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FORMATION OF CONSUMER LOYALTY IN ENTERPRISE DIGITAL MARKETING: A BEHAVIORAL AND ECONOMIC APPROACH

Modern enterprises and their clients are increasingly integrating digital technologies into all aspects of their activities, which not only generates new opportunities for optimizing interaction and business development but also stimulates innovative potential. The purpose of this study is to identify the specific features of consumer loyalty formation in digital marketing within enterprises, within the framework of both behavioural and economic approaches, under current conditions.

Given the rapid proliferation of digital tools in marketing, the study highlights, from a practical perspective, the contemporary challenges and trends that manifest in ensuring consumer loyalty. It has been established that customer loyalty has traditionally been considered a key factor in driving extensive growth, focusing on expanding the client base by attracting new customers. Particular attention is paid to the comparative analysis of Ukrainian and international practices in shaping consumer loyalty in enterprise digital marketing. The findings reveal that the Ukrainian practice of consumer loyalty formation in digital marketing is predominantly focused on stimulating demand in the short term and fostering emotional contact with consumers. As a standard feature, the active use of digital channels and gamification has been identified, while the distinction lies in the scale and depth of implementation.

It has been demonstrated that the approach to customer loyalty can be based on two core enterprise strategies: expansion (marketing management of loyalty focused on meeting the expectations of potential customers) and retention (marketing support of existing customer loyalty aimed at preventing their attrition). Furthermore, the study substantiates the effectiveness and prospects of modern approaches to training enterprise personnel engaged in marketing activities, particularly those based on gamification.

Keywords: consumer loyalty, digital marketing, consumer behavior, competitiveness, marketing strategy, risk.

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ФОРМУВАННЯ СПОЖИВЧОЇ ЛОЯЛЬНОСТІ У ЦИФРОВОМУ МАРКЕТИНГУ ПІДПРИЄМСТВА: ПОВЕДІНКОВО-ЕКОНОМІЧНИЙ ПІДХІД

Сучасні підприємства та їхні клієнти дедалі активніше інтегрують цифрові технології в усі сфери своєї діяльності, що не лише створює нові можливості для оптимізації взаємодії та розвитку бізнесу, але й стимулює інноваційний потенціал. Метою дослідження є визначення особливостей формування споживчої лояльності у цифровому маркетингу підприємства в контексті поведінкового та економічного підходів в сучасних умовах.

Зважаючи на стрімку поширеність цифрових інструментів у маркетингу, з практичної точки зору виокремлено сучасні виклики та тенденції, які проявляються у процесах забезпечення лояльності споживачів. З'ясовано, що традиційно проблема лояльності клієнтів розглядається як інструмент екстенсивного зростання, спрямованого на розширення клієнтської бази шляхом залучення нових покупців або замовників. Пріділено увагу порівняльному аналізу української та закордонної практики формування споживчої лояльності у цифровому маркетингу підприємств. З'ясовано, що українська практика формування споживчої лояльності у цифровому маркетингу переважно орієнтована на оперативне стимулювання попиту та емоційний контакт зі споживачем. В якості спільної риси виокремлено активне використання цифрових каналів і гейміфікації, проте відмінність полягає у масштабності та глибині впровадження. Доведено, що підхід до лояльності клієнтів може базуватися на двох основних стратегіях підприємства: розширення (маркетингове управління лояльністю, сфокусоване на задоволенні очікувань потенційних клієнтів) та утримання (маркетингову підтримку лояльності існуючих клієнтів, спрямована на запобігання їхньому відтоку).

Також обґрунтовано дієвість та перспективність сучасних підходів до навчання персоналу підприємств, що займається забезпеченням маркетингової діяльності, заснованих на гейміфікації.

Ключові слова: споживча лояльність, цифровий маркетинг, поведінка споживачів, конкурентоспроможність, маркетингова стратегія, ризик.

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PROBLEM STATEMENT

The rapid development of technology and dynamic changes in market conditions have led to a fundamental transformation of both corporate business processes and consumer behavior. Therefore, modern enterprises and their customers are increasingly integrating digital technologies into all areas of their activities, which not only creates new opportunities for optimizing interaction and business development but also stimulates innovation potential. At the same time, the introduction of digital tools is accompanied by new challenges. In particular, the need to respond to market changes and adapt to new conditions quickly is crucial. The competitiveness of companies in this environment directly depends on their ability to improve continuously, flexibility in operational processes, and strategic planning. Thanks to ubiquitous digitalization, consumers have access to up-to-date information about goods and services, as well as the ability to compare prices and features in real time. This, in turn, increases the level of customer awareness and exactingness of the quality and speed of service delivery.

ANALYSIS OF RECENT RESEARCH AND PUBLICATIONS

Theoretical and practical features of the management of consumer behavior of business entities and the implementation of the business development strategy on a marketing basis are reflected in the research of many scientists, in particular, such as V. Bondarenko, Y. Kolomiets, I. Korman, V. Makarova, V. Mushtai, O. Omelyanenko, E. Pahucha, L. Popova, R. Rast, O. Semenda, T. Ustik, and others. It should also be noted that the success of introducing and assimilating digital technologies within the enterprise depends on a clear justification of the expediency of specific measures and actions, based on the business conditions in modern Ukraine. In this context, it is advisable to clearly assess and substantiate the practical issues of implementing the behavioral and economic approach to digital marketing within the management system of business entities.

FORMULATION OF THE OBJECTIVES OF THE ARTICLE (STATEMENT OF THE TASK)

The purpose of this study is to identify the key factors influencing consumer loyalty formation in digital marketing within the enterprise, drawing on both behavioral and economic approaches in contemporary conditions.

PRESENTATION OF THE PRIMARY MATERIAL OF THE STUDY WITH FULL JUSTIFICATION OF THE SCIENTIFIC RESULTS OBTAINED

First, we note that to consider the specifics of developing management of economic relations entities on the principles of the digital economy, it is necessary to proceed from the composition of such entities, since their actions will be driven by interests, while being interconnected with other participants, forming certain digital communications.

The strategic importance of considering consumer loyalty in modern, dynamic market conditions is demonstrated by scientists E. Pahucha and Y. Kolomiets [3] as follows. Consumers of specific products are often looking not only for a product but also for a brand that reflects their core values. Therefore, marketing messages from actual and potential consumers should emphasize environmental responsibility, the absence of chemicals, care for the environment, and even the requirements for organizing sustainable production. At the same time, communication must be transparent, with an emphasis on the authenticity and honesty of the enterprise. It is also necessary to consider that a significant, and sometimes overwhelming, share of product consumers may be interested in the details of production itself and the advantages of using organic components over conventional ones.

To understand the practical implementation of different approaches in marketing management, particularly in the context of digitalization, it is advisable to compare approaches to studying the process of forming consumer loyalty in digital marketing across various aspects, as illustrated in the Table. 1 (compiled based on generalization [1, 2, 4, 5]).

From the above, we emphasize that such sustainable consumer loyalty is formed exclusively at the intersection of these approaches, that is, from theory and analytics, which create the methodological basis for the organization of digital marketing at the enterprise, to ethics and strategy, which are built on the values and experience of the management and employees of a particular manufacturer.

We also agree with the opinion of the authors Makarov V. V., Ustik T. V., and Mushtai V. A. [2, p. 166] that, in fact, managers traditionally consider the problem of customer loyalty from the perspective of extensive growth, which aims to attract new customers and expand the customer base. However, in the conditions of a decrease in purchasing power, stable profitability of the enterprise can also be achieved through an intensive approach (retention of existing customers). Loyalty formation can be achieved through two primary marketing strategies: expanding the customer base and enhancing customer retention. These strategies, to varying degrees and for different periods, contribute to ensuring the stable functioning of the business.

Table 1

Comparative characteristics of different approaches in the marketing management of an enterprise in the context of digitalization

Approach to marketing management of the enterprise	Object of research at the enterprise	Application advantage	Risks in modern conditions
Theoretical	Digital marketing concepts, consumer loyalty models, and behavioral factors	Systematization of knowledge, formation of a theoretical basis for loyalty management	Rapid change in marketing paradigms, lagging scientific models in practice
Analytical	Customer data (traffic, conversion, repeat purchases, reviews), behavioral patterns	The ability to measure the level of loyalty and effectiveness of digital tools	Dependence on data quality, risk of incorrect interpretation
Applied	Digital marketing tools (SMM, email, content, gamification, personalization)	Increasing customer engagement, forming long-term relationships	Oversaturation of the audience with communications, "advertising fatigue" of consumers
Strategic	Enterprise marketing strategy, integration of behavioral approaches into digital marketing	Formation of competitive advantages, sustainable customer retention	Dependence on global platforms, high costs of maintaining loyalty
Socio-ethical	Transparency in communications, a balance between influence and respect for the consumer	Growing trust, strengthening the brand through ethical practices	Risk of manipulation, adverse reaction of the community in case of violation of ethics

At the **theoretical level**, loyalty arises from a combination of digital marketing concepts and behavioral factors, providing a systematic understanding of the process and creating a methodological basis for managing it. At the same time, the rapid change in digital technologies and marketing paradigms poses a risk of lagging behind scientific models in current Practice. **The analytical aspect** involves studying consumer behavioral patterns and analyzing data on their activity, repeat purchases, and engagement, which enables the quantification of marketing action effectiveness. The main risk is dependence on the reliability and completeness of information, which can lead to erroneous management conclusions.

At the **applied level**, loyalty is built through digital marketing tools such as personalization, gamification, content, and SMM strategies that help build trust and increase repeat sales. However, excessive communication activity can lead to consumer overload and reduced effectiveness of the message. **The strategic aspect** requires integrating behavioral approaches into the overall marketing policy of the enterprise, which ensures sustainable competitive advantages and long-term customer retention. The risk here is a significant dependence on global digital platforms and high costs for maintaining relationships with consumers.

The socio-ethical aspect **is no less critical**, because transparency in communications and a balance between influence and respect for the consumer form the basis of trust and a positive brand image. In the event of neglecting ethical norms, there is a threat of manipulative practices, which provokes an adverse reaction from society and a decrease in loyalty levels. Thus, a comprehensive study of consumer loyalty formation in digital marketing requires the integration of theoretical, analytical, applied, strategic, and socio-ethical approaches, which enables ensuring long-term effectiveness in the dynamic digital economy environment.

Considering the purpose of this study, it is appropriate to refer to the analytical description of the Ukrainian and foreign practices of forming consumer loyalty in digital marketing, with examples of enterprises, and to highlight both standard and distinctive features.

It is worth noting that Ukrainian enterprises have recently been actively integrating digital marketing tools to retain customers, especially during martial law; however, their strategy is often adaptive in nature, aimed at quickly responding to market challenges. For example, Rozetka LLC uses a multi-level personalization system, the Premium loyalty program, and effectively uses email and push marketing for consumer retention. For fast-moving goods or everyday consumer items, the Silpo chain of stores (Silpo-food LLC) is actively implementing gamification mechanics in its Own Account program, which motivates customers to make repeat purchases through bonuses, quests, and collection campaigns. The financial sector is no exception. For example, the mobile bank "Monobank" (operating on the common platform of JSC "Universal Bank") builds loyalty through a combination of the convenience of a mobile application, instant messaging, cashback programs, and an ironic yet positive style and mood in its communications.

Thus, we see that the Ukrainian specificity of achieving consumer loyalty lies in the fact that enterprises often focus on emotional contact and quick bonuses, seeking to consolidate the customer in a highly competitive environment and in conditions of limited resources.

Generalized foreign practice looks a little different. Thus, in our opinion, in world practice, the process of loyalty formation is more systematic and long-term, with an emphasis on data analytics and artificial intelligence technologies.

Here are some examples of well-known brands and their market behavior. Amazon utilizes big data algorithms for deep personalization; its recommendation systems form a kind of "unique showcase" for each user. An Amazon Prime subscription combines material benefits (free shipping) with emotional benefits (exclusive content). And Starbucks, thanks to the Starbucks Rewards program, integrates a mobile application, a points system, and gamification elements that increase customer engagement. Another world leader in the field of sports goods had a

long path to loyalty. Nike has created a digital ecosystem (Nike Run Club, Nike Training Club), where customers receive not only the product, but also experiences related to sports and lifestyle, which forms deep emotional loyalty.

Therefore, foreign practice is characterized by a deep use of technology, a long-term approach, and complex ecosystems, where loyalty is formed not only through bonuses but also through the creation of a community and a unique customer experience.

Based on the results of the analysis, it turns out that it is possible to distinguish similar features:

- ✓ use of digital channels (social networks, mobile applications, email, push notifications);
- ✓ active implementation of loyalty programs and personalized offers;
- ✓ the use of gamification elements to attract customers.

On the other hand, the distinctive features include the situation that has so far been entrenched in management, where manufacturers and traders in Ukraine primarily focus on stimulating demand promptly (through bonuses, cashback, and promotions). In contrast, abroad, a strategic focus on forming long-term experiences and ecosystems prevails. At the same time, foreign companies have greater opportunities to utilize big data, AI, and omnichannel strategies, while domestic companies primarily focus on basic personalization. Although we consider it positive that Ukrainian enterprises build loyalty mainly through emotional communication and creativity, while foreign ones work through such principles as manufacturability and consistency. Thus, it can be concluded that Ukrainian enterprises are at the stage of actively adapting to digital practices, while world leaders are forming holistic customer ecosystems where consumer loyalty is integrated into their business models.

The growing dynamics and variability of the modern business environment are driving a transformation in the perception of digital technologies: from considering them as an alternative opportunity to realizing their imperative nature. Delays in implementing digital solutions increase the risk of marginalization for the enterprise and lead to a loss of its competitive position. According to the Global Tech Report [8], which covered a survey of global business leaders, in 2023, about 36% of companies have already implemented artificial intelligence technologies, and another 49% (the stage of testing pilot projects or planning the implementation of technologies). It is interesting to confirm the effectiveness of such actions [7], as 27% of enterprises clearly associate better performance or profit growth with the use of cloud services and tools as a service (in particular, within e-commerce).

Given the rapid adoption of digital tools in marketing, from a practical perspective, it is essential to understand the modern challenges and trends that manifest in the processes of ensuring consumer loyalty. Below is a generalized table comparing the considered practices of building consumer loyalty in digital marketing (Table 2).

Table 2

The main features of the Ukrainian and foreign practice of forming consumer loyalty in the digital marketing of enterprises

Comparison criterion	Ukraine	World
The primary focus in digital marketing is on creating and maintaining customer loyalty.	Rapid stimulation of demand, emotional communication	Long-term customer retention, creation of ecosystems
Basic tools	Loyalty programs, cashback, promotions, and gamification	Big Data, AI, Omnichannel Strategies, Mobile Ecosystems
Level of personalization	Basic (segmentation, email, push)	Deep (recommendation algorithms, behavior analytics)
Strengths	Creativity, flexibility, emotional contact with the client, partial interactivity	Manufacturability, consistency, gamification, and integration into the business model
Main risks	Limited resources, "advertising fatigue" of consumers	High cost of ecosystem support, dependence on large platforms

As can be seen from the above, the Ukrainian practice of forming consumer loyalty in digital marketing primarily focuses on stimulating demand promptly and fostering an emotional connection with the consumer. Enterprises actively use loyalty programs, cashback, bonuses, and gamification, but the level of personalization is fundamental primarily. The global practice is characterized by a strategic approach that leverages the use of big data, artificial intelligence, and omnichannel platforms. Here, the emphasis is on creating comprehensive customer ecosystems that combine products, services, and additional experiences. Ukrainian companies are distinguished by creativity and flexibility, while foreign companies are characterized by consistency and a high level of manufacturability. A common feature is the active use of digital channels and gamification, but the difference lies in the scale and depth of implementation. As a result, Ukrainian enterprises are at the stage of intensive adaptation, while world leaders are focusing on integrating loyalty into their business models.

It is also necessary to agree with the opinion of O. Revenko and O. Polezhaeva [6, p. 90] that, in today's dynamically changing economic conditions, gamification in business models is essential and can be adapted and applied to the specifics of digital marketing. Personnel engaged in marketing functionality are effective and promising.

CONCLUSIONS

According to the study's results, it was found that traditionally, the problem of customer loyalty is considered a tool for extensive growth, aimed at expanding the customer base by attracting new buyers or customers. However,

in the context of a decrease in consumer solvency, a trading enterprise can achieve stable profitability through an intensive path, namely by preserving the existing number of consumers within the framework of systematic organizational activities. Attention is paid to a comparative analysis of Ukrainian and foreign practices in forming consumer loyalty through digital marketing for enterprises. The approach to customer loyalty can be based on two main strategies:

1. An expansion strategy that involves loyalty marketing management focused on meeting the expectations of potential customers, which leads to an increase in the customer base.

2. The retention strategy, i.e., marketing support for the loyalty of existing customers, is aimed at preventing their outflow (migration) and ensuring the stable functioning of the enterprise system.

The effectiveness and prospects of modern approaches to training personnel engaged in marketing activities, based on gamification, are also substantiated.

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