. Additionally, greater digital trust, as indicated by a Data Trust Score of 3.49, is crucial to the company's future success as AI is integrated into decision-making, sales, and regulatory reporting.

5.7. U.S. Policy Considerations and Strategic Implications for AI-Driven CRM in Brokerages

The study's conclusions are important for U.S. policymakers, primarily because they help promote equal access to technology, secure cyber systems, and a strong workforce in small and mid-sized financial institutions. As AI-driven CRM becomes increasingly important in brokerage operations, it may lead to a growing disparity in technology access between large companies and smaller firms that lack sufficient resources. Currently, AI integration in SMEs is not fully supported by the government, as only the Small Business Digital Alliance and parts of the CHIPS and Science Act (2022) provide guidance on using AI in the service sector. Guidelines for AI in the financial sector are lacking, particularly regarding consumer privacy, transparency in AI, and the division of responsibility when AI is involved in CRM decisions. Although nearly half of the respondents in the study use AI dashboards, the fact that 53% are not confident in expanding their use suggests that further action is needed. The Small Business Administration (SBA) and the Consumer Financial Protection Bureau (CFPB) play a crucial role in this process:

- Funding pilot programs for AI integration in CRM platforms tailored for small brokerages, especially in underserved regions.
- Mandating vendor-level disclosures about the functionality, data handling, and interpretability of AI dashboards.
- Requiring algorithmic accountability frameworks to prevent bias in lead scoring and client communication.
- Offering tax credits or compliance relief for firms adopting AI to meet KYC (Know Your Customer) and AML (Anti-Money Laundering) standards more efficiently.

People do not trust data as much as they trust other digital tools, as seen by the fact that data trust and automation ranked lowest in this study, with scores of 3.49 and 3.66, respectively. As Chowdhary (2025) highlights, problems related to AI can be more severe in the US finance sector, as errors or software failures could harm a company's reputation and lead to legal action. Therefore, financial advisors and their firms must utilise AI in CRM only if it adheres to the NIST AI Risk Management Framework. Lastly, regulatory bodies need to recognise the need for reskilling workers in the brokerage industry. Given that staff resistance to AI tools is present in 25% of companies and that only 23% of firms have received comprehensive training from their vendors, the Department of Labour and FinTech councils can establish national training programs and certificates that teach ethical CRM automation, customer data interpretation, and AI use.

5.8. Limitations and Future Research Directions

Although this study provides valuable insights, there are areas for improvement. Analysing these factors is crucial for understanding the study's outcomes and informing future research:

- **Sample and Generalizability:** This research utilised data from 200 participants at small and mid-sized U.S. brokerages. However, since these businesses represent only a portion of the market, the results may not encompass the entire range of financial services. Large firms and insurance companies may have distinct stages of AI maturity and different rules for integrating tools. Therefore, the outcomes of this study are only applicable to businesses with similar characteristics and those of a similar nature.
- **Self-Reported Data Bias:** The study's data were collected through surveys, which may have led participants' responses to reflect biases and subjective views on usefulness and effectiveness. Even though valid scales were applied for AI effectiveness and CRM confidence, how accurately the responses reflect the current situation depends on respondents' understanding and the AI culture of their organisation.
- **Cross-Sectional Design:** The survey was conducted at a single point in time to understand participants' views and actions. Therefore, it becomes challenging to accurately measure how AI enhances a business's performance, customer service, or customer satisfaction over a prolonged period. A design that follows people over a long period would better help us understand how AI is used, how confident users are, and the outcomes for the business.
- **Regional and Regulatory Diversity:** US brokerages are subject to both state and federal regulations governing data management, customer dealings, and technology use. The study did not account for how policies and licenses vary from one state to another, which might affect both the adoption of AI tools and compliance with CRM procedures across regions.

5.9. Future Research Directions

- Conduct longitudinal research to investigate the impact of continuous AI-based CRM use on key business factors, including customer acquisition, retention, and cost reduction.
- Research adoption rates among broker-dealers that follow or do not follow certain regulations to see how compliance rules affect technology use.
- Gather feedback from customers and sales representatives to determine if AI dashboards are meeting their expectations and providing satisfaction.
- It is helpful to compare the development of CRM automation and AI in U.S. brokerages with that in countries that have advanced significantly in technology, such as Singapore, the UK, and Germany.

For this reason, an approach that utilises multiple methods and examines various levels will be necessary to study the interaction between AI tools, CRM systems, company dynamics, and policy rules in today's U.S. financial services sector.

6. Conclusion

The research examined the current and anticipated use of AI-powered dashboards and CRM automation in U.S.-based small and mid-sized brokerage companies. Supported by survey results from 200 people and backed by different statistical tests, the results describe in detail how AI can now and in the future help transform customer relationship processes in this field. The findings indicate that approximately 55.5% of brokerages utilise AI dashboards, and more than 50% consider them useful, particularly for following up on leads, predicting sales, and managing tasks. Only 47% of organisations say they plan to increase their use of AI, and the reason might be that 25% of staff are reluctant, and 23% don't have proper training. The AI Effectiveness Scale proved reliable, highlighting the advantages of AI in operations, while the AI Barrier Scale underscored the difficulties and costs associated with AI. AI dashboard usage was a key predictor of companies' plans to expand AI use ($p = 0.020$). Even so, factors such as company size and a person's role did not matter much, proving that strategy, not the company's structure, matters for being ready for technology. CRM tools and AI can help businesses improve customer segmentation, personalise services, and make their daily work more efficient. The study also shows that while technology is important, firms must also support their employees, handle data confidentially, and adapt AI to achieve full results. This study is currently useful for decision-makers. Without special federal assistance or regulations for AI in small financial companies, the U.S. brokerage sector could see a significant gap between those with resources and those without. For AI to be used correctly and fairly in CRM systems, it is essential to have initiatives that educate the public, establish clear rules, and hold vendors accountable.

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Ethics and Consent Statement: All procedures were performed in compliance with recognised ethical standards, and participants provided informed consent with full assurance of privacy, confidentiality, and voluntary participation.

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