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Digital Governance Framework for Salesforce Data Cloud in Healthcare Insurance Platforms

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Abstract

The fast digitalization of insurance systems used in healthcare has heightened the need to have strong digital governance systems to handle the multi-faceted healthcare data ecosystem. This review article discusses the contribution of Salesforce Data Cloud to healthcare insurance platforms in terms of data governance, security, interoperability, artificial intelligence (AI), and regulatory compliance. The paper emphasizes the role of Salesforce Data Cloud in managing unified and comprehensive data in healthcare, real-time analytics, patient-centric care, and effective claim processing. It further explores the importance of cybersecurity measures, privacy protection, and compliance frameworks such as HIPAA and GDPR in safeguarding sensitive healthcare information. The paper also mentions the importance of integrating AI, predictive analytics, and interoperability technologies in improving operational efficiency and decision-making within healthcare insurance systems. Moreover, the study outlines several significant obstacles related to the implementation of digital systems of governance, such as cybersecurity threats, integration issues, regulatory differences, and organizational attitudes towards technological change. The results suggest that to have secure, efficient, compliant, and sustainable healthcare insurance operations in the digital era, effective digital governance is the key.

Keywords; Digital Governance, Salesforce Data Cloud, Healthcare Insurance Platforms, Data Security and Privacy, Artificial Intelligence and Interoperability.

INTRODUCTION

Digital governance of healthcare insurance platforms is the systemic approach toward digital technologies, data policies, operations, and compliance controls aimed at providing efficient, secure, and transparent healthcare services. The fast digitalization of the healthcare and insurance sectors has made more sophisticated governance structures necessary that could handle large volumes of sensitive data about patients and insurance related data [1]. As cloud computing, artificial intelligence, and big data analytics and digital healthcare applications continue to gain momentum, healthcare insurance organizations demand a robust governance framework to ensure operational integrity and adherence to regulations. The healthcare insurance websites are important in carrying out essential tasks like managing policies, processing claims, communicating with customers, detecting fraud, managing patient records, and financial operations [2]. These functions produce significant amounts of structured and unstructured data, such as hospitals, insurance companies, wearable devices, pharmacies, and healthcare apps. Digital governance is important to make sure that such data is gathered, stored, shared, and analyzed securely and in a standardized form. It also lays down accountability and decision-making processes in the regulation of digital resources and data quality [3].

The advent of sophisticated services like customer relationship management (CRM) systems and healthcare data ecosystems has greatly changed the work of the

insurance sector in healthcare. Digital governance frameworks promote interoperability of various healthcare stakeholders through facilitating secure communication and data transfer [4]. The frameworks also assist organizations to align their business goals with technology development and reduce their operational risks as well as enhance service delivery. Digital governance is critical in the healthcare insurance setting to safeguard patient privacy, cybersecurity, ethical utilization of artificial intelligence, and healthcare regulations [5]. Health Insurance Portability and Accountability Act (HIPAA), General Data Protection Regulation (GDPR) and other laws on healthcare in the region have regulatory mandates that require organizations to have robust governance policies on the protection of confidential health information. The non-observance of such regulations can lead to legal reprisals, economic losses, and negative publicity [6]. Moreover, digital governance increases organizational efficiency by offering better decision-making, automatizing the workflow, and assisting in data-driven strategies. It enables healthcare insurance organizations to streamline customer experiences, minimise fraudulent activity, and enhance the process of handling claims. Thus, the emergence of a strong digital governance framework has emerged as a strategic requirement of healthcare insurance platforms that are operating in a more digital and data-driven environment [7], [8].

A. Role of Salesforce Data Cloud in Healthcare Data Management

Salesforce Data Cloud is a major contributor to revolutionizing healthcare data management through the provision of a single and intelligent platform to consolidate, examine and handle healthcare insurance data. Healthcare insurance companies receive huge volumes of various types of data, such as electronic health records (EHRs), insurance claims, contact with customers, wearable devices, and digital health applications. To effectively manage all these datasets, it is necessary to have a centralized cloud-based solution that can process large volumes of data operations and be secure and compliant [9]. Salesforce Data Cloud provides the capability to build a single patient and customer profile by combining data between multiple internal and external systems by healthcare insurance providers. This centralized strategy enhances transparency of patient histories, insurance claims, treatment plans, and interactions with customers. Healthcare organizations can enhance operational efficiency, customer interaction and offer personalized healthcare services by integrating fragmented information into one platform [10].

Real-time data processing and analytics are one of the key benefits of Salesforce Data Cloud. The platform enables healthcare insurers to track the patient behavior, high-risk individuals, forecast healthcare trends, and streamline claim processing operations. Real-time analytics can enhance quicker decision-making and assist organizations in decreasing the delays in administration and enhancing patient satisfaction. Salesforce Data Cloud also employs artificial intelligence and machine learning to automate routine tasks, identify fraudulent claims, and deliver predictive insights to help healthcare management. It is also interoperable as it allows easy integration with other healthcare applications, hospital systems, and insurance databases [11]. This interoperability enhances cooperation between healthcare providers, insurance companies, and patients as it guarantees effective and secure data sharing. Salesforce Data Cloud also enhances data governance by offering access control, data quality management, audit tracking and compliance monitoring tools. Scalability and flexibility of Salesforce Data Cloud is another valuable contribution to the product. The platform can be easily extended by healthcare insurance organizations to meet the dynamic needs of the regulatory requirements, business needs, and technological changes. Its online based system lowers the operational expenses, improves the reliability of the system, and it is remotely accessible. Thus, Salesforce Data Cloud is a promising digital tool to enhance the management of healthcare data, operational performance, and patient-centric service delivery in healthcare insurance platforms [12].

Table 1: Health Cloud vs. Traditional Healthcare CRM: A Comparison

Capability	Salesforce Health Cloud	Traditional CRM	Legacy Healthcare System
Healthcare data model	Native (Patient, CarePlan, Encounter)	Requires custom objects	Vendor-specific, rigid
FHIR/HL7 integration	Built-in with pre-built connectors	Custom development required	Limited or proprietary APIs
Patient 360 view	Included with clinical timeline	Must be built from scratch	Partial — one data domain
HIPAA compliance tools	Shield + consent management	Shield available, no healthcare focus	Varies by vendor
AI/Agentforce	Healthcare-specific AI models	General AI capabilities	Minimal or none

Care plan management	Native with task tracking	Not available natively	Basic or paper-based
SDOH tracking	Dedicated data objects	Not available	Rarely supported
Interoperability	CMS-compliant FHIR APIs	Limited	Often proprietary
Time to value	Weeks to months	Months to years	Years

B. Data Security, Privacy, and Regulatory Compliance Frameworks

Digital governance in healthcare insurance platforms is essential due to data security, privacy, and regulatory compliance. Healthcare insurance companies deal with very sensitive patient data, financial data, medical records, and insurance claims. The growing adoption of digital technologies and cloud-based systems has positively affected the efficiency of operations but negatively affected the possibility of cyberattacks, unauthorized access, and data breaches. Thus, the introduction of effective security and compliance regulations is crucial to safeguard confidential healthcare information and preserve trust among stakeholders [13]. Data security frameworks are concerned with protecting healthcare data against internal and external threats. To avoid unauthorized access to sensitive information, healthcare insurance websites have a number of security controls like encryption, multi-factor authentication, firewalls, intrusion detection system, and role-based access controls. The encryption will make sure that patient information is secured when storing and transferring types of data and authentication will be used to identify users who can access the healthcare systems. Constant surveillance and cybersecurity risk evaluations also enhance organizational security infrastructure [14].

Another factor of healthcare governance is privacy management. Patients anticipate that healthcare organizations will keep their personal and medical details confidential and will safeguard the ethical use of their personal and medical data. Privacy frameworks provide policies on how data will be collected, stored, shared and processed. Healthcare insurance companies should seek the right consent prior to accessing patient data and provide transparency on the use of data. Privacy policies are effective in ensuring that organizations avoid the abuse of healthcare information and promote the trust of patients in the digital healthcare systems. The regulatory compliance models are developed to make certain that the healthcare organizations adhere to the national and international

healthcare laws and standards. Laws like the HIPAA, GDPR, and local healthcare data protection regulations establish stringent guidelines regarding the management of sensitive health-related data [15]. These laws require medical insurance plans to protect their data management, keep audit trails, disclose data breaches, and secure patient rights in terms of access and control of their data. Accountability and risk management are other issues that are supported by compliance frameworks in healthcare organizations. Compliance training programs, regular audits, and governance committees can assist organizations in checking the compliance with legal and ethical standards. Any non-compliance with healthcare laws can lead to the imposition of fines and legal action as well as reputational harm. Thus, robust data protection, privacy safeguarding, and compliance systems are critical to the safe, ethical, and efficient healthcare insurance practices in the digital setting [16].

C. Integration of AI, Analytics, and Interoperability in Healthcare Insurance Systems

The combination of artificial intelligence (AI), data analytics, and interoperability has changed the healthcare insurance system considerably as it has enhanced operational efficiency, decision-making, and patient-centered services. The current healthcare insurance systems produce vast volumes of hospital, insurance claims, wearables, digital health apps, and patient interactions data. This complicated data is extremely difficult to manage and analyze manually, so advanced digital technologies are vital to effective healthcare governance [17]. AI is a significant contributor to automation of healthcare insurance processes and the quality of services. AI-driven systems have the ability to analyze large amounts of healthcare data to factor in patterns, foresee risks, and aid in quicker decision-making. AI finds extensive applications in healthcare insurance services to identify frauds, verify claims, automate customer service, and predictive healthcare analytics. Machine learning algorithms are able to detect suspicious claim activities, minimize fraudulent transactions and increase the accuracy of claim approval. Customer support can also be improved with the help of AI chatbots and virtual assistants that can offer real-time support and personalized suggestions [18].

Data analytics also enhances the healthcare insurance systems by converting raw healthcare data into valuable insights. The use of advanced analytics tools allows insurance companies to track the behavior of patients, forecast disease trends, assess the efficacy of treatment, and

optimize the use of resources. Predictive analytics will assist the organizations in identifying high risk patients and come up with preventive healthcare programs to lower long term healthcare expenses. Strategic decision-making and operational transparency are also aided by real-time dashboards and reporting systems. Another important aspect in healthcare insurance systems is interoperability. It can be defined as the capacity of various healthcare technologies, applications, and databases to communicate and exchange information in a smooth manner [1]. A good interoperability will guarantee the seamless integration of hospitals, insurance companies, pharmacies, laboratories, and medical practitioners. Interchange of data in a standard form enhances patient care, minimizes repetition of records and facilitates administrative efficiency. Personalized healthcare services are also aided by the integration of AI, analytics, and interoperability. Insurance companies in healthcare will be able to design tailor-made insurance policies, enhance patient interaction, and provide specific healthcare advice regarding a personal medical history and behavioral trends. However, successful integration requires strong digital governance, data standardization, cybersecurity measures, and regulatory compliance. The integration of AI, analytics, and interoperability technologies has henceforth become critical to the development of smart, efficient and patient-centered healthcare insurance systems in the digital age [2].

D. Challenges and Risks in Implementing Digital Governance Frameworks

The deployment of digital governance systems in healthcare insurance systems is associated with a number of threats and issues associated with technology, data control, cybersecurity, organizational preparedness, and regulatory standards. Despite the obvious operation and strategic advantages of digital transformation, healthcare insurance organizations frequently experience challenges when it comes to creating efficient governance structures that can handle the intricate digital environments. Data integration and interoperability is one of the key problems. The healthcare insurance systems gather data which is obtained through various channels including hospitals, labs, pharmacies, wearables and customer applications. These systems usually operate in various data formats, standards and technologies and thus it is not easy to integrate them seamlessly. Lack of interoperability may result in disjointed data, disconnects in communication and inefficiencies in operation which adversely impact patient care and insurance operations. Another significant risk of the implementation of digital governance is cybersecurity threats. Medical records are very valuable and are often a target of hackers.

Ransomware attacks, phishing, data breaches, and unauthorized access are all threats to healthcare insurance websites. Lack of proper security infrastructure, expired software and lack of awareness of the employees can lead to high chances of cyber incidents. This can lead to financial losses, lawsuits and organizational reputation [4].

Healthcare insurance organizations that are working in various regions also face a complicated issue of regulatory compliance. Countries and medical authorities have diverse regulations on data protection and privacy. To ensure adherence to the standards like HIPAA, GDPR, and other healthcare regulations, it is necessary to monitor compliance, revise policies, train employees, and make adjustments to the technical aspects. Failure to do that may cause severe legal and financial repercussions. Resistance to technological change in the organization is another challenge [5]. The reasons why employees and management teams are reluctant to embrace new digital governance systems can be lack of technical skills, lack of training, or fear of disrupting the operations. The adoption of new technologies (like AI, cloud computing, automated governance systems, etc.) may demand a lot of financial resources and reorganization of the company. Healthcare governance is also at risk due to data quality and ethical issues. Inaccurate, incomplete, or biased healthcare data can negatively impact decision-making and predictive analytics. The use of AI also raises ethical dilemmas that lead to issues with patient consent, data disclosure, and governance implementation. Thus, to effectively adopt digital governance frameworks and make digital transformation sustainable, healthcare insurance organizations need to work on comprehensive risk management, cybersecurity, staff training, and regulatory compliance strategies.

Table 2: Thematic framework for healthcare data privacy analysis.

Theme	Description and key examples
Regional variability in data privacy challenges	This subject draws attention to the notable regional variations in data privacy concerns. For example, the Asia-Pacific region struggles with cross-border data governance (e.g., SingHealth breach), "North America faces HIPAA enforcement challenges (e.g., Anthem Inc. breach), Europe faces vulnerabilities despite GDPR (e.g., WannaCry attack)", and sub-Saharan Africa faces resource limitations and uneven policy enforcement (e.g., Ghana and South Africa breaches).

Technological vulnerabilities and systemic weaknesses	This theme encapsulates the systemic issues, including outmoded IT systems, insufficient encryption, and global cybersecurity gaps, that contribute to data intrusions in healthcare across all regions.
Best practices and proactive responses	This theme describes the proactive tactics used in various regions: Asia-Pacific has regular cybersecurity audits and tighter access controls; North America has implemented enterprise-wide risk assessments and advanced encryption protocols; Europe has improved disaster recovery planning and employee training; and sub-Saharan Africa has seen capacity-building initiatives and regulatory improvements (e.g. POPIA).
Innovative solutions and the role of advanced technologies	Emerging technical solutions are the main emphasis of this subject. It describes how AI and ML may be applied to enhance data encryption, automate compliance monitoring, and improve breach detection. It also discusses how to improve interoperability and regulatory compliance by using semantic ontologies to create structured connections between data pieces.

LITERATURE REVIEW

(Gupta, 2024) [19] It is impossible to overestimate the significance of protecting customer and operational data given the surge in cyberattacks, privacy violations, and international data protection regulations. Salesforce CRM is renowned for its potent customer relationship management features. Salesforce has a thorough security architecture that is intended to safeguard sensitive data at every stage of the data lifecycle in addition to optimizing sales, service, and marketing operations. Organizations can implement security best practices and maintain compliance with constantly evolving legislative frameworks, such as GDPR, CCPA, and HIPAA, with the aid of features like role-based access control, data encryption, audit trails, and real-time monitoring. In addition to being a defensive tactic, investing in a secure CRM infrastructure like Salesforce is essential to the long-term viability of an organization. Organizations may reduce operational risks, guarantee business continuity, and strengthen stakeholder confidence with a well-configured Salesforce environment. Organizations that prioritize safe and compliant CRM platforms are better positioned to operate with more confidence and agility as regulatory standards rise and threat environments change.

(Badmus et al., 2019) [20] suggests a Salesforce platform management governance architecture created especially for regulated healthcare settings. Data architecture governance, identity and access management, integration governance, change management and release control, and compliance monitoring and audit are the five governance pillars that make up the framework. The document outlines design concepts, implementation guidelines, and governance controls for each pillar that are based on the confluence of healthcare regulatory requirements and Salesforce platform capabilities. The methodology is based on data from Salesforce Health Cloud implementation practice, healthcare IT governance literature, and corporate CRM research. The suggested framework offers a structured reference model for creating and upholding platform governance that complies with both operational and regulatory requirements to healthcare IT leaders, Salesforce architects, and compliance officials.

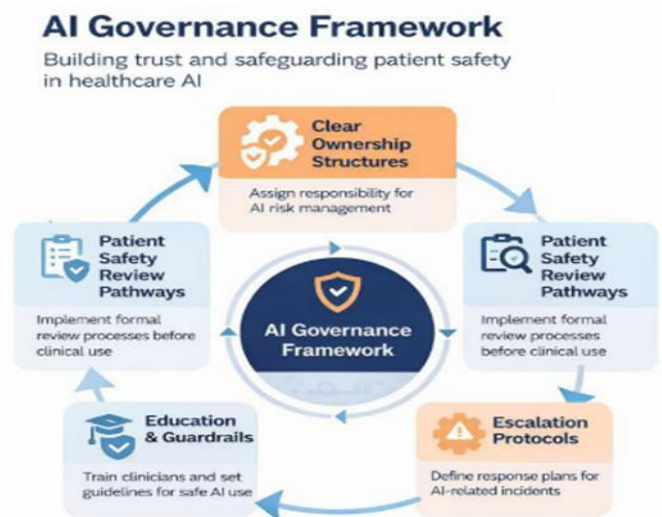


Figure 2: AI governance framework

(Guduru, 2023) [21] This is where using Shield Platform Encryption to improve Salesforce's data security is useful, particularly for adhering to regulations like GDPR and HIPAA. Based on the findings, Shield connects with the Salesforce environment and jumbles data saved on the platform so that it cannot be read if stolen. Shield must be used in conjunction with OwnBackup to backup encrypted data and Data Mask to anonymize data for sandboxing due to security concerns. When combined, these solutions strengthen the security environment and protect data from the point of production, development, and regulatory compliance.

(Gopalaswamy, 2024) [22] examines how Salesforce Data Cloud enables real-time automation, unifies structured and unstructured data, and powers AI-driven insights to revolutionize data management. With real-world case studies from sectors including banking, retail, and healthcare, key themes include hyperscale data integration, AI-powered identity resolution, predictive analytics, and generative AI personalization. Salesforce Data Cloud and AI together provide improved customer experiences, operational effectiveness, and compliance-ready data governance, setting up businesses for success in the AI future. The paper highlights Salesforce's solutions, such as zero-copy connections, pre-built connectors, and AI-powered data cleaning, while also looking at implementation issues including data quality management, integration complexity, and organizational alignment. We show how companies can use this technology stack to dismantle data silos, generate actionable analytics, and future-proof their customer data strategy in an increasingly AI-driven marketplace by thoroughly examining platform design and industry applications.

(Gangula, 2023) [23] examines the Salesforce Shield security features, such as Platform Encryption, Event Monitoring, and Field Audit Trail, in order to provide a thorough technical evaluation of the Salesforce Health Cloud data security architecture. The assessment compares these measures to the HIPAA Security Rule's (45 CFR § 164.312) technical safeguard standards. The report shows that although Salesforce has strong compliance solutions, healthcare institutions and Salesforce continue to share accountability for compliance. Salesforce takes up cloud security responsibilities, but the Covered Entity healthcare organization is still fully responsible for data classification, access control configuration, and continuous monitoring. According to the report, rather than being a product that can be bought, HIPAA compliance necessitates operational maturity through the strategic use of security solutions within a governance framework.

Table 3: The shared responsibility model for HIPAA compliance in salesforce health cloud [23]

Security Domain	Salesforce Responsibility (Security of the Cloud)	Customer Responsibility (Security in the Cloud)
Physical & Environmental Security	Safeguarding data centers with environmental protections,	None

	surveillance, and access controls.	
Infrastructure Security	Protecting the network perimeter (firewalls, intrusion detection), virtualization layer, and host operating system.	For the underlying infrastructure, none. Network connectivity from the customer's own corporate network must be configured.
Platform-Level Security	Safeguarding database services, tenant isolation in the multitenant architecture, and the core application runtime.	Creating secure custom code (LWC, Apex). Evaluating and overseeing AppExchange products from other parties.
Identity & Access Management	Offering the fundamental identity services, password policies, and multifactor authentication capabilities.	Establishing and maintaining permission settings, profiles, and users. Applying the least privilege concept. Setting up MFA.
Data-Level Security	Offering services including data backup, Field Audit Trail, and Shield Platform Encryption.	Classifying data. Establishing and carrying out encryption policies. Keeping track of encryption keys (particularly with BYOK). Setting up procedures for audit trails.
Monitoring & Auditing	Supplying activity records using Shield Event Monitoring. Auditing its own infrastructure (SOC 2 reports, for example).	Setting up policies for transaction security. Act actively keeping an eye on event records. Looking for risks in logs. Reacting to situations.

RESEARCH GAP

The available literature has widely addressed the topics of healthcare data security, AI implementation, Salesforce Shield, interoperability, and regulatory compliance separately, but little has been done to introduce a more complex digital governance model to Salesforce Data Cloud in healthcare insurance applications. The majority of past research focuses mainly on technical security controls or CRM features without incorporating governance mechanisms of healthcare data management, AI-driven analytics, interoperability, and compliance into a single framework. Moreover, the lack of research on governance issues related to real-time integration of healthcare data, the ethical aspects of AI implementation, and interoperability of

healthcare insurance systems across platforms is observed. The lack of a detailed analysis of the ability of Salesforce Data Cloud to support strategic governance, operational efficiency, and patient-centered healthcare insurance services at the same time is also reflected in the previous literature. Thus, the current review paper will fill these gaps by offering a combined discussion of digital governance models in Salesforce Data Cloud regarding the healthcare insurance platforms.

OBJECTIVE

1. To study the role of salesforce data cloud in healthcare data management.
2. To study the data security, privacy, and regulatory compliance frameworks in healthcare insurance platforms.
3. To study the integration of ai, analytics, and interoperability in healthcare insurance systems.
4. To study the challenges and risks in Implementing Digital Governance Frameworks in healthcare insurance platforms.

RESEARCH METHODOLOGY

The current review paper is founded on a qualitative and descriptive research approach with secondary data sources. Appropriate literature was gathered based on research articles, conference papers, industry reports, technologies in the healthcare sector, and Salesforce-related literature published between 2019 and 2026. The research methodically analyzes the existing studies on Salesforce Data Cloud, health insurance systems, digital governance, cybersecurity, interoperability, artificial intelligence, and regulatory compliance frameworks. The literature gathered was reviewed to determine key themes, technological innovations, government regulation, implementation issues, and research gaps around healthcare insurance platforms. The effectiveness of Salesforce Data Cloud in healthcare data management and governance was assessed using comparative analysis techniques. The study also considers the current regulatory provisions including HIPAA and GDPR to appreciate the compliance provisions in the digital healthcare environment. The results are inferred to give a holistic picture of digital governance models of healthcare insurance sites.

DISCUSSION

According to the review, digital governance is now a pressing need of healthcare insurance platforms as the growth of healthcare data and digital technologies is rapidly increasing. Salesforce Data Cloud contributes to a major centralization of healthcare data, enhancing its interoperability, and facilitating real-time analytics to run effective healthcare insurance. These capabilities include fraud detection, processing of claims, patient engagement, and decision-making via the integration of AI and predictive analytics. Nevertheless, there is also a growing cybersecurity and privacy risk associated with the growing use of cloud-based healthcare systems. Regulations like HIPAA and GDPR are crucial to safeguard sensitive patient information and ensure organizational confidence. The literature also indicates that successful implementation of governance frameworks may be impeded by the interoperability issues, data quality concerns, ethical AI issues, and the resistance of the organization. Hence, healthcare insurance firms need to implement integrated governance practices that integrate sophisticated technologies, regulatory adherence, cybersecurity measures, and operational transparency to guarantee sustainable and patient-centered digital healthcare services.

CONCLUSION

The digital governance models have gained critical importance in the management of the contemporary healthcare insurance platforms in an ever-data-driven environment. Implementing Salesforce Data Cloud in healthcare insurance systems brings many benefits related to healthcare data management, health systems interoperability, real-time analytics, customer interactions, and operational efficiency. Emerging technologies like artificial intelligence, predictive analytics, and cloud computing also enhance healthcare governance as they facilitate making smart decisions, detecting fraud and providing personalized healthcare services. Nevertheless, the increased complexity of digital healthcare ecosystems also comes with significant issues of cybersecurity, data privacy, interoperability, and regulatory compliance. To guarantee secure healthcare data and keep patients confident, healthcare organizations need to establish robust governance and security frameworks, and ethical AI practices. The review acknowledges the role of integrating technological innovation and effective governance policies towards attaining sustainable digital transformation in healthcare insurance platforms. Future studies are needed to create standardized governance frameworks, enhance AI transparency, and build interoperability frameworks to

achieve patient-centered, efficient, and secure healthcare insurance systems.

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