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## Transformation of Consumer Basket Choice under Dynamic Pricing

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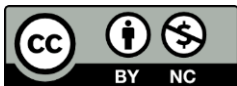
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### ABSTRACT

The article systematises theoretical approaches to consumer basket choice under dynamic pricing. It substantiates the need to reconsider the traditional view of the consumer basket as a relatively stable consumption structure. The purpose of the study is to generalise theoretical approaches to consumer basket choice in a dynamic pricing environment, distinguish the main analytical interpretations of the consumer basket, and develop an original structural model of consumer basket choice in a digital pricing environment. The methodological framework combines theoretical generalisation, comparative analysis, structural-logical analysis, institutional analysis, and conceptual modelling. The study distinguishes among the normative, statistical, and microeconomic interpretations of the consumer basket and demonstrates that they differ in function, construction logic, and sensitivity to price changes. It is argued that dynamic pricing transforms not only the level of household expenditure but also the mechanism of basket formation. High-frequency price changes, cross-platform price dispersion, price personalisation, reference price effects, search costs, trust, and perceived price fairness generate a new logic of consumer choice in which households continuously adapt their purchasing structure to a volatile digital environment. The article develops an original structural model of the consumer basket choice system under dynamic pricing. The model combines external market conditions, the digital pricing environment, behavioural mechanisms of price perception, and resulting changes in actual consumption behaviour. Its distinctive feature is the inclusion of signalling feedback loops between aggregated user behaviour and platform pricing logic, as well as the distinction among three regimes of actual basket formation: stable, dynamically adaptive, and personalised-asymmetric. The framework also outlines directions for the operationalisation of model variables and for subsequent empirical testing.

### KEYWORDS

consumer basket, household choice, dynamic pricing, personalised pricing, consumer behaviour, consumption structure, digital markets.



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## Трансформація системи вибору споживчого кошика в умовах динамічного ціноутворення

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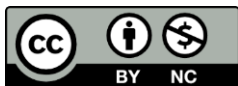
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У статті систематизовано наукові підходи до споживчого кошика, вибору домогосподарства та динамічного ціноутворення в контексті цифрової трансформації ринків. Розмежовано нормативне, статистичне та мікроекономічне трактування споживчого кошика, показано їхню функціональну незвідність одна до одної та обґрунтовано, чому в умовах динамічного ціноутворення визначальним є мікроекономічний (фактичний) кошик. Проаналізовано шість механізмів впливу динамічного ціноутворення на структуру споживчого вибору: бюджетну невизначеність, міжчасовий вибір, ефект довідкової ціни, витрати пошуку та переходу між продавцями, персоналізацію цінової пропозиції та сприйняття справедливості ціни. На основі порівняльного, структурно-логічного та інституційного аналізу побудовано авторську структурну модель системи вибору споживчого кошика в умовах динамічного ціноутворення. Модель має позитивний характер і поєднує зовнішні умови цифрового ринку, цифрове цінове середовище, поведінкові механізми сприйняття ціни та результативні зміни фактичної споживчої поведінки. Відмінністю моделі є врахування сигнальних зворотних зв'язків між агрегованою поведінкою користувачів і платформною логікою ціноутворення, а також розрізнення трьох режимів формування фактичного кошика: стабільного, динамічно-адаптивного та персоналізовано-асиметричного. Окреслено напрями подальшої операціоналізації змінних моделі та її майбутньої емпіричної перевірки. Обґрунтовано, що динамічне ціноутворення переводить вибір кошика зі статичної моделі одномоментної оптимізації в послідовну, часово залежну модель адаптації. Визначено межі застосовності запропонованої моделі для цифрових ринків із високою частотою змін цін, платформною архітектурою та можливістю персоналізації. Запропонована модель створює теоретичний базис для подальшої операціоналізації змінних і наступної емпіричної перевірки.



### КЛЮЧОВІ СЛОВА

споживчий кошик, вибір домогосподарства, динамічне ціноутворення, персоналізоване ціноутворення, поведінка споживача, структура споживання, цифрові ринки.

## 1. Introduction

The digitalization of retail, the proliferation of online platforms, algorithmic real-time price updates, and the accumulation of behavioral data about consumers have significantly changed the environment in which households make decisions about the structure of their spending. If the traditional economic model was based on the assumption of a relatively stable price for a product for all buyers at a certain point in time, modern digital markets function differently. It is emphasized that e-commerce lowers barriers to more frequent price adjustments, and personalized offers complicate their comparability and weaken the transparency of the price environment [1]. The US Federal Trade Commission, summarizing the preliminary results of a special study, also points to the use by sellers of data on location, browsing history, demographic characteristics and buying behavior to set individualized prices for the same goods and services [2]. Under such conditions, the consumer no longer operates in a homogeneous price space, but in an environment of variable, platform-differentiated and potentially personalized prices.

Such changes require a revision of the very approach to the consumer basket as an analytical construct. In statistical theory, the consumer price index is associated with the measurement of the change in the cost of purchasing a basket of goods and services, formed on the basis of the structure of household expenditures [3]. In the social policy of Ukraine, the consumer basket is associated with normatively approved sets of food, non-food products and services for the main social and demographic groups of the population [4]. In microeconomic theory, the consumer basket appears as the result of a choice under budget constraints, a ratio of prices and a system of preferences. The problem is that the statistical, normative, and microeconomic interpretations of the basket do not coincide, and in the context of dynamic pricing, the discrepancy between them increases.

In the traditional model of consumer choice, prices are relatively fixed parameters, after which the consumer forms the optimal set of goods. Digital markets are changing this logic. Price is increasingly becoming procedural: it changes over time, differs between platforms, reacts to the market situation, and may depend on the characteristics of a particular buyer. Because of this, it is advisable to consider the consumer basket not as a static set of goods, but as an adaptive choice system sensitive to expectations, information asymmetry, intertemporal decisions, and personalized price signals.

The scientific problem is that the current literature sufficiently covers some components of this topic – index consumption measurement, dynamic pricing, e-commerce, personalized offers and behavioral reactions of the buyer – but does not form a holistic model that would explain how the digital price environment changes the mechanism for choosing the actual consumer basket of a household. As a result, there is a gap between macro-level representations of a representative basket, normative constructs of social security, and the actual trajectories of household choices in the digital economy.

## 2. Literature Review

Modern scientific work on the outlined problems is formed at the intersection of two relatively independent directions. In the domestic literature, one of them is represented by works devoted to the transformation of the pricing policy of the enterprise in the digital environment, the spread of dynamic pricing and the use of algorithmic tools for prompt price adjustment. In the study of O.M. Barylovykh and O.V. Nagorna, attention is focused on the features of pricing policy in Internet marketing, in particular on the possibilities of automation, personalization and the use of data analytics [5]. I.M. Oklander considers dynamic pricing as one of the progressive trends in digital marketing and emphasizes its connection with prompt response to changes in demand, competitive environment, and buyers' behavior [6]. T.S. Lunyova, in turn, interprets dynamic pricing as an innovative tool of the marketing pricing policy of the enterprise, emphasizing both its adaptive potential and the risks of mistrust, perception of injustice and price errors [7]. Thus, Ukrainian works quite convincingly describe the digital transformation of pricing policy, but mainly on the part of the enterprise, and not on the part of restructuring the structure of consumer choice of the household.

Another domestic direction covers the study of the consumer basket, the structure of expenditures and the behavior of households under budget constraints. S.M. Kvasha, V.L. Vakulenko, O.M. Pavlenko and L. Yuntao, in a retrospective analysis of the consumer basket of the population of

Ukraine, show that its normative construction is changing slowly and less and less meets the actual needs of society [8]. G.P. Zhaldak, S.S. Rekun and V.Y. Kravchenko consider the consumer basket as a form of actual behavior under a limited budget, demonstrating that the structure of expenditures changes significantly depending on the age, utility of goods and priorities of the household [9]. In these works, the duality of the concept of the consumer basket is recorded: on the one hand, as a normative and statistical construction, on the other hand, as a result of real choice in the conditions of resource constraints. However, even in these studies, the price is mostly an external parameter, not a variable, which dynamically rebuilds the very mechanism of basket formation.

In Western literature, the problems are developed much deeper and more methodologically differentiated. The generalized work of P.K. Kopalle, K. Powells, L.Y. Akella and M. Gangwar systematizes modern approaches to dynamic pricing and shows that it is no longer reduced to simple price flexibility, but turns into a complex mechanism of adaptation to demand, competition, availability of stocks, information signals and market type [10]. In the study of G.-Y. Ban and N.B. Keskin consider personalized dynamic pricing through the prism of machine learning and heterogeneous elasticity of demand, which opens up the possibility of an individualized price reaction to the characteristics of a particular consumer [11]. D. Prakash and M. Spann prove that dynamic pricing affects not only sales, but also the internal reference price of the consumer, changing the way of assessing the profitability of the current offer [12]. D. Shin, S. Vackari and A. Zeevi show that price dynamics in the digital environment interact with information signals of online reviews, and therefore, demand is formed not only through the price level, but also through variable quality expectations [13].

A separate layer of Western research focuses on the consequences of personalized and algorithmic pricing for the well-being, fairness, and ethics of the market. J.-P. Dube and S. Misra analyze personalized pricing from the standpoint of consumer welfare and show that price individualization changes the distribution of profits between the seller and the buyer, and therefore cannot be evaluated only through the growth of the firm's profit [14]. D. Noonan and M. Di Domenico move the discussion to the ethical plane, emphasizing that price algorithmization creates not only economic opportunities, but also new risks of opacity, discrimination and weakening of trust [15]. The final significance for the current state of the field is a systematic review by R.I. Chenavaz and S. Dimitrov, who, based on the material of 95 peer-reviewed articles, show that the latest literature is increasingly concentrated around three nodes – multi-source data, market information and complex algorithms – but at the same time leaves the relationship between algorithmic price and the structure of final consumer choice insufficiently developed [16].

Modern literature forms three relatively independent, but insufficiently integrated analytical arrays. The first describes the consumer basket as a normative or statistical construct suitable for social policy and index measurement [7–9]. The second explains dynamic pricing mainly on the part of the seller, algorithms, and platform strategy [5; 6; 10; 11]. The third focuses on individual behavioral mechanisms – reference price, search, trust, perception of fairness, and welfare outcomes [12–16]. The gap is not a lack of individual observations, but the lack of a coherent model that would consistently explain how the digital price environment, through behavioral mechanisms of price perception, leads to a change in the actual consumer basket of a household. Such a gap between the statistical description of the basket, the platform pricing logic and the microeconomic behavior of the consumer is the subject focus of the article.

### **3. Problem Statement**

The article is aimed at generalizing theoretical approaches to choosing a consumer basket in the context of dynamic pricing, distinguishing the main analytical interpretations of the consumer basket and building the author's structural model of the system of its choice in the digital price environment.

To achieve this goal, it is envisaged to solve the following tasks: to distinguish between regulatory, statistical and microeconomic interpretations of the consumer basket; to systematize modern approaches to dynamic and personalized pricing; to identify the mechanisms of influence of variable prices on the structure of consumer choice; to build a structural model of the consumer basket selection system in the context of dynamic pricing.

#### **4. Methods and Materials**

The methodological basis of the article is a combination of theoretical generalization, comparative analysis, structural-logical analysis, institutional analysis and conceptual modeling. The method of theoretical generalization is used to synthesize scientific approaches to the interpretation of the consumer basket, consumer behavior and dynamic pricing in the digital market environment. functional purpose, principles of construction and sensitivity to changes in the price environment. Structural and logical analysis is used to identify cause-and-effect relationships between dynamic pricing parameters, behavioral reactions of households and the transformation of the structure of consumer choice. Institutional analysis of materials from the European Central Bank, the US Federal Trade Commission, Eurostat and the International Monetary Fund is used to confirm those changes in the digital economy that necessitate a revision of traditional approaches to modeling the consumer basket. Conceptual modeling became the basis for building the author's structural model that integrates the external conditions of the price environment, the behavioral characteristics of the consumer and the results of choosing a consumer basket.

#### **5. Results and Discussion**

The identified gap is associated with both the ambiguity of the very concept of the consumer basket and the insufficient integration of approaches to dynamic pricing and consumer choice. Therefore, before building a model, it is advisable to distinguish between three analytical interpretations of the consumer basket: regulatory, statistical and microeconomic. The term combines a social standard, an index measurement tool and the actual result of consumer choice.

In traditional economics, the distinction between the normative, statistical and microeconomic interpretation of the consumer basket was mainly methodical. Under the conditions of dynamic pricing, it acquires a direct analytical content. When prices become time-changing, platform-differentiated, or personalized, the normative basket cannot be a behavioral model, the statistical basket only averages the price experience, and the actual household basket becomes the central unit of analysis. If different consumers see different prices for the same product, the aggregate basket inevitably smooths out individual differences and does not coincide with the experience of a particular household.

The normative basket reflects the target consumption design. It is formed as a minimum sufficient set of goods and services necessary to maintain a socially acceptable standard of living. In the Ukrainian context, it is enshrined through officially approved sets of food, non-food products and services for the main social and demographic groups of the population [4]. According to the logic of construction, the reference budget tool is close to it, which is used in European studies to assess the adequacy of household income [17]. However, the regulatory basket does not reflect current consumer decisions, as it depends on social standards rather than on the household's actual response to price changes.

The statistical basket has a different purpose: it serves as a tool for measuring changes in the general level of consumer prices. Its structure is related to the commodity and service nomenclature, the rules for selecting price observations and weights reflecting the average structure of expenditures. In European statistical practice, the harmonized consumer price index is based on a chain-linked Laspeyres-type index with regular updates of weights, and the modern methodology increasingly uses scanning data, web price collection, and high-frequency transactional arrays [18–20]. However, even such modernization does not eliminate the line between aggregated statistical measurement and personalized price experience, since the statistical basket captures the average price dynamics rather than the individual buyer's trajectory.

A microeconomic, or actual, basket is the result of a specific household's actual choices over a certain period. Its structure is formed under the influence of income, relative prices, preferences, habits, time constraints, search behavior and the ability to substitute goods. This basket most fully reflects the behavioral reaction to dynamic pricing, although it lends itself the worst to standardized measurement. Empirical studies show that the inflationary experience of households differs significantly due to different prices paid and different choices of goods within the same categories [21].

For Ukraine, such a distinction has an additional applied value. The normative dimension is represented by the official sets of goods and services [4], the statistical dimension is represented by the consumer price index, and the actual dimension is represented by the real structure of household

expenditures. Ukrainian studies already draw attention to the gap between the official weight structure of the index and the actual expenditures of the population [22]. In the context of dynamic pricing, this gap widens, as the average index less and less fully reflects personalized price and cost trajectories.

The distinction between the three interpretations of the consumer basket is necessary not only for terminological clarity but also for the selection of the appropriate analytical basis for modeling. The normative basket sets the social limit of adequacy, the statistical basket fixes the average price dynamics, and the microeconomic basket reproduces the actual behavior of the household. In the further model, the central object of analysis is the actual consumer basket, while the normative and statistical baskets perform a contextual function (Table 1).

**Table 1. Comparative Interpretations of the Consumer Basket in Economic Research**

<b>Comparison criterion</b>	<b>Regulatory Basket</b>	<b>Statistical cart</b>	<b>Microeconomic (actual) basket</b>
<b>Main purpose</b>	Determination of social standards and a minimum sufficient level of consumption	Measurement of changes in the general level of consumer prices	Analysis of real household behavior
<b>Formation logic</b>	Target, regulatory and expert	Representative, index-statistical	Behavioral based on actual choice
<b>Source base</b>	Regulatory decisions, expert assessments, social standards, reference budgets	National accounts, household budget surveys, sales scan data, web data collection, other statistical sources	Panel observations, microdata on purchases, actual household expenditures
<b>Renewal period</b>	Irregular; usually at long time intervals	Regular; for scales – preferably annual	Continuous, as purchases are made
<b>Sensitivity to price changes</b>	Low	Medium	High
<b>Reaction to price personalization</b>	Absent	Partially smoothed out due to averaging between buyers	Displayed directly at the household level
<b>Level of reflection of consumption heterogeneity</b>	Does not display or almost does not display	Displays partially, at the level of aggregated groups	Reflects fully on an individual level
<b>Analytical Relevance for Dynamic Pricing Modeling</b>	Indirect: sets the social limit of sufficiency, but does not reproduce market behavior	Partial: captures the average price movement, but does not fully cover intra-year shifts and personalization	Direct: reflects real reactions to time variability, differentiation and personalization of prices
<b>Example of use</b>	Living wage in Ukraine; Reference Budgets in European Poverty Studies	Consumer Price Index of the State Statistics Service of Ukraine; harmonized EU consumer price index	Analysis of Household Panel Data and Consumer Choice Models

Source: Compiled by the author based on [4; 17–22].

With such a distinction, the next step is to identify the channels through which dynamic pricing changes the structure of the actual consumer basket. Ukrainian studies of dynamic pricing mainly consider it as an instrument of the pricing policy of an enterprise [5–7], while for this article, another dimension is important – the impact of variable, platform-differentiated and personalized prices on household behavior.

Dynamic pricing forms a new environment of consumer choice through three basic characteristics: high frequency of price changes, price variance between sellers and platforms, as well as personalization of price offer [2; 10; 11; 23]. In such an environment, the consumer cannot rely on the idea of a stable or single market price. The household simultaneously decides what to buy, when to buy, from which seller to buy and whether it is worth continuing to look for a better deal. Therefore, the choice of a basket moves from one-time optimization to sequential adaptation under conditions of incomplete information about future prices [1; 24].

The impact of dynamic pricing on the actual basket is realized through several interrelated mechanisms. Budget uncertainty forces the household to revise the volume and composition of purchases depending on the expected value of the basket. The intertemporal choice is manifested in the postponement or acceleration of the purchase depending on the expected price trajectory [25]. The reference price changes the estimate of the current supply as the consumer compares it with previous experiences, alternative prices, and expectations for a typical price level [12].

Search costs, personalization, and perception of price fairness play a separate role. Frequent algorithmic price adjustments can reduce trust in the seller, increase the need to monitor alternatives, and exacerbate differences between more and less informed consumers [1; 24]. Personalization of the price offer increases the heterogeneity of actual baskets even with a similar level of income, and the opacity of individualized prices can reduce purchase intent and loyalty [2; 11; 26]. The perception of pricing practices as unfair can lead to switching to other sellers, reducing purchasing activity, or abandoning the platform [15; 27].

Dynamic pricing changes the structure of the consumer basket not through one isolated channel, but through a set of interrelated mechanisms: budget uncertainty, intertemporal selection, reference price, search costs, personalization, and perception of fairness. At the same time, these mechanisms should not be absolutized, since their effect depends on the type of market, the frequency of purchases, the possibilities of price monitoring and the ability of the consumer to switch between sellers. Table 2 summarizes the key factors of such influence.

**Table 2. Key factors influencing dynamic pricing on the choice of consumer basket**

<b>Factor</b>	<b>Main channel of influence</b>	<b>Probable consequence for the structure of the basket</b>
High frequency of price changes	Growing uncertainty about the future value of the basket	Stockpiling of individual goods, transfer of part of the demand in time, increasing the role of short-term substitutions
Price variance between sellers and platforms	Comparison of alternative offers and fragmentation of purchases	Distribution of purchases among several sellers, reducing attachment to one sales channel
Personalization of the price offer	Individualization of prices depending on the characteristics of the consumer	Increasing the heterogeneity of baskets even with the same income
Reference Price	Revaluation of the current price relative to the internal benchmark	Postponement of the purchase, increased sensitivity to price increases, instability of choice within the category
Costs of finding and switching between sellers	Unequal ability to track, verify, and compare prices	Increasing the differences between more and less informed consumers
Perception of price fairness	Behavioral reaction to the assessment of the fairness of price practices	Switching to alternative sellers, reducing purchasing activity, changing loyalty

Source: Compiled by the author based on [1; 2; 5–7; 10–12; 15; 23–27].

Generalization of the three interpretations of the consumer basket and systematization of the mechanisms of influence of dynamic pricing give grounds to move from the description of individual factors to their integral structural combination. The next step is to build the author's structural model of the consumer basket selection system in the digital price environment, shown in Fig. 1. Its novelty lies in the combination of previously disconnected approaches to the consumer basket, dynamic pricing and behavioral reaction of the consumer, as well as in the introduction of the author's distinction of three modes of forming the actual basket: stable, dynamically adaptive and personalized-asymmetric.

In stable mode, prices act as a relative to a given parameter, and a basket is formed as a result of a one-time selection. In a dynamically adaptive mode, temporal price fluctuations force the household to postpone purchases, change the frequency of substitution, and constantly revise the structure of consumption. In the personalized-asymmetric mode, the inequality of the purchase conditions themselves is added to the time variability, when consumers with the same income can systematically face different prices for the same product. In this third mode, the gap between the statistical and actual basket acquires the greatest analytical weight. The proposed model is positive, not normative: it

describes how a household's choice is formed in reality under dynamic pricing conditions, and does not set what it should be [12; 24–31].

Structurally, the model combines five sequentially related blocks, which can be grouped into three analytical levels. The first level covers the external conditions for the formation of consumer choice: the exogenous environment and the digital price environment as a form of manifestation of these conditions in the practice of pricing. The exogenous environment includes household income, inflationary background, market structure, platform type, price control regime, and price volatility. The digital price environment reflects how these external conditions manifest themselves for the consumer in the form of frequency of price changes, inter-seller variation, personalization of the price offer and varying degrees of transparency of price signals.

The second analytical level consists of behavioral mechanisms of price perception, through which external price incentives are transformed into specific consumer decisions. These include reference price, expectations for future price dynamics, sensitivity to discounts, trust in the seller or platform, and propensity to seek and perceive price fairness. At this level, external price incentives are translated into specific household decisions.

The third analytical level covers the effective block of the model. It includes, firstly, the adaptation of the structure of the consumer basket in the form of substitution of goods, intertemporal transfer of purchases, change of seller or platform and revision of the purchase volume, and secondly, the final consumer result, reflecting the available volume of consumption, stability of the basket and consumer well-being. Such a construction makes it possible to trace the full causal chain: from external market conditions through the digital price environment and behavioral mechanisms of price perception to the actual adaptation of the basket structure and its final consequences for the household.

Within the framework of the proposed model, exogenous variables set the conditions for consumer choice, the digital price environment translates them into price signals, behavioral mechanisms mediate the consumer's reaction, and the resulting block records the adaptation of the basket structure and its final consequences. The causal relationship in the model runs from the external conditions of the digital market through behavioral variables to the actual adaptation of consumption, while the reverse circuit is signaling in nature: the aggregated behavior of users forms the data to which the platform pricing system responds. Such an architecture makes it possible to present the choice of the consumer basket as a consistent system of interaction between the external conditions of the digital market, behavioral mechanisms of price perception and the actual adaptation of the consumption structure.

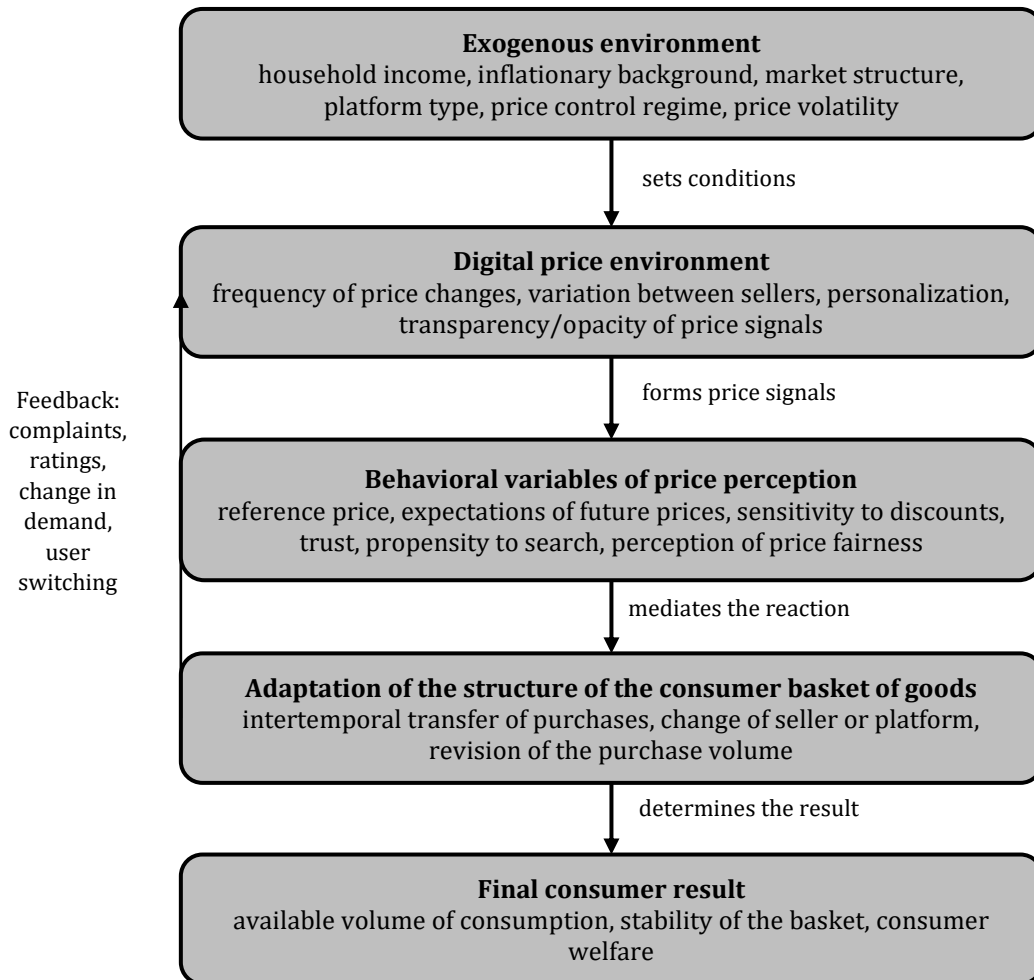
A fundamental feature of the model is the introduction of signal feedback. In a static representation, the logic of choice is reduced to a one-way "price → choice" relationship, while in the digital environment, such a scheme is incomplete. Postponing a purchase, changing search intensity, switching between platforms, complaining about unfair prices, or downgrading generate signals of aggregate user behavior that the platform pricing system can respond to by adjusting pricing rules or reconfiguring algorithms [29; 30]. Price spikes on a two-way platform increase the likelihood of complaints, and limiting such price spikes reduces customer backlash and increases platform usage [30]. It is more correct to talk not about the direct influence of an individual consumer on the algorithm, but about the fact that the aggregate behavioral reaction of users forms signals to which the platform pricing system responds.

The proposed model reflects the sequential transition from exogenous conditions of the digital market to the digital price environment, then to behavioral mechanisms of price perception, adaptation of the basket structure and the final consumer result, which is reflected in Figure 1.

The model has an analytical-operationalization value, since its blocks can be translated into a system of variables suitable for further empirical verification, which allows it to be considered as a basis for building a research design on household microdata, data from online platforms or retail scanner data.

On the basis of the proposed model, verifiable analytical assumptions can be formulated, suitable both for further conceptual clarification of the problem and for its future empirical verification. First, with the growth of price volatility, the intertemporal carry-over of purchases should increase and the frequency of short-term substitution of goods should increase. Secondly, as the level of price personalization increases, the inter-household variability of the actual basket should increase, even with the same income level. Thirdly, with the decrease in the transparency of the price environment, the role

of trust and search activity as mediators of choosing a seller or platform should increase. Fourthly, if the price practice is perceived as unfair, a change in the structure of the basket is possible even without an objective deterioration in the current price conditions.



**Figure 1. Structural model of the consumer basket selection system in the context of dynamic pricing**

Source: Developed by the author based on [12; 14; 24–31].

Empirical verification of these assumptions can rely on several types of data: household panel data, retail scanner data, web price collection, platform transactional data, as well as experimental designs that allow you to evaluate consumer reactions to dynamic and personalized price signals.

**Table 3. Directions of operationalization of variables of the structural model of consumer basket selection**

Model Unit	Variable	Possible indicator	Potential data source	Expected manifestation
<b>Exogenous environment</b>	Household income	Total income, income per household member	Household Budget Surveys, Panel Surveys	Determines the budget limits of choice
<b>Exogenous environment</b>	Price volatility	Standard deviation of prices, frequency of price changes	Crawling data, web price collection, platform data	Increases the uncertainty of choice
<b>Digital Pricing Environment</b>	Personalization of prices	The presence of price differences for different users	Experimental observations, platform data	Increases the heterogeneity of baskets
<b>Digital Pricing Environment</b>	Transparency/opacity of price signals	Availability of price history, the ability to compare between sellers	Platform interfaces, marketing experiments	Affects search behavior

Model Unit	Variable	Possible indicator	Potential data source	Expected manifestation
<b>Behavioral mechanisms</b>	Trust	Seller/Platform Trust Index	Surveys, experiments	Affects the choice of purchase channel
<b>Behavioral mechanisms</b>	Tendency to search	Number of verified offers, search duration	Digital user footprints, surveys	Determines the intensity of market monitoring
<b>Basket adaptation</b>	Substitution frequency	Share of replaced commodity items	Purchase Panel Data, Scanner Data	Reflects the reaction to price dynamics
<b>Basket adaptation</b>	Cross-time transfer of purchases	Delay in purchase, advance purchase	Transactional data, platforms	Fixes the temporal adaptation of demand
<b>Final result</b>	Cart stability	Frequency of changes in the structure of the basket over the period	Panel Household Observations	Shows the degree of destabilization of consumption
<b>Final result</b>	Consumer welfare	Real volume of consumption, subjective assessment of satisfaction with choice	Household surveys, experiments	Reflects the cumulative result of adaptation

Source: Compiled by the author.

The limits of applicability of the proposed model should also be outlined analytically. It has the highest explanatory power for digital markets with a high frequency of repeat purchases, platform mediation, frequent price changes and the technical possibility of personalizing the offer. Instead, its explanatory power is lower for segments of rare large purchases, offline markets with more stable prices, as well as for areas where the consumer has limited opportunities for price monitoring or switching between sellers. The model also deliberately does not include the entire range of determinants of consumer behavior – social influence, inertia of habit, categorical specificity of goods and part of cognitive limitations remain outside it.

## 6. Conclusions

The article systematizes approaches to the choice of a consumer basket in the context of dynamic pricing and substantiates the need to revise the traditional idea of a basket as a relatively static structure of consumption. The distinction between regulatory, statistical and microeconomic interpretation of the consumer basket showed that we are talking about structures that are different in function, method of construction and analytical purpose, the mixing of which gives rise to conceptual errors in the studies of consumption, inflation and well-being. It has been established that dynamic pricing changes not only the level of household expenses but also the very mechanism of forming the actual basket. The frequency of price changes, cross-seller and cross-platform variance, price offer personalization, reference price, search costs, trust and perception of fairness are shaping a new logic of consumer choice, within which the household constantly adapts the shopping structure to the changing digital environment.

The author's structural model of the consumer basket selection system in the conditions of dynamic pricing has been built, which combines the exogenous environment, the digital price environment, behavioral mechanisms of price perception and effective changes in actual consumer behavior. The author's contribution consists of the introduction of a distinction between three modes of forming an actual basket: stable, dynamically adaptive and personalized-asymmetric. This approach explains the transition from a relatively homogeneous price environment to a situation of temporal variability and individualized inequality of purchase conditions, under which the basket ceases to be a stable consumption structure and turns into a time-dependent, individualized configuration sensitive to platform architecture, price personalization, and signal feedback.

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