

DOI: 10.55643/fcaptop.3.68.2026.5132

Veronika Khudolei

D.Sc. in Economics, Professor of the Department of Management, Marketing and Public Administration, Higher Educational Institution Academician Yuriy Bugay, International Scientific & Technical University, Kyiv, Ukraine; ORCID: [0000-0002-6658-7065](https://orcid.org/0000-0002-6658-7065)

Oksana Karpenko

D.Sc. in Economics, Professor of the Department of Management, Marketing and Public Administration, Higher Educational Institution Academician Yuriy Bugay, International Scientific & Technical University, Kyiv, Ukraine; ORCID: [0000-0003-2943-1982](https://orcid.org/0000-0003-2943-1982)

Maksym Dubyna

D.Sc. in Economics, Professor of the Department of Finance, Banking and Insurance, Chernihiv Polytechnic National University, Chernihiv, Ukraine; e-mail: maksim-32@ukr.net; ORCID: [0000-0002-5305-7815](https://orcid.org/0000-0002-5305-7815) (Corresponding author)

Olena Bazilinska

Candidate of Economic Sciences, Associate Professor of the Department of Finance, National University "Kyiv-Mohyla Academy", Kyiv, Ukraine; ORCID: [0000-0001-6239-6766](https://orcid.org/0000-0001-6239-6766)

Olena Panchenko

Candidate of Economic Sciences, Associate Professor of the Department of Finance, Banking and Insurance, Chernihiv Polytechnic National University, Chernihiv, Ukraine; ORCID: [0000-0001-8071-4983](https://orcid.org/0000-0001-8071-4983)

Andrii Barylko

PhD Student, Chernihiv Polytechnic National University, Chernihiv, Ukraine; ORCID: [0009-0006-3169-5505](https://orcid.org/0009-0006-3169-5505)

Received: 05/01/2026

Accepted: 18/05/2026

Published: 30/06/2026

© Copyright
2026 by the author(s)



This is an Open Access article distributed under the terms of the [Creative Commons CC-BY 4.0](https://creativecommons.org/licenses/by/4.0/)

ENSURING CUSTOMIZATION OF FINANCIAL INSTITUTIONS' SERVICES BASED ON THE DEVELOPMENT OF THE DIGITAL MARKETING SYSTEM

ABSTRACT

The article examines the role of digital marketing in ensuring the customization of financial institution services. This was done through a detailed study of the features of the economic activity of financial institutions, and an analysis of the specific features of their own marketing activities. The authors established that customization is a new approach to the sale of financial products, which consists of developing mechanisms and methods for creating personalized financial services that take into account more personal characteristics and features of the economic activity of current and potential clients of financial institutions. It is argued that customization today is an emerging trend in the development of financial institutions, since its use is primarily associated with the development of digital technologies and the ability of financial institutions to use such technologies in the process of developing personalized financial products. The study specifies the essence of financial service customization, identifies positive results from the implementation of such a concept by financial institutions, and substantiates the general features of financial service customization. Based on the analysis of the results of the study of the essence of the digital marketing system of a financial institution, digital marketing tools are also considered, which are advisable to use to ensure the process of customization of financial services. As a result, the consequences of using such tools for the work of financial institutions are determined. It has been determined that the process of using these tools is complex, multifaceted and requires a harmonious combination of various digital marketing tools in the process of developing and selling financial products to clients, taking into account their financial condition, potential demand for financial services, history of using financial services and interacting with a financial institution, and other characteristic features that reflect the peculiarities of their financial behavior model.

Keywords: marketing, digital marketing, digital marketing tools, financial institution, marketing activities, customization, financial service

JEL Classification: G21, M31, M15

INTRODUCTION

Financial institutions today are in a complex process of using digital technologies in their own activities. Virtually all types of these institutions are currently trying to actively apply the potential of these technologies to improve their own operational activities, to accelerate the circulation of financial resources, and, accordingly, to increase work efficiency.

Financial institutions, among all business entities, have probably been most affected by digital technologies, since their activities have changed significantly, taking into account the new conditions in which these institutions find themselves today. Accordingly, they use modern digital technologies in virtually all areas of their own operational activities. Active development of financial technologies in the activities of financial institutions today is also due to the fact that, in addition to influencing the process of providing financial services to economic entities, these institutions, using digital technologies, can significantly improve their own work and accelerate the processes of making management

decisions. One of the promising areas of the active application of information and communication technologies in the activities of financial institutions is marketing activities. It is in this area that there is a constant increase in the volume of expenses incurred by business entities.

The marketing sphere today is also undergoing significant transformations in general, as digital technologies have created new impulses to change the interaction model with potential consumers, created new communication channels, and, accordingly, new directions for selling goods and services. Today, a significant number of business entities use digital channels for sales or combine them with traditional methods of selling goods and services.

Given the specifics of financial institutions, it is the use of digital technologies in their work that allows for the formation of new directions for the implementation of financial services.

Virtualization of the financial system in general and the activities of financial institutions in particular today directly determines the virtualization of the marketing sphere in these institutions, and they actively involve digital technologies in the functioning of this sphere. At the same time, as a result of this involvement, today we can state the formation of a new direction - digital marketing in the implementation of services by financial institutions.

Financial institutions, using information technologies, try to improve the provision of financial services precisely by deepening interaction with clients, providing them with more personalized services. However, the personalizing of financial services today is still at an early stage, since financial institutions are still unable, given their resource and intellectual potential, to use digital technologies on a large scale to personalize their own services. There is a need to implement additional technical processes that would simplify the implementation of the personalization mechanism based on the digitalization of the operational activities of financial institutions. However, today it is quite clear that without digital technologies, it is practically impossible to ensure the personalization of financial institutions, and therefore their future competitiveness. It is the active use of these technologies that has formed a potential direction for increasing the productivity of financial institutions - the provision and sale of personalized financial products. This is outlined accordingly, and the relevance of the topic of the article is determined.

LITERATURE REVIEW

It is also impossible to provide personalization without transforming the marketing system of financial institutions today, since marketing plays a key role in this process. At the same time, financial institutions have already realized that it is not possible to implement digital technologies in individual areas of their own marketing activities, and this approach does not always contribute to achieving the expected results. It becomes clear that personalization of financial services can be provided today only by building a new model of digital marketing of the financial institution with its inherent properties, components, methods, and tools for selling financial products.

Rafiei (2025); Mishra et al. (2024); Marhasova et al. (2025) analyzed decentralized finance (DeFi) based on the blockchain in digital marketing, investigated the development trends of digital marketing in the financial industry, and outlined the role of the digital business ecosystem in the regional development.

Chumaidiyah et al. (2025); Daud I. et al. (2022) analyzed the features of digital marketing intervention in dynamic finance, investigated the impact of digital marketing, digital finance, and digital payments on the financial performance of enterprises, as well as the parametric characteristics of blockchain technology as a factor in managing the financial stability of an enterprise.

Hasani (2026); Kumaret al. (2025) outlined the factors influencing the implementation of digital marketing in the service sector, analyzed current trends in the digital transformation of green marketing, and investigated modern Fintech tools and solutions within the framework of the sustainable development concept.

Hu et al. (2025); Feng et al. (2025); Tulchynska et al. (2024) a model for predicting digital marketing in the context of green enterprise development was developed, the impact of digital transformation on trade development was considered, and the role of artificial intelligence in the system for the safe development assessment of business entities was analyzed.

Said (2025); Nittayoosakulchot et al. (2025); Hrubliak et al. (2024) analyzed the impact of data privacy on digital marketing, the success of digital marketing was modelled, and the use of central bank digital currencies was analyzed.

Considering the available publications, it is appropriate to note that the issues of implementing digital marketing are becoming increasingly relevant and require in-depth research to ensure the customization of financial institution services.

AIMS AND OBJECTIVES

The purpose of the article is to deepen the conceptual provisions for ensuring the customization of financial institutions' services based on the development of a digital marketing system.

Tasks:

1. To determine the specific features of the economic activity of financial institutions.
2. To specify the specific features of the implementation of marketing activities by financial institutions.
3. To substantiate the content of digital marketing and its characteristic features.
4. To describe the digital marketing system of a financial institution.
5. To identify the negative and positive consequences of creating a digital marketing system in the activities of financial institutions.
6. To determine the content of customization, its main features, and the results of use.
7. To describe the types of digital tools used in marketing activities.
8. To reveal the features of using additional digital marketing tools to ensure the customization of financial services.
9. To systematize the consequences of using digital marketing tools in the process of customization of financial services.

METHODS

The combination of different methods was used to conduct the study, namely: the method of content analysis, systematization - to determine the features of the economic activity of financial institutions; methods of abstraction and comparison - to specify the specific features of the implementation of marketing activities by financial institutions; determination of the characteristic features of digital marketing; systemic approach - to substantiate the digital marketing system of a financial institution, to identify its components, limitations in functioning and results of work; methods of analysis, synthesis - to describe the advantages and disadvantages of forming a digital marketing system in the activities of a financial institution; grouping methods - to specify digital marketing tools, determine the features of customization of financial services and the results of using this approach for the work of financial institutions; methods of induction, deduction - to determine the consequences of using digital marketing tools in customizing the services of financial institutions; statistical methods - to present analytical information on the development of digital marketing, digital advertising, individual aspects of the functioning of financial institutions and their further development in the conditions of digitalization.

RESULTS

The financial services industry is one of the most competitive - companies are forced to move from traditional to online marketing strategies to adapt to the ever-changing market and effectively reach their audience. According to Statista, the number of Internet users reaches 5.35 mln, which is 67.1% of the global population. This indicates the huge potential of online marketing and emphasizes the importance of using digital marketing strategies to increase brand awareness, attract new customers, and build long-term customer relationships, also in the financial industry (Targosz M., 2025). Figure 1 presents data on global advertising spending in 2021-2025.

In modern conditions, financial institutions are actively involving digital technologies in the process of their own marketing activities. Digital technologies allow for obtaining new advantages for the sale of financial products, analysis of the financial services market, and in other areas of this activity. Undoubtedly, the introduction of digital technologies into the marketing of financial institutions is determined primarily by the specifics of the functioning of these institutions and their difference from other business entities.

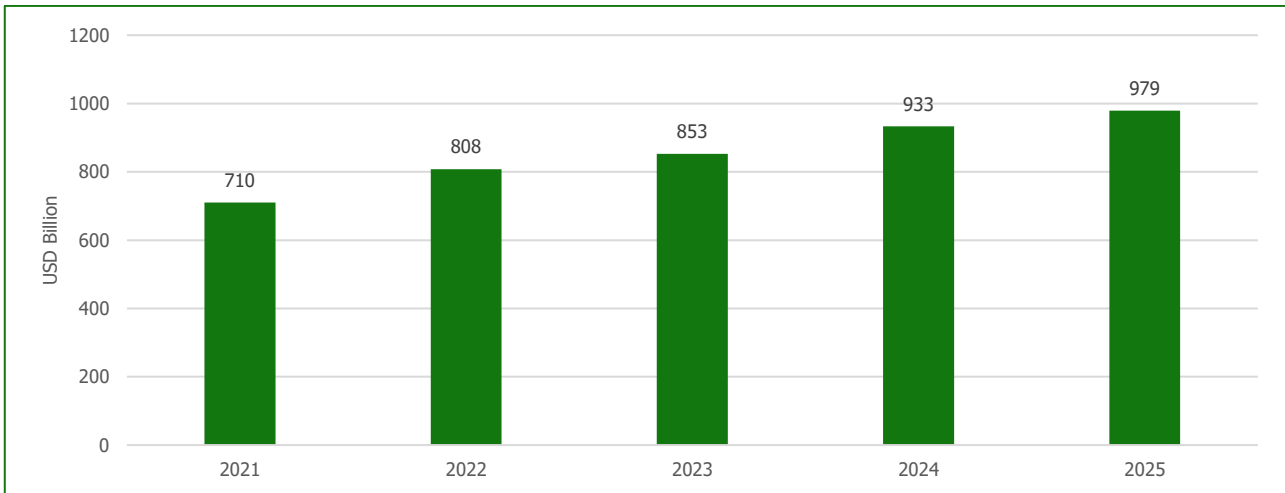


Figure 1. Global advertising spending in 2021-2025. (Compiled based on data from Magnaglobal, 2025)

It is quite logical that in these institutions, in comparison with the activities of, for example, industrial or construction companies, the construction of the marketing system occurs differently, taking into account the specifics of their operational activities and the defined goals of strategic development. Figure 2 shows information on the volume of spending on digital advertising worldwide.

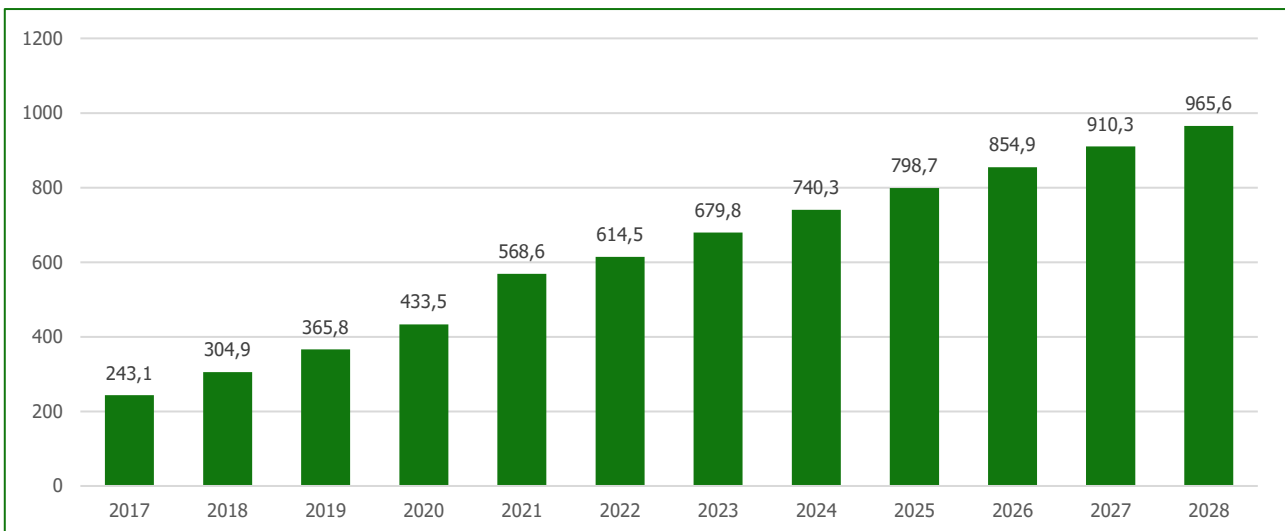


Figure 2. Digital advertising spending, USD billion. (Source: Kumar, 2025)

From the data in Figure 2, we can conclude that there is a constant increase in the volume of spending by business entities on digital advertising in the world, which indicates the active involvement of these entities in the use of digital technologies in their activities. At the end of 2025, the volume of these spending is USD 798.7 billion. However, by the end of 2028, these costs are predicted to increase to USD 956.6 billion, which indicates the active development of this area and the growing interest in using digital tools for selling goods, services, and in general for use in implementing marketing activities.

At the same time, a significant part of digital advertising spending also falls on financial institutions. Table 1 presents data on the distribution of digital advertising spending that was carried out in various areas and sectors of the national economy at the end of 2025.

Table 1. Share of digital advertising spending in certain industries and spheres of the economy. (Source: Kumar, 2025)

Industry	Share Of Digital Ad Spending
FMCG	21.60%
Retail	12.30%
Pharma & Healthcare	8%
Entertainment & Media	7.60%
Telecommunications	7.10%
Financial Services	6.80%
Travel & Leisure	6.80%
Business Services	5.60%
Automobiles	4.30%
Government	4%
Other	15.90%

So, by the end of 2025, it is predicted that the FMCG sector will account for 21.6% of all digital advertising spending. The financial services sector will account for 6.8%, which is also a rather significant amount, given the specifics of the functioning of financial institutions and their role in shaping the GDP of countries. At the same time, in countries where the financial market is developed at a high level, advertising spending, including digital advertising, by financial institutions is much higher. This is confirmed by statistical data on digital advertising spending by financial institutions in the USA. The corresponding data are shown in Figure 3.

Thus, financial institutions spent 18.2% of all spending on digital advertising in the United States by the end of 2024. In terms of share, this is second only to the communications sector, i.e., the information technology sector. This indicates that the owners of financial institutions are focusing their attention on selling financial products primarily through digital channels, since their use is more rational in modern conditions and effective.

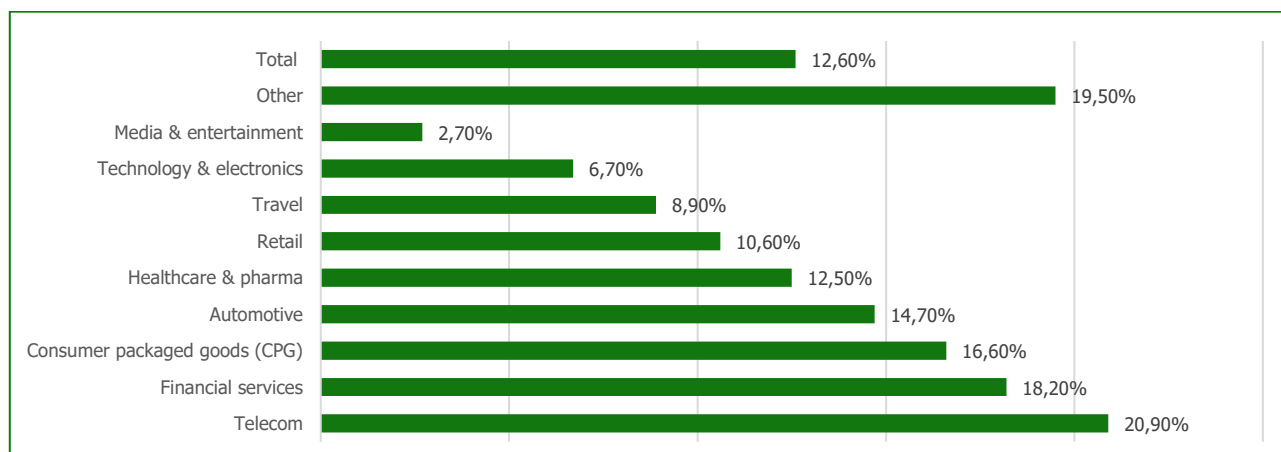


Figure 3. Digital advertising spending in the USA, 2024, % change. (Source: Ethan Cramer-Flood, 2024)

Financial institutions take an active role in the circulation of financial resources, their formation, distribution, redistribution, and use. These institutions play a key role in the functioning of the financial system. In a market economy, financial institutions are key institutional entities that perform an intermediary role between those economic entities that have temporarily free financial resources and those entities that need to attract them for their own development. The marketing activities of financial institutions are primarily associated with attracting financial resources of business entities. For this purpose, various marketing tools are used that help convince the owners of funds to transfer them to the financial institution on appropriate terms. Next, there is a process of searching for those objects, entities, and financial instruments in which it is advisable to invest the attracted resources. In many cases, marketing tools are also used for this, especially in the field of lending to business entities, to sell financial products in the highly competitive financial services market. For example, at the end of 2024, there were 3,812 credit institutions in the eurozone, which indicates a fairly high level of competition between them in the financial services market. A significant part of them are large global financial institutions with a significant number of structural divisions in different countries of the world (Figure 4).

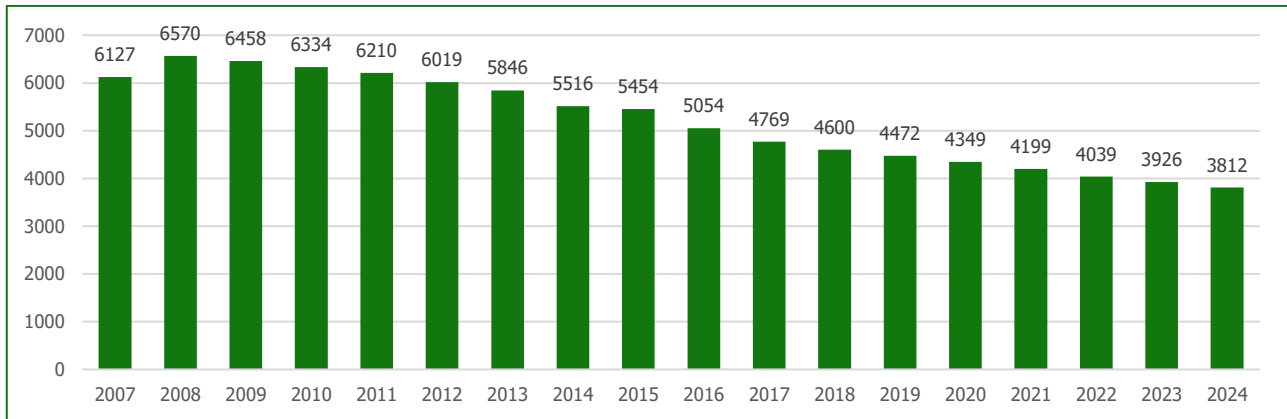


Figure 4. Number of credit institutions in the euro area from 2007 to 2024. (Source: Statista Research Department, 2025)

Let us consider in more detail the specific features of the economic activity of financial institutions, which determine the peculiarities of their implementation of marketing activities. Among them, the following should be highlighted:

1. Play an indirect role in the process of circulation, distribution, and redistribution of financial resources between economic entities.
2. For their own functioning, they must attract financial resources from economic entities that differ in various characteristics, including the specifics of economic activity, and this requires the use of different approaches to attracting such resources.
3. Financial institutions provide a significant range of various services, especially active ones, i.e., those that consist of lending and investing in various economic entities, which makes it difficult to organize operational activities that would take into account both the specifics of the developed financial products and the peculiarities of the economic activities of such entities.
4. Activities of financial institutions are quite strictly regulated by state institutions, which is due to their important role in ensuring the stability of the functioning of the country's financial system as a whole, and accordingly, the national economy.
5. There are different types of financial institutions, and accordingly, each of them has its own specific features of functioning, the use of various financial instruments, both for attracting funds from economic entities and for their use.
6. Financial institutions are constantly faced with various financial risks, which require them to develop and implement appropriate mechanisms to manage them.
7. Formation of income of financial institutions occurs through the provision of a significant range of various services, ranging from lending, investing, and ending with payment services, which requires the organization of operational activities to provide each of these services.
8. Activities of financial institutions are quite closely interconnected, since they operate in a single financial services market, in which the provision of certain financial products is accompanied by the provision of other financial services. At the same time, financial institutions can act as creditors for other financial institutions, cooperate to meet the needs of different clients, and have the same owners who diversify their financial business, investing in different types of financial institutions.
9. Activities of financial institutions largely depend on the quality of financial services and the quality of communication with their clients, since it is trust and loyalty that play an important role in generating income, attracting new clients and their resources, and generally ensuring competitiveness in the financial services market.
10. Significant level of interconnection between financial institutions, their important role in the circulation of financial resources, also determines the significant dependence of these institutions on various factors that constantly influence their activities, starting from macroeconomic factors and ending with political, social, informational, and security factors.

The specifics of the activities of financial institutions significantly affect all aspects of their activities, including marketing. Classical marketing models, which are mostly developed by scientists and practitioners for industrial companies, large

joint-stock companies engaged in the production of various types of products, are not always relevant for financial institutions. The marketing activities of banking, non-banking financial and credit institutions are primarily associated with the sale of intangible objects, the corresponding service, which also differs significantly in its specificity from other services provided by other economic entities. The specificity of the financial service is that it can be provided, as a rule, exclusively by financial institutions, and its quality depends on a significant number of factors that are not always determined and controlled by these institutions. For example, in Ukraine, banking institutions are monopolists in the field of payment services, and all settlements in any case occur with the indirect role of commercial banks.

Thus, taking into account the specifics of financial institutions and their activities, it is possible to specify the following specific features of the implementation of their own marketing activities by these institutions, namely:

- available different types of consumers of financial services, which significantly complicates focusing on a specific group of clients; financial institutions, as a rule, provide their services to households, business entities, and government agencies;
- financial institutions provide a fairly segmented set of financial services, and, accordingly, it is extremely difficult to significantly expand the number of these services. Among the main services, the following can be distinguished: deposit, credit, investment, and payment services, which are provided to different types of clients. Financial institutions can, first, compete, and this is what they emphasize in their marketing activities, only by changing individual parameters of financial products (price, discounts, accompanying services, conditions, etc.);
- the financial services market is highly competitive, and therefore financial institutions are interested in implementing successful marketing campaigns that would allow them to attract not only new clients, but also ensure their competitiveness, a high level of reputation, and brand recognition;
- financial institutions differ significantly from each other, which is due to different scales of activity and types of owners. A significant number of them are state-owned financial institutions, which already have certain competitive advantages, and it is sometimes quite difficult for ordinary private companies to compete with these institutions. It is important to take these conditions into account when organizing your own marketing activities;
- for a financial institution, its image and reputation are also important, although non-banking institutions pay less attention to these aspects. However, the specifics of their work are somewhat simpler compared to the activities of, for example, systemic commercial banks, etc.

Thus, taking into account the above, it can be stated that the marketing activities of financial institutions do have their own characteristics, and in modern conditions of digitalization of the financial services sector, banking and non-banking financial institutions should take into account the possibilities of using digital technologies in these activities, taking into account the available resources and the specifics of providing financial services to different categories of clients. Modern trends in the digitalization of marketing activities of financial institutions lead to the gradual implementation of a holistic system of digital marketing, which is formed and developed through the active use of information and communication technologies in all areas of marketing activities. Let us consider in more detail the essence of digital marketing and its characteristic features.

Digital marketing can be considered a set of strategies, methods, and tools that are used by economic entities to sell their own goods and services using digital channels, the Internet, and other electronic devices. The above statement is quite abstract, but it is extremely difficult to specify the clearer essence of digital marketing, since a significant number of different digital technologies are used within it. At the same time, these technologies today independently form separate, new areas of communication with customers, and this allows them to be used for the sale of goods and services. Also, in modern conditions, their reputation among customers, partners, and competitors has begun to play an important role in the functioning of financial relations and other business entities, which is primarily associated with the functioning of social networks, which have significantly increased the level of openness of the activities of these entities.

Digital marketing is currently developing worldwide in parallel with the formation of the digital economy. Accordingly, individual components of digital marketing are actively developing, including, for example, advertising, which today is largely carried out through the use of digital technologies. In 2024, digital advertising spending in Europe amounted to 118.9 billion euros, which is 16% more than in the previous year (IAB UK, 2025).

The United Kingdom is the largest digital advertising market in Europe. In 2024, digital advertising spends in the UK reached a record high of GBP 35.5 billion, up from GBP 7.5 billion just a decade ago. What's more, this figure also exceeded the spending recorded in the next four largest European advertising markets combined. The UK has also been at the forefront of another notable trend, namely the shift to mobile. The data shows that mobile devices account for the largest

share of European digital advertising spend, currently standing at around 49 percent, while investment in mobile advertising campaigns in the UK is already set to reach 80 percent by 2024 (Oberlo, 2025).

Taking into account the above, it can be predicted that the development level of digital advertising and the formation of the digital marketing system within economic entities will only form even faster, deepen, and digital technologies will penetrate all components of marketing activities. Let us define the characteristic features of digital marketing (Figure 5).

It is the detailed analysis based on real information accumulated using digital technologies and, in general, in the process of implementing marketing activities within the digital space that allows for a more rational selection of those channels and methods through which goods will be sold, services will be provided, and interaction with customers will take place. At the same time, the digitalization of marketing activities also contributes to a faster response to potential threats to the reputation of the economic entity, the formation of a negative image in social networks, and, in general, in the open digital space, which can lead to a decrease in sales and production volumes.

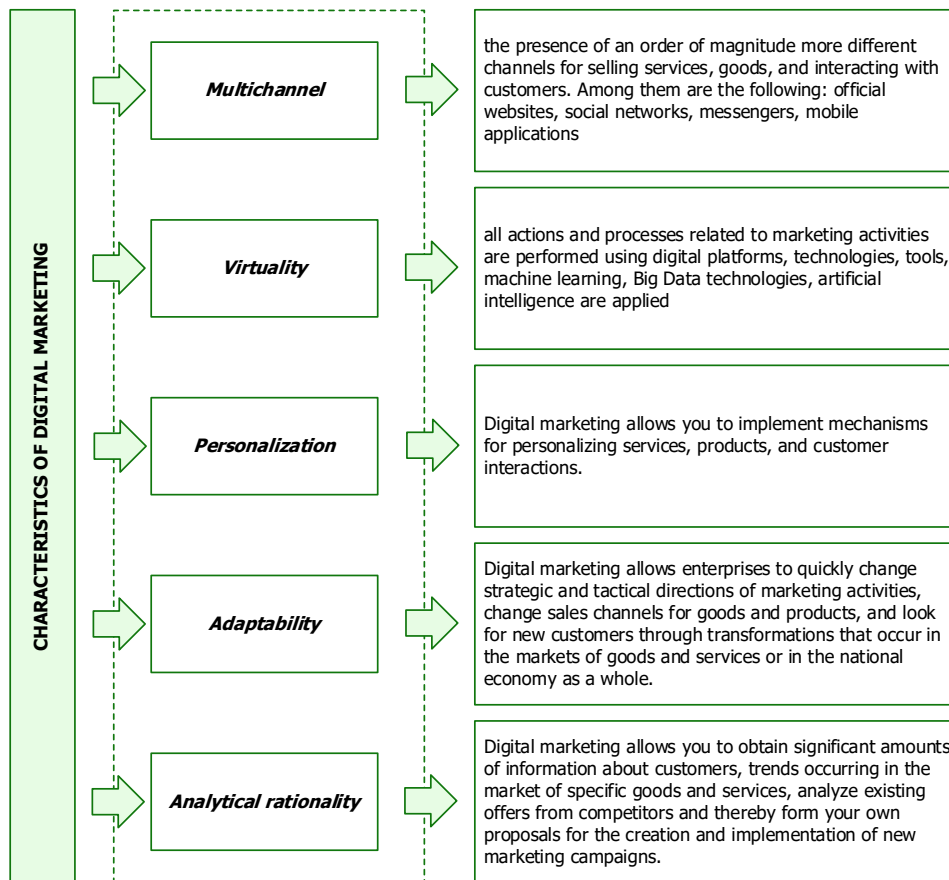


Figure 5. Characteristics of digital marketing.

Let's take a closer look at the features of digital marketing in the activities of financial institutions. To do this, we will consider the digital marketing system of these institutions, its main components, and the features of functioning in modern conditions.

In general, taking into account the essence of digital marketing and the peculiarities of the economic activity of financial institutions, it can be stated that the digital marketing system of the financial institution is a set of interconnected structural divisions of the financial institution, which, through appropriate channels, processes, technologies, solutions, using appropriate methods and tools, interact with each other to implement measures to attract new customers, support effective communication with existing consumers of their services, which is carried out in accordance with current legislation and the real capabilities of this institution to implement the marketing activities and implement the digital development model (Figure 6).

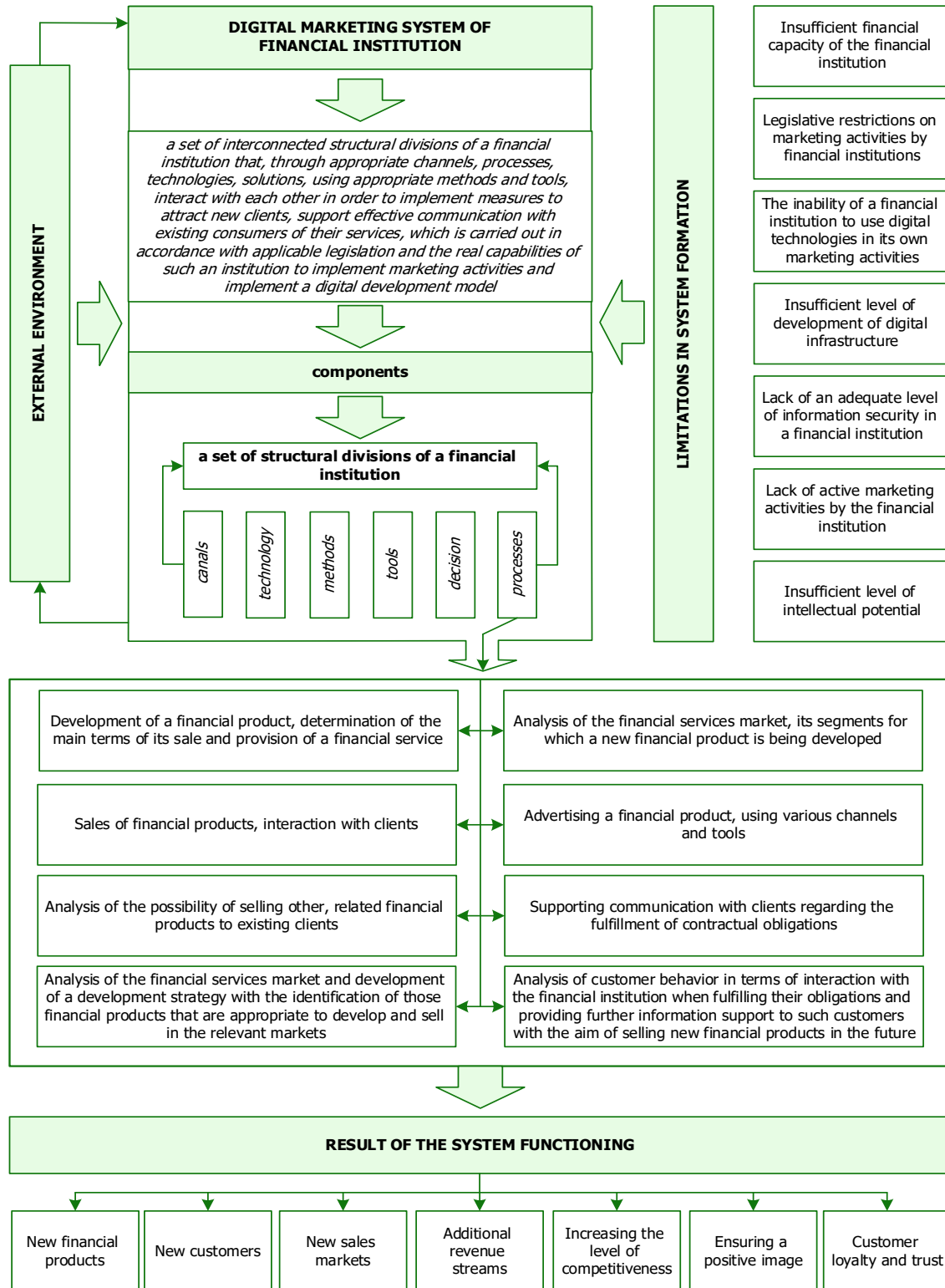


Figure 6. Digital marketing system of a financial institution. (Source: compiled by the authors (Targosz M., 2025; Torossian R., 2024))

It should be noted that the outlined system should be developed in accordance with the implementation strategy for the development of the financial institution and directly depends on the main strategic directions of its activity. In modern conditions, marketing consists not only in selling goods, pricing, searching for new markets and directions for the sale of financial products, but to a large extent, and what is especially important for financial institutions, marketing also consists in forming a positive image of a financial institution. These institutions today are trying to demonstrate commitment to modern trends in economic development, primarily by supporting measures to implement the sustainable development model, creating appropriate financial instruments and products for financing those projects that are aimed at increasing

the efficiency of natural resource use, ensuring the rational use of secondary raw materials. The involvement of financial institutions in social and environmental development is especially important today in those countries where significant attention is paid to the issues of rational environmental management and the implementation of the sustainable development model. For example, banking institutions that are structural divisions of foreign banks are also trying to implement their own development models that would correspond to the general values and mission of the main banking institution. This approach for the financial institution requires significant marketing efforts to promote the specific mission of this institution based on sustainable development, the use of digital technologies for this purpose, and to inform clients about the results of development and progress towards achieving the set goals. All this in modern conditions forms the reputation of the financial institution and the stability of its development in the long term. At the same time, the digital marketing system makes it possible to ensure the formation of a positive image of this institution if it is used correctly.

Accordingly, digital marketing already plays an important role in the activities of a financial institution today. Some of these institutions are already moving to the model of this marketing, while other institutions use its individual elements, tools, and methods in their activities. At the same time, it is possible to specify the advantages and disadvantages of forming a digital marketing system in the activities of the financial institution. Accordingly, the disadvantages of creating the digital marketing system within a financial institution are presented in Figure 7.

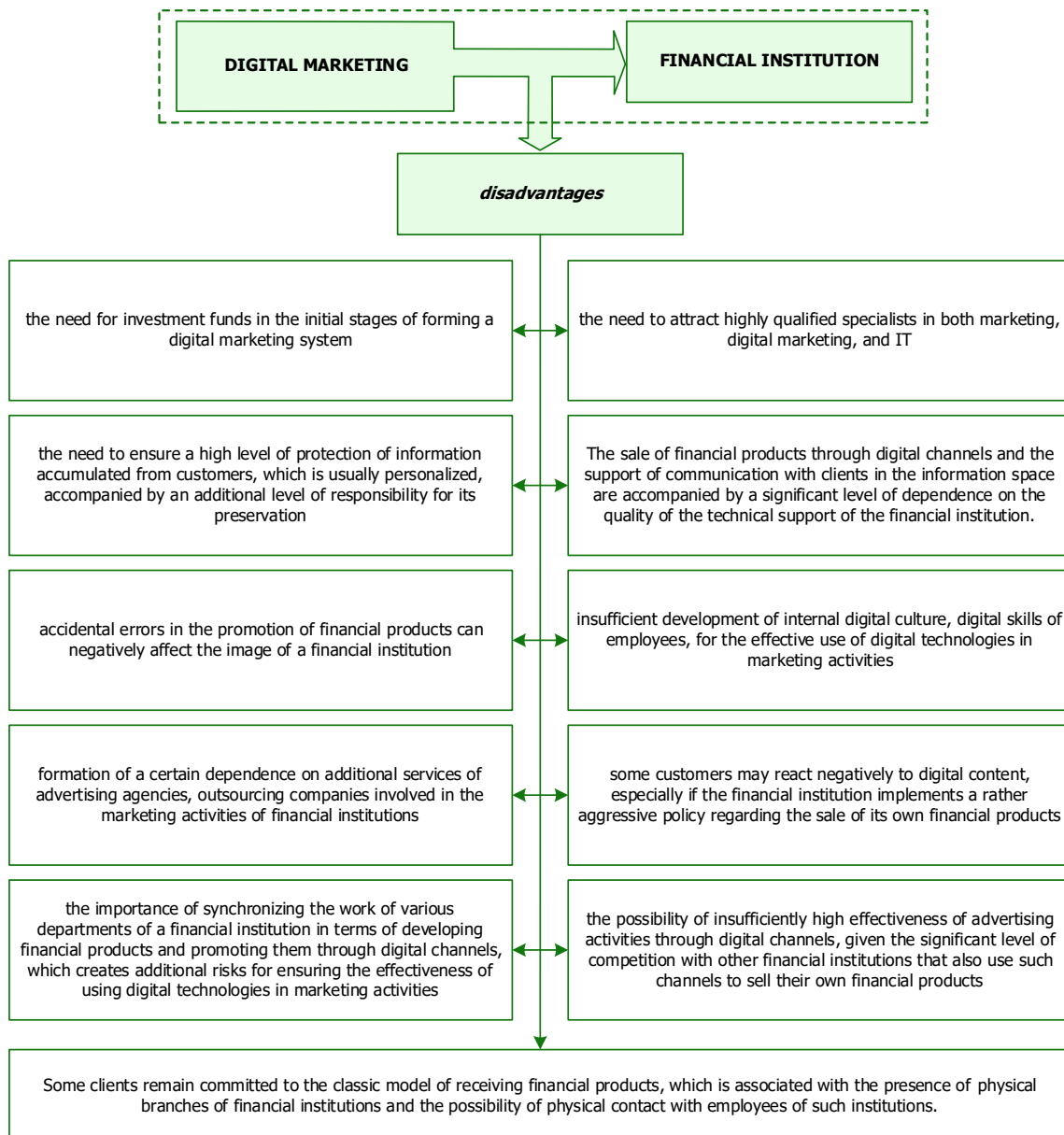


Figure 7. Disadvantages of using digital marketing in the activities of the financial institution.

Among the advantages, in our opinion, the following can be distinguished:

1. Increasing sales channels for financial products.
2. Expanding the audience and increasing demand for various financial products.
3. Obtaining significant amounts of information about the behavior of consumers of financial products.
4. Improving the quality of financial risk management based on a deeper analysis of the behavior of financial services consumers.
5. Improving the quality of information interaction with customers.
6. Reduction in operating costs in the short term.
7. Increasing the efficiency of using the marketing budget.
8. The ability to receive feedback from customers, information that is more objective and corresponds to reality.
9. The ability to better meet the needs of different categories of clients in financial products has a positive impact on the diversification of income and expands the capabilities of the financial institution.
10. Increasing the competitiveness level of the financial institution, its perception as an innovative institution that uses modern information capabilities in its own activities.
11. Increasing the interaction level between different financial institutions for the sale of complex financial products, and involvement in joint marketing campaigns using digital technologies.
12. Possible use of digital technologies in routine processes that occur during marketing activities, which allows for more effective use of the intellectual potential of employees.

In modern conditions, digital marketing already plays a special role in the customization of financial services. It is the presence of digital technologies, their active use in marketing activities when developing financial products, determining the parameters of their provision, that allows us to change the approach to pricing financial resources, to change the general approach to selling financial products through the gradual introduction of mechanisms for personalizing the interaction with the client, which is based on the processing of significant amounts of information about his financial behavior, habits, lifestyle and other factors that describe the characteristics of life and specific features of the use of financial services by a particular consumer. Figure 8 presents the results of the survey on the biggest changes that have occurred in the marketing system over the past year. Around 44% of respondents answered that one of the biggest changes was the increase in attention to customer experience. There is a more in-depth study of consumers' personal data for selling them goods and services.

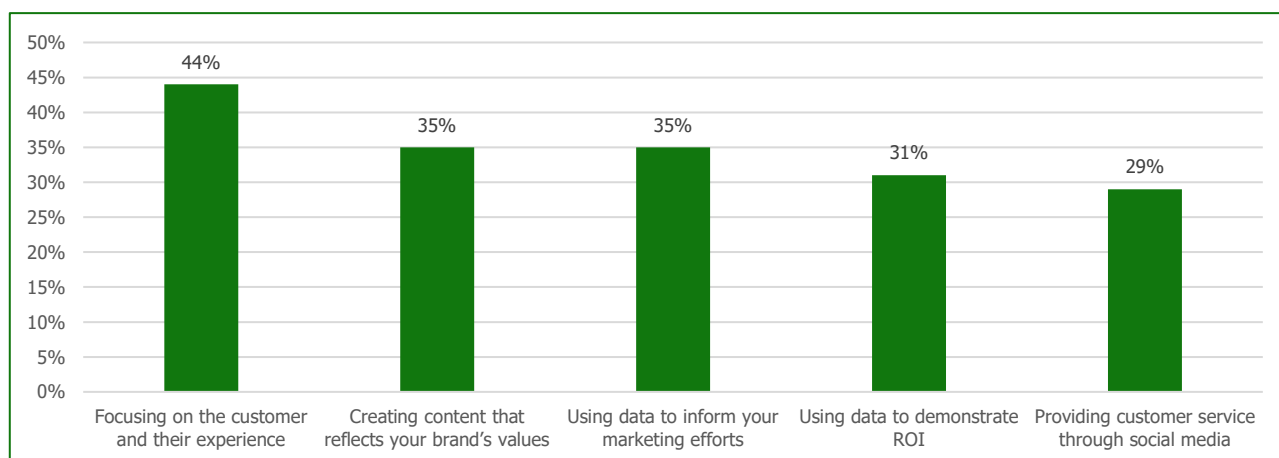


Figure 8. Survey results regarding changes in the marketing industry over the past year. (Source: <https://www.hubspot.com/marketing-statistics>)

A similar situation regarding the conceptualization of attention to the personal characteristics of clients is observed in the financial sector, where financial institutions actively use digital technologies and develop appropriate algorithms for this purpose.

Customization of financial services is possible only in those conditions when a financial institution has the ability to automatically process significant amounts of information about its clients and thereby determine typical models of their financial behavior. Figure 9 presents a set of features of customization of financial services and the results of using this approach for the work of financial institutions.

It is digital technologies that have made it possible to activate this direction of sales of financial products and interaction with clients. Using digital technologies, especially those that are created for processing big data, storing information, collecting data about clients from open sources of information and internal sources already owned by a financial institution, makes it possible to implement the comprehensive mechanism for developing individual financial products for certain categories of clients of the financial institution or groups of consumers, which are distinguished by certain features of their financial behavior. It is more than certain that in the future, financial institutions will actively use customization of their own financial services as one of the directions of increasing income and, most importantly, a way to ensure their own competitiveness in the financial services market. These institutions, having significant financial resources, have the ability to invest them in improving the quality of financial services and expanding the existing client base.

Let us consider in more detail the types of digital tools that financial institutions can use in their marketing activities today. It should be noted that quite a lot of these tools have already been developed today, and they cover various sales channels for financial products. Among these tools, there are quite complex and systemic ones that contribute to the development of individual areas of marketing activity, and there are those that can be used partially, if necessary, to achieve specific goals.

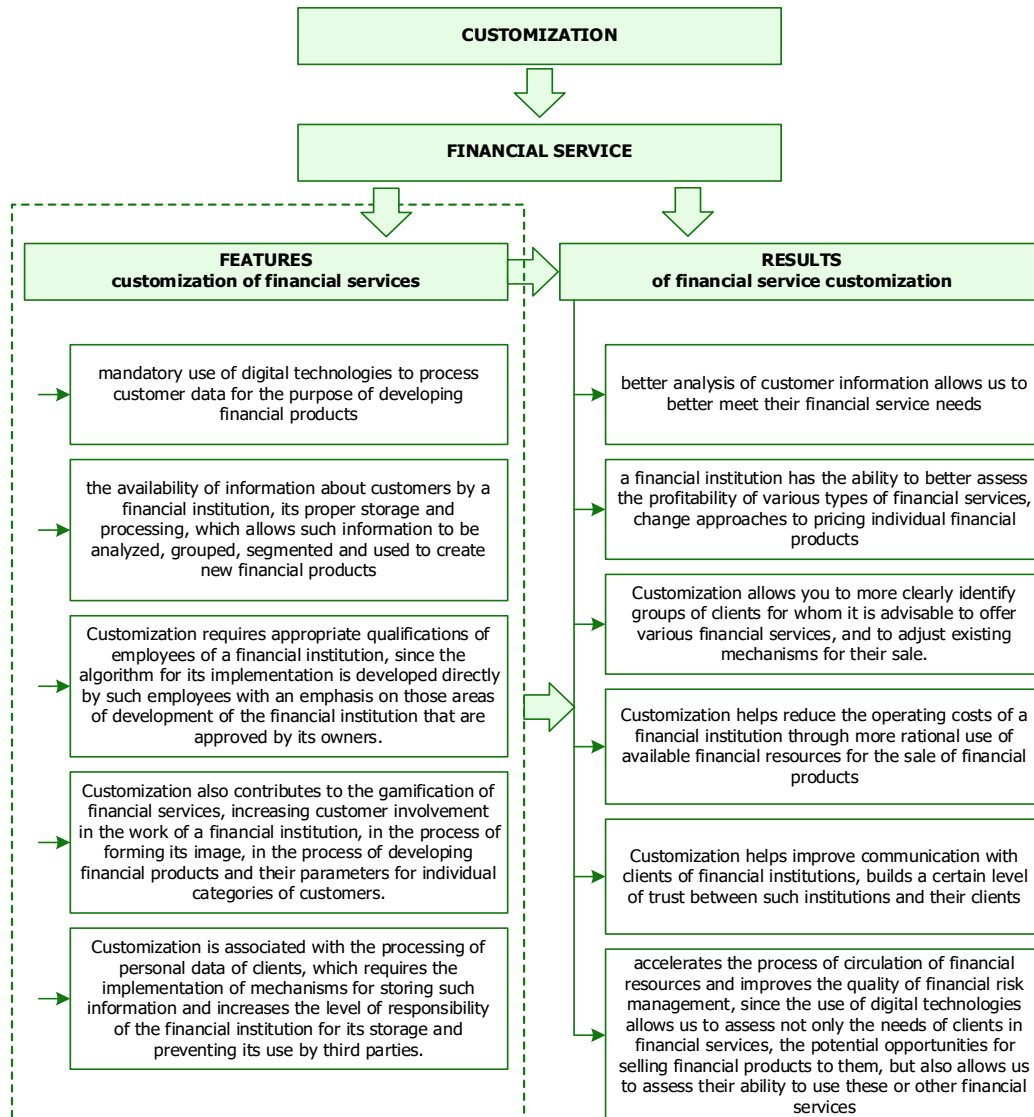


Figure 9. Features of financial service customization and results using this approach for the work of financial institutions. (Source: compiled by the authors)

1. SEO promotion – this is a tool related to the development of official websites of financial institutions, their creation based on modern approaches to building websites specifically for financial institutions. An easy-to-use official website can help improve the position of the financial institution in the financial services market and help attract new clients.
2. Email marketing – this tool is quite common among financial institutions today, as it allows you to provide, first of all, current information about customers' accounts. At the same time, financial institutions also use this tool to provide customers with information about their own financial products, which have also become available to them, and about increasing credit limits on cards. The number of emails in the world is increasing every year, which indicates the active development of this channel of interaction between consumers, manufacturers of goods and services. Accordingly, it is advisable to use this channel for their sale. For example, at the end of 2018, 281.1 billion emails were sent every day in the world, then in 2023 - 347.3 billion emails, and in 2027 - 408.2 billion emails are predicted (Figure 10).
3. PPC advertising – this tool allows you to convey information about financial services to customers as much as possible, since it makes it possible to determine the segment audience according to various indicators and subsequently use different options for advertising financial products for each of these groups, depending on the individual needs of customers. At the same time, within the framework of this advertising, advertising titles may change, advertising campaign slogans may change partially for different categories, and these or other elements of this advertising may be displayed depending on the target group for which this advertising is being developed.
4. Video marketing is a tool that allows you to develop more segmented advertising campaigns that are aimed at a specific target audience. Video marketing is associated with the creation of video content that can be provided to customers based on the information about their previous viewings, other digital content, if the financial institution has access to this information, and if customers have allowed it to collect such data. Video marketing allows you to primarily influence the visual perception of information by customers, explain complex financial products in simpler language, and advertise ways to interact with a financial institution to purchase financial products. Video marketing can deepen cooperation with customers by sending personalized video materials that take into account the specifics of the financial behavior of a particular customer. The role of video marketing in modern society is only growing.
5. SMM -promotion - this tool consists of using social networks to collect information about customers, analyze it, develop personalized financial products, support communication with customers, which ultimately allows you to expand the base of financial services consumers, ensure the formation of a positive image of the financial institution, and gain customer loyalty. The analysis of customer behavior in social networks also allows financial institutions to receive feedback on their own activities and financial products, which is carried out through the analysis of positive and negative customer reviews. Financial institutions today pay significant attention to the use of this product sales channel to attract primarily young consumers who are more actively using social networks for communication. Figure 11 presents data on the feasibility of placing information about financial services in various social networks.

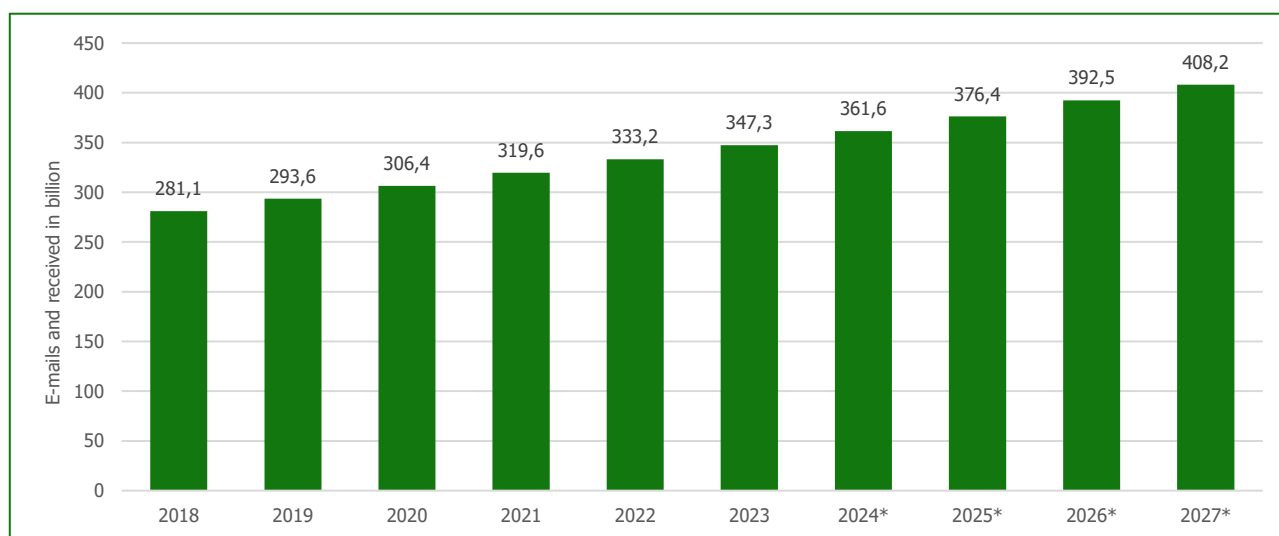


Figure 10. Number of sent and received e-mails per day worldwide from 2018 to 2027, billions. (Source: Statista, 2025)

Categories of services are increasingly investing in video channels and content. Approximately two-thirds of total push media spending in 2023 was allocated to video platforms, including OTT, Facebook, Instagram, and TikTok (Iquanti, 2024).

6. Web analytics is a set of tools that allow financial institutions to accumulate, collect, and process information about their clients and study models of their financial behavior. This information is collected based on the analysis of official websites of financial institutions, the analysis of user appeals to financial institutions, and the study of client requests for individual financial products. Financial institutions are interested in collecting as much information as possible about their clients, which allows, on the one hand, to better ensure the implementation of advertising campaigns for the sale of new financial products, and on the other, to improve the quality of financial risk management. At the same time, analytics can also be used to analyze the process of using a financial service itself, starting from the extent to which a client uses various financial products (credit limits, types of deposit products, method of interaction with a financial institution: offline, online, methods of interaction online, etc.). Web analytics also allows you to determine which financial product sales channels are the most effective, which products are most in demand in individual segments of financial service consumers.

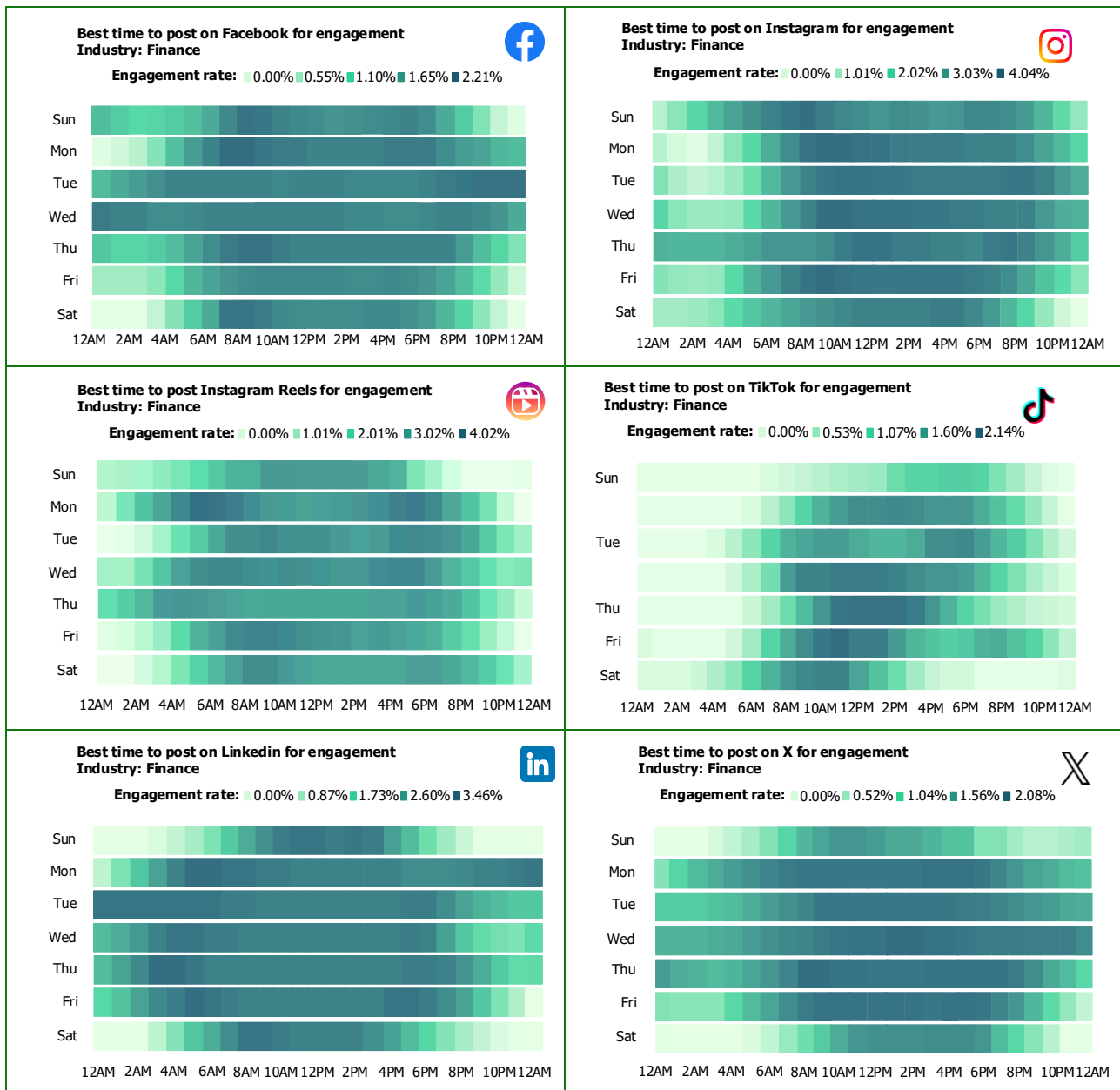


Figure 11. Results of the best time study posting information about financial products on social networks. (Source: Mikołajczyk K., 2025)

In addition to the above digital marketing tools, financial institutions today also use other tools, which allow for the most effective use of both existing information about customers and the potential for selling financial products through various digital channels of their implementation (Table 2).

Table 2. Additional digital marketing tools for the customization of financial services. (Source: systematized by the authors)

Item No.	Type of tool	Usage content
1	CRM systems	The system allows for a comprehensive approach to organizing the interaction of a financial institution with clients and other counterparties, managing general communication with them, which ultimately allows offering clients personalized financial products based on an analysis of the history of interaction with them.
2	Predictive Analytics	allows marketers and managers of financial institutions to predict the situation in the financial services markets, their individual segments, and to determine the directions that will be most effective for the development and sale of financial products based on the analysis of information about customers and competitors. Predictive Analytics in the first queue is related to statistical and mathematical processing of customer data, customers who, in modern conditions, require using machine learning, application technologies, and artificial intelligence.
3	Marketing Automation Platforms	This tool represents appropriate complex systems, the use of which allows to significantly automate individual processes in the marketing activities of financial institutions, automatically analyze the financial behavior of clients, determine their profiles and, on this basis, periodically, automatically send offers of financial services, notify about promotions, remind about the need to make payments, visit structural divisions of financial institutions to extend financial service agreements, etc.
4	Trigger Marketing	This tool allows you to automatically organize interaction with clients based on their financial behavior and send messages after individual actions and situations that arise with the client. The tool is primarily designed to identify clients' needs for financial services based on the analysis of their consumer behavior and offers of additional financial services after customer actions related to the use of financial resources, purchasing, paying for services using credit cards, etc.
5	Push notifications	This tool consists of sending relevant instant messages and is an important element of marketing for financial institutions, since through such messages, financial institutions provide information quite quickly. customers about new financial products, remind them of the need to make payments on credit products, provide information about accrued interest on deposit services, and informal interaction with customers takes place. The main advantage of this tool is the speed of informing customers, which is achieved through the use of electronic gadgets and applications installed on them.
6	Customer Journey Mapping	This tool is a visualization of the communication process of a financial institution with a client, which involves displaying the first stages of this communication, specifying those situations when the corresponding interaction occurred. Visualization occurs, first of all, through the use of retrospective analysis of the communication process, which provides a clearer picture of the financial behavior model, the level of client demand for financial services, and the list of services that are in demand by a particular client.
7	A/B and Multivariate Testing	This tool is an integral part of the personalization of financial services, as it allows you to experiment with different approaches to developing financial products for individual customer segments, and change the parameters of providing financial services to increase the effectiveness of advertising and their sales. The tool can also be used to study the reaction of customers to different channels of interaction with a financial institution. The use of this tool allows you to more quickly change individual elements of marketing activities and advertising of financial products depending on the results of testing.
8	RFM analysis	This tool allows financial companies to segment their clients based on various indicators. As a result, separate groups of clients are identified for whom appropriate financial products can be developed, taking into account the peculiarities of their financial behavior and interaction models with the financial institution. At the same time, separate approaches can be developed to assess financial risks that may be associated with the provision of services within each of the identified groups.
9	Retar - getting	consists of developing advertising products, specific advertisements for those clients who are consumers of financial products of specific financial companies, or have interacted with such companies in the past. Using the potential demand of former clients is an important element of selling new financial products, taking into account the previous features of such clients' use of financial institution services.
10	Geotar - getting	This tool consists of developing and implementing advertising of financial products for categories of clients living in different regions, which is due to the specifics of conducting economic activities in different territories of the country, etc.

Thus, we can state that today, financial institutions have a wide range of already created and practically tested digital marketing tools that can be used to implement the personalization concept of financial products. Active use of digital technologies allows only to improve the application of these tools, to use their potential more deeply. Most of the outlined tools can be used only due to the presence of significant amounts of information about current and potential clients of financial institutions, the processing of such information, its segmentation, etc. Accordingly, we can state that digital marketing today is an integral part of the process of customization of financial services; in fact, it forms the basis for personalization of interaction with financial institutions.

According to researchers, the role of digital channels in spending, such as digital advertising, will only grow in the future. The relevant data is presented in Table 3.

Table 3. Future development of digital marketing in 2025-2028, USD billion. (Source: Kumar Naveen, 2025; Oberlo, 2025)

Advertisement type	2024 year	2025*	2026*	2027*	2028*
Audio advertising	11.1	11.9	12.4	12.8	13.2
Banner advertising	174.4	185.9	196.5	207	217.6
Advertisement	21.7	22.1	22.5	23	23.4
Influencer advertising	35.1	39.3	43.5	47.8	52
Search advertising	306.7	334.4	362.3	389.8	417.4
Video advertising	191.3	205.1	217.7	229.8	241.9
Total	740.3	798.7	854.9	910.3	965.6

Thus, we can state that by 2028, digital advertising spending is expected to grow in virtually all areas. In particular, the growth is expected in the field of search advertising and video advertising. The presented figures only confirm the further active development of digital marketing in the future, and of course, financial institutions will play an important role in this.

In general, among the consequences of using digital marketing tools in the process of customizing financial services, the following can be distinguished:

1. The use of digital marketing tools contributes to improving the quality of customer interaction with financial institutions through, on the one hand, the virtualization of this interaction, and, on the other, a deeper analysis of customer behavior by these institutions and, accordingly, an understanding of the needs of their customers.
2. Digital marketing allows you to better identify groups of clients of the financial institution and, accordingly, offer each of them a certain set of financial products, which ultimately increases the volume of financial services sold and, accordingly, the income of these institutions.
3. Digital marketing helps improve customer interaction with financial institutions, which ultimately forms a relationship of trust between them, and this ensures increased customer loyalty, increasing their tendency to use additional financial products specifically identified on their personal information, on the recommendation of these institutions.
4. Digital marketing tools significantly increase the efficiency of advertising companies and marketing activities in general, which affects the rational use of investment resources of financial institutions that they use to carry out such activities.
5. Virtualization of customer interaction only deepens the customization process due to the ability to ensure constant support for customer relationships through the use of digital marketing tools.
6. Digital marketing also contributes to the sale of financial products, not only to regular customers of financial institutions but also to former customers, which is important from the point of view of ensuring revenue growth.
7. Digital marketing allows you to use the internal reserves of the financial institution to increase the volume of sales of additional financial services accompanying financial products to clients, which also has a positive effect on the income of financial institutions.
8. Digital marketing also contributes to a more successful use of classic marketing tools, especially during advertising campaigns, the implementation of which is accompanied by a preliminary analysis of consumer perception of advertising, which is carried out in order to prevent the emergence of negative emotions in customers.
9. The combination of digital marketing tools with the digitalization of operational activities allows customers to quickly access the purchase of financial services while receiving various information from financial institutions about new opportunities, which occurs through the use of various digital channels.

Digital marketing plays a key role in the development of financial products, as its tools provide a deep analysis of the financial services market, determine its possible directions, directions of transformation of individual segments of this market, and accordingly analyze the growth of demand and supply of various types of financial services. This, in turn, allows you to develop relevant financial products with acceptable conditions for customers. Competitive financial products are the key to the effective development of financial institutions, and their relevance and timeliness allow you to quickly sell them, receive income, and expand the activities of such institutions.

DISCUSSION

Supporting the opinion of Amin et al. (2025); Sreesuknam et al. (2025), it is advisable to pay attention to the analysis of the impact of digital transformation on marketing effectiveness, the developed model of digital marketing strategy and the analysis of the development of the Ukrainian credit market in conditions of macroeconomic instability and under the influence of digitalization challenges.

Given the relevance of the research by Liu et al. (2025); Hidayat et al. (2025); Koch et al. (2015), it is considered practically expedient to analyze the algorithm for implementing digital marketing and propose a mechanism for the development of Fintech technologies, assess the use of innovations in digital marketing, and analyze the features of mass customization of financial services.

The studies of Järvinen et al. (2003); Al-Hashem et al. (2022); Albashrawi (2019); Guo et al. (2020) are of practical importance, which is due to the analysis of options for making strategic decisions in the service sector taking into account digital technologies and personalization in financial services, the development of an electronic personalization model to increase customer satisfaction and identify the impact of security and personalization on the intention to continue mobile banking.

This study differs from existing articles in several key aspects. First, it offers a more detailed and comprehensive assessment of financial services customization, examining not only its basic principles but also the specific mechanisms and technologies that enable this customization. This allows us to consider different approaches to customization and their impact on customer satisfaction and the efficiency of financial institutions. Second, it focuses on the relationship between digital marketing and customization. Third, the article examines in detail how specific digital marketing tools can be used to effectively implement financial services customization. Fourth, this study includes practical recommendations for implementing customization and digital marketing in financial institutions, which significantly increases its practical value. Fifth, an important aspect of the study is the analysis of the impact of financial services customization through digital marketing on the competitiveness of financial institutions in the long term.

Given the above, this article fills the gaps in existing research by offering new perspectives and practical solutions for financial institutions in the context of service customization through digital marketing.

CONCLUSIONS

In the article, the theoretical and practical provisions on the use of digital marketing in customizing the services of financial institutions are studied. This was done through the detailed consideration of the essence of digital marketing and the features of building its system in these institutions. It was found that today financial institutions, actively participating in the digitalization of their own activities, on the one hand, are forced to transform their own marketing systems taking into account the new capabilities of digital technologies, and on the other, they are themselves interested in using digital channels to promote their own services, sell financial products, and improve the quality of interaction with customers. The article also determines that it is important for the development of marketing activities to create a digital marketing system in which all processes, actions, relationships, subjects, methods, and tools are harmoniously and coherently combined, which ultimately allow for the implementation of new approaches to the development and sale of financial products, analysis of the financial services market, research of competitors' positions, study of other financial service offers, and forecasting the future situation in this market and in its individual segments.

The article pays significant attention to the study of the essence of the customization of financial services. It is established that customization is a new approach to the sale of financial products, which consists of the development of mechanisms and methods for creating personalized financial services that take into account the personal characteristics and features of the economic activity of current and potential clients of financial institutions. It is established that customization today is an emerging trend in the development of financial institutions, since its use is primarily associated with the development of digital technologies and the ability of financial institutions to use these technologies in the process of developing personalized financial products.

Based on the results of the essence of financial service customization, it was found that, first of all, this approach to the sale of financial products can be ensured only by changing the established model of digital marketing in the activities of financial institutions. Accordingly, the article, through the analysis of modern marketing tools, in particular digital marketing, specifies those of them that should be used in modern conditions for the sale of personalized financial products. It was determined that the process of using these tools is complex, multifaceted and requires a harmonious combination of

various digital marketing tools in the process of development, sale of financial products to clients, taking into account their financial condition, potential demand for financial services, history of using financial services and interaction with a financial institution, and other characteristic features that reflect the peculiarities of the model of his financial behavior. This gave grounds to argue that the process of personalizing financial services today is a rather complex process, since it requires financial institutions to implement complex mechanisms for developing financial products, taking into account a significant number of factors inherent in specific clients or client segments. In addition, these segments, clusters of consumers, are determined within the framework of individual areas of sales of financial products, namely: provision of financial services to households, business entities, and other institutions. At the same time, it was determined that the phased use of the approach to customization of financial services using modern digital marketing tools has significant potential for the further development of financial institutions. This contributes to increasing their income in the long term, increasing the competitiveness level in the financial services market, and forming a positive image of these institutions, taking into account their innovative development, active role in the digitalization of the financial services sector, and the national economy.

Further research in this area may be related to the study of individual types of digital marketing tools and the analysis of the features of their use in the development of financial products, their personalization, sales, and the analysis of information about consumers of financial services of banking and non-banking financial and credit institutions.

ADDITIONAL INFORMATION

AUTHOR CONTRIBUTIONS

All authors have contributed equally.

FUNDING

The Authors received no funding for this research.

CONFLICT OF INTEREST

The Authors declare that there is no conflict of interest.

REFERENCES

1. Albashrawi, M. (2019). The impact of security and customization on continuance intention of M-banking. Proceedings of the 12th IADIS International Conference Information Systems 2019 (IS 2019). https://doi.org/10.33965/is2019_201905c006
2. Al-Hashem, A. O., Al-Laham, M. M. A., & Almasri, A. (2022). E-personalization and E-customization model for enhancing e-customer satisfaction in the case of COVID-19: Empirical evidence from banking sector in Jordan. *Jordan Journal of Business Administration*, 18(2). URL: <https://jjournal.sju.edu.jo/index.php/JJBA/article/view/33>
3. Amin, M., Gohar, M., & Ali, I. (2025). Impact of digital transformation on SME's marketing performance: Role of social media and market turbulence. *Discover Sustainability*. <https://doi.org/10.1007/s43621-025-01228-3>
4. Chumaidiyah, E., Madao, M., & Fauzi, P. M. (2025). Digital marketing intervention on dynamic finance and feasibility using simulation: A case study. *SAGE Open*. <https://doi.org/10.1177/21582440251336516>
5. Daud, I., Nurjannah, D., Mohyi, A., Ambarwati, T., Cahyono, Y., et al. (2022). The effect of digital marketing, digital finance and digital payment on finance performance of Indonesian SMEs. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2021.10.006>
6. Digital Ad Spend (2017–2028). (n.d.). Oberlo. URL: <https://www.oberlo.com/statistics/digital-ad-spend>
7. Digital Media Insights Report Q1 2024. (n.d.). Iquanti. <https://www.iquanti.com/reports/digital-media-insights-report-for-financial-services-q1-2024/>
8. Ethan Cramer-Flood. (2024). US Ad Spending by Industry 2024. A Surge for Telecom, Big Money from Retail and CPG, and a Major Distortion Thanks to Politics. *Emarketer*. URL: https://www.emarketer.com/content/us-ad-spending-by-industry-2024?utm_source=chatgpt.com
9. Feng, Z., Luo, N., Wu, S., & Yan, Z. J. (2025). Trade-in marketing strategies in gaming industry: The effect of digital transformation. *Electronic Markets*. <https://doi.org/10.1007/s12525-025-00800-z>
10. Guo, S., & Liu, N. (2020). Influences of supply chain finance on the mass customization program: Risk attitudes and cash flow shortage. *International Transactions in Operational Research*. <https://doi.org/10.1111/itor.12708>
11. Hasani, B. (2026). The factors influencing digital marketing adoption in service-based SMEs in Albania and Kosovo: A TAM approach to barriers and challenges in Western Balkan economies. *Multidisciplinary Reviews*. <https://doi.org/10.31893/multirev.2026089>

12. Hidayat, A. R., Alifah, N., Astuti, A. W., Solehudin, C. M. N., et al. (2025). Utilization of innovation in digital marketing: Qualitative study of SMEs in Indonesia. *Multidisciplinary Science Journal*. <https://doi.org/10.31893/multiscience.2025489>
13. Hrubliak, O., Popelo, O., Shaposhnykov, K., Zhavoronok, A., Ostrovska, N., & Krylov, D. (2024). Digital currency of the central banks: trends of the euro area and prospects of the use within the implementation of the European green deal. *Journal of Theoretical and Applied Information Technology*, 102(7), 2954-2967. URL: <http://www.jatit.org/volumes/Vol102No7/17Vol102No7.pdf>
14. Hu, Q., Xu, Q., Wu, J., & Zhang, L. (2025). Neural network prediction model of digital marketing under the green development mode of enterprises. *Discover Computing*. <https://doi.org/10.1007/s10791-025-09568-4>
15. IAB UK. (2025). Digital Adspend 2024: UK's overall digital ad market hits £35.5bn. URL: <https://www.iabuk.com/news-article/digital-adspend-2024-uks-overall-digital-ad-market-hits-ps355bn>
16. Järvinen, R., Lehtinen, U., & Vuorinen, I. (2003). Options of strategic decision making in services: Tech, touch and customisation in financial services. *European Journal of Marketing*. <https://doi.org/10.1108/03090560310465143>
17. Koch, S., & Inanc, D. (2015). Mass customization for financial services: An empirical study of adoption and usage behavior. *Journal of Services Marketing*. <https://doi.org/10.1108/JSM-04-2014-0115>
18. Kumar, Naveen. (2025, August 1). 171 Latest Digital Marketing Statistics 2025 [Trends & Facts]. Demandsage. URL: <https://www.demandsage.com/digital-marketing-statistics/>
19. Kumar, S., Sharma, C., Mishra, M. K., Sharma, S., & Bhardwaj, V. (2025). Smart, sustainable, and green: The digital transformation of green-marketing. *Discover Sustainability*. <https://doi.org/10.1007/s43621-025-01242-5>
20. Liu, X., & Li, J. (2025). Digital marketing and corporate market performance: The mechanism of fintech development. *Finance Research Letters*. <https://doi.org/10.1016/j.frl.2025.108203>
21. Magna Global. (2025, June 15). Advertising proves resilient amidst economic uncertainty. URL: https://maglobal.com/advertising-proves-resilient-amidst-economic-uncertainty/?utm_source=chatgpt.com
22. Marhasova, V., Popelo, O., Perepeliukova, O., Kakhovska, O., Oprysok, M., & Khomenko, S. (2025). The role of the digital business ecosystem in innovative and intellectual development of regions. *Journal of Theoretical and Applied Information Technology*, 102(1), 40-51. URL: <https://www.jatit.org/volumes/Vol103No1/3Vol103No1.pdf>
23. Marketing Statistics Every Team Needs to Grow in 2025. (2025). URL: <https://www.hubspot.com/marketing-statistics>
24. Mikolajczyk, K. (2025). Social media benchmarks for financial services: 2025 update. Hootsuite. URL: https://blog.hootsuite.com/social-media-benchmarks-for-financial-services/?utm_source=chatgpt.com
25. Mishra, A. J., Mishra, S. A., Talreja, P., & Shrivastava, A. (2024). *Digital marketing trends in the finance industry*. 2024 IEEE 4th International Conference on ICT in Business Industry and Government (ICTBIG 2024). <https://doi.org/10.1109/ICTBIG64922.2024.10911836>
26. Nittayoosakulchot, N., & Pankham, S. (2025). A fuzzy Delphi approach to modeling digital marketing success in the online supplements sector: Evidence from Thailand. *Journal of Fuzzy Extension and Applications*. <https://doi.org/10.22105/ifea.2025.511836.1836>
27. Rafiei, K. (2025). Blockchain-powered decentralized finance (DeFi) in digital marketing. In *Dynamic and safe economy in the age of smart technologies* (Chap. 6). IGI Global. <https://doi.org/10.4018/979-8-3693-4369-2.ch006>
28. Said, N. A. (2025). Does data privacy influence digital marketing? The mediating role of AI-driven trust: An empirical study of Zain Telecom company in Jordan. *International Journal of Data and Network Science*. <https://doi.org/10.5267/j.ijdns.2024.8.023>
29. Sreesuknam, K., & Kidrakarn, K. (2025). The development of a digital marketing strategy model to influence re-purchase intention of consumer products through online channels. *Studies in Media and Communication*. <https://doi.org/10.11114/smc.v13i4.7814>
30. Statista Research Department. (2025). Number of credit institutions in the euro area from 2007 to 2024. URL: <https://www.statista.com/statistics/349544/eu-eurozone-credit-institutions-number/>
31. Statista. (n.d.). Number of sent and received e-mails per day worldwide from 2018 to 2028 (in billions). URL: <https://www.statista.com/statistics/456500/daily-number-of-e-mails-worldwide/#:~:text=With%20the%20internet%20becoming%20increasingly,daily%20e%2Dmails%20by%202026>
32. Targosz, M. (2025, March 20). Digital Marketing for Financial Services and Institutions. Landing. URL: <https://landingi.com/digital-marketing/financial-services/>
33. Torossian, R. (2024). The Evolution of Financial Digital Marketing: How Data-Driven Strategies are Shaping the Future of Finance. *ronntorossian.com*. URL: <https://ronntorossian.com/the-evolution-of-financial-digital-marketing-how-data-driven-strategies-are-shaping-the-future-of-finance/>
34. Tulchynska, S., Popelo, O., Solosich, O., Kasianova, N., Kostyunik, O., & Shchepina, T. (2024). Artificial intellectualization in the assessment system of the safe development of economic entities. *Journal of Theoretical and Applied Information Technology*, 102(8), 3323-3334. URL: <https://www.jatit.org/volumes/Vol102No8/6Vol102No8.pdf>

Худолей В., Карпенко О., Дубина М., Базілінська О., Панченко О., Барилко А.

ЗАБЕЗПЕЧЕННЯ КАСТОМІЗАЦІЇ ПОСЛУГ ФІНАНСОВИХ УСТАНОВ НА ОСНОВІ РОЗВИТКУ СИСТЕМИ ЦИФРОВОГО МАРКЕТИНГУ

У дослідженні розглянуто роль цифрового маркетингу в забезпеченні кастомізації послуг фінансових установ. Це здійснено через детальне вивчення особливостей економічної діяльності фінансових установ, аналізу специфічних рис здійснення ними власної маркетингової діяльності. Автори встановили, що кастомізація являє собою новий підхід до продажу фінансових продуктів, який полягає в розробці механізмів і методів створення персоналізованих фінансових послуг, що більше враховують особисті властивості, риси економічної діяльності діючих і потенційних клієнтів фінансових установ. Аргументовано, що кастомізація сьогодні є трендом зародження в розвитку фінансових установ, оскільки її використання в першу чергу пов'язане з розвитком цифрових технологій і спроможністю фінансових установ використовувати такі технології саме в процесі розробки персоналізованих фінансових продуктів. У дослідженні конкретизовано сутність кастомізації фінансової послуги, визначено позитивні результати від впровадження такої концепції фінансовими установами та обґрунтовано загальні риси кастомізації фінансової послуги. На основі результатів сутності кастомізації фінансової послуги було з'ясовано, що в першу чергу забезпечити її використання для продажу фінансових продуктів можна лише через зміну сформованої моделі цифрового маркетингу в діяльності фінансових установ. Розглянуто сутність цифрового маркетингу, визначені його специфічні риси, що дозволило конкретизувати сутність системи цифрового маркетингу, визначити її структурні елементи, обмеження функціонування, результати забезпечення ефективної роботи. Проведено аналіз переваг і недоліків формування системи цифрового маркетингу в діяльності фінансової установи з урахуванням сучасних тенденцій цифровізації царини фінансових послуг. На основі аналізу результатів дослідження сутності системи цифрового маркетингу фінансової установи також розглянуто інструменти цифрового маркетингу, які доцільно використовувати для забезпечення процесу кастомізації фінансових послуг. У підсумку визначено наслідки використання таких інструментів для роботи фінансових установ. Визначено, що процес використання зазначених інструментів є складним, багатоаспектним і вимагає гармонійного поєднання різних інструментів цифрового маркетингу в процесі розробки, продажу фінансових продуктів клієнтам з урахуванням їхнього фінансового становища, потенційного попиту на фінансові послуги, історії використання фінансових послуг і взаємодії з фінансовою установою, інших характерних ознак, які відображають особливості моделі його фінансової поведінки.

Ключові слова: маркетинг, цифровий маркетинг, інструменти цифрового маркетингу, фінансова установа, маркетингова діяльність, кастомізація, фінансова послуга

JEL Класифікація: G21, M31, M15