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Effective Data-Driven Marketing Strategies Used by Independent Insurance Agency Owners to Acquire and Retain Clients

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This is to certify that the doctoral study by

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has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

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Walden University
2026

Abstract

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MBA, Christian Brothers University, 2022

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Qualitative Pragmatic Inquiry Business Research Project Submitted in Partial Fulfillment of the Requirements for the Degree of

Doctor of Business Administration

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Abstract

Ineffective use of data-driven marketing strategies among independent insurance agency owners' limits client acquisition and weakens retention in saturated markets, thereby jeopardizing financial stability, constraining sustainable growth, and reducing long-term competitiveness. Grounded in data-driven decision-making theory, this qualitative pragmatic inquiry was to explore strategies independent insurance agency owners used to implement data-driven marketing practices to improve client acquisition and retention. Participants were six independent insurance agency owners in the southern United States with experience implementing data-driven marketing strategies. Data were collected through semistructured interviews, field notes, and publicly available agency marketing materials and analyzed using Braun and Clarke's six-phase thematic analysis. Three primary themes emerged: (a) customer relationship management (CRM) workflow and automation as decision infrastructure, (b) segmentation and targeted marketing as a leadership discipline, and (c) ethical data use and governance as a competitive trust asset. For independent insurance agency owners, a key recommendation is to integrate structured CRM workflows, targeted segmentation, and ethical data governance into routine decision-making practices. The implications for positive social change include the potential for expanding access to appropriate insurance coverage, strengthening trust in insurance decision-making, and supporting financial stability for households, small businesses, and underserved populations that rely on consistent and ethical insurance services.

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Dedication

This work is dedicated to my family, whose unwavering love and belief in my potential have been the foundation of this journey. To my mother and father: Thank you for instilling in me the virtues of perseverance, faith, and reverence for education. Your lifelong sacrifices have not only shaped my character but continue to fuel my pursuit of excellence.

To my sisters: I am profoundly grateful for your steadfast support and the strength you provided during every season of this process. To my nieces and nephews: You are my greatest source of inspiration, reminding me daily of the weight of legacy and the power of possibility.

Finally, I dedicate this achievement to our family's future. May this work stand as a testament to the heights reachable through collective resilience, and may it light the way for the generations that follow.

Acknowledgments

This doctoral project was completed with the guidance and support of many individuals who contributed meaningfully to its development. I extend my sincere thanks to the faculty and academic leadership at Walden University for fostering an environment that emphasizes scholarly rigor, ethical research, and applied impact.

I am especially grateful to Dr. Melvia Scott, whose mentorship played a critical role throughout this process. Her clear expectations, analytical insight, and consistent encouragement strengthened both the quality of this project and my growth as a scholar-practitioner. Dr. Scott's guidance helped sharpen my thinking, reinforce alignment across the project, and elevate the work to meet doctoral standards. I am deeply appreciative of her dedication and support.

I also thank the independent insurance agency owners who participated in this project. Their willingness to share professional experiences and reflections provided the foundation for this research and contributed valuable insight to the field.

I acknowledge the encouragement and support of colleagues, peers, and members of my academic and professional networks who offered perspective, motivation, and reassurance throughout this journey.

Finally, I recognize the personal commitment required to complete this work. Navigating the demands of a doctoral project alongside professional and personal responsibilities required perseverance and focus. This accomplishment reflects sustained effort, growth, and a continued commitment to purposeful leadership and learning.

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Section 1: Project Foundation

Background of the Problem

Independent insurance agency owners in the United States operate in an increasingly precarious business environment, marked by evolving consumer expectations and rising operational overhead. In the southern region of the United States, these pressures are magnified by a highly saturated market in which agencies struggle to remain profitable amid intensifying competition and client attrition (Vertafore, 2024). As customer engagement becomes more complex, the survival of these smaller firms depends on adopting cost-effective, personalized outreach strategies (Ijomah et al., 2024); however, a significant practice gap persists. Although data-driven marketing tools offer a pathway to improved decision-making, adoption remains uneven and stagnant due to systemic organizational and resource-related barriers (Hartmann et al., 2023).

The severity of this adoption gap is evidenced by the Catalyit (2024) report, which indicates that fewer than one in five independent agencies consistently utilize data analytics platforms. In the southern region, this failure to integrate data-driven decision-making (DDDM) is particularly hazardous due to unique market-specific stressors. For example, five of the 10 most expensive states (e.g., Florida, Louisiana, Texas, Mississippi, and Alabama) for home insurance are situated in the South. They are frequently impacted by hurricanes and severe weather (Insurify, 2024). These high-risk conditions have catalyzed record-high policy shopping, with over 45% of policies shopped in 2024 and a 3% decline in retention levels since 2022 (LexisNexis Risk Solutions, 2024).

The problem is not a lack of available technology, but a failure of leadership to operationalize it. Some southern agency owners have not effectively embedded customer relationship management (CRM) workflows, segmentation strategies, or predictive insights into routine strategic decision-making. This lack of integration prevents agencies from building the organizational resilience necessary to compete with digitally advanced national carriers (Catalyit, 2024). Exploring leadership strategies to improve DDDM adoption is urgent, as agency owners are pivotal actors in overcoming these barriers and steering their organizations toward sustainable growth in a data-saturated marketplace.

Business Problem Focus and Project Purpose

The specific business problem is that some independent insurance agency owners in the southern region of the United States lack effective data-driven marketing strategies to acquire and retain clients, resulting in diminished competitive advantage in a saturated market. A leadership and strategic practice gap exist because some independent insurance agency owners have not fully implemented data-driven marketing strategies in their routine decision-making processes that guide client acquisition and retention efforts. The purpose of this qualitative pragmatic inquiry project was to identify and explore effective data-driven marketing strategies used by some independent insurance agency owners in the southern region of the United States to improve client acquisition and retention. A qualitative methodology was appropriate for this project because it allowed for the exploration of independent insurance agency owners' experiences and perspectives regarding the implementation of data-driven marketing strategies used to improve client acquisition and retention. Qualitative methods are well suited for examining how

business leaders interpret and apply strategies within real-world contexts, which aligns with the study's focus on understanding decision-making processes and strategic practices (Lim, 2025). A pragmatic inquiry design was appropriate for this project because it focuses on generating actionable, real-world solutions to applied business problems. This design aligns with the purpose of exploring how independent insurance agency owners implement data-driven marketing strategies to improve client acquisition and retention within competitive market environments. Pragmatic inquiry supports the examination of practical decision-making processes and leadership practices, making it well suited for addressing the identified leadership and strategic practice gap and producing findings that can be directly applied in professional business settings (Fendt, 2024). Understanding the strategic approaches used by insurance agency owners may inform other small business leaders operating in competitive urban markets facing similar digital transformation challenges and help strengthen organizational sustainability by improving client acquisition and retention.

The target population for the project consisted of independent insurance agency owners and managers operating in the southern region of the United States. I used purposive and snowball sampling techniques to recruit six participants. Eligible participants needed to own an independent insurance agency in the southern United States, have at least 3 years of experience in the insurance industry, and be actively involved in marketing strategies to acquire and retain clients. Initial participants were identified through professional referrals, business directories, and social media platforms such as LinkedIn. To expand the participant pool, I employed snowball sampling by

asking interviewees to recommend other agency owners or managers who met the project criteria.

This project involved two primary data sources. I conducted semistructured interviews to collect rich, detailed insights into participants' experiences and perspectives regarding the implementation of data-driven marketing strategies. The semistructured interview format is designed to elicit detailed insights into participants' lived experiences and perceptions of the implementation of data-driven marketing practices, aligning with the qualitative methodology described by Nair (2023). I reviewed publicly available marketing materials and online content (e.g., agency websites or social media posts) to contextualize and supplement the interview findings. Data were analyzed using Braun and Clarke's (2006) six-phase method for thematic analysis. I collected and analyzed data until data saturation was reached. To enhance the trustworthiness of the project, I triangulated findings across interviews and supplementary documents and applied member checking to confirm the accuracy of the data interpretations with participants.

I selected the southern region of the United States as the project location because of its competitive business environment, in which local businesses, including independent insurance agencies, are increasingly adopting digital marketing strategies to remain viable and grow. Leaders of U.S. small businesses are increasingly adopting digital strategies such as local search engine optimization, Google My Business optimization, geo-targeted social media campaigns, analytics tracking, and e-commerce to enhance visibility, engagement, and return on investment (ROI; Connected Commerce Council, 2023; U.S. Chamber of Commerce, 2024). This digitally competitive context provides a

strong foundation for examining how independent insurance agency owners implement data-driven marketing strategies to improve client acquisition, retention, and long-term growth. The conceptual framework for this project was grounded in data-driven decision-making (DDDM) theory, originally formalized by Provost and Fawcett in 2013 and further advanced in contemporary applications by Szukits (2022), which emphasizes the use of empirical data to enhance operational decisions, improve customer targeting, and support long-term business success.

Project Research Question

What effective data-driven marketing strategies do some independent insurance agency owners in the southern region of the United States use to acquire and retain clients?

Assumptions and Limitations

Assumptions

Assumptions are foundational premises that are accepted as true without direct evidence (Maxwell, 2021). They typically arise from theoretical frameworks, prior literature, or practical constraints and guide methodological choices such as sampling, data collection, and analysis (George, 2025). As Ravitch and Carl (2021) suggested, these assumptions are foundational to the design and execution of qualitative inquiry, as they allow the researcher to explore participants' perspectives and experiences with the understanding that certain baseline conditions are met.

This project was based on several key assumptions. First, I assumed that participants would respond honestly, accurately, and reflectively during the

semistructured interviews. Honesty in participant responses is critical for the trustworthiness of findings, as inaccurate or withheld information could compromise the credibility and rigor of the data (Hill et al., 2025). To help foster this level of engagement, I built rapport through respectful communication, clear explanations of the project's purpose, and assurances of confidentiality. Shah (2025) emphasized that establishing trust, whether in person or online, is critical for collecting authentic insights in qualitative research, particularly when interviews involve sensitive or professional experiences.

Second, I assumed that participants possessed sufficient knowledge and experience with data-driven marketing strategies to contribute meaningfully to the project. I assumed that agency owners selected for participation had firsthand experience with DDDM in marketing, which was essential to ensuring relevance and depth in their responses and to aligning with the project's inclusion criteria. This was verified through an eligibility screening form to ensure that participants meet the criteria of at least 3 years of ownership or management experience and current involvement in client acquisition efforts. This assumption bolstered the credibility of the research by ensuring that insights are grounded in authentic professional practice.

Third, I assumed that external conditions, particularly competitive dynamics, client behavior trends, and regional regulatory policies in the southern region of the U.S. insurance market, would remain relatively stable during the data collection period. Stability under these conditions is important for maintaining consistency in how participants describe their strategies and experiences. Significant changes in these

conditions could influence participant responses and the applicability of the findings, potentially affecting the project's dependability.

To support these assumptions, I purposefully selected participants based on relevant experience and active engagement in the insurance market. Confidentiality and anonymity were ensured through signed consent forms and secure data-handling protocols. In addition, member checking was employed after the initial coding phase to validate the accuracy of transcribed responses and my interpretations. As McKim (2023) noted, using a structured approach, complete with interview questions and data analysis steps, enhances the rigor and trustworthiness of qualitative research findings.

Limitations

Limitations are potential weaknesses in research that are beyond the researcher's control (Maxwell, 2021). One key limitation of this project was its geographic scope, which was limited to independent insurance agencies in the southern United States. Although this limited transferability to other regions, it aligned with the project's purposeful sampling strategy to explore context-specific strategies in a highly competitive urban market. Although the findings may not be statistically generalizable, the results may offer transferable insights to other independent agency owners in similar competitive metro markets. The small, purposefully selected sample size may not fully represent the broader independent insurance industry. However, in qualitative research, smaller samples are valued for the depth of insight they provide rather than for statistical generalizability (Rose et al., 2023).

Another limitation was the reliance on self-reported data, which introduces the potential for response bias or socially desirable answers (see Bernardi & Nash, 2022). To mitigate this limitation, I used trained interview techniques, probing, and reflexive journaling to encourage openness and reduce bias during data collection. Future researchers could address these concerns by expanding the geographic scope or using mixed methods to capture broader perspectives. Such research would complement and build upon the exploratory nature of this project.

Business Project Ethics

In this qualitative pragmatic inquiry, I served as the primary instrument for data collection, which aligns with contemporary scholarship recognizing that researchers inherently shape data collection and analysis (see Khatun & Haque, 2024). My responsibilities included recruiting participants, obtaining informed consent, conducting semistructured interviews, and ensuring participant confidentiality. To ensure methodological rigor and reduce potential bias, I engaged in reflexivity, continuously reflecting on how my own background, assumptions, and experiences influenced every phase of the research process. Ahmed (2024) emphasized reflexivity as a means of ensuring rigor by grounding interpretations in participants' perspectives. Olmos-Vega et al. (2022) framed reflexivity as essential for avoiding researcher preconceptions in qualitative inquiry.

The ethical framework for this project was informed by the principles outlined in the *Belmont Report* (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). The principle of respect for persons was

upheld through a robust informed consent process that recognized participants' autonomy to choose whether to participate. To ensure beneficence, I designed the project to maximize the potential benefits of the research while minimizing any potential risks to participants. Finally, the principle of justice was addressed through fair and equitable participant selection, ensuring that the burdens and benefits of the research were distributed without bias.

The research process demands a strategic, multifaceted approach to participant engagement and data interpretation. Using purposive sampling techniques, I carefully recruited participants who could provide rich, contextually significant information about their marketing strategies. Maxwell (2021) emphasized that selecting participants with deep, experiential knowledge of the phenomenon under project is critical in qualitative inquiry. My core responsibilities included developing robust interview protocols (see Appendix A), conducting in-depth semistructured interviews, personally transcribing and analyzing collected data, and synthesizing findings to generate actionable insights.

Participant Selection and Protection

To protect the integrity of the project, I ensured that I had no existing personal or professional relationship with any participant. I engaged in reflexive journaling throughout the project to bracket personal assumptions and mitigate bias, as Karcher et al. (2024) identified reflexive journaling as a primary strategy to support researchers' well-being and reduce bias in sensitive qualitative research. Power differentials between researchers and participants can compromise research validity, and unchecked dynamics may shape participant responses and interpretation (Nickels & Zavattaro, 2024). To

prevent potential power dynamics, participants were selected entirely outside my professional and personal networks, and no employees from my organization's technology department were recruited. These boundaries helped ensure objectivity in data collection, analysis, and presentation by minimizing potential conflicts of interest.

Informed Consent and Right to Withdraw

Ethical considerations served as the foundation for this research, drawing on the principles outlined in the *Belmont Report* (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). The principle of respect for persons was operationalized through a transparent, voluntary informed consent process that recognized participants' autonomy and agency. Informed consent is widely recognized as a cornerstone of ethical research and a primary mechanism for upholding respect for persons (Kazembe et al., 2024). In addition to heeding the *Belmont* principles, I followed the ethical guidance outlined by Scheytt and Pflüger (2024), who emphasized the importance of addressing organizational dynamics, transparency, reflexivity, and power asymmetries when conducting qualitative research in organizational contexts. Participants received comprehensive information about the project's purpose, procedures, time commitment, potential risks and benefits, and confidentiality protections, as well as their absolute right to withdraw at any time without experiencing negative consequences. Before collecting data, I obtained approval from Walden University's Institutional Review Board (IRB). I sent the IRB-approved consent form to interested individuals and asked them to respond via email with the words "I consent" to indicate their voluntary

participation. This approach aligned with ethical guidelines that prioritize participant protection and voluntary engagement, as discussed by Caeymaex et al. (2023).

In alignment with the *Belmont Report*, I extended participants the right to withdraw from the project at any time and for any reason without penalty (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). The consent form explicitly stated this right. If a participant chose to withdraw, they were asked to notify me via email, and I immediately deleted all information and data obtained from the participant to preserve their privacy and autonomy.

Participant Incentives

Although some researchers offer small incentives to acknowledge participants' time, studies of incentivized qualitative research, particularly those recruiting through social media, have found that advertised incentives can attract impostor participants, undermining data integrity (Drysdale et al., 2023). Roehl and Harland (2022) also documented how promotional incentives led participants to fake identities or exaggerate experiences. By foregoing incentives, I helped ensure that only genuinely qualified and interested individuals participated in the project.

Confidentiality and Data Security

Confidentiality is essential to protecting participants from reputational risk, particularly when discussing sensitive workplace issues (Kang & Hwang, 2023). I invited participants to review their interview transcripts and provide clarification or corrections to ensure accuracy (transcript validation). Participants were also asked to confirm the

preliminary interpretation of their responses as part of the member-checking process. I implemented comprehensive data protection measures in accordance with best practices. These protections included assigning unique pseudonyms to all participants, utilizing advanced encryption for digital data storage, maintaining password-protected research files, securing physical documents in locked storage, and ensuring that participants' identities are never linked to their responses.

Data Retention and Destruction

All electronic data (audio recordings, transcripts, coded files) and physical materials (printed transcripts, consent forms) will be securely retained for 5 years in compliance with Walden University's policy and ethical research standards. At the end of this period, all digital files will be permanently deleted using secure file-deletion software such as BitRaser, and physical documents will be shredded to ensure complete confidentiality. Should a participant withdraw before this retention period ends, all data associated with that participant will be permanently deleted immediately. Participants were also instructed to change their Zoom display names to their assigned pseudonyms before interviews to preserve confidentiality. All findings were reported using pseudonyms to ensure participant anonymity. The IRB approval number for this project is 08-05-25-1221236.

Risk Mitigation

This project presents minimal risk, limited primarily to participants' time commitment and potential discomfort in discussing business strategies. To mitigate these risks, I reminded participants of their right to withdraw at any time without penalty and

framed interview questions in a noninvasive, professional manner. Member checking and triangulation were employed to enhance the credibility of the findings and to ensure accurate representation of participants' perspectives.

Evidence-Based Integrative Review

In this integrative review, I aimed to analyze and synthesize scholarly research on effective data-driven marketing strategies used by independent insurance agency owners in the southern United States to enhance client acquisition and retention. According to Chigbu et al. (2023), a literature review is a powerful way to synthesize research findings and show evidence at a more advanced level. Through the review, I also sought to identify areas that need further research, a critical aspect of developing theoretical and conceptual frameworks. The professional and academic literature review was centered on the project's overarching research question. I aimed to identify and explore successful strategies employed by independent insurance agency owners in the southern United States to enhance client acquisition and retention through data-driven marketing.

I used the following keywords in a comprehensive search for my doctoral project: *data-driven marketing*, *predictive analytics*, *customer relationship management*, *client segmentation*, *customer retention*, *client acquisition*, *digital marketing strategies*, *small-business competitiveness*, *insurance marketing*, and *barriers to data adoption*. Databases and search engines, including ProQuest, EBSCOhost, JSTOR, Sage Journals, ResearchGate, and Google Scholar, were used to search academic journals, articles, and other relevant materials. I referenced a total of 75 sources and 71 peer-reviewed journals. Among these sources, 48 were published within the last 5 years, and the remaining 27

were published more than 5 years ago. Ninety-four percent of the sources used were peer-reviewed articles. The organization of the literature review consists of the following hierarchy: (a) conceptual framework of DDDM discussed in detail, (b) previous research using DDDM, (c) previous research supporting this project, (d) predictive analytics; (e) segmentation and personalization; (f) CRM optimization, (g) organizational barriers to adoption of data strategies, (h) independent insurance agencies, and (i) client acquisition and retention.

Collectively, the literature supports the growing importance of data-driven marketing strategies for improving client acquisition and retention while also highlighting persistent gaps in implementation among small, independent agencies. The reviewed scholarship indicates that although data-driven tools such as predictive analytics, segmentation, and CRM systems are widely recognized as effective, their adoption and integration remain uneven due to organizational, technological, and leadership-related constraints.

Application to the Applied Business Problem

The specific business problem was that some independent insurance agency owners in the southern United States were not effectively using data-driven marketing strategies to target and engage clients, resulting in low client acquisition rates and difficulty maintaining a competitive edge in the local market. More specifically, the gap in practice is that some independent insurance agency owners have not embedded data-driven marketing into routine leadership and strategic business practices, such as the consistent use of CRM workflows, customer segmentation, predictive insight, and

performance-based decision-making to guide client acquisition and retention. The research design addresses vital factors that may influence agency owners' ability to acquire and retain clients, the impact of client attrition on agency competitiveness, and the strategies successful insurance agency owners may have used to improve client acquisition, retention, and long-term growth through data-driven decision-making.

Conceptual Framework: Data-Driven Decision Making in Marketing Leadership

The conceptual framework underpinning this project was the DDDM model, a systematic approach that prioritizes empirical data over intuition to inform and improve organizational decision-making. The philosophical roots of DDDM lie in the management theories of Deming (1986) and Drucker (1999). Deming emphasized the importance of measurement, continuous improvement, and statistical process control in driving organizational excellence. Drucker reinforced this philosophy by asserting that effective management requires measurement, often summarized in the maxim "what gets measured gets managed." These contributions shifted management paradigms from reliance on instinct toward evidence-based practice, laying the intellectual foundation for modern DDDM. The formalization of DDDM as a practical business model emerged through the work of Provost and Fawcett (2013), who operationalized it as a cyclical process encompassing four key phases: (a) defining organizational objectives, (b) collecting relevant and high-quality data, (c) analyzing that data with appropriate tools, and (d) applying insights to decisions while iteratively refining strategies based on outcomes.

This iterative structure highlights the adaptive capacity of DDDM, ensuring that decision-making evolves in response to new information and changing conditions. Rather than viewing data as a passive source of information, the DDDM framework positions data as an active input into leadership decision-making and ongoing business improvement. Each construct in the framework represents a distinct but interconnected part of the decision cycle. Defining objectives establishes the business goals that shape what information is needed. Data collection focuses on gathering the internal and external information necessary to support those goals. Data analysis involves interpreting the information to identify trends, opportunities, or risks. Application and refinement involve using those insights to guide action and then adjusting strategies over time based on performance and results.

This project was framed by the principles of DDDM, in which leaders rely on empirical insights, digital tools, and customer behavior metrics to guide strategic outreach (see Werner & Dayeh, 2025). The framework was especially relevant to this project because independent insurance agency owners must make ongoing decisions about whom to target, how to engage clients, how to improve retention, and how to allocate limited marketing resources in competitive markets. In this context, DDDM provided a logical lens for examining how agency owners move from identifying business goals to gathering client and market information, interpreting that data, and applying insights to client acquisition and retention strategies. The research question was grounded in this framework by exploring how independent insurance agency leaders in

the southern United States apply data-informed approaches, such as predictive analytics, tool selection, and segmentation strategies, to client acquisition and retention.

Progression and Advancements in DDDM

Since its inception, DDDM has progressed due to advancements in computing, analytics, and machine learning. Originally focused on descriptive analytics, which summarizes historical data to inform decisions, the model now incorporates predictive analytics to forecast future outcomes and prescriptive analytics to identify optimal courses of action. The integration of artificial intelligence (AI), big data platforms, and real-time analytics has enhanced the model's applicability in industries characterized by rapid environmental shifts, including finance, healthcare, retail, and insurance (Doshi, 2025). These technological advancements have broadened the scope of DDDM by enabling organizations to harness larger data sets, process information faster, and deliver more targeted insights. For example, Gul (2023) found measurable increases in productivity and efficiency within the financial sector, particularly when AI-based analytics supported DDDM. Building on this point, Kgakatsi et al. (2024) reported that African small and mid-sized enterprises (SMEs) whose leaders adopted big data–enabled DDDM also experienced revenue growth and improved performance. However, their success was often limited by infrastructure and skills shortages. These findings suggest that although technology has enhanced the potential of DDDM, organizational capacity and readiness remain critical determinants of its effectiveness, which aligns with the challenges facing independent insurance agencies in the southern region of the United States.

Constructs of DDDM and Application to This Project

The constructs of the DDDM model aligned directly with the applied business problem explored in this project: the underutilization of data-driven marketing strategies among independent insurance agencies in the southern United States. To fully understand how DDDM informs this project, it is important to explain each construct and its relevance to the daily leadership practices of independent insurance agency owners. The defining objectives construct parallels the need for agencies to set clear marketing and client acquisition goals. In this project, this construct was relevant because agency owners must determine specific objectives such as increasing new policy sales, improving client retention, strengthening renewal follow-up, or focusing on higher-value market segments. These goals shape which data are prioritized and how marketing decisions are made.

The data collection construct aligned with gathering client demographic information, behavioral data, and market trends. Within the context of this project, data collection may include CRM records, renewal histories, carrier reports, website inquiries, referral activity, social media engagement, and other forms of client or market information that owners use to understand customer behavior and business performance. This construct was relevant because the ability to collect useful, timely information is essential to making informed marketing decisions in a competitive insurance market.

The data analysis construct encompasses predictive analytics, customer segmentation, and CRM systems to derive actionable insights. For this project, data analysis refers to how agency owners review and interpret information to identify

patterns, monitor performance, assess campaign effectiveness, recognize retention risks, and determine which client groups or product lines warrant greater focus. This construct directly relates to the research question because it explains how owners interpret available data to guide client acquisition and retention strategies.

Finally, the application and refinement construct reflects the cyclical adjustment of marketing strategies based on performance metrics, a critical step in sustaining client acquisition and retention in competitive urban markets. In this project, this construct was relevant because agency owners use data insights to adjust outreach methods, improve follow-up routines, narrow target segments, and refine retention practices over time. This phase reflects the project's practical, leadership-centered nature by showing how data-driven marketing is implemented through routine decision-making and continuous improvement rather than one-time analysis alone. Al-Adimi et al. (2026) emphasized that SMEs whose leaders adopted DDDM achieved stronger strategic alignment and operational efficiency, but only when leaders provided committed and structured implementation. Building on this concern, Graham (2026) found that many service-based firms hesitated to adopt analytics due to uncertainty about potential returns and the complexity of execution. These findings reinforce the relevance of DDDM to this project by showing that successful implementation depends not only on access to data but also on leadership commitment, interpretive capability, and the ability to translate insights into repeatable business practices. This reinforces the importance of aligning DDDM adoption with clear, measurable goals and sufficient organizational support.

In this project, the DDDM constructs informed both the project design and interpretation of the findings. Defining objectives aligned with how agency owners established acquisition and retention goals. Data collection aligned with how participants gathered customer, policy, and market information. Data analysis aligned with participants' interpretations of reports, trends, and performance indicators to guide action. Application and refinement aligned with how participants translated insights into CRM workflows, segmentation decisions, and ongoing marketing adjustments. Using these constructs as an analytic lens helped connect participant experiences to the broader leadership practice of implementing data-informed marketing decisions.

Critical Analysis of DDDM in the Current Literature

Although the benefits of DDDM are widely documented, the literature reflects both consensus and divergence on its impact and feasibility in smaller, resource-constrained firms. Kgakatsi et al. (2024) argued that DDDM improves decision quality across industries but noted that success depends on aligning data initiatives with organizational strategy. Supporting this view, Bruun et al. (2025) showed that even small insurance firms with limited datasets achieved gains in personalization and targeting through tailored machine learning models. However, Graham (2026) cautioned that without proper governance and workforce training, such benefits are unlikely to last. These findings underscore the need for a strategic approach that balances technical capabilities with cultural readiness—a consideration highly relevant to the agencies examined in this project.

There is also variation in geographic applicability. Much of the DDDM literature focuses on European or Asian markets, where regulatory, competitive, and technological conditions differ from those in the United States. Kgakatsi et al. (2024) highlighted that African SMEs face infrastructure and connectivity barriers when implementing DDDM. Although these issues differ from those encountered in U.S. metropolitan agencies, they provide useful parallels for understanding adoption challenges in constrained environments. This contrast underscores the need for region-specific research in the southern region of the United States market, where agencies must compete with digitally advanced national carriers.

Synthesis and Implications

Collectively, the literature positions DDDM as a valuable yet underleveraged framework in small and independent business contexts, especially in industries like insurance, where personalization and client retention are critical competitive levers. The literature consistently indicates that DDDM enhances organizational performance; however, Kgakatsi et al. (2024) emphasized that the magnitude of this impact depends largely on leadership commitment, organizational readiness, and the degree to which analytics tools align with strategic objectives. For independent insurance agencies in the southern United States, the model offers a roadmap to bridge the gap between traditional relationship-based marketing and modern, data-driven strategies. In this project, I applied the DDDM to explore how agency owners can structure their decision-making processes to optimize marketing outcomes, even with limited data resources. The integration of predictive analytics, CRM optimization, and segmentation within the DDDM cycle

provides a practical framework for achieving measurable improvements in client acquisition and retention. Synthesizing the literature's insights into both the enablers and inhibitors of DDDM adoption may inform actionable recommendations that address not only the technological requirements but also the cultural and organizational shifts necessary for sustained implementation.

Business Problem Scholarship Evidence

In this section, I present evidence that ineffective use of data-driven marketing strategies is a current and significant business problem for independent insurance agencies in the southern region of the United States. The purpose of this section is to provide comprehensive evidence that low adoption of predictive analytics, weak customer segmentation, limited CRM optimization, and organizational resistance represent pressing challenges that constrain client acquisition and retention, ultimately reducing competitive advantage. This analysis synthesizes industry reports, practitioner studies, and peer-reviewed scholarship from 2021 to 2025 to demonstrate the scope, persistence, and urgency of data strategy challenges in independent insurance agencies. Across the literature, these challenges are consistently identified as interconnected rather than isolated, collectively reinforcing the persistence of data strategy gaps in independent agencies. The evidence reveals four converging themes that collectively establish the reality and impact of the business problem: (a) barriers to predictive analytics in insurance marketing, (b) constraints in customer segmentation for targeted outreach, (c) gaps in CRM optimization, and (d) organizational barriers to data strategy adoption.

Although many factors could influence agency performance, the persistence of data-related barriers, including limited technical expertise, outdated systems, and cultural resistance, continues to drive missed opportunities in client engagement and retention. Collectively, the literature converges on these barriers as primary drivers of constrained marketing effectiveness and reduced competitive positioning. These shortcomings point to the need for practical, scalable solutions grounded in DDDM principles.

Taken together, the literature indicates that addressing these interconnected barriers is essential for improving client acquisition and retention outcomes. By addressing these four barriers, agency owners can begin to close the competitive gap with larger carriers and adopt strategies that directly improve acquisition, retention, and long-term growth.

Barriers to Predictive Analytics in Insurance Marketing

In the contemporary insurance market, independent insurance agency owners face a significant competitive disadvantage due to the underutilization of advanced data analytics. Although predictive analytics offers substantial potential to enhance client acquisition and retention by forecasting customer behavior, its adoption remains low among smaller, independent firms. This is primarily due to technical, resource, and interpretability barriers. Rehman and Ali (2014) demonstrated that predictive models significantly improved customer churn prediction, segmentation, and fraud detection in the telecommunications sector. Building on this point, Aas et al. (2024) found that predictive modeling could also help identify high-risk clients for targeted retention efforts, underscoring its versatility across industries. However, these benefits are

primarily realized in enterprise-level organizations that possess established data infrastructures and specialized personnel necessary to leverage these tools effectively. This contrast highlights a notable performance divide between large insurance carriers and independent insurance agencies. Rehman and Ali (2014) emphasized that predictive analytics succeed mainly in environments with robust datasets and advanced technical systems, while Aas et al. (2024) reinforced this point by demonstrating that such tools thrive where specialized personnel are available to interpret them. Together, these findings highlight that the effectiveness of predictive analytics is contingent upon organizational capacity rather than the tool itself. This reality contrasts with the operational context of most independent agencies which typically manage smaller, fragmented datasets and are led by owners who must perform a variety of operational roles. This resource mismatch creates a significant barrier to the adoption of complex, black box predictive systems, which can be perceived as both risky and incompatible with existing workflows.

The slow pace of adoption is further substantiated by data from the Insurance Information Institute (2024), which indicates that while only 6% of independent agencies currently use such tools, a larger share (36%) intend to do so within 5 years. This pattern suggests that although interest in predictive analytics is increasing, practical readiness within resource-constrained environments remain limited. Addressing this gap between interest and implementation reinforces the need for scalable, interpretable predictive tools that align with the operational realities of independent insurance agencies. This evidence underscores that without practical, interpretable predictive models, independent insurance

agency owners cannot engage fully in the DDDM cycle, leaving acquisition and retention decisions overly reliant on intuition rather than data.

Constraints in Customer Segmentation for Targeted Marketing

Customer segmentation enables insurance agency owners to group clients by shared characteristics to deliver personalized and relevant marketing campaigns. This approach is widely recognized as a driver of targeted campaign success and improved customer retention. Abed et al. (2024) argued that integrating segmentation with predictive modeling enhances targeting precision and campaign ROI by anticipating client needs and delivering tailored offers. However, these benefits are most evident in organizations with advanced marketing infrastructure, including integrated CRM systems and automated campaign tools, resources that small independent agencies in the southern United States often cannot afford or maintain. In contrast, research focused on SMEs highlights operational constraints that limit segmentation effectiveness. Olayinka (2021) identified key barriers including low data literacy among staff, reliance on outdated CRM systems, and fragmented client records stored across multiple, unintegrated platforms. Together, these findings suggest that while segmentation is conceptually effective, its practical implementation is highly dependent on organizational capacity and data infrastructure.

In contrast to the enterprise-level environments examined by Abed et al. (2024), Olayinka's findings more closely align with the realities of independent agencies in the southern region of the United States, where client data may be stored in spreadsheets or legacy systems, making consolidation and actionable analysis difficult. Although both

studies emphasize segmentation's potential benefits, their contexts diverge: Joung and Kim (2023) assumed robust technical infrastructure, whereas Olayinka (2021) highlighted structural and skill-based limitations that hinder smaller firms. This comparison reveals that while segmentation can theoretically improve marketing outcomes, smaller agencies face systemic barriers to adoption that are absent in larger organizations.

Industry and government data further confirm the prevalence of these constraints. The Independent Insurance Agents & Brokers of America (2024) reported that only 29% of independent agencies nationwide use advanced segmentation tools, with adoption rates dropping to 18% among agencies with fewer than five employees. Complementing this, the U.S. Census Bureau (2023) showed that most insurance agencies operate as small, single-location firms. This structure often limits the capacity to implement and maintain sophisticated marketing platforms. In the southern region of the United States, where the market is characterized by dense competition and diverse consumer needs, these constraints are especially impactful, reducing agencies' ability to compete with national carriers that use advanced segmentation to drive personalized outreach at scale.

Despite its promise, the segmentation literature largely focuses on conceptual frameworks and generalized implementation models, without providing field-tested strategies tailored for small, resource-constrained agencies in metropolitan markets. For example, Ain et al. (2022) presented an integrated predictive segmentation model but did not address how to adapt it for agencies with minimal information technology infrastructure. Olayinka (2021) identified operational barriers but did not propose tested

solutions for overcoming them in competitive urban insurance environments. This absence of region-specific, cost-effective implementation roadmaps underscores a research gap highly relevant to agencies in the southern United States that need approaches aligned with their staffing, budgetary, and technological realities.

In summary, although customer segmentation has been shown to enhance marketing effectiveness, its adoption among independent agencies in the southern United States is constrained by financial, technological, and human resource limitations. Evidence from both scholarly research and industry data confirms that these barriers are real and persistent, and that existing models often fail to address the needs of small agencies in urban, competitive markets. Bridging this gap will require developing segmentation strategies that are affordable, technologically accessible, and adaptable to the operational realities of southern-based agencies.

Challenges in CRM Tools for Independent Insurance Agencies

CRM systems provide agencies with structured tools to track interactions, automate communications, and strengthen client retention. When effectively implemented, CRM systems can enhance customer lifetime value and support more strategic marketing outcomes by enabling targeted, data-driven engagement. Nethanani et al. (2024) found that organizations using integrated CRM solutions experienced measurable improvements in client retention and operational efficiency, while Ledro et al. (2023) reported that CRM adoption allows firms to streamline follow-up processes, coordinate sales efforts, and maintain consistent communication with clients. However, a critical contextual gap exists: both studies primarily examined environments agencies

already had the resources and infrastructure to support advanced CRM implementation, conditions that are often absent in small, independent insurance agencies in the southern region of the United States.

Despite the proven value of CRM systems, independent agency owners face significant barriers to adoption and sustained use. Ledro et al. (2023) identified high software licensing costs, staff training requirements, and infrastructure compatibility issues as key obstacles. These findings are mirrored in industry data from the Independent Insurance Agents & Brokers of America (2024), which reported that CRM adoption rates among agencies with fewer than five employees remain under 25% nationally. The structural characteristics of many southern-region agencies, including small staff sizes, single-office operations, and thin operating margins, magnify these constraints, making it difficult to invest in and maintain complex CRM platforms.

Even when agency owners manage to implement CRM systems, challenges persist during integration and ongoing use. Purnama and Susilowati (2024) found that the steep learning curve associated with CRM tools and employee resistance to process changes can disrupt workflows and delay full adoption. This finding aligns with Independent Insurance Agents & Brokers of America (2024), which noted that many small agencies discontinue or underutilize CRM systems within the first year due to insufficient training and a lack of staff buy-in. Compared to larger carriers, which have dedicated information technology and training departments, smaller agencies in the southern region of the United States often rely on multitasking employees, making the time and resource investment required for CRM adoption especially burdensome.

Ultimately, CRM systems hold considerable potential to modernize client engagement, increase retention, and improve marketing efficiency. However, the combined evidence from scholarly studies and industry data demonstrates that financial, technical, and human-resource barriers impede adoption among small, independent agencies in the southern United States. The existing literature offers limited guidance on adapting CRM tools for these contexts, leaving a gap in practical, scalable implementation strategies. Addressing this gap is essential to equip independent agencies with the tools needed to compete in increasingly data-driven and digitally competitive markets, directly supporting this project's aim to identify feasible marketing solutions for small agencies in the region.

Business Topic Scholarship

This section provides a critical analysis and synthesis of current literature on data-driven marketing strategies, focusing on their relevance and challenges for independent insurance agencies in the southern region of the United States. It integrates findings from various sources to build a comprehensive overview of the research landscape and identify key gaps. The review extends beyond a simple summary of benefits, engaging with the specific applications, theoretical frameworks, and socio-technical barriers that define the adoption of advanced analytics in a resource-constrained environment. Across the literature, these factors are consistently examined as interconnected dimensions that shape the effectiveness and feasibility of data-driven marketing strategies in independent insurance agencies. By examining the interplay between technological potential, organizational readiness, and ethical responsibility, this review establishes a foundational

understanding for the proposed research. The literature is organized into the following areas of scholarship: (a) predictive analytics, (b) CRM optimization and automation, (c) segmentation and personalization, and (d) ethical and organizational considerations in data-driven marketing. Collectively, these areas of scholarship reflect a converging body of research that highlights both the opportunities and persistent challenges associated with implementing data-driven marketing strategies. These areas collectively explain how data-driven marketing strategies are understood in current scholarship and why their implementation remains uneven in small, independent insurance agencies.

Although the literature consistently supports the value of predictive analytics, CRM systems, and segmentation strategies, there is limited empirical evidence demonstrating how independent insurance agency owners operationalize these tools within resource-constrained environments. Existing studies largely focus on enterprise-level organizations, leaving a gap in understanding how smaller, owner-led agencies adapt data-driven strategies in practice. This gap reinforces the need for the present study.

Predictive Analytics for Improved Client Acquisition

Predictive analytics has emerged as a powerful tool for enhancing client acquisition and retention in the insurance industry. Recent studies confirm its efficacy in refining marketing efforts. For instance, Vilà (2023) demonstrated how machine learning can forecast policy cancellations, enabling agencies to engage at-risk clients proactively. This is crucial for small agencies seeking to maximize revenue from their existing client base. Adekunle et al. (2023) found that AI-driven predictive analytics significantly improves customer retention by increasing perceived value through personalized service.

A key theoretical framework for implementing these tools is the cross-industry standard process for data mining model, which provides a structured, iterative methodology for turning raw data into actionable insights (Shimaoka et al., 2024).

Across the literature, these studies collectively position predictive analytics as both a technical and strategic capability that enhances marketing effectiveness and supports proactive decision-making. Scholarship in this area consistently positions predictive analytics as a mechanism for improving retention, sharpening targeting, and increasing the strategic value of marketing decisions. Across studies, the literature suggests that predictive tools allow firms to move beyond reactive marketing by identifying future-oriented risks and opportunities, such as cancellation likelihood, lead quality, and service personalization needs. In this way, predictive analytics is presented not simply as a technical innovation but as a strategic capability that strengthens decision quality and improves marketing precision.

Despite these benefits, a critical analysis of the literature reveals a significant adoption gap. Although the advantages are clear, most empirical research on predictive analytics is based on large national insurers with extensive resources. This raises questions about the generalizability of their findings to the operational realities of small agencies, which often operate with fragmented, smaller datasets. Collectively, the literature highlights a disconnect between demonstrated effectiveness in large organizations and practical implementation challenges in some independent insurance agencies. A potential solution lies in adopting modular, cloud-based analytics platforms,

as suggested by Saratchandra and Shrestha (2022), who discuss the impact of cloud computing on SME performance.

A key limitation in this area of scholarship is that the literature largely reflects enterprise-level environments rather than owner-led firms with constrained staffing, limited budgets, and less mature data systems. Although scholars broadly agree that predictive analytics can improve decision-making and marketing effectiveness, less is known about how independent insurance agencies operationalize these tools in practice. Taken together, these findings indicate that while predictive analytics is widely supported in theory, its application in independent insurance agencies remains underexplored. This gap was especially important for the present project because agencies in the southern region of the United States often lack the technical infrastructure assumed in the broader analytics literature.

Beyond general predictive models, specific applications like lead scoring and customer journey analytics offer tailored benefits. Lead scoring involves assigning numerical values to leads based on characteristics such as demographics and engagement, enabling agents to prioritize the most promising prospects and improve conversion rates. By analyzing data from multiple touchpoints—phone calls, emails, and website visits—agencies can map the customer journey to deliver timely and relevant communications, building stronger relationships. Across the literature, these applications further demonstrate the practical potential of predictive analytics while reinforcing the need for scalable implementation approaches. This area of scholarship underscores the importance

of predictive analytics. It reveals the need for more context-specific evidence on how small independent agencies can use predictive insights in practical, scalable ways.

Across the literature, a clear point of convergence is that predictive analytics enhances client acquisition and retention by enabling proactive, data-informed decision-making. However, a notable divergence emerges regarding feasibility in small, resource-constrained environments. While enterprise-focused studies emphasize the effectiveness of advanced analytics supported by robust infrastructure, other research highlights persistent barriers related to data availability, technical expertise, and system integration in smaller firms. This contrast suggests that although predictive analytics is widely validated in theory, its practical implementation remains uneven, particularly among independent insurance agencies operating in competitive regional markets.

CRM Optimization and Automation

CRM systems have been widely discussed in the literature as tools for organizing client information, strengthening retention, and improving operational efficiency. Building upon the adoption barriers identified earlier, current scholarship highlights how optimizing CRM systems through automation, AI, and customer lifetime value tracking can improve client retention and operational efficiency among small insurance agencies. Ozay et al. (2024) found that intelligent CRM systems improve customer satisfaction in financial services through real-time personalization, while automation frees agents from administrative tasks, allowing them to focus on consultative selling. The business value of these systems is often measured by customer lifetime value, a concept explained by

Firmansyah et al. (2024), which helps agencies identify and nurture their most valuable clients.

Across the literature, these studies collectively position CRM systems as both operational tools and strategic assets that enhance customer engagement and long-term value creation. The CRM scholarship generally suggests that these systems create value when they move beyond passive recordkeeping and become integrated into ongoing customer engagement routines. Across the literature, CRM optimization is associated with better follow-up consistency, stronger retention practices, improved data visibility, and more personalized communication. Scholars increasingly frame CRM not only as a technology platform but also as an operational infrastructure that supports repeatable relationship-management practices.

A central challenge in optimization is data quality and system integration. Khan et al. (2024) highlighted that fragmented or incomplete data reduce the effectiveness of CRM analytics, making integrated data management practices essential. Collectively, the literature emphasizes that the effectiveness of CRM systems is contingent upon data quality and system integration rather than the technology itself. Phased implementation of modular, scalable CRM platforms can reduce learning curves and improve buy-in, addressing discontinuity issues discussed earlier. By integrating automation and AI capabilities, small agencies can achieve higher data accuracy, streamlined workflows, and personalized client outreach.

Ethical considerations also play a key role in CRM optimization. Transparent communication about data usage and privacy enhances client trust and regulatory

compliance (Danesi, 2024). Across the literature, ethical data practices are consistently linked to trust-building and long-term client relationship sustainability. Agency owners must ensure adherence to data security protocols and the equitable use of AI tools to maintain credibility and mitigate potential biases in automated decision systems.

At the same time, the literature reveals an important tension. Although CRM systems are frequently promoted as essential to modern customer management, their implementation is often complicated by integration burdens, poor data quality, training demands, and resistance to workflow change. This tension is especially relevant for independent insurance agencies, where owners and staff often manage multiple responsibilities and may not have the organizational capacity to sustain sophisticated CRM practices. The CRM literature supports the value of automation and optimization. However, it also shows that successful implementation depends on leadership commitment, usable system design, and alignment with day-to-day operations.

Taken together, the literature indicates that while CRM systems offer significant strategic benefits, their effectiveness in small and independent agencies depends on the ability to align technology, processes, and organizational capacity. In summary, by addressing the previously noted financial and technical barriers, optimized CRM systems offer scalable, data-integrated solutions that enable agencies to strengthen relationships, improve retention, and align marketing efforts with measurable performance metrics. This area of scholarship is therefore highly relevant to the project because it highlights both the strategic promise of CRM use and the operational barriers that may prevent small agencies from fully embedding CRM-driven marketing into practice.

Collectively, the literature suggests that CRM systems create value not simply through technological capability but through their integration into consistent, repeatable business practices supported by leadership commitment. While studies consistently demonstrate improvements in retention, efficiency, and customer engagement, a divergence exists between organizations that successfully embed CRM into daily workflows and those that struggle with adoption due to training demands, system complexity, and resource constraints. This synthesis indicates that CRM effectiveness is contingent upon leadership-driven implementation and organizational alignment rather than the technology itself.

Segmentation and Personalization in Marketing

Segmentation and personalization are crucial for maximizing the ROI of marketing efforts. By categorizing clients based on shared characteristics, agencies can deliver more relevant outreach. Research on machine learning-based segmentation has shown that it can increase retention and upselling opportunities (Olayinka, 2021). A key finding that benefits smaller agencies is that personalization can be effective even in low-data environments, as demonstrated by Bruun et al. (2025).

Scholarship on segmentation and personalization consistently emphasizes the importance of narrowing marketing focus to improve relevance, efficiency, and conversion potential. Across the literature, segmentation is presented as a way to align products, messaging, and outreach with the needs of more specific client groups rather than relying on broad and undifferentiated campaigns. Personalization is described as an

extension of segmentation that enhances engagement by tailoring communication and service experiences to client characteristics and behaviors.

However, this practice is not without its ethical risks. The increasing use of hyper-segmentation raises concerns about privacy and exclusion, as warned by Agu et al. (2024). This underscores the need for agencies to prioritize strategies that balance personalization with transparency and fairness to maintain client trust and comply with evolving data protection regulations.

A point of convergence in this area of scholarship is that segmentation improves marketing effectiveness when it is supported by relevant data and implemented with strategic discipline. A point of divergence concerns the feasibility of advanced segmentation for smaller firms with limited data resources and fragmented systems. Some studies emphasize the expanding accessibility of personalized marketing. In contrast, others caution that the practical benefits may be reduced when firms lack the infrastructure, skills, or governance needed to apply segmentation responsibly and consistently.

For independent insurance agencies, this literature is especially important because segmentation decisions affect not only marketing performance but also service capacity, product fit, and retention potential. However, the scholarship still provides limited guidance on how owner-led agencies in competitive southern markets can apply segmentation and personalization in cost-effective and ethically sound ways. This unresolved issue supported the need for the current project.

Across the literature, segmentation and personalization are consistently associated with improved marketing precision, client engagement, and retention outcomes. However, a critical divergence exists regarding the accessibility and sustainability of these strategies within small, independent agencies. While some studies highlight increased accessibility through evolving technologies, others emphasize structural barriers such as limited data infrastructure, low data literacy, and ethical concerns related to privacy and fairness. This contrast suggests that although segmentation is widely recognized as an effective strategy, its consistent application in resource-constrained environments remains a significant challenge, reinforcing the need for context-specific, scalable approaches.

Ethical and Organizational Considerations in Data-Driven Marketing

The rise of data-driven marketing introduces critical ethical considerations that independent agencies must navigate. The Consumer Financial Protection Bureau (2022) highlighted the risk of algorithmic bias, noting that AI models can inadvertently perpetuate inequalities when trained on biased data. To mitigate this, agencies must adopt fairness-aware algorithms, conduct continuous model audits, and prioritize transparency in client communications. Méndez et al. (2026) further demonstrated that clear communication increases consumer confidence, reinforcing the importance of transparency.

In addition to ethics, organizational constraints remain a major obstacle. Deloitte Insights (2022) reported that siloed legacy systems, poor data integration, and a lack of governance undermine small agencies' ability to implement advanced tools. Szukits

(2024) argued that leadership buy-in is essential, as digital transformation requires not only technology but also cultural change. Similarly, Sott and Bender (2025) emphasized through a systematic review that leaders play a critical role in fostering a data-driven culture by employing adaptive strategies. Their framework suggests that by ensuring staff are supported and strategically aligned with organizational goals, leaders can effectively bridge the gap between legacy constraints and modern data-driven performance.

This area of scholarship brings together two closely related concerns in the literature: (a) the ethical obligations associated with data use and (b) the organizational conditions required for effective implementation. The literature generally shows that data-driven marketing cannot be understood solely as a technical activity because its success depends on governance, trust, transparency, leadership support, and organizational readiness. Scholars consistently argue that responsible data use requires more than legal compliance; it also requires routine practices that protect client privacy, reduce bias, and reinforce confidence in how information is collected and used.

At the organizational level, the scholarship similarly indicates that fragmented systems, limited staff capability, and weak leadership alignment frequently constrain technological adoption. These barriers are particularly important in small, independent agencies, where owners often serve as the central decision-makers responsible for both strategic direction and operational execution. As a result, ethical and organizational scholarship was directly relevant to the present project because it explains why access to tools alone may not produce meaningful change unless agency leaders also build a

supportive culture, establish governance routines, and translate data use into repeatable business practice.

Taken together, the literature converges on the understanding that ethical governance and organizational readiness are foundational to the successful implementation of data-driven marketing strategies. However, a divergence exists between theoretical models that assume structured governance systems and the realities of small, independent agencies that often lack formalized processes and resources. This synthesis reinforces that data-driven marketing effectiveness is not solely a function of technological capability but is deeply influenced by leadership decision-making, cultural alignment, and the ability to translate ethical principles into routine business practices.

The Competitive Landscape

The competitive landscape heightens the need for independent agencies to adopt data-driven marketing. Large, national carriers leverage their scale to invest in sophisticated analytics, including dynamic pricing models and personalized marketing campaigns that are out of reach for most independent agencies. The rise of Insurtech companies presents a significant threat. These digital-first startups use advanced analytics and AI to create user-friendly platforms that streamline the customer experience and disrupt the traditional insurance model. This competitive pressure from both large carriers and agile startups makes it imperative for independent agencies to find scalable, cost-effective ways to use data to remain relevant.

Research consistently indicates that these competitive dynamics are key drivers of digital transformation and increased pressure on small agencies to adopt data-driven

marketing practices. Scholarship and practitioner literature on competitive strategy suggest that independent agencies must respond to these pressures by differentiating through agility, relationship quality, and more focused marketing decisions. Unlike national carriers, small agencies often cannot compete on scale. However, they may be able to compete through more targeted use of client knowledge, faster adaptation, and stronger trust-based engagement. This area of scholarship is relevant because it situates data-driven marketing within the broader strategic challenge of remaining viable in a market shaped by digital disruption, consumer choice, and intensified comparison shopping. Taken together, these findings highlight a convergence between technological advancement and competitive pressure, reinforcing the need for scalable, data-informed marketing strategies. Viewed together, the competitive literature reinforces the importance of the present project by showing that data-driven marketing is no longer optional for agencies seeking long-term sustainability. However, the literature remains limited in explaining how independent insurance agency owners in the southern region of the United States implement these strategies within the constraints of small-firm operations.

Summary

This comprehensive review confirms that data-driven strategies—including predictive analytics, CRM optimization, and segmentation—offer substantial value for independent insurance agencies. However, adoption remains limited due to organizational constraints, including fragmented systems, low data literacy, and cost barriers. Ethical risks and compliance concerns further complicate implementation. These

constraints are particularly acute for small, resource-constrained firms in the southern region of the United States. While existing literature provides a strong foundation on the benefits of these tools and the general challenges of their adoption, a significant research gap exists. There is a notable absence of region-specific, field-tested frameworks for how small independent agencies in the southern region of the United States can effectively implement these strategies in a scalable, cost-effective, and ethically sound manner. In this project, I aimed to address this critical gap by exploring and validating practical, data-driven marketing strategies tailored to the unique operational realities of these agencies.

In summary, organizing the review into areas of scholarship clarifies that the literature does more than describe individual tools or isolated findings. Collectively, these scholarly domains show that the successful use of data-driven marketing depends on the interaction of analytics capability, CRM infrastructure, segmentation discipline, ethical governance, organizational readiness, and competitive strategy. This synthesis strengthens the rationale for the current project by demonstrating that, although the literature supports the value of data-driven marketing, it has not yet adequately explained how independent insurance agency owners in the southern region of the United States implement these strategies in daily practice to improve client acquisition and retention.

Section 2: Primary and Secondary Industry Data Analysis

Nature of the Project

In this project, I used a qualitative methodology to investigate how independent insurance agency owners across the southern region of the United States implement data-driven marketing strategies to improve client acquisition and retention. I applied a pragmatic inquiry design, which emphasizes generating actionable, contextually relevant solutions for stakeholders operating in diverse agency environments. Pragmatic inquiry prioritizes practical, actionable knowledge that informs business improvement (Patton, 2015). This design aligned with the project's aim to explore how agency leaders use data to guide real-time marketing decisions, consistent with the applied nature of data-driven decision-making frameworks (see Szukits, 2022). To ensure rigor and dependability, I incorporated member checking, triangulation, and audit trail documentation. These methodological safeguards collectively strengthened trustworthiness and ensured that the findings provide credible, evidence-based recommendations.

Method and Design

I selected a qualitative approach because it is best suited to exploring complex organizational practices in settings where the literature has provided limited region-specific insights. Levitt (2021) stated that qualitative generalization allows researchers to extend findings beyond individual cases, capturing broader patterns of meaning. Through semistructured interviews, I generated detailed, context-rich data on how agency leaders adopt tools such as predictive analytics, segmentation, and CRM optimization. These qualitative methods provided depth and nuance that quantitative techniques, which rely

on standardized instruments and fixed responses, may overlook when addressing emergent challenges or opportunities (see Lim, 2025). By privileging participants' voices, I identified unexpected themes and actionable strategies grounded in practice.

I chose a pragmatic inquiry design because it reflects the project's focus on producing knowledge that directly informs real-world decision-making. Morgan (2022) explained that pragmatism emphasizes methodological flexibility and outcomes that stakeholders could apply in practice. Recent contributions in management scholarship have emphasized that pragmatic frameworks enable researchers to navigate multifaceted problems by focusing on practical solutions in dynamic contexts (Dźwigoł & Trzeciak, 2023). As such, this design is well aligned with the project's purpose of developing evidence-based marketing strategies to help independent agencies remain competitive.

I also considered alternative designs, such as a case project, which can provide rich, in-depth detail of agency operations. However, Alam (2021) cautioned that case-project designs may limit transferability to broader populations. In contrast, pragmatic inquiry facilitated cross-agency comparisons, supporting the development of recommendations adaptable across diverse insurance markets. By aligning the design with the project's applied purpose, I ensured that findings were both academically rigorous and practically useful.

Reliability

Establishing reliability in qualitative research depends on trustworthiness, which encompasses credibility, dependability, transferability, and confirmability. Dependability, as described by Tariq (2025), requires transparent documentation of procedures to enable

replication under similar conditions. This project used methodological rigor through three key strategies. First, I used member checking. Participants were invited to review their interview transcripts and summary findings to confirm accuracy and reflect on emergent interpretations. This process enhanced credibility by ensuring that interpretations reflected participants' intended meanings and by reducing researcher bias (see Motulsky, 2021). Triangulation was also employed. Here, I cross-validated findings from interviews with publicly available marketing materials such as agency websites and social media. Triangulation was also achieved through coding memos, peer debriefing, and analytic reflections to validate findings across sources (Biddix & Bourke, 2025). I also maintained an audit trail by documenting recruitment, consent, interview notes, coding decisions, and analytic memos in a secure research journal. Such transparency supported both confirmability and dependability by making the research logic traceable (see Ahmed, 2024). Finally, saturation was monitored by tracking new codes across interviews using a coding tracker. Together, these practices ensured that the project met the standards of qualitative rigor while producing insights that are both reliable and actionable.

To ensure the trustworthiness of the findings, I applied strategies aligned with the qualitative criteria of credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985). Credibility was enhanced through member checking, allowing participants to review and validate the accuracy of their interview transcripts and the researcher's interpretations. Transferability was supported by providing rich, thick descriptions of participant experiences and the research context to enable readers to determine applicability to similar settings. Dependability was addressed through the use

of a consistent interview protocol, detailed documentation of data collection procedures, and the maintenance of a research log to ensure transparency and consistency throughout the study. Confirmability was strengthened through methodological triangulation using multiple data sources, including semistructured interviews, field notes, and publicly available documents, as well as reflexive journaling to minimize researcher bias and ensure findings were grounded in participant perspectives rather than researcher assumptions.

Population, Sampling, and Participants

The target population for this project consisted of independent insurance agency owners and senior managers operating in the southern region of the United States. These individuals are decision-makers directly responsible for marketing, client acquisition, and retention strategies within their agencies. Focusing on agency leaders ensured that the perspectives gathered reflect both strategic intent and operational execution, which are critical to understanding how data-driven marketing practices are implemented in resource-constrained environments.

The sample was a subset of this broader population, consisting of six participants. The sample size of six participants was appropriate for this qualitative pragmatic inquiry because the goal was to obtain in-depth, context-rich insights rather than achieve statistical generalizability. Qualitative research prioritizes depth of understanding, and smaller, purposefully selected samples are considered sufficient when participants possess direct experience with the phenomenon under study (Guest et al., 2020). The selected participants met the established eligibility criteria and provided detailed,

experience-based perspectives on data-driven marketing practices, supporting the development of meaningful patterns and themes. The sample size was further justified by the achievement of data saturation, indicating that sufficient data had been collected to fully explore the research question and that no new themes or insights were emerging. This range was consistent with qualitative standards for achieving data saturation in pragmatic inquiry research (see Biddix & Bourke, 2025). Purposive sampling was employed to recruit participants who met specific inclusion criteria: (a) ownership or senior leadership of an independent insurance agency, (b) direct involvement in strategic marketing and client retention initiatives, and (c) operation of an agency located in the southern region of the United States. Purposive sampling was appropriate for this project because it allowed for the intentional selection of participants who had direct knowledge of and experience with the phenomenon under project. Snowball sampling may also be used to identify additional qualified participants through referrals. Snowball sampling served as a supplementary strategy to expand access to information-rich participants within the relationship-based context of the insurance industry. This approach is supported by Ahmad and Wilkins (2025), who emphasized the utility of purposive sampling for exploring nuanced organizational phenomena.

To gain access, I invited participants through professional associations, LinkedIn, and targeted email outreach to agency leaders across the region. Initial contact provided an overview of the project, eligibility criteria, and assurances of confidentiality. Prospective participants who expressed interest were screened to confirm that they met the inclusion criteria. Following each interview, participants were asked whether they

knew other independent insurance agency owners or senior managers who met the project criteria and may have been willing to participate. This step supported the snowball sampling process and broadened access to additional qualified participants. I did not have any prior personal, supervisory, or financial relationships with the participants selected for this project. Although participants were recruited through professional networks, referrals, and outreach efforts, no authoritative or dependent relationships existed that could influence participation. I maintained a neutral role throughout the research process to minimize bias and ensure that participants' responses were shared freely and without influence.

I acknowledged my professional background as an independent insurance agency owner; however, I did not use this experience to guide participant responses or shape their perspectives. Instead, I used a standardized semistructured interview protocol and avoided leading questions to promote consistency and neutrality across all interviews. Participants were informed that participation was voluntary and that they could decline to answer any question or withdraw from the study at any time without penalty.

To further reduce potential bias, I engaged in reflexivity by bracketing personal assumptions and ensuring that interpretations were grounded in participant responses rather than researcher perspective. Member checking was used to confirm the accuracy of interview data and to ensure that the findings reflected participants' intended meanings. Throughout the project, I maintained professional boundaries and interacted with participants in an ethical, respectful, and noninfluential manner.

Demographically, participants were expected to reflect the diversity of agency ownership across the region, which included both single-owner operations and multi-staff agencies. Titles included owner, principal agent, agency manager, and marketing director. These characteristics were important for interpreting findings, as agency size, leadership experience, and resource capacity may have influenced the extent to which data-driven marketing strategies are adopted and sustained. Data saturation was achieved when no new information, codes, or themes emerged from additional interviews relevant to the research question. I monitored saturation throughout the data collection and analysis process by comparing emerging codes and patterns across participant responses using a coding tracker. As interviews progressed, redundancy in participant responses was observed, indicating that sufficient depth and breadth of data had been collected.

Although the participant sample consisted of six participants, data saturation was achieved at five interviews when no new information, codes, or themes emerged. One additional interview was conducted to confirm that no new insights or themes developed. Data saturation was achieved through an iterative and systematic data collection and analysis process. After each interview, I conducted preliminary coding to identify emerging patterns and themes. As additional interviews were completed, I compared new data against existing codes to assess whether new information or concepts were being introduced. By the fifth and sixth interviews, no new codes or themes emerged, and participant responses reflected consistent patterns aligned with previously identified categories. This redundancy in the data indicated that thematic saturation had been reached. The decision to conclude data collection was based on the absence of new

insights and the confirmation of existing thematic patterns across participants, consistent with qualitative research standards (Guest et al., 2020). This approach is consistent with qualitative research standards, which emphasize continuing data collection until thematic redundancy is reached. Achieving data saturation ensured that the findings were comprehensive, credible, and adequately supported by the data collected.

Data Collection Activities

The primary data collection instrument for this project was a semistructured interview protocol. Interviews were scheduled at times convenient for participants and conducted virtually. With participants' consent, Zoom was used to record and transcribe each interview, creating both audio and verbatim text files for analysis. Each session lasted approximately 45–60 minutes.

An interview protocol guided the sessions, containing open-ended questions designed to elicit detailed insights into participants' experiences with predictive analytics, segmentation, CRM optimization, and other data-driven marketing strategies. Probing questions were used to clarify or expand on participant responses, ensuring depth and richness of data.

I used a structured, step-by-step process to collect data for this project. First, I identified potential participants through professional networks, LinkedIn, and industry associations. I then screened interested individuals to confirm that they met the eligibility criteria for participation. Once eligibility was confirmed, I contacted participants to schedule interviews at times convenient for them.

Before each interview, I provided participants with an overview of the project, reviewed the informed consent process, and reminded them that participation was voluntary and that they could withdraw at any time without penalty. Each interview was conducted virtually using Zoom and lasted approximately 45–60 minutes. With participant consent, interviews were audio recorded and transcribed verbatim to ensure accuracy of the data collected.

During each interview, I followed a standardized semistructured interview protocol that included an introduction to the study, a review of consent, a series of open-ended interview questions, probing questions to clarify responses, and a closing statement. I used probing questions when necessary to obtain additional detail and ensure depth of responses. Field notes were taken during and immediately after each interview to capture contextual observations and initial reflections.

Following the interviews, I reviewed transcripts for accuracy and invited participants to participate in member checking to confirm that their responses were accurately represented (see Motulsky, 2021). In addition to interview data, I collected publicly available agency marketing materials, such as websites and social media content, to support triangulation. The full interview protocol used in this study is provided in Appendix A.

Data Organization and Analysis Techniques

All interview recordings were transcribed verbatim and stored securely in password-protected files. Transcripts, field notes, and publicly available agency marketing materials (e.g., websites and social media content) were organized within a

secure digital repository. Data were imported into qualitative analysis software to support systematic coding and thematic analysis. Data analysis began after transcription and proceeded through repeated reading of the interview transcripts and field notes to support familiarization with the data. During this stage, I noted preliminary patterns, meanings, and issues related to participants' experiences with predictive analytics, segmentation, CRM optimization, and other data-driven marketing strategies.

The data analysis process followed Braun and Clarke's (2006) six-phase approach to thematic analysis. Analysis began immediately after transcription and involved repeated readings of each transcript and its corresponding field notes to support familiarization with the data. During this initial phase, I documented preliminary impressions, recurring ideas, and potential patterns related to participants' experiences with predictive analytics, segmentation, CRM optimization, and other data-driven marketing strategies. This process supported the identification of meaningful segments of text for coding.

In Phase 1, I became familiar with the data by reading each transcript multiple times and reviewing field notes to identify initial observations. In Phase 2, I generated initial descriptive codes by marking meaningful segments of text that relate to the research question and to participants' implementation of data-driven marketing strategies. These initial codes remained closely aligned to participant language and reported experiences.

In Phase 3, I compared codes across transcripts and grouped related codes into broader categories to identify recurring patterns in the data. In Phase 4, I reviewed these

candidate themes against both the coded data extracts and the full data set to ensure that each theme was coherent, distinct, and grounded in participant accounts. In Phase 5, I defined and named the themes by refining the central concept represented in each theme and clarifying how the themes relate to the project purpose, the research question, and the data-driven decision-making framework. In Phase 6, I produced the final analytic narrative by presenting the themes in a structured format supported by participant evidence and interpretation.

This structured process allowed for a systematic progression from raw data to codes, categories, and themes that reflected participants' experiences and perspectives. Coding began with descriptive codes drawn directly from the data, followed by pattern coding to develop broader themes. Descriptive coding was used to label specific actions, perceptions, processes, and challenges identified in the interview data. Pattern coding was then used to group similar descriptive codes into broader analytic categories that reflect shared meanings across participant responses. These categories were reviewed to determine whether they represent consistent patterns across participant accounts. Triangulation was achieved by integrating multiple data sources (e.g., interviews, field notes, and marketing artifacts) and using coding memos, peer debriefing, and analytic reflections to validate findings across sources (see Biddix & Bourke, 2025). Saturation was monitored by tracking new codes across interviews using a coding tracker. If no new codes emerge after three additional interviews, saturation was assumed (see Guest et al., 2020). An audit trail documented all analytic decisions, supporting dependability and confirmability. See Table 1.

Table 1

Codes, Categories, Themes, and Frameworks

Mock code	Category	Theme	Framework
We track trends	Predictive analytics	DDDM in practice	Data analysis
We use data to justify ROI	Financial justification	Barriers to adoption	Refinement
We don't need data	Culture	Barriers to adoption	Reluctance

To enhance the trustworthiness of the data analysis process, I implemented multiple validation strategies throughout coding and theme development. Member checking was used to confirm the accuracy of interpretations by allowing participants to review summarized findings. Triangulation was achieved by comparing interview data with publicly available documents and field notes to ensure consistency across data sources.

Additionally, I maintained a reflexive journal to document analytical decisions and monitor potential biases throughout the coding process. A systematic coding structure and consistent application of Braun and Clarke's (2006) phases supported dependability by ensuring transparency and repeatability in the analytical approach. These strategies collectively strengthened the credibility and confirmability of the findings.

The thematic categories emerging from the analysis directly aligned with the constructs of the DDDM framework. For instance, the theme of predictive analytics corresponds to the data collection and analysis phase of DDDM, in which agencies gather and interpret client and market data to forecast behavior and optimize targeting. Customer segmentation and personalization align with the defining objectives and the

data application phases, in which agencies translate insights into tailored outreach strategies. CRM optimization and automation represent the implementation and refinement phases, emphasizing how data insights are operationalized to strengthen client relationships and retention. Lastly, organizational barriers and cultural readiness reflect challenges within the continuous improvement construct, illustrating how leadership commitment and learning culture influence sustained data use. This mapping reinforces that each emergent theme represents a distinct yet interdependent dimension of the DDDM cycle, guiding agency decision-making.

Summary

In Section 2, I described the methodological foundation of this project, including the qualitative approach, pragmatic inquiry design, and reliability strategies to ensure research rigor. I outlined the target population of independent insurance agency owners in the southern region of the United States, as well as the purposive and snowball sampling strategies that guided participant selection and recruitment. I detailed the planned data collection procedures, including semistructured interviews, member checking, and triangulation. I also explained the organization and analysis process using thematic analysis, supported by coding trackers and audit trails to ensure transparency. Collectively, these procedures establish a robust foundation for generating trustworthy findings that address the research purpose and contribute to practical solutions for agency leaders.

Section 3: Data and Professional Practice

Project Results

The purpose of this qualitative pragmatic inquiry was to explore how independent insurance agency owners in the southern region of the United States implement data-driven marketing strategies to improve client acquisition and retention and strengthen their competitive edge. The overarching research question guiding this project was: How do independent insurance agency owners implement data-driven marketing strategies to improve client acquisition and retention in a competitive insurance market?

Interview transcripts from six participants and relevant public documents were analyzed using iterative coding and thematic analysis. This analytic process resulted in the identification of seven themes: (a) CRM workflow and automation, (b) predictive analytics and trend monitoring, (c) segmentation and targeting, (d) data literacy and training, (e) balancing intuition and data trust, (f) reflexive learning following data misinterpretation, and (g) ethical data use and governance. Collectively, these themes represent shared patterns in participant-reported practices related to data-driven decision-making within independent insurance agencies. To strengthen the evidentiary support for the findings, additional participant quotations are included to more clearly demonstrate how each theme emerged from the interview data.

Theme 1: CRM Workflow and Automation

CRM workflow and automation represent a shared pattern in how participants organized client information and structured follow-up activities using data systems. Participants described embedding CRM tools into routine workflows to manage

renewals, track client touchpoints, and support retention-related tasks. Participants emphasized that CRM systems were used as operational tools to prompt consistent engagement activities rather than as passive record-keeping platforms. P1 described using recurring review processes to stay engaged with clients over time, and P2 explained that effective use of CRM supported consistent visibility as the agency grew. P1 explained, I can go through once a month and reach out to the clients that have policy anniversaries coming up, and stated that this process helps ensure that the clients know that I'm still involved. I'm still engaged. Similarly, P3 explained that the CRM flagged key client milestones such as renewals and birthdays, illustrating how CRM systems prompted timely outreach and helped structure consistent contact with existing clients.

P1 also described supplementing CRM systems with spreadsheets and carrier notifications to monitor missed payments and renewal risks. Public documents from insurance trade associations and CRM providers similarly describe workflow automation, systematic follow-up, and routine engagement scheduling as standard practices for managing client relationships and improving retention consistency. This theme directly relates to the research question by showing how owners implement data-driven marketing through routinized CRM-supported workflows that strengthen retention through consistent renewal touchpoints and proactive client engagement. The findings related to CRM workflow and automation both confirm and extend existing knowledge on data-driven marketing and CRM in small service-based firms. Prior research has consistently identified CRM systems as valuable tools for organizing customer data and supporting relationship management activities to drive loyalty (Nandya & Permana, 2021).

However, much of the existing literature implicitly treats CRM adoption as a technology implementation decision rather than a leadership practice embedded in daily operations.

This project extends prior research by demonstrating that, within independent and owner-led insurance agencies, CRM effectiveness is not driven solely by system sophistication but by how leaders operationalize CRM workflows as repeatable engagement routines. This aligns with contemporary perspectives that view modern CRM platforms as decision infrastructures that enable organizations to track interactions and automate follow-ups using historical data (Rainy & Goswami, 2025). From a conceptual framework perspective, this theme illustrates how data-driven decision-making functions as a leader-built infrastructure in which CRM data are translated into routinized actions that guide behavior over time.

This theme was supported through methodological triangulation across multiple data sources. Participant responses consistently highlighted the use of CRM workflows and automation as central to decision-making processes. These findings were corroborated through the analysis of publicly available agency marketing materials, including website structures and social media engagement strategies, which reflected systematic client tracking and targeted outreach practices. Additionally, these findings align with existing literature on data-driven marketing and CRM optimization (e.g., Ledro et al., 2023; Nethanani et al., 2024), which emphasizes the role of structured data systems in enhancing client retention and engagement. The convergence of participant experiences, document analysis, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns directly with the data analysis and application constructs of the data-driven decision-making (DDDM) framework (Provost & Fawcett, 2013; Szukits, 2022). Participants described how they interpreted client data through CRM systems and applied those insights to refine marketing strategies, demonstrating the transition from data interpretation to actionable decision-making. The findings illustrate how independent insurance agency leaders operationalize DDDM by moving beyond data collection to actively applying insights to improve client acquisition and retention outcomes. This alignment reinforces the relevance of DDDM as a practical framework for guiding leadership decision-making in resource-constrained environments.

Theme 2: Predictive Analytics and Trend Monitoring

Predictive analytics and trend monitoring reflect a shared pattern in which participants reviewed historical performance data and observable trends to guide decisions about marketing focus and sales activity. Participants described examining production reports, carrier summaries, and renewal patterns to identify areas of concentration and adjust activity accordingly. P3 described reviewing business performance monthly to identify trends and respond strategically, while another explained using performance patterns to increase focus on what was producing results. P3 explained this process by stating, we look at close percentages, we look at placement percentages, we look at persistence and then use those metrics to determine what areas require improvement or additional focus. Likewise, P4 described relying on carrier and agency performance data, explaining that the agency pulls new business reports monthly

and reviews success trends to determine what lines of business to pursue more aggressively.

Participants did not report using advanced predictive modeling tools, but instead relied on accessible performance metrics derived from prior outcomes. Industry reports and carrier guidance similarly describe trend monitoring and historical data review as common forecasting practices for small insurance agencies, reinforcing participant accounts. This theme aligns with the research question by showing how owners implement data-driven marketing through ongoing performance review practices that guide acquisition focus and retention planning based on observable outcomes.

The findings related to predictive analytics and trend monitoring extend existing practitioner-oriented research, which often assumes that predictive insight requires advanced analytic tools or formal modeling. Prior studies frequently overlook how small, owner-led firms generate forward-looking insight through disciplined review of historical outcomes (Lin & Chen, 2025). This project more clearly shows that independent insurance agency owners practice data-driven decision-making through iterative pattern recognition and repeated performance assessment.

Recent literature suggests that in resource-constrained environments, heuristic-based predictive analytics, which uses historical patterns to guide future actions, can be as effective as complex algorithms in achieving strategic agility (Rainy & Goswami, 2025). Within the conceptual framework, predictive decision-making operates as an interpretive leadership process rather than a technology-dependent forecasting function. This supports the notion that digital transformation in SMEs relies heavily on the leader's

ability to translate digital outputs into actionable marketing intelligence (Sharabati et al., 2024).

This theme was supported through methodological triangulation across multiple data sources. Participant responses consistently highlighted the use of performance metrics and trend monitoring to guide marketing and sales decisions. These findings were corroborated through document analysis of industry reports and carrier guidance, which emphasized the use of historical data for forecasting and strategic planning. Additionally, these findings align with existing literature on predictive analytics in small business environments. The convergence of participant data, document review, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns with the data collection and analysis constructs of the data-driven decision-making (DDDM) framework. Participants described collecting performance data and analyzing trends to inform marketing direction and resource allocation. This reflects how agency leaders operationalize DDDM by using accessible data to guide forward-looking decisions and improve both acquisition and retention outcomes.

Theme 3: Segmentation and Targeting

Segmentation and targeting represent a shared pattern in which participants narrowed marketing efforts to specific client groups based on data-informed assessments of product fit, carrier appetite, and operational feasibility. Participants consistently described focusing outreach on defined segments rather than broad audiences. P1 explained that they targeted staffing companies because the product offering aligned with

that segment. P4 described narrowing outreach using demographic or geographic targeting strategies, such as focusing on specific age groups to guide marketing direction. P1 stated, the product that I'm looking to sell in this case was designed for staffing companies. And so, I'm targeting staffing companies within my greater area, demonstrating how segmentation decisions were guided by product-market fit rather than broad outreach. Similarly, P5 described using demographic criteria, explaining that the agency owner looked for age groups between 25, 45, 50 and individuals who were stable with families, showing how participant targeting was narrowed through data-informed audience characteristics.

Publicly available marketing guidance from insurance carriers and industry publications similarly emphasizes segment-focused outreach as a standard practice. These documents describe targeted marketing as a way to increase efficiency, improve conversion potential, and concentrate outreach on groups most likely to align with available products and underwriting requirements. This theme relates to the research question by demonstrating how owners implement data-driven marketing through intentional segmentation decisions that improve acquisition efficiency and strengthen retention potential by focusing on higher-fit clients. The findings on segmentation and targeting confirm and extend existing segmentation theory by reinforcing the value of targeted outreach and clarifying how segmentation operates in practice within independent insurance agencies. Prior research often assumes segmentation is primarily a marketing optimization activity, overlooking underwriting constraints and service capacity as decision drivers.

This project more clearly shows that segmentation functions as a leadership-filtering mechanism grounded in feasibility, risk alignment, and operational capacity. Scholarship supports this, suggesting that niche-focused data strategies in small firms are often driven by resource alignment rather than just market expansion (Lin & Chen, 2025). Empirical evidence confirms that geographical market segmentation directly correlates with performance improvements in small-scale enterprises (Babatola et al., 2025). From a data-driven decision-making perspective, segmentation reflects the application of data to constrain and focus decisions rather than expand marketing reach.

This theme was supported through methodological triangulation across multiple data sources. Participant responses consistently emphasized targeted outreach based on product fit, demographics, and operational feasibility. These findings were corroborated through analysis of publicly available marketing strategies and industry guidance. Additionally, these findings align with existing literature on segmentation and niche marketing in small firms. The convergence of participant data, document analysis, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns with the data application construct of the data-driven decision-making (DDDM) framework. Participants described using data insights to narrow and focus marketing strategies on high-fit client groups, demonstrating how agency leaders apply data to guide strategic decision-making and optimize marketing efficiency.

Theme 4: Data Literacy and Training

Data literacy and training reflect a shared pattern in which a leader's technical proficiency limits the sophistication of the agency's marketing efforts. Participants

described varying levels of familiarity with reports, dashboards, and performance metrics and indicated reliance on self-directed learning and experience rather than formal analytics training. P2 described extracting and reviewing data using Microsoft Excel to examine placement and premium averages. P3 noted, I extract a heck of a lot of data using Excel, particularly when reviewing placement and premium averages, illustrating the role of leader-level interpretation skill in applying available data. P6 explained that staff development occurred through structured training, stating, we have Zoom trainings, and that everyone goes through… training when it comes to that, reflecting the importance of building staff comfort and competence with data-related systems.

Participants also acknowledged limitations in analytic depth, noting that their interpretive skills shaped how effectively they used the information. Industry studies and professional development resources similarly identify data literacy gaps among small business owners, supporting participants' reported experiences and reinforcing that data access alone does not guarantee effective data use. This theme connects to the research question by showing how owners implement data-driven marketing through their interpretive skills, shaping the consistency with which they apply data insights to acquisition and retention decisions.

The findings on data literacy and training extend prior research, which frequently treats analytic capability as a technological or resource-based issue. Existing studies often overlook the role of interpretation skill in shaping decision quality. This project makes it clearer that data-driven decision-making in independent insurance agencies depends on leaders' ability to interpret and apply information rather than on access to advanced tools.

This aligns with recent findings that digital fluency, the ability to derive value from digital tools, is a more significant predictor of SME success than the tools themselves (Sharabati et al., 2024). Contemporary perspectives suggest that data literacy must be operationalized through leadership levels to ensure behavioral change in data use (Koloski et al., 2025). Within the conceptual framework, data literacy functions as a leadership competency that directly influences how data informs action.

This theme was supported through methodological triangulation across multiple data sources. Participant responses highlighted varying levels of data literacy and reliance on self-directed learning. These findings were corroborated through industry research identifying similar gaps among small business owners. Additionally, these findings align with literature emphasizing the importance of interpretive skill in effective data use. The convergence of participant experiences, document review, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns with the data interpretation construct of the DDDM framework. Participants demonstrated that the ability to interpret and apply data influences decision quality and consistency, reflecting how leaders operationalize DDDM through interpretive capability rather than technological dependence.

Theme 5: Balancing Intuition and Data Trust

Balancing intuition and data trust represents a shared pattern in which participants reported using data to inform decisions while relying on professional judgment to guide final actions. Participants emphasized that data-informed direction but did not replace experiential knowledge. P1 described prioritizing alignment between the ideal customer

and agency goals rather than relying on broad, unfocused outreach. P1 explained that the process involved matching up my ideal customer with what my goals are so that the agency was not out there just trying to blanket shotgun out solicitations, illustrating how data narrowed options while judgment determined the best strategic fit. Similarly, P3 stated that leaders must let the numbers really do the talking and then be willing to pivot, modify, do something, showing that participants valued data but still interpreted it through experiential decision-making. Practitioner literature on data-driven decision-making similarly describes integrating empirical data and managerial judgment as a common approach to applying analytics in real-world business settings, reinforcing participant-reported decision-making practices.

This theme relates to the research question by demonstrating how owners implement data-driven marketing through data-informed decision-making, shaped and finalized by professional judgment, to support both acquisition and retention outcomes. The findings on balancing intuition and data trust align with decision-support scholarship that positions data and professional judgment as complementary inputs rather than competing forces. Prior studies sometimes frame intuition as a bias to be minimized; this project more clearly shows how judgment contextualizes data in owner-led settings. Contemporary research validates this hybrid approach, noting that managerial intuition is essential for interpreting data-driven insights within complex, shifting market environments (Rainy & Goswami, 2025). This aligns with proposed human-AI decision models in which experiential knowledge serves as a necessary subjective filter on technological outputs (Gupta & Gupta, 2025). Within the data-driven decision-making

framework, leaders integrate empirical information with experiential knowledge to guide final decisions.

This theme was supported through methodological triangulation across multiple data sources. Participant responses consistently emphasized integrating data with professional judgment. These findings were supported by practitioner literature that recognizes the role of intuition in decision-making. The convergence of participant insights, document review, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns with the data application construct of the DDDM framework, where data informs but does not replace decision-making. Participants demonstrated how data and intuition work together to guide final strategic decisions.

Theme 6: Reflexive Learning Following Data Misinterpretation

Reflexive learning following data misinterpretation is a shared pattern in which participants revisit outcomes and adjust strategies over time after recognizing that early interpretations were incomplete or misleading. P2 described observing differences in results over time and recognizing that conclusions changed between shorter and longer evaluation periods. P3 similarly reflected this learning process by explaining that when certain strategies were not performing well, we either have to pivot and move away from it or utilize a more effective application, indicating that participant learning often emerged through reassessment of disappointing or incomplete results. P3 also described an earlier retention problem in which clients were dropping after the first year, prompting a more intentional renewal strategy; after revising the process, retention increased to

about 88%, demonstrating how learning from prior misinterpretation informed stronger future action.

Public business analytics literature similarly describes outcome review, reflection, and strategy adjustment as common practices that support continuous improvement. These sources reinforce the importance of revisiting assumptions and evaluating outcomes over time to improve decision quality and refine future actions. This theme aligns with the research question by showing how owners implement data-driven marketing through iterative evaluation processes that refine acquisition and retention strategies based on learning over time.

The findings on reflexive learning extend existing research by highlighting learning that follows data misinterpretation, rather than focusing solely on successful analytic application. Prior studies often overlook analytic error as a developmental mechanism. This project shows more clearly that iterative reassessment strengthens long-term decision quality. This reflexive cycle is increasingly recognized as a core requirement for sustained competitive advantage (Lin & Chen, 2025). The transition to evidence-based success requires treating data as an iterative evaluation process (Hadi & Zeebaree, 2025). Within the data-driven decision-making framework, learning functions as a continuous feedback process that refines future action.

This theme was supported through methodological triangulation across multiple data sources. Participant responses described learning from past outcomes and adjusting strategies over time. These findings were corroborated through literature on iterative learning and continuous improvement. The convergence of participant experiences,

document analysis, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns with the continuous improvement construct of the DDDM framework. Participants demonstrated how feedback and learning refine future decisions, reinforcing DDDM as an iterative process.

Theme 7: Ethical Data Use and Governance

Ethical data use and governance represent a shared pattern in which participants emphasized compliance, privacy protection, and responsible handling of client information. Participants described limiting data use to approved purposes and adhering to carrier and regulatory guidelines. P1 emphasized the importance of compliance and indicated reliance on compliant systems and providers when handling sensitive information. Ethical considerations shaped how data were collected, stored, and applied across agencies. For example, P1 explained that on the life insurance side, lead generation had to account for all of the compliance issues on the back end of lead gen and emphasized using companies that do it well so that leads are 100% compliant, illustrating how ethical and regulatory requirements constrained data use. This compliance concern was also reflected in participant descriptions of using approved systems, structured processes, and controlled outreach methods rather than informal or unverified approaches.

Regulatory guidance and industry compliance documents similarly emphasize privacy protection, compliant outreach practices, and responsible data governance. These public documents reinforce the importance of ethical data handling in regulated

environments where client information must be protected, and marketing practices must align with industry standards. This theme relates to the research question by demonstrating how owners implement data-driven marketing within ethical and regulatory boundaries that support trust, strengthen retention, and sustain long-term client relationships.

The findings on ethical data use and governance extend existing practitioner-focused research by situating ethical data practices as daily leadership responsibilities rather than as enterprise-level compliance functions. Prior studies often assume governance occurs through formal policies alone; however, recent evidence suggests that ethical data stewardship is a primary driver of brand trust and long-term customer retention (Nandya & Permana, 2021). This project shows more clearly how independent agency owners enact ethical decision-making through routine operational choices. This is critical in the digital insurance era, where ethical implications regarding privacy and fairness directly impact organizational mutuality (Shanthi et al., 2026). Within the data-driven decision-making framework, ethics function as a decision constraint that sustains trust and long-term viability.

This theme was supported through methodological triangulation across multiple data sources. Participant responses emphasized compliance, privacy, and ethical data handling. These findings were corroborated through regulatory guidance and industry documentation. The convergence of participant experiences, document analysis, and scholarly evidence strengthens the credibility and confirmability of this theme.

This theme aligns with the governance and application constructs of the DDDM framework. Participants demonstrated how ethical considerations shape the application of data in practice, reinforcing trust and long-term client relationships.

Table 2

Summary of Refined Codes, Themes, Categories, and Framework

Codes	Categories	Themes	Framework
"We use our CRM to track renewals and follow-ups automatically." (P2)	CRM workflow and automation	CRM workflow and automation as decision infrastructure	Application and refinement
"Everything is in the system so nothing falls through the cracks." (P4)	Data organization	CRM workflow and automation as decision infrastructure	Data collection
"We look at trends from last year to decide where to focus this year." (P1)	Predictive analytics and trend monitoring	Predictive analytics and trend monitoring	Data analysis
"I can tell what's working based on patterns, even without advanced tools." (P3)	Pattern recognition	Predictive analytics and trend monitoring	Data analysis
"We target certain zip codes and types of clients that fit our agency." (P5)	Segmentation and targeting	Segmentation and targeting	Defining objectives
"Not every customer is a good fit, so we focus on who we can actually help." (P6)	Strategic filtering	Segmentation and targeting	Defining objectives
"I use Excel to review numbers and see what's going on." (P3)	Data literacy	Data literacy and training	Data analysis
"We train our staff so they understand how to use the data." (P6)	Staff training	Data literacy and training	Application and refinement
"Sometimes I go with my gut, even if the numbers say something else." (P2)	Intuition-based decisions	Balancing intuition and data trust	Application and refinement
"You have to balance experience with what the data is telling you." (P1)	Hybrid decision-making	Balancing intuition and data trust	Application and refinement
"We made mistakes before by reading the data wrong, but we learned from it." (P4)	Reflexive learning	Reflexive learning following data misinterpretation	Refinement
"Now we double-check everything before making decisions." (P5)	Process improvement	Reflexive learning following data misinterpretation	Refinement
"We are very careful with client data and how we use it." (P6)	Ethical data use	Ethical data use and governance as a competitive trust asset	Application and refinement
"Clients trust us because we don't misuse their information." (P2)	Trust and governance	Ethical data use and governance as a competitive trust asset	Application and refinement

Note. This table summarizes how initial codes were refined into broader categories and organized into seven overarching themes that represent independent insurance agency owners' implementation of data-driven marketing strategies.

Summary of Findings

Across all seven themes, participants described implementing data-driven marketing through practical systems and routines that supported client engagement, marketing focus, and decision consistency. CRM workflow automation supported retention through structured follow-up practices (see Nandya & Permana, 2021), while trend monitoring guided forward-looking activity based on performance patterns. Segmentation and targeting helped participants concentrate outreach on higher-fit client groups (see Babatola et al., 2025). Data literacy and interpretive skill influenced how effectively leaders could apply performance insights (see Sharabati et al., 2024). Participants balanced data with professional judgment (see Gupta & Gupta, 2025), adjusted strategies over time through reflexive learning (see Hadi & Zeebaree, 2025), and maintained ethical boundaries through privacy and compliance practices (see Shanthi et al., 2026). Collectively, these findings show that independent insurance agency owners implement data-driven marketing through accessible tools, repeatable routines, and leadership-centered decision practices that support acquisition and retention outcomes in competitive insurance markets.

Business Contributions and Recommendations for Professional Practice

The findings of this qualitative pragmatic inquiry contribute to professional business practice by clarifying how independent insurance agency owners implement data-driven marketing strategies to improve client acquisition, retention, and competitive positioning. This section is written for independent insurance agency owners, agency managers, and marketing decision-makers responsible for strengthening growth and

retention outcomes in competitive environments with limited time, staff capacity, and marketing resources. The findings address persistent business challenges such as inconsistent lead conversion, retention variability, and inefficient marketing investments by demonstrating how data-driven marketing can be implemented as a repeatable leadership system rather than an occasional or tool-driven activity. The central contribution of this project is the recognition that data-driven marketing functions as a holistic, integrated decision-making process rather than a set of isolated tools.

Across all seven themes, the findings showed that effective data-driven marketing in independent insurance agencies depends on the coordinated use of CRM workflows, trend monitoring, segmentation discipline, data literacy, professional judgment, reflexive learning, and ethical governance. Consistent with decision-support scholarship, organizational value from data initiatives is more likely to emerge when data use is embedded in managerial processes and aligned with governance structures (Rahman & Ashfaq, 2021). For owner-operators of small and independent agencies, this contribution is especially meaningful because marketing decisions are closely connected to daily operations and leadership routines. These findings extend prior research by illustrating how data-driven decision-making is enacted within owner-led agency environments where leaders directly shape the structure, culture, and governance of analytic practices, an organizational context historically underrepresented in the literature. This section synthesizes the project's contributions to professional practice and presents evidence-based recommendations derived from the findings. The primary contributions present the most practice-relevant insights into how agency owners implement data-driven marketing

as a repeatable leadership system, while supporting contributions provide additional context on how leaders sustain implementation over time.

Primary Business Contributions

This project contributes to professional practice by demonstrating that data-driven marketing is most effective when implemented as an integrated leadership system rather than as disconnected tools or technology purchases. Three primary business contributions emerged from the findings. The first primary contribution is demonstrating that CRM workflow automation functions as a decision infrastructure rather than a passive database. Participants indicated that CRM systems became most valuable when embedded into daily operations to structure renewals, prompt policy reviews, and support consistent follow-up routines. This contribution reframes CRM use as a leadership practice that shapes consistent engagement rather than as a technical recordkeeping activity (Rainy & Goswami, 2025). This contribution supports retention stability by reducing missed follow-up opportunities and improving renewal consistency as the book of business grows. When CRM systems do not drive repeatable engagement routines, agencies are less likely to sustain long-term client relationships.

The second primary contribution is redefining segmentation and targeting as a strategic leadership discipline rather than a tactical marketing activity. Participants described narrowing outreach based on product fit, carrier appetite, geographic feasibility, and operational capacity. This contribution demonstrates that segmentation decisions reflect leadership priorities regarding where to concentrate limited time, staff effort, and marketing investments. This practice has been shown to directly correlate with

improvements in SME performance (Babatola et al., 2025). This contribution supports cost reduction by improving marketing efficiency and decreasing wasted spending on low-fit leads that are less likely to convert or renew. Intentional segmentation allows agency leaders to align growth efforts with operational realities and market opportunity (Lin & Chen, 2025).

The third primary contribution is positioning ethical data governance as a competitive trust asset rather than a compliance burden. Participants emphasized the protection of privacy, regulatory boundaries, and the responsible handling of client information as foundational to sustaining long-term relationships (see Nandya & Permana, 2021). This contribution highlights ethical data stewardship as a leadership responsibility that strengthens credibility in regulated, relationship-driven markets (Shanthi et al., 2026). This contribution supports trust preservation by reinforcing client confidence in how personal information is collected, used, and protected, thereby strengthening relationship continuity and long-term retention.

Applied Contribution to Theory in Professional Practice

These findings reinforce data-driven decision-making and decision-support scholarship in applied settings by demonstrating that in small, owner-led insurance agencies, the value of data is often realized through leader-built routines rather than through advanced analytics alone. Participants described translating data into repeatable operational actions such as CRM-driven engagement cadence, carrier-aligned targeting based on bindable opportunities, and iterative adjustments informed by performance signals and market fit. This applied contribution extends existing theory by showing that

data-driven marketing implementation in resource-limited agencies functions as a leadership system in which decision infrastructure, disciplined focus, and governance boundaries jointly shape acquisition and retention outcomes.

Actionable Recommendations for Professional Practice

Based on the findings of this project, business leaders should implement data-driven marketing as a repeatable decision-making system embedded in daily operations, guided by disciplined segmentation priorities and reinforced by trust-preserving governance practices. First, agency leaders should institutionalize CRM-driven retention routines as a standard operating practice. This recommendation derives directly from the finding that CRM workflow automation is most effective when embedded into daily operations rather than functioning as a passive database (see Rainy & Goswami, 2025). Leaders should implement workflows that generate routine renewal touchpoints, prompt policy reviews, and support consistent follow-up practices to reduce reliance on memory-based or reactive engagement.

Second, agency leaders should formalize segmentation criteria and align marketing investments to a limited number of priority segments. This recommendation derives directly from the finding that segmentation and targeting operate as a leadership discipline that improves efficiency and reduces wasted marketing effort (Babatola et al., 2025). Leaders should define segmentation criteria based on carrier appetite, agency strengths, service capacity, and geographic feasibility to concentrate resources where conversion and retention are most achievable (Lin & Chen, 2025).

Third, agency leaders should operationalize ethical data governance as a visible leadership practice rather than treating it solely as a compliance requirement. This recommendation derives directly from the finding that ethical data governance functions as a trust-preserving asset that supports long-term client relationships (see Nandya & Permana, 2021). Leaders should adopt clear ethical expectations for data use, reinforce privacy safeguards, and integrate compliant data practices into everyday operations and client communications (Shanthi et al., 2026).

Supporting Business Contributions and Executive Synthesis

In addition to the primary contributions, three supporting contributions clarify how leaders sustain data-driven marketing implementation over time. Participants relied on accessible reports and recurring performance reviews rather than advanced analytics, reinforcing that predictive insight often emerges through consistent review routines (see Rainy & Goswami, 2025). Participants also demonstrated that interpretive capability shapes decision quality, with professional judgment guiding application (see Gupta & Gupta, 2025). Finally, participants treated unexpected outcomes as learning signals and adjusted their strategies over time, reinforcing the idea that data-driven marketing is sustained through reflection and iterative refinement (Hadi & Zeebaree, 2025).

For executive and agency leadership, the findings clarify that data-driven marketing performance is not driven by isolated tools but by an integrated leadership system that stabilizes retention, improves marketing efficiency, and preserves client trust. This contribution emerged from findings related to Theme 1 (CRM workflow and automation), Theme 3 (segmentation and targeting), and Theme 7 (ethical data use and

governance), which collectively demonstrate that sustainable outcomes depend on decision infrastructure, disciplined market focus, and trust-preserving governance practices working together. The executive takeaway is clear: institutionalizing CRM decision infrastructure, formalizing segmentation discipline, and making ethical data stewardship visible in daily operations strengthen long-term retention consistency, improve marketing return, and reinforce competitive positioning in crowded insurance markets.

Implications for Social Change

The findings of this qualitative pragmatic inquiry have meaningful implications for positive social change by demonstrating how business and organizational leaders in independent insurance agencies can intentionally and ethically leverage data-driven marketing to strengthen financial protection, trust, and economic stability within their communities. Beyond the immediate business context, these findings illustrate how leader-driven data practices shape social outcomes across households, local economies, and community institutions. The primary beneficiaries of these outcomes are households, small business owners, older adults, and underserved populations who rely on accessible, ethical insurance guidance to mitigate financial risk.

Insurance agencies perform an essential social function by helping individuals, families, and small businesses manage financial risk. When leaders use data to guide client acquisition and retention decisions, access to appropriate coverage expands, continuity of insurance protection improves, and the likelihood that households and small businesses experience financial hardship following unexpected losses decreases. These

outcomes represent tangible social benefits that support financial resilience, stability, and long-term quality of life for individuals, families, and communities.

Implications for Individuals

The findings indicate that data-enhanced personalization and proactive client education serve as leadership strategies to increase consumer empowerment and reduce inequities in access to insurance protection. When leaders use client data to tailor outreach, identify coverage gaps, and anticipate renewal needs, underinsurance risks decrease, and clients experience less confusion when navigating complex insurance products. When leaders use data-driven education to align coverage recommendations with actual risk exposure, household circumstances, and financial capacity, clients are better positioned to make informed decisions about coverage options, tradeoffs, and long-term financial protection (Shanthi et al., 2026). These leadership behaviors strengthen consumer autonomy by shifting decision-making away from generalized or sales-oriented messaging and toward client-centered understanding. Leadership practices that prioritize ethical data governance further strengthen equity outcomes by reducing the likelihood of misinformation, high-pressure sales interactions, or data misuse (Nandya & Permana, 2021). When leaders govern how data are collected, interpreted, and communicated, personalization is more likely to support understanding rather than manipulation. When leaders promote transparency, consent, and respectful communication, access barriers decrease for populations that may face limited financial literacy, language constraints, or distrust of financial institutions. Together, data-driven personalization and ethical governance operate as complementary leadership mechanisms that improve decision-

making, reduce vulnerability, and support more equitable participation in the insurance marketplace, particularly among underserved and historically marginalized populations.

Implications for Organizations

For business leaders, the findings reinforce that responsible data use is not only a business practice but also a form of social stewardship enacted through leadership behavior. Participants emphasized transparency, privacy, and ethical data governance as leadership values rather than compliance obligations. When leaders prioritize ethical governance in the collection, protection, and communication of client information, fairness and accountability are strengthened, and trust is reinforced in environments where clients rely heavily on the professional expertise and ethical judgment of insurance advisors. Responsible data practices are particularly meaningful for older adults, low-income households, minority communities, and small business owners who may face barriers to financial literacy or access to services. When leaders govern data use to promote transparency and client understanding, the likelihood of misinformation, undue influence, or data misuse decreases, thereby supporting more equitable participation in the insurance marketplace.

The emphasis on data literacy, reflexive learning, and continuous improvement illustrates how leadership practices shape data-driven organizational cultures that influence workforce development and employee well-being (Koloski et al., 2025). Agency owners described learning from missteps, investing in staff development, and modeling reflective leadership behaviors. When leaders intentionally cultivate learning oriented data practices and encourage staff confidence in using data to support

professional judgment, employees develop stronger skills, experience greater job stability, and build professional competence that benefits both workers and the broader communities in which they live. When leaders model reflexive improvement and normalize learning from mistakes, organizational resilience increases and service quality strengthens over time.

Implications for Communities

The findings also demonstrate that data-driven marketing supports broader economic and community sustainability by helping independent insurance agencies remain viable in competitive markets. Participants showed that meaningful data use does not require enterprise-level systems; instead, leaders adopt accessible CRM tools, segmentation strategies, and structured workflows to support disciplined execution. When leaders select and consistently use these tools to guide outreach and follow up, business stability improves, locally owned agencies remain sustainable, and employment opportunities are maintained, thereby strengthening local economies and community wealth. Because these agencies often function as trusted advisors embedded in their neighborhoods, their leadership effectiveness contributes to economic and social stability in the communities they serve.

Implications for Broader Society and Culture

Over time, these findings suggest that leadership behavior may influence broader cultural expectations regarding ethical data use, trust in financial services, and leadership responsibility. When leaders consistently model transparency, responsible data governance, and client-centered decision making, ethical data stewardship becomes

normalized rather than exceptional. As these leadership practices are sustained and replicated, expectations for how financial services organizations use data shift toward accountability, informed consent, and respect for consumer autonomy. When leaders demonstrate that data can strengthen both organizational performance and consumer well-being, trust in financial services shifts from transaction-based to relationship-based.

Through these long-term leadership patterns, business success is redefined not solely by growth or profitability, but by the integration of financial performance with ethical responsibility. When leaders align data-driven strategies with social accountability, profitability, and protection become mutually reinforcing rather than competing objectives. As these norms diffuse across organizations, communities, and professional networks, ethical leadership in data use functions as a durable form of social change that reshapes how value, responsibility, and trust are understood within the financial services sector.

Unique Social Change Contribution of This Project

This project extends understanding of social change within small, owner-led organizations by demonstrating how leadership decisions regarding data use influence equity, trust, and access to essential financial protection. These findings matter specifically for owner-led organizations because independent insurance agencies often operate with limited staffing, limited analytic infrastructure, and high dependence on relationships, meaning social outcomes are shaped directly by everyday leadership decisions rather than by enterprise systems. By demonstrating how ethical, accessible, and repeatable data-driven marketing practices can be implemented in resource-

constrained, owner-led environments, this project contributes to applied social change scholarship by advancing understanding of how ethical, data-informed leadership functions as a mechanism for equity, trust building, and community-level resilience beyond large or enterprise settings.

Concluding Synthesis

In summary, the implications for positive social change extend beyond improvements in marketing performance or competitive advantage. Social change emerges through leadership choices about how data are governed and applied in everyday practice. When leaders implement data-driven marketing strategies in responsible, accessible, and ethical ways, financial protection increases, consumer vulnerability decreases, small business sustainability strengthens, workforce capability expands, and community trust in essential financial institutions improves. By demonstrating how ethical data practices operate as a form of social good rather than solely an operational or profit-driven resource, this project reinforces that ethical data use functions as a mechanism for equity, trust, and resilience within communities and across the financial services sector.

Recommendations for Future Project

The findings of this project should be interpreted in light of the identified limitations, particularly the geographic focus on independent insurance agencies in the southern United States and the use of a small, purposefully selected sample. Future researchers should consider expanding the geographic scope to include agencies in other regions to examine whether similar data-driven marketing strategies are used across

different market conditions. Additionally, because this project relied on self-reported data, future studies may benefit from incorporating mixed-method approaches, such as combining qualitative interviews with quantitative performance metrics or CRM data analysis, to enhance objectivity and provide a more comprehensive understanding of strategy effectiveness. Further research may also explore larger and more diverse participant samples to strengthen transferability and examine how organizational size, technological infrastructure, and leadership experience influence the adoption of data-driven marketing strategies.

The findings of this qualitative pragmatic inquiry provide a foundation for continued investigation into data-driven marketing practices among independent insurance agencies. Although this project offers meaningful contributions to professional practice, the assumptions and limitations identified in Section 1 indicate several opportunities for future research that could strengthen applicability, deepen insight, and further support improved business outcomes across the insurance industry.

One limitation of this project was its geographic focus on independent insurance agencies in the southern region of the United States. Although this focus allowed for context-specific insights within a highly competitive and regulated regional market, it limits the transferability of findings to agencies operating in other regions. Future studies should expand the geographic scope to include independent insurance agencies in other regions of the United States to examine whether similar data-driven marketing practices emerge across differing regulatory environments, market densities, and consumer demographics. Comparative regional studies would help distinguish which strategies are

context-dependent and which may represent broadly applicable best practices. Such research would support improved business practice by enabling agency leaders to adapt data-driven strategies to regional market conditions rather than relying on uniform implementation approaches.

Another limitation involved the small, purposively selected sample size, which is appropriate for qualitative inquiry but restricts broader generalization. Future research could address this limitation by increasing the number of participants and intentionally diversifying samples based on agency size, years in operation, revenue levels, or primary lines of business. Expanding the range of agency characteristics examined would allow future studies to explore how data-driven marketing practices differ between single-producer agencies and larger, multi-staff organizations. This distinction is important for business practice, as agency structure influences technology adoption, staffing capacity, and marketing investment decisions.

I also relied primarily on self-reported interview data, which introduces the potential for response bias or socially desirable reporting. Although member checking and triangulation were used to enhance trustworthiness, future studies could further address this limitation by incorporating objective data sources. For example, researchers could analyze anonymized CRM reports, retention metrics, campaign performance data, or marketing dashboards to validate participant-reported practices. Mixed methods research designs that integrate qualitative insights with quantitative performance indicators would strengthen the link between data-driven marketing strategies and

measurable business outcomes such as retention stability, conversion efficiency, or return on marketing investment.

I captured participant perspectives at a single point in time, limiting insight into how data-driven marketing practices evolve or are sustained over time. Future research should consider longitudinal designs that follow independent insurance agencies across multiple business cycles to examine how CRM workflows, segmentation strategies, and ethical data governance practices develop, adapt, or decline. Longitudinal inquiry would provide valuable insight into how leaders sustain data-driven decision-making amid changing market conditions, regulatory shifts, and organizational growth, offering practical guidance for long-term implementation rather than initial adoption alone.

An underlying assumption of this project was that agency owners possessed sufficient experiential knowledge to interpret and apply data insights effectively. Findings related to data literacy suggest that leadership capability plays a central role in successful implementation. Future studies should explore the impact of targeted leadership development or data literacy interventions designed specifically for independent insurance agency owners. Action research or experimental designs could examine whether structured training, peer learning cohorts, or coaching programs improve leaders' interpretive skills and the consistency with which they apply data-driven insights. Such research would directly inform professional development practices and support improved decision quality without requiring advanced technical expertise.

Finally, while ethical data use and governance emerged as a key theme, I did not examine formal governance structures or client perceptions in depth. Future research

should explore how independent agencies design, document, and operationalize ethical data governance practices as marketing becomes increasingly automated and data intensive. Studies examining client trust, transparency, and perceptions of data use within small insurance agencies would further extend understanding of how ethical leadership practices influence long-term retention and competitive positioning. This line of inquiry would support improved business practice by helping agency leaders balance personalization, compliance, and trust in regulated and relationship-driven markets.

Collectively, these recommendations for future projects address the limitations identified in Section 1 by expanding geographic scope, increasing sample diversity, reducing reliance on self-reported data, and examining sustainability, leadership development, and ethical governance in greater depth. Future research building on these directions can enhance the rigor, transferability, and practical value of data-driven marketing scholarship for independent insurance agency leaders.

Conclusion

The purpose of this qualitative pragmatic inquiry was to explore how independent insurance agency owners in the southern region of the United States implement data-driven marketing strategies to improve client acquisition and retention and strengthen their competitive edge. The specific business problem addressed in this project was that some independent insurance agency owners are not effectively utilizing data-driven marketing strategies, limiting their ability to compete and sustain growth in increasingly saturated insurance markets. By examining the lived experiences of agency owners who have successfully integrated data-driven practices into their operations, this project

provides practical, leadership-oriented insights into how data can serve as a strategic asset rather than a purely technical tool.

Analysis of semistructured interviews and relevant public documents revealed that effective implementation of data-driven marketing depends not solely on advanced technology but also on leadership behaviors, decision discipline, and organizational learning. Participants demonstrated that structured CRM workflows, predictive trend monitoring, disciplined segmentation and targeting, and leader-level data literacy enable agencies to move from reactive marketing to intentional, evidence-informed decision-making. The findings further showed that successful agency owners balance data insights with professional judgment, using reflexive learning to correct misinterpretations and refine strategies over time. Ethical data use and governance emerged as an essential leadership responsibility, reinforcing trust and sustaining long-term client relationships in a highly regulated and relationship-driven industry.

The findings of this project contribute to business practice by clarifying how data-driven marketing functions as an embedded leadership system rather than a discrete operational task. Agency owners who integrated data into everyday decision-making processes reported greater consistency in follow-up, improved client targeting, stronger retention stability, and enhanced operational efficiency. These outcomes support the application of data-driven decision-making theory by demonstrating that data-informed leadership improves performance when leaders possess the interpretive skill and governance mindset necessary to apply insights responsibly. This project extends existing scholarship by illustrating how small, owner-led organizations operationalize data-driven

strategies despite limited resources, thereby addressing a research gap that has traditionally emphasized large or enterprise-level firms.

The implications for positive social change are grounded in the role independent insurance agencies play in promoting financial protection, access to coverage, and economic stability within their communities. When agency owners use data ethically and strategically, they are better positioned to match clients with appropriate products, reduce coverage gaps, and build trust through transparent and responsible marketing practices. Strengthening small insurance agencies contributes to local economic resilience, workforce stability, and consumer confidence, particularly in underserved or competitive markets.

In conclusion, this project demonstrates that data-driven marketing is fundamentally a leadership choice rather than a technological challenge. Independent insurance agency owners who intentionally integrate data, professional judgment, and ethical governance into daily practice enhance not only their competitive position but also the trust and stability of the communities they serve. As data availability continues to expand and consumer expectations evolve, leadership decisions regarding how data are interpreted, applied, and governed will remain central to sustainable business performance and responsible professional practice. This project provides a practical framework for agency owners and contributes to the broader understanding of data-driven leadership in small business contexts.

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Appendix A: Interview Questions

1. How do you use data to make marketing decisions in your agency?

   Probes:

   - What types of data do you rely on most (e.g., client demographics, sales trends, CRM reports)?
   - Can you share an example of a recent marketing decision you made based on data?

2. What data-driven strategies have you used to acquire new clients?

   Probes:

   - How did you identify potential client segments?
   - What role did analytics tools (e.g., CRM, predictive analytics) play in targeting?
   - Can you walk me through a successful client acquisition campaign?

3. What data-driven strategies have you used to retain existing clients?

   Probes:

   - How do you track client satisfaction or renewal risk?
   - What data signals prompt you to engage clients before they leave?
   - Can you describe a specific retention initiative and its outcome?

4. What challenges have you faced when implementing data-driven marketing strategies?

Probes:

- Are there barriers related to cost, staff expertise, or technology?
- How have you tried to overcome these challenges?
- What strategies have been less effective, and why?

5. How has your agency integrated data-driven decision-making into daily operations?

   Probes:

   - Are data insights shared across teams, or primarily used by leadership?
   - How do you train staff to use data in client acquisition and retention?

6. What results have you seen from implementing data-driven strategies?

   Probes:

   - How has it affected client growth or retention rates?
   - What changes have you observed in revenue or client relationships?
   - Are there measurable benefits that reinforce continued data use?

7. Looking back, what advice would you give to other insurance leaders about using data for marketing?

   Probes:

   - What would you repeat or change in your approach?
   - What future opportunities do you see for data-driven decision-making in your industry?

Appendix B: Interview Protocol

Action	Script
Introduce the interview and set the stage—often over a meal or coffee.	Hello, my name is Yolanda Gunn, and I am a Doctor of Business Administration student at Walden University. Thank you for taking the time to participate in this research project. I appreciate the criticality you attach to the expected findings, and I hope to add to the literature that develops strategies to enhance client acquisition and retention in independent insurance agencies. I have been working on a degree for a Doctor of Business Administration for the past few years. In this project, I am exploring the strategies some independent insurance agency owners in the southern region of the United States, use to implement data-driven marketing approaches to strengthen their competitive edge and achieve sustainable growth. A few weeks ago, you agreed to sign an informed consent form. Do you have any questions for me or any matter that requires my attention? This interview is confidential, and your identity and that of your organization shall remain anonymous and represented by codes. I will collect data using semistructured interview questions. The idea is to allow you to explain any strategies, events, and memories that answer the interview questions. During your narration, I may prompt you for further explanation and details. I will need to record your responses so that I do not miss anything. Note that you may rescind your decision to participate in the research anytime.
Ask Interview Questions to get in-depth responses. Listen for nonverbal cues. Paraphrase as needed.	1. How do you use data to make marketing decisions in your agency?

Action	Script
	2. What data-driven strategies have you used to acquire new clients? 3. What data-driven strategies have you used to retain existing clients? 4. What challenges have you faced when implementing data-driven marketing strategies? 5. How has your agency integrated data-driven decision-making into daily operations? 6. What results have you seen from implementing data-driven strategies? 7. Looking back, what advice would you give to other insurance leaders about using data for marketing?
Schedule transcript review either by phone or email.	In a few days, I will need your assistance in authenticating my understanding of your responses to the interview questions as part of the research process. You may adjust the script or add to your initial responses if needed. I will send the transcript by email, and we can discuss it by phone if you agree.
Introduce a member checking review and set the stage.	Thank you for agreeing to meet me today to finalize what I heard from you during the interview and the meaning I have provided for each response.
Wrap up the interview by thanking participants.	Your contribution to this doctoral research has been most impressive, and I thank you very much for helping me to achieve the doctoral degree. I hope you will find the research findings beneficial to your organization and professional development.