



Marketing

UDC 339.138:004.8:005.336.3

DOI <https://doi.org/10.5281/zenodo.18622473>

**Impact of generative artificial intelligence on the personalization of
communication in international B2B sales**

Ivan Pankulych,

Master's Degree in Management, Founder & Executive Director,
American Institute for Global Trade, Management & Economic Diplomacy,
Sacramento, CA 95811, USA, <https://orcid.org/0009-0002-7901-1257>

Accepted: 17.01.2026 | Published: 06.02.2026

Abstract. The scientific significance and relevance of the study stem from the widespread adoption of generative artificial intelligence in international sales systems, as well as the growing need for personalized communications amid the complexity of global markets, multi-level decision-making processes, and increased competitive pressure among companies. The **purpose of the article** is to consider the theoretical and methodological basis of the influence of generative artificial intelligence on the personalization of communication in international B2B sales, including technological, organizational and strategic factors. The study used **methods** of scientific literature analysis to study the current state of the problem under study; generalization and systematization to present the results of scientific research. **Results.** It is confirmed that generative artificial intelligence is a key element in the evolution of companies' personalized communication with consumers, contributing to the transition from standardized messages to dynamic, contextually adapted communication solutions. Using generative models to combine customer data analysis with content creation that matches them improves the



accuracy of communications in international B2B markets. It is shown that the use of intelligent algorithms to automate and scale personalized messages helps overcome communication barriers arising from cultural, linguistic, and industry differences across markets. It is determined that the implementation of generative artificial intelligence shifts the seller's function from operational to strategic and consultative, thereby adding value to the customer. It is found that ethical, legal, and information risks reduce the effectiveness of personalized communication and require regulation at the institutional and managerial levels. **Conclusions.** Generative artificial intelligence forms new approaches to communication between entities in international B2B sales, combining technology with human knowledge and values. It has been shown that businesses using generative artificial intelligence in their sales strategies can improve communication, provided that ethical standards, legal requirements, and long-term goals of cooperation are met.

Keywords: digital business transformation, intelligent communication systems, customer-centric strategy, customer relationship management, business communication automation, customer data analysis, doing business in different cultures, strategic sales, and global B2B markets.

Вплив генеративного штучного інтелекту на персоналізацію комунікації в міжнародних B2B продажах

Панькулич Іван,

магістр (менеджмент), засновник та виконавчий директор,
American Institute for Global Trade, Management & Economic Diplomacy,
м. Сакраменто, Каліфорнія 95811, США, <https://orcid.org/0009-0002-7901-1257>

Анотація. Наукова значущість та актуальність дослідження зумовлено широким впровадженням генеративного штучного інтелекту в системі міжнародних продажів, а також зростанням потреби в персоналізованих



комунікаціях в умовах ускладнення глобальних ринків, багаторівневості процесів прийняття управлінських рішень і посилення конкурентного тиску між компаніями. **Мета статті** – розглянути теоретико-методологічне підґрунтя впливу генеративного штучного інтелекту на персоналізацію комунікації в міжнародних продажах B2B, включаючи технологічні, організаційні та стратегічні фактори. В дослідженні використано **методи** аналізу наукової літератури – для вивчення поточного стану досліджуваної проблеми; узагальнення та систематизації – для представлення результатів наукового пошуку. **Результати.** Підтверджено, що генеративний штучний інтелект є ключовим елементом в еволюції персоналізованої комунікації компаній зі споживачами, який сприяє переходу від стандартизованих повідомлень до динамічних, контекстуально адаптованих комунікаційних рішень. Використання генеративних моделей для поєднання аналізу даних клієнтів зі створенням контенту, що відповідає їм, покращує точність комунікацій на міжнародних ринках B2B. Показано, що застосування розумних алгоритмів для автоматизації та масштабування персоналізованих повідомлень допомагає подолати комунікаційні бар'єри, що виникають через культурні, мовні та галузеві відмінності на ринках. Визначено, що впровадження генеративного штучного інтелекту змінює функцію продавця з операційної на стратегічну та консультативну, сприяючи додаванню цінності для клієнта. Виявлено, що етичні, правові та інформаційні ризики знижують ефективність персоналізації комунікації та потребують регулювання на інституційному та управлінському рівнях. **Висновки.** Генеративний штучний інтелект формує нові підходи до спілкування між суб'єктами у міжнародних продажах B2B, поєднуючи технології з людськими знаннями та цінностями. Показано, що використання бізнесом генеративного штучного інтелекту у своїх стратегіях продажів дозволяє покращити комунікацію за умови дотримання етичних стандартів, правових вимог та довгострокових цілей співпраці.



Ключові слова: цифрова трансформація бізнесу, інтелектуальні системи комунікації, клієнтоорієнтована стратегія, управління взаємовідносинами з клієнтами, автоматизація бізнес-комунікації, аналіз даних про клієнтів, ведення бізнесу в різних культурах, стратегічні продажі, глобальні ринки B2B.

Statement of the problem. The relevance of the study lies in revealing the contradiction between the growing need of international B2B markets for deeply personalized, context-dependent communication and the limited capabilities of traditional sales management tools to provide it. This means that communication strategies must be adapted to the individual needs and expectations of each business partner. At the same time, the active use of generative artificial intelligence in international sales is currently scattered, with insufficient theoretical understanding of how it affects personalization, which complicates its implementation and distribution in the international sales market.

As data volumes increase, communication cycles accelerate, and the need for relevant and valuable customer interactions grows, it is increasingly important for companies to find new personalization tools that can combine scalability with a personalized approach. In this context, generative artificial intelligence is not only a technological solution but also a strategic resource that affects the competitiveness of companies engaged in international B2B sales. The research presented examines how generative artificial intelligence is changing communication in international B2B sales and highlights the organizational, ethical, and managerial aspects of its use.

Analysis of recent research and publications. A review of modern research shows the growing scientific interest in the digital transformation of business, the intellectualization of management processes, and the personalization of communication. For example, in the study by V. Levit [1], emphasis is placed on the influence of ESG strategies on the formation of brand value in territories, thereby



indirectly highlighting the importance of intangible factors and strategic communication in a competitive environment, particularly in conditions of the digitalization of the economy. The work of D. Kyiashko [2] is devoted to the development of hybrid frameworks for multimodal systems based on artificial intelligence agents, which creates a methodological basis for the use of intelligent agents in complex business communication and analytical systems. A. V. Yutkina's study [3] considered the influence of omnichannel distribution models on the economic indicators of companies, which is important for understanding the transformation of communication channels and interaction with customers in the digital environment.

The works of Y. Hasenko [4] focus on implementing MRP systems to improve inventory management efficiency, demonstrating the general trend towards automating decision-making and integrating digital technologies into business processes, including the B2B sector. Y. Tytarenko's research [5], devoted to neuropsychological reactions to video content in consumer behavior, reveals behavioral and cognitive aspects of content perception relevant to the formation of personalized communication strategies in digital marketing. The work of A. O. Ilyina [6] analysed the human capital management system, which allows considering generative artificial intelligence as a factor in transforming personnel roles and managerial competencies in modern organizations.

The scientific work of S. Melnychenko [7] on strategic management focuses on the relationship between management decisions and organizational success, which is conceptually important for understanding the impact of intelligent technologies on international B2B sales strategies. In the article by V. Medvetska [8], the application of artificial intelligence algorithms to financial diagnostics and strategic sales management in B2B retail was investigated, thereby directly confirming the potential of intelligent systems to support decision-making and personalize management processes. The study by I. Petrova, I. Diachuk and S. Zaitsev [9] focuses on the role of companies' activity in social networks in the



formation of trust in the B2B services market, emphasizing the importance of digital communication and trust as key factors in effective interaction between business partners. Author K. Buzymska [10] notes that the effectiveness of marketing communication policy largely depends on the company's ability to adapt its approaches to the specifics of a particular market.

In the article by T. O. Muzychenko, O. A. Skorba, and A. A. Shevchuk [11], artificial intelligence is considered as a tool for optimizing business processes in e-commerce, which confirms the potential of automated solutions to increase the efficiency of operational activities, but the emphasis is mainly on transactional processes, and not on strategic communications in B2B sales. I. V. Bielkin's research [12] is devoted to the automation of marketing processes using artificial intelligence and demonstrates the possibilities of algorithmisation of analytics, segmentation and content management, which creates prerequisites for personalization of communications, but does not reveal the specifics of generative models as a separate class of tools. In the article by T. Pshenychna [13], the impact of artificial intelligence on the effectiveness of digital marketing in business processes is analysed, which allows for assessing the general economic effects of digital solutions; however, the international dimension of B2B interaction and the peculiarities of intercultural communication remain outside the focus of the study.

It is also advisable to take into account the findings of A. Shatun [14], which reveals the sociocultural factors of trust formation in East Asian business networks, is fundamentally important for understanding the specifics of intercultural interaction and personalization of communication in international B2B relations in the context of digital transformation. In another study [15], the author substantiates approaches to optimizing global supply chains based on models of friendly and regional localization of production, which allows us to consider intellectual and analytical tools, in particular digital and AI solutions, as factors in increasing the sustainability, manageability, and strategic coherence of international B2B communications.



The work of K. S. Kupriienko [16] focuses on the opportunities, challenges and future trends of using artificial intelligence in digital marketing, which is conceptually essential for understanding the evolution of communication technologies. Still, it does not detail the mechanisms by which generative artificial intelligence influences the personalization of business communication in complex B2B chains. The research of V. Khrapkina and A. Seneliuk [17] revealed the potential of personalizing the customer experience in CRM systems using artificial intelligence technologies, which is directly related to the management of relationships with corporate customers; however, generative tools are considered mainly as an auxiliary element, without an in-depth analysis of their impact on strategic communication in international B2B sales.

Highlighting previously unresolved parts of the general problem. Despite active research on digital business transformation and the use of artificial intelligence in management and marketing, a number of aspects of personalized communication in international B2B sales remain insufficiently studied. In particular, in scientific works, the focus on the analytical and automation functions of artificial intelligence prevails, while the specifics of the influence of generative models on the formation of individualized communication messages in complex B2B interactions are only partially revealed. The issues of combining the technological capabilities of generative artificial intelligence with organizational processes in international sales, and the role of the human factor in ensuring trust and long-term partnership, remain insufficiently researched. There is also a limited number of works that systematically analyze the ethical, legal and intercultural challenges of applying generative artificial intelligence in the international B2B environment. The lack of generalized models for integrating generative artificial intelligence into personalized communication strategies complicates the practical use of these technologies.

Formulation of the goals of the article (statement of the task). The purpose of the article is to conduct a thorough study of the impact of generative artificial



intelligence on the personalization of communication in international B2B sales, taking into account technological, organizational and strategic aspects.

In accordance with the goal, the following tasks were set: to consider theoretical and methodological approaches to the use of generative artificial intelligence in international B2B communications; to investigate how this affects the personalization of communication in international B2B sales; characterize the main limitations and risks of its use in the international business world and propose promising ways of developing generative artificial intelligence.

Presentation of the main research material. The theoretical and methodological foundations for the use of generative artificial intelligence in international B2B communications are laid at the intersection of theories related to digital business transformation, customer relationship management, and personalized marketing. Digital communications in international B2B sales have shifted from standardized information channels aimed at a wide audience to integrated ecosystems based on data analysis, multi-channel interactions, and messages that can be tailored to different business situations. The growing popularity of customer relationship management (CRM) systems, marketing analytics, automated sales management platforms, and digital communication channels has enabled businesses to shift from reactive to proactive and predictive communication models. In this new environment, the ability of companies to quickly navigate complex datasets on customers, markets, and the competitive environment is very important. Thus, the need to integrate generative artificial intelligence into international sales stems from the increase in data volume, complex decision-making chains in the B2B sector, and higher communication quality standards, which complicate the process of constructive interaction with an international audience [9, p. 221].

The role of generative artificial intelligence in business communications is that algorithmic models can not only analyze data but also create new content tailored to specific tasks, audiences, and communication situations. Generative



artificial intelligence differs from traditional analytics tools in that it combines text, visual and multimodal messaging that can be used at different stages of the B2B sales process, from first contact to nurturing long-term partnerships. Such systems can automatically create business proposals, personalized letters, presentations and negotiation scripts. They can also help with analytical solutions by summarizing market data and customer behavior. In the context of business communications, generative artificial intelligence can be considered from the perspectives of its level of autonomy, degree of integration with corporate information systems, and functional purpose, in particular as a tool for facilitating communication, automating content, or strategically predicting the consequences of communication.

Personalization of communication in international B2B sales is a strategic factor that makes interactions between companies more effective, as it directly affects trust, involvement, and willingness to cooperate over the long term [10, p. 126]. In complex B2B markets, where decisions are made collectively and the sales process spans many stages, implementing generative artificial intelligence is particularly difficult. This process involves taking into account components such as industry specifics and company culture, differences between countries, and perceptions of marketing messages. Generative artificial intelligence creates a methodological basis for the implementation of deep personalization, combining the analysis of big data with the generation of relevant communication messages in real time, which helps to move from the use of templates for communication to the use of dynamic interaction models that are based on the specific needs of each customer. Personalization, augmented by generative artificial intelligence, is emerging as a component of strategic management in international B2B communications, integrating technological advances with communication skills and establishing new perspectives for developing strong partnerships in the global business environment.

In today's B2B world, customer data is highly complex. These may include details about the industry, the partner company's organizational structure, past contacts, behavior patterns, and the customer's willingness to make a decision.



Generative artificial intelligence can not only collect and analyze this data, but also transform it into relevant, contextually verified communication messages [11]. Traditional analytics tools mostly help with audience segmentation, but generative models can create content specific to certain companies, procurement roles, and even individual stakeholders. This makes B2B communication much more accurate and persuasive.

One of the important functional advantages of generative artificial intelligence is its ability to automate and change content for international B2B sales [12, p. 596]. Previously, creating content required significant time and resources. Now, generative artificial intelligence allows to scale personalized communication by automatically creating and localizing content without losing its strategic integrity. This helps the company develop a unified way to communicate worldwide while adapting to local markets. Table 1 shows the relationship between the technological capabilities of generative artificial intelligence and its impact on communication processes in an international context.

Table 1

The main areas of influence of generative artificial intelligence on the personalization of international B2B communications

| Direction of use of generative artificial intelligence | General characteristics of the process | Impact on personalization of B2B communication | Examples of generative artificial intelligence tools and their functionality |
|---|---|--|--|
| Analysis of customer data | Integration of structured and unstructured data about customers and sales markets | In-depth understanding of the needs and context of decision-making | Generative artificial intelligence as part of CRM platforms (Salesforce Einstein GPT, Microsoft Copilot for Sales) allows for generalizing the history of interaction, predicting customer needs, and generating insights for personalized communication |
| Fast generation of communication messages | Content creation according to the role, industry and stage of the sale | Increasing the relevance and persuasiveness of messages | Large language models such as ChatGPT, Claude, and Gemini allow the automatic creation of e-mails, |



| Direction of use of generative artificial intelligence | General characteristics of the process | Impact on personalization of B2B communication | Examples of generative artificial intelligence tools and their functionality |
|---|--|--|---|
| | | | commercial proposals, presentations and sales scripts, taking into account the B2B context |
| Cultural and language adaptation | Localization of content in accordance with national and professional norms | Reduction of communication barriers in international sales | Generative multilingual models, in particular DeepL Write, GPT-based translation tools, provide translation and stylistic adaptation of messages, taking into account cultural and industry specifics |
| Automation of communication | Scaling of personalized contacts in a multi-channel environment | Increasing the efficiency and speed of interaction | Chatbots and generative assistants (HubSpot AI, Drift, Intercom Fin) provide automated personalized interaction with customers at various stages of the B2B sales funnel |

Source: summarized on the basis of [11–15]

Generative artificial intelligence is also significantly changing the roles of salespeople and the way they interact with customers. If earlier the seller was the main source of information and personalization in international B2B sales, today many everyday communication tasks are performed by modern intelligent systems. This does not reduce the importance of the human factor, but only shifts the focus to the strategic, consultative and analytical roles of the salesperson. Salespeople are increasingly working in cross-functional teams that bring together marketers, analysts and managers to make decisions and create long-term value. Generative AI provides information and ensures consistent communication throughout the sales process. As a result, personalized communication in international B2B sales becomes a system that combines the technological capabilities of generative artificial intelligence with the professional knowledge of sellers, companies' strategic goals, and consumer expectations.



The active use of generative artificial intelligence for personalized communication in international B2B sales faces certain limitations and risks of its implementation due to the institutional and social dynamics of the global business space.

Thus, the use of generative models in business communication is associated with a number of ethical, legal, and informational risks, which are especially important in international cooperation. Ethical issues arise from the opaque use of artificial intelligence, the avoidance of responsibility for generated content, and the potential for manipulation in personalized communications. The use of generative artificial intelligence without regard for ethical principles in international B2B relations, where trust and reputation are highly important, can undermine the development of long-term cooperation between partners. Note that the use of generative artificial intelligence in international sales also entails significant regulatory and informational risks. In particular, legal risks arise from different regulatory frameworks governing data processing, intellectual property, and the protection of confidential information across jurisdictions, which prevent the standardization of a company's B2B communication practices on a global scale. Informational challenges include the risk of spreading false or contextually incorrect messages and the potential for leaking confidential business information during automated content generation [16–17].

Note that, in today's globalized, complex B2B markets, there are still significant limitations to personalized communication enabled by generative artificial intelligence. The implementation of multi-level processes, the involvement of various stakeholders, and the extended sales cycle reduce the effectiveness of universal algorithmic solutions, since even a high level of personalization may not account for elements of informal interaction, such as interpersonal trust, implicit agreements, or expectations of strategic partners. Also, the dependence of generative artificial intelligence on the quality of input data limits its use in situations where information is scattered, outdated or unevenly distributed among market



participants. This leads to the creation of personalized communications that, at first glance, correspond to the client's profile but, in fact, do not add any value to the business partner [18, p. 126]. Table 2 shows the main problems and risks of using generative artificial intelligence in international B2B communications.

Table 2

Limitations and risks of using generative artificial intelligence in international B2B communications

| Key risks and limitations | General characteristics | Impact on B2B communication between companies |
|----------------------------------|--|---|
| Ethical | The opacity of generative artificial intelligence algorithms, the manipulative nature of personalized messages | Decreasing the level of trust between business partners |
| Legal | Differences in regulatory regimes and data protection requirements | Complications of global standardization of communication |
| Informational | Inaccuracy, contextual inconsistency or possible data manipulation | Reputational and financial losses |
| Organizational | The complexity of the process of artificial intelligence integrating into existing sales processes | The practical component of personalization effectiveness is limited |

Source: created based on [18–22]

Even with the above limitations, the use of generative artificial intelligence creates new opportunities for qualitative changes in international B2B sales. Improvements in generative artificial intelligence algorithms, hybrid interaction models that combine human and artificial intelligence, and clear rules for the use and implementation of algorithmic tools help businesses create more balanced and responsible ways to personalize communications. In future international B2B sales models, generative artificial intelligence is expected to function as an intelligent partner that enhances analytical and communication decisions without supplanting the strategic role of humans. This will create the conditions for a transition from technology-driven personalization to value-driven communication, where personalized messages are combined with long-term goals of cooperation and sustainable development in international business relations.



Conclusions. The study showed that generative artificial intelligence serves as a system-forming element in the evolution of communication personalization in international B2B sales, integrating analytical capabilities to process large data sets with the ability to generate contextually adapted communication content. It is noted that the integration of generative artificial intelligence transforms traditional B2B communication models, contributing to a transition from standardized, reactive interaction methods to dynamic, proactive, and client-oriented strategies.

It has been established that the effectiveness of generative artificial intelligence in international B2B sales is limited by ethical, legal, and informational risks, as well as by the challenges of integrating such technologies into existing organizational and management frameworks. The generalization of the research results indicates that generative artificial intelligence does not supplant the strategic role of humans in B2B communications; rather, it transforms it by emphasizing the analytical, consultative, and value-oriented dimensions of customer interaction. Thus, the personalization of communication in international B2B sales is gradually becoming more difficult and requires the use of modern technological tools. New technologies must meet the long-term goals of partnership cooperation and the rules of responsible use of AI.

The future of research lies in determining how well generative artificial intelligence performs across different parts of international B2B markets and in building models for its use in strategic sales management.

References

1. Levit V. ESG strategies in the event industry and their impact on the brand value of a territory. *Здобутки економіки: перспективи та інновації*. 2025. № 24. DOI: <https://doi.org/10.5281/zenodo.17669205>
2. Kyiashko D. Development of a hybrid resting framework for multimodal systems based on AL agents. *Наука і техніка сьогодні*. 2025. № 11 (52). С. 1774–1788. DOI: [https://doi.org/10.52058/2786-6025-2025-11\(52\)-1774-1788](https://doi.org/10.52058/2786-6025-2025-11(52)-1774-1788).



3. Iutkina A V. The impact of omnichannel distribution on marginality and booking acquisition costs in independent hotels. *Наукові записки Львівського університету бізнесу та права. Серія: Економічна. Юридична.* 2025. № 45. С. 630–637. DOI: <https://doi.org/10.5281/zenodo.17218532>.

4. Hasenko Y. Implementation of MRP systems as a tool for improving inventory management efficiency in FMCG companies. *Актуальні питання економічних наук.* 2025. № 16. DOI: <https://doi.org/10.5281/zenodo.17551471>.

5. Tytarenko Y. Neuropsychological reactions to vertical and horizontal video content in consumer behavior: a theoretical and economic analysis. *Актуальні питання економічних наук.* 2025. № 17. DOI: <https://doi.org/10.5281/zenodo.17542702>.

6. Ільїна А. О. Система управління людським капіталом: удосконалення та розвиток. *Суспільство та національні інтереси. Серія: Публічне управління та адміністрування.* 2025. № 2 (10). С. 615–637. DOI: [https://doi.org/10.52058/3041-1572-2025-2\(10\)-615-637](https://doi.org/10.52058/3041-1572-2025-2(10)-615-637).

7. Мельниченко С. Г. Аналіз стратегічного менеджменту та його вплив на успішність організацій. *Здобутки економіки: перспективи та інновації.* 2024. № 3. URL: <https://econp.com.ua/index.php/journal/article/view/19/16> (date access: 14.01.2026).

8. Медвецька В. Г. Алгоритми штучного інтелекту у фінансовій діагностиці та стратегічному управлінні продажами в B2B-ртейлі. *Здобутки економіки: перспективи та інновації.* 2025. № 20. DOI: <https://doi.org/10.5281/zenodo.16810562>.

9. Петрова І., Дьячук І., Зайцев С. Активність компаній у соціальних мережах як чинник формування довіри споживачів на ринку B2B-послуг. *Вчені записки Університету «КРОК».* 2025. № 3 (79). С. 215–222. DOI: <https://doi.org/10.31732/2663-2209-2025-79-215-222>.

10. Бужимська К. Інструменти просування товарів і послуг та особливості маркетингових комунікацій у виробничому та сервісному



секторах. *Економічний простір*. 2025. № 207. С. 124–129. DOI: <https://doi.org/10.30838/EP.207.124-129>.

11. Музиченко Т. О., Скорба О. А., Шевчук А. А. Штучний інтелект як засіб оптимізації бізнес-процесів в електронній комерції. *Академічні візії*. 2023. № 25. URL: <https://www.academy-vision.org/index.php/av/article/view/696> (date access: 14.11.2025).

12. Белкін І. В. Автоматизація маркетингових процесів за допомогою штучного інтелекту. *Наукові інновації та передові технології*. 2025. № 5 (45). С. 592–604. DOI: [https://doi.org/10.52058/2786-5274-2025-5\(45\)-592-604](https://doi.org/10.52058/2786-5274-2025-5(45)-592-604).

13. Пшенична Т. Вплив штучного інтелекту на ефективність digital-маркетингу в бізнес-процесах. *Економіка та суспільство*. 2025. № 72. DOI: <https://doi.org/10.32782/2524-0072/2025-72-24>.

14. Shatun A. Socio-cultural factors of trust in East Asian business networks. *Актуальні питання економічних наук*. 2025. № 18. DOI: DOI: <https://doi.org/10.5281/zenodo.18153254>.

15. Shatun A. Optimization of global supply chains through models of friendly and regional localization of production. *Здобутки економіки: перспективи та інновації*. 2025. № 25. DOI: <https://doi.org/10.5281/zenodo.18084886>.

16. Купрієнко К. С. Штучний інтелект у цифровому маркетингу: можливості, виклики та майбутні тренди. *Інтернаука. Серія: Економічні науки*. 2025. № 4. DOI: <https://doi.org/10.25313/2520-2057-2025-4>.

17. Табакова Н. І. Багаторівневі моделі управління блокчейн-інфраструктурою у сфері розрахунків і платежів. *Здобутки економіки: перспективи та інновації*. 2025. № 24. DOI: <https://doi.org/10.5281/zenodo.17647784>.

18. Храпкіна В., Сенелюк А. Персоналізація клієнтського досвіду в CRM-системах за допомогою технологій штучного інтелекту. *Галицький*



економічний вісник. 2025. Т. 94, № 3. С. 120–128. DOI:
https://doi.org/10.33108/galicianvisnyk_tntu2025.03.

19. Скригун Н., Попович В., Бойко І. Використання штучного інтелекту у рекламній діяльності підприємств харчової промисловості. *Економіка та суспільство.* 2025. № 78. DOI: <https://doi.org/10.32782/2524-0072/2025-78-103>.

20. Кобернюк С. О., Балабанова К. Є., Чепурний С. Е. Персоналізація цифрового маркетингу в епоху штучного інтелекту: можливості та виклики. *Наукові записки Львівського університету бізнесу та права. Серія: Економічна. Юридична.* 2025. № 45. С. 195–202. DOI: <https://doi.org/10.5281/zenodo.15737269>.

21. Tabakova N. Synergy of artificial intelligence and blockchain in optimizing financial transactions and real-time auditing. *Актуальні питання економічних наук.* 2025. № 17. DOI: <https://doi.org/10.5281/zenodo.17642066>.

22. Табакова Н. І. Регуляторна архітектура контролю системних ризиків у децентралізованих фінансових екосистемах. *Наукові записки Львівського університету бізнесу та права. Серія: Економічна. Серія: Юридична.* 2025. № 46. С. 193–203. DOI: <https://doi.org/10.5281/zenodo.17532896>.