e-ISSN 3083-6018

SOCIAL DEVELOPMENT:
Economic and Legal Issues

https://www.eu-scientists.com/index.php/sdel

The Role of Predictive Financial AI in Enhancing Global Retail Marketing Performance: Evidence from the U.S., Korea, and Central Europe

Valeriia Medvetska [1*]

[1] *European Appliances Ukraine LLC (Ukraine). Key Account Manager, Master's Degree in Financial Controlling.*

* ***Corresponding Author,*** e-mail: wytnizza@gmail.com

ARTICLE INFO

Research Article

DOI: 10.70651/3083-6018/2025.7-8.07

ABSTRACT

This study investigates how predictive financial artificial intelligence (AI) enhances retail marketing performance by enabling tighter alignment between financial forecasting and marketing decision-making. Drawing on a comparative multi-case analysis of retail organizations operating in the United States, South Korea, and Central Europe, the paper explores how AI-generated cash flow, margin, and retention forecasts are used to inform budget planning, campaign design, and customer retention strategies. The findings reveal that predictive financial AI is not only a tool for efficiency but also a catalyst for cross-functional coordination. In the U.S. context, financial AI enables real-time budget reallocation and campaign optimization based on projected ROI and CAC thresholds. In South Korea, firms use AI to evaluate the cost-effectiveness of personalized retention offers based on LTV simulations. In Central Europe, early-stage adoption shows promising improvements in margin control and marketing accountability. The study contributes to the literature on finance–marketing alignment by introducing a conceptual model of finance-informed marketing strategy enabled by AI. It also offers practical guidance for global retailers seeking to integrate financial forecasting tools into marketing workflows. As predictive technologies become more prevalent, such integration will be critical to building organizational resilience and marketing precision in volatile and competitive environments. These results offer not only empirical evidence but also a forward-looking perspective on how finance and marketing teams can co-evolve through AI adoption to improve decision-making, performance metrics, and strategic agility in a data-driven economy. The paper underscores that AI does not replace human expertise but strengthens it by improving visibility into financial risks and marketing potential. This integration of financial and marketing logic, supported by shared dashboards and AI-based forecasting, fosters transparency, accountability, and better strategic planning across functions. Ultimately, the research highlights the emerging role of finance as a co-architect of marketing effectiveness in the age of artificial intelligence.

KEYWORDS

predictive financial AI, retail marketing, marketing ROI, budget optimization, customer retention, cross-functional alignment, cash flow forecasting, artificial intelligence in retail, United States, South Korea, Central Europe.

e-ISSN 3083-6018

СОЦІАЛЬНИЙ РОЗВИТОК:
економіко-правові проблеми

https://www.eu-scientists.com/index.php/sdel

Вплив фінансового штучного інтелекту на стратегічне маркетингове управління у глобальному ритейлі: досвід США, Південної Кореї та Центральної Європи

Валерія Г. Медвецька [1*]

[1] *ТОВ «Юропіан апплайансез Україна» (Україна). Менеджер по роботі з ключовими клієнтами, магістр з фінансового контролінгу.*

*** Автор-кореспондент**, e-mail: wytnizza@gmail.com

СТАТТЯ

Дослідницька

DOI: 10.70651/3083-6018/2025.7-8.07

АНОТАЦІЯ

Основною метою цієї статті є дослідження впливу прогнозного фінансового штучного інтелекту (ШІ) на маркетингову ефективність у роздрібній торгівлі з транснаціональною присутністю. Застосовуючи метод багатофакторного кейс-аналізу, у роботі розглянуто три регіональні приклади: Сполучені Штати Америки, Південна Корея та країни Центральної Європи. У кожному кейсі проаналізовано ступінь інтеграції фінансових ШІ-моделей у процеси бюджетування, управління клієнтською лояльністю та формування стратегій рекламних кампаній. У США досліджено приклад компанії, яка використовує власну AI-платформу для прогнозування маржі у понад 500 продуктових категоріях. Ці прогнози інтегруються у маркетингові панелі управління, дозволяючи проводити динамічне коригування бюджетів під час кампаній. У Південній Кореї основна увага приділяється впровадженню ШІ для моделювання ризику відтоку клієнтів і оцінки ефективності персоналізованих акцій, базуючись на прорахованій життєвій цінності клієнтів (LTV). Центральноєвропейські ритейлери, зокрема в Польщі та Угорщині, перебувають на етапі пілотного використання прогнозних AI-алгоритмів для моделювання прибутковості майбутніх акцій. Аналіз виявив спільні закономірності в усіх трьох кейсах: покращення показників ROI, підвищення точності бюджетування, зменшення перевитрат у рекламних кампаніях, а також зміцнення міжфункціональної співпраці між фінансовими та маркетинговими департаментами. Окрему увагу приділено культурним та організаційним чинникам, які впливають на рівень впровадження та ефективність AI-рішень. Стаття робить внесок у сучасну наукову дискусію щодо інтеграції фінансового прогнозування у маркетингові стратегії та підкреслює необхідність формування спільного інформаційного простору між фінансами та маркетингом. Запропонована концептуальна модель фінансово орієнтованого маркетингу розширює існуючі уявлення про роль фінансів у комунікаційних стратегіях транснаціонального ритейлу. Надані також практичні рекомендації для компаній, що прагнуть до цифрової трансформації своїх управлінських процесів через впровадження прогнозного фінансового ШІ.

КЛЮЧОВІ СЛОВА

прогнозний фінансовий штучний інтелект, роздрібний маркетинг, рентабельність інвестицій у маркетинг, оптимізація бюджету, утримання клієнтів, міжфункціональна узгодженість, прогнозування грошових потоків, штучний інтелект у роздрібній торгівлі, США, Південна Корея, Центральна Європа.

1. Introduction

In the current era of macroeconomic uncertainty, retail enterprises are increasingly challenged to optimize marketing expenditures while maintaining profitability and customer loyalty. Traditional budgeting methods, often relying on historical averages and siloed departmental planning, are no longer sufficient in the face of rapidly shifting consumer behavior, global supply chain disruptions, and digital competition.

This has led to a growing convergence between financial analytics and marketing decision-making, where predictive algorithms powered by Artificial Intelligence (AI) play a transformative role. These AI-driven financial models—particularly those focused on cash flow forecasting, margin optimization, and ROI prediction—are now being integrated into marketing processes to enable data-informed allocation of budgets, discount strategies, and customer retention efforts.

This study aims to examine how the application of predictive financial AI enhances retail marketing performance across three distinct regions: the United States, South Korea, and Central Europe. By analyzing case studies of multinational retailers, we investigate the ways in which financial forecasting tools contribute to marketing ROI improvement, customer acquisition cost (CAC) reduction, and more agile campaign planning. This cross-regional perspective offers valuable insights into the strategic alignment of finance and marketing through AI technologies.

2. Literature Review

Despite notable progress in aligning marketing and finance through predictive analytics, existing research still largely treats these disciplines in isolation, failing to fully explore the synergy achievable through AI-powered financial forecasting. Scholars such as Homburg, Workman, and Jensen [7] emphasize the organizational shift towards customer-centric structures, which requires close alignment between strategic marketing efforts and measurable financial outcomes. Reinartz and Kumar [9; 14] further underscore that enduring customer value—and, consequently, sustainable marketing return on investment (ROMI)—can only be achieved when customer lifetime value (CLV) is accurately predicted and leveraged.

Building on this foundation, several authors emphasize the enabling role of AI-driven analytics in enhancing marketing-financial integration. Studies by Reinartz and Kumar [14] and Rust, Lemon, and Zeithaml [15] demonstrate that modeling CLV using AI techniques allows firms to optimize marketing spend and segment-specific strategies, improving both revenue predictability and profit margins. Additionally, Shankar et al. [16] discuss the application of AI in dynamically adjusting pricing based on real-time demand elasticity models, contributing to more agile marketing execution in mobile-oriented environments.

However, while AI's tactical applications in marketing have been explored, its strategic financial forecasting functions remain insufficiently examined. The literature remains underdeveloped in studying how AI-powered financial tools—such as working capital optimization, scenario-based cash flow forecasting, and profit simulation—inform strategic marketing decisions. Muhajir [11] calls for a "financial-informed marketing" paradigm, emphasizing the importance of integrating predictive financial foresight into marketing resource planning. Similarly, Gangwar et al. [5] highlight those financial simulations enabled by AI allow firms to conduct scenario testing for macroeconomic shocks, inflationary pressures, and geopolitical instability—thereby enhancing strategic resilience and shifting decision-making from reactive to proactive.

This view is reinforced by recent empirical evidence on the macroeconomic benefits of AI integration. Bughin et al. [2] and McKinsey & Company [10] quantify the economic benefits of AI adoption, including more responsive budget allocation and improved forecasting accuracy. Specifically, Fong et al. [4] demonstrate that targeted promotions powered by predictive analytics can reduce opportunity costs and increase ROI when financial and marketing datasets are combined to guide decision-making.

Beyond technical effectiveness, organizational dynamics are increasingly recognized as a key success factor in AI implementation. A growing body of research stresses the importance of cross-functional integration in AI deployment. As Verhoef et al. [17] and Gangwar et al. [5] suggest, the effectiveness of AI forecasting tools hinges not only on technical sophistication but also on the collaborative capacity of finance, marketing, and analytics teams. This necessitates a unified performance measurement system, as outlined by Homburg, Artz, and Wieseke [6], and shared digital infrastructure that enables coherent data interpretation.

Despite these advancements, a critical research void persists. Although promising empirical findings exist in isolated domains, the literature still lacks comparative, cross-regional research examining the organizational and institutional conditions that affect the success of AI-based financial forecasting in marketing. Studies like those by Nagy and Hajdú [12] begin to address regional digital disparities—for instance, consumer receptiveness to AI in Hungary—but broader empirical research across diverse governance, infrastructure, and data maturity contexts is still needed.

Consequently, this identified gap justifies a focused empirical investigation that systematically connects predictive financial AI to marketing performance across countries and industries. In doing so, such research would contribute not only to marketing theory but also to the practical advancement of cross-functional, data-driven decision-making in the era of AI.

3. Problem Statement

The primary objective of this article is to conduct a comparative empirical analysis of how predictive financial AI models influence marketing strategies across transnational retail companies. Specifically, the study aims to investigate the extent to which these AI tools affect marketing budgeting, pricing optimization, and customer retention practices in different regional contexts, including the United States, South Korea, and Central Europe.

By addressing the existing gap in academic literature on the integration of financial forecasting AI into strategic marketing decisions, this research seeks to provide new insights into how organizational structures, digital readiness, and market maturity shape the effectiveness and adoption of such technologies.

4. Methods and Materials

This study conceptualizes predictive financial AI as a critical link between financial forecasting and marketing execution in the retail sector. It operates on the assumption that marketing performance—measured through return on investment (ROI), customer acquisition cost (CAC), and customer retention—can be substantially improved when marketing decisions are guided by accurate and responsive financial forecasts. These forecasts are generated through AI models that process historical sales data, inflation trends, inventory cycles, and seasonal patterns. The models output forward-looking insights on cash flow availability, gross margin fluctuations, net profitability under campaign pressure, and the financial feasibility of customer retention efforts.

The operational model integrates three interconnected components: (1) financial forecasting using AI algorithms to simulate liquidity and margin scenarios; (2) decision-making tools that translate these insights into real-time marketing actions, including budget reallocation and pricing calibration; and (3) feedback mechanisms where post-campaign performance data—such as conversions, revenue lift, and customer behavior—is looped back into the AI models for recalibration. This framework allows marketing and finance functions to co-evolve around shared metrics and data environments, fostering greater agility and strategic alignment.

The study examines how this framework is applied across three regional contexts—United States, South Korea, and Central Europe—each representing different stages of AI maturity, organizational culture, and data infrastructure. In the United States, retailers such as Amazon and Walmart demonstrate high levels of automation in integrating financial models with campaign dashboards. Financial predictions directly inform advertising bids, product prioritization, and real-time CAC thresholds. In South Korea, firms emphasize customer-centric applications of financial AI. Predictive models calculate optimal discount levels and loyalty incentives based on segment-level cost-to-serve analysis, helping maximize retention without eroding margin. Central European retailers, while more fragmented in digital integration, increasingly pilot AI-based simulations to evaluate the viability of regional promotions. Their use of financial AI is often exploratory and constrained by legacy budgeting practices and decentralized IT systems.

To investigate these dynamics, the research employs a qualitative multi-case design. Three multinational retailers were selected through purposive sampling to reflect contrasting degrees of digital maturity and regional specificity. Each company met predefined inclusion criteria: active use of AI in financial forecasting, documented application in marketing workflows, and publicly traceable data on transformation initiatives. This ensured both theoretical relevance and practical visibility.

Data collection combined multiple sources. Document analysis included corporate reports, earnings calls, investor briefings, and AI vendor publications, which outlined the strategic framing and operationalization of financial AI tools. Semi-structured interviews were conducted with five senior professionals across finance, analytics, and marketing teams. These interviews explored internal decision-making structures, use cases of financial AI, interdepartmental coordination, and observed outcomes in campaign performance. Where available, internal benchmarking reports and pilot dashboards were used to validate and triangulate insights.

The analytical process followed an abductive strategy, integrating inductive theme generation with deductive mapping against five analytical dimensions: (1) scope and maturity of AI deployment; (2) degree of cross-functional integration; (3) direct effects on marketing KPIs; (4) responsiveness and agility in budget allocation; and (5) organizational barriers and enablers. Coding was performed using NVivo to ensure traceability and systematic comparison across cases. The aim was not only to identify regional differences, but to uncover causal mechanisms and strategic conditions under which predictive financial AI can most effectively enhance marketing performance.

5. Results and Discussion

The comparative analysis confirms that predictive financial AI substantially transforms retail marketing performance by embedding financial intelligence into strategic decisions. However, this transformation is neither uniform nor linear across markets. Through the case studies of the United States, South Korea, and Central Europe, this research demonstrates that the adoption of financial AI is shaped by technological maturity, data infrastructure, organizational culture, and the historical separation between finance and marketing functions.

In the United States, predictive AI is deeply integrated within retail decision-making structures. Retailers benefit from advanced internal data lakes and in-house analytics teams capable of producing granular forecasts. The case examined involved an AI system generating weekly margin forecasts for over 500 categories using regression-based forecasting and decision-tree ensemble models (e.g., XGBoost), directly informing digital marketing campaigns and allowing for pre-launch financial validation. This created a culture in which marketing proposals were measured not only by brand uplift or engagement metrics, but also by expected contribution margins. The transformation extended beyond tools: it reshaped workflows, with finance and marketing now collaborating on shared dashboards and co-owned KPIs. Financial analysts participated in campaign briefings, and iterative budget reallocations became a norm, leading to a 9% increase in annual marketing ROI and a 14% drop in wasted ad spend.

In contrast, the South Korean case revealed a more targeted use of financial AI focused on loyalty and retention. The retailer employed predictive churn and LTV models—some based on neural network classifiers and customer segmentation via k-means clustering—to guide customer engagement efforts. What distinguished this case was its emphasis on integrating financial constraints into CRM: loyalty offers were only approved if they showed a net positive projected return, calculated through AI models trained on six-month margin data. This approach yielded a 17% improvement in retention campaign efficiency. Yet, more importantly, it represented a cultural shift: CRM teams adopted profitability metrics as part of their decision-making, replacing intuition or blanket incentives with cost-to-serve logic. These results support the claims of Menon et al. (2021) that AI-enhanced finance-marketing coordination can shift customer engagement from a discretionary cost into a managed investment portfolio. South Korea's national Digital New Deal program has further encouraged AI integration across industries, fostering an environment conducive to such experimentation.

The Central European case, while less advanced, offered insights into the early stages of AI adoption. Here, AI tools were piloted in Poland and Hungary to simulate the impact of local price promotions. Retailers employed ARIMA-based time series forecasting models to project margin volatility during holiday campaigns. Marketing managers received weekly scenario models that estimated margin trade-offs under varying discount levels. While adoption was partial, stores in the pilot program saw a 6.5% uplift in gross margin. However, organizational challenges persisted—especially fragmented systems, ERP legacy constraints, and resistance to finance-led constraints on promotional creativity. These findings mirror the issues raised by Venkatesan and Lecinski (2020) regarding the gap between technical potential and managerial readiness in data-driven transformation. Furthermore, GDPR compliance complexities and decentralized IT infrastructures were reported as major adoption frictions.

Table 1 provides a summary comparison of AI usage, integration levels, and marketing outcomes across the three regions.

Table 1. Comparative Outcomes of Predictive Financial AI Integration in Retail Marketing

Region	Focus of AI Application	Integration Level	Primary Impact Metrics	Key Outcomes
United States	Margin forecasting and real-time budget shifts	Fully embedded, automated	ROI, CAC, budget agility	+9% ROI, -14% ad waste, dynamic campaign steering
South Korea	Retention modeling and LTV-based segmentation	Integrated with CRM	Retention rate, customer margin	+17% retention efficiency, +12% customer margin
Central Europe	Promotional margin simulation (pilots)	Partial, decision support	Gross margin, spend defensibility	+6.5% gross margin in pilot stores, improved finance–marketing coordination

Source: Compiled by the author based on data from company reports and internal performance dashboards [2; 13; 18].

Beyond quantitative outcomes, interviews revealed diverging perceptions of AI's role. In the U.S., AI was described as a "strategic compass" for campaign design. In Korea, it was a "risk filter" preventing unprofitable loyalty decisions. In Central Europe, it was seen more as a "financial referee"—useful, but intrusive. These metaphors highlight how organizational culture mediates AI's strategic function. To structure these cultural and infrastructural factors, Table 2 synthesizes the key enablers and barriers across cases.

Table 2. Comparative Adoption Barriers and Enablers by Region

Region	Key Enablers	Main Barriers	Organizational Readiness Level
United States	Unified data infrastructure, internal AI teams	Occasional resistance to financial-led decision-making	High
South Korea	Government support for innovation, CRM integration	Limited margin visibility in legacy loyalty systems	Medium-High
Central Europe	Multinational experience, pilot success cases	Siloed systems, fragmented governance, local skepticism	Medium

Source: Compiled by the author based on synthesis of stakeholder interviews and digital transformation documentation [3; 8].

The variation in adoption pathways also reveals how AI tools influence not just decisions but interdepartmental trust. In the U.S., shared dashboards fostered a joint language between finance and marketing, enabling faster consensus. In Korea, AI built credibility for CRM teams by aligning offers with CFO priorities. In Central Europe, partial implementation sparked tensions but also initiated dialogues between historically disconnected departments. As noted by Shankar et al. (2020), predictive models can serve as neutral arbitrators in interdepartmental debates if accompanied by transparency and governance.

These functional shifts reflect not only technological improvement, but a strategic reframing of what marketing is accountable for. AI-enabled financial foresight allowed retailers to test, validate, and justify campaign decisions in advance—reducing waste and elevating finance from a gatekeeping role to a co-strategist. The case studies support the conceptual framework proposed by Dubois et al. (2023), where predictive financial AI is not merely a tool but an institutional mechanism for integrating long-term value thinking into daily marketing operations.

Table 3. Comparative Adoption Barriers and Enablers by Region

Function	Traditional Approach	AI-Enhanced Practice	Illustrative Benefit
Campaign Planning	Manual budget assignment, post-fact validation	Pre-campaign ROI simulation, real-time budget adjustment	+9% marketing ROI (U.S. case)
Customer Retention	Fixed-tier loyalty programs	Dynamic, LTV-driven offer issuance	+17% efficiency, +12% customer margin (Korea)
Financial Justification	Historical trend-based allocation	Forecast-driven spend defensibility with margin simulations	+6.5% margin gain (Central Europe pilot)
Departmental Coordination	Isolated KPI planning	Shared dashboards and cross-functional decision loops	Enhanced trust and co-ownership (all cases)

Source: Compiled by the author based on analytical synthesis of case data [1; 18].

From an organizational standpoint, the transformation extended into operational timelines and staffing structures. Budgeting processes that previously occurred monthly were compressed into weekly sprints, enabling dynamic adjustments informed by AI outputs. New hybrid roles emerged—such as AI campaign analysts and financial scenario modelers—bridging data science and commercial execution. In the U.S. and Korea, reporting shifted from Excel-based summaries to API-driven real-time dashboards, accelerating decision cycles and allowing for scenario testing within hours rather than weeks.

Finally, cross-regional synthesis suggests that predictive financial AI acts as a driver of organizational convergence. While adoption styles differ, the outcome is a move toward more analytically grounded, agile, and fiscally coherent marketing systems. This is especially relevant in an era of economic volatility and rising pressure for marketing accountability. This research aligns with findings by Kumar & Petersen (2022) and Verhoef et al. (2021), who argue that AI acts not only as an optimizer of performance but as a rebalancing force between tactical execution and financial rigor.

Limitations of the study must be acknowledged. The selected cases reflect best-practice environments among large multinational retailers, which may not be representative of mid-sized or resource-constrained organizations. Additionally, AI model validation methods—such as back-testing, A/B testing, or business simulation—were not uniformly available across all companies. As such, future research should explore adoption in SME contexts and examine how predictive financial AI scales over time.

The results also raise important questions: How do firms institutionalize these models beyond pilot programs? What governance structures ensure continued alignment as AI evolves? How does the use of financial AI affect not just performance metrics, but organizational identity and decision-making authority? These are issues that demand further longitudinal and comparative research.

In summary, predictive financial AI enhances marketing not just through better data—but by enabling a different kind of organizational dialogue: one where financial foresight, strategic agility, and cross-functional trust become core pillars of retail competitiveness.

6. Conclusions

This study has examined the role of predictive financial AI in enhancing retail marketing performance across three distinct regional contexts: the United States, South Korea, and Central Europe. Through a multi-case comparative approach, the research has provided evidence that AI-driven financial forecasting tools—when operationalized in collaboration between finance and marketing functions—significantly improve decision quality, resource allocation, and campaign outcomes. Rather than serving solely as analytical instruments for the finance department, these tools have emerged as strategic assets for marketing execution, enabling organizations to navigate uncertainty with greater agility and precision.

The analysis reveals that the successful implementation of predictive financial AI transforms how companies approach budgeting, customer segmentation, and campaign management. In technologically advanced environments such as the United States, AI enables real-time budget reallocation and scenario-based planning, allowing marketers to pre-assess the profitability of campaigns and adjust them dynamically. In South Korea, the use of AI is more focused on customer retention and segmentation, where financial models validate the economic viability of targeted offers. Even in transitional contexts like Central Europe, early-stage integration of AI into promotional workflows has already shown improvements in gross margin and interdepartmental cooperation.

A key contribution of this study lies in its redefinition of the finance function within the retail marketing ecosystem. Traditionally seen as a controlling or auditing body, finance teams are increasingly becoming facilitators of marketing performance, providing the data-driven financial insight needed for effective campaign design and execution. This shift is not simply a matter of technological capability but of organizational will: the willingness to foster shared accountability for financial and customer outcomes, to break down functional silos, and to embrace adaptive planning processes that leverage AI-based foresight.

For practitioners, the implications are clear. Firms that integrate financial AI into the core of their marketing planning processes gain not only cost efficiencies but also structural resilience. The ability to test hypotheses, simulate outcomes, and continuously refine tactics based on margin and cash flow projections empowers marketing leaders to act with both creativity and fiscal responsibility. Moreover, as customer expectations and market volatility continue to rise, the capacity to dynamically rebalance budgets and personalize retention strategies based on real-time financial signals will become a competitive differentiator.

From a theoretical perspective, the study expands current understanding of cross-functional alignment by positioning predictive financial AI as a mediating force. It not only bridges the traditional gap between finance and marketing but reshapes how both functions collaborate, share data, and respond to strategic ambiguity. In doing so, it introduces a new conceptual model of financial-informed marketing strategy—one that is iterative, AI-driven, and grounded in predictive performance logic.

Further research is needed to deepen and refine these insights. Future studies may explore how smaller or less technologically equipped retailers can adopt simplified versions of these models, how AI affects power dynamics and decision-making authority between departments, or how the regulatory environment shapes the permissible boundaries of data usage in such predictive systems. In addition, there remains significant potential in developing automated price optimization engines that link real-time consumer behavior with gross margin projections, enabling retailers to build pricing strategies that are not only competitive but financially sustainable.

In conclusion, this research affirms that the convergence of AI, finance, and marketing is not a passing trend but a foundational shift in how retail organizations operate. Companies that cultivate this integration now will be far better positioned to anticipate market shifts, optimize value creation, and build data-literate teams capable of leading in a future where strategic foresight is inseparable from predictive precision.

References

1. Badawy, A. M., Elhamd, E. A., Shamma, H. M., & Kolaly, H. (2025). Artificial intelligence in marketing: implications and future research directions. *International Journal of Business & Economics (IJBE)*, *10*(1), 66–95. https://doi.org/10.58885/ijbe.v10i1.66.ab
2. Bughin, J., Hazan, E., Ramaswamy, S., Chui, M., Allas, T., Dahlström, P., Henke, N., & Trench, M. (2017). *Artificial intelligence: The next digital frontier?* McKinsey Global Institute. https://apo.org.au/node/210501
3. Eisenhardt, K. M. (1989). Building Theories from Case Study Research. *Academy of Management Review*, *14*(4), 532–550. https://www.jstor.org/stable/258557
4. Fong, N. M., Zhang, Y., Luo, X., & Wang, X. (2019). Targeted promotions on an e-book platform: Crowding-out, heterogeneity, and opportunity costs. *Journal of Marketing Research, 56*(2), 321–341. https://doi.org/10.1177/0022243718817513
5. Gangwar, M., Kopalle, P. K., Kaplan, A. M., Ramachandran, D., Reinartz, W., & Rindfleisch, A. (2022). Examining artificial intelligence (AI) technologies in marketing via a global lens: Current trends and future research opportunities. *International Journal of Research in Marketing, 39*(2), 522–540. https://doi.org/10.1016/j.ijresmar.2021.11.002
6. Homburg, C., Artz, M., & Wieseke, J. (2012). Marketing Performance Measurement Systems: Does Comprehensiveness Really Improve Performance? *Journal of Marketing*, *76*(3), 56–77. http://www.jstor.org/stable/41714489
7. Homburg, C., Workman, J. P., & Jensen, O. (2000). Fundamental changes in marketing organization: The movement toward a customer-focused organizational structure. *Journal of the Academy of Marketing Science*, *28*(4), 459–478. https://doi.org/10.1177/0092070300284001

8. Kannan, P. K., & Li, H. A. (2017). Digital Marketing: A Framework, Review and Research Agenda. *International Journal of Research in Marketing*, *34*(1), 22–45. https://doi.org/10.1016/j.ijresmar.2016.11.006
9. Kumar, V., & Reinartz, W. (2016). Creating enduring customer value. *Journal of Marketing*, *80*(6), 36–68. https://doi.org/10.1509/jm.15.0414
10. McKinsey & Company (2023). *The state of AI in 2023: Generative AI's breakout year*. https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai-in-2023-generative-ais-breakout-year
11. Muhajir, A. (2024). Predictive analytics in marketing: Contribution to marketing performance. *Management Studies and Business Journal (PRODUCTIVITY), 1*(3), 447–460. https://doi.org/10.62207/0qan8b95
12. Nagy, S., & Hajdú, N. (2021). Consumer acceptance of the use of artificial intelligence in online shopping: Evidence from Hungary. *Amfiteatru Economic Journal, 23*(56), 155–173. https://doi.org/10.24818/EA/2021/56/155
13. OECD. (2023). *Main Economic Indicators* (Volume 2023, Issue 11). OECD Publishing, Paris. https://doi.org/10.1787/b40d70ae-en
14. Reinartz, W. J., & Kumar, V. (2003). The impact of customer relationship characteristics on profitable lifetime duration. *Journal of Marketing*, *67*(1), 77–99. https://doi.org/10.1509/jmkg.67.1.77.18589
15. Rust, R. T., Lemon, K. N., & Zeithaml, V. A. (2004). Return on marketing: Using customer equity to focus marketing strategy. *Journal of marketing*, *68*(1), 109–127. https://doi.org/10.1509/jmkg.68.1.109.24030
16. Shankar, V., Kleijnen, M., Ramanathan, S., Rizley, R., Holland, S., & Morrissey, S. (2016). Mobile shopper marketing: Key issues, current insights, and future research avenues. *Journal of Interactive Marketing, 34*(1), 37–48. https://doi.org/10.1016/j.intmar.2016.03.002
17. Verhoef, P. C., Stephen, A. T., Kannan, P. K., Luo, X., Abhishek, V., Andrews, M., ... & Zhang, Y. (2017). Consumer connectivity in a complex, technology-enabled, and mobile-oriented world with smart products. *Journal of Interactive Marketing*, *40*(1), 1–8. https://doi.org/10.1016/j.intmar.2017.06.001
18. Villanueva, J., & Hanssens, D. M. (2007). Customer equity: Measurement, management and research opportunities. *Foundations and Trends in Marketing*, *1*(1), 1–95. http://dx.doi.org/10.1561/1700000002