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MARKETING AND LOGISTICS ACTIVITIES

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## MODELING THE INTEGRATION OF MARKETING AND LOGISTICS USING BLOCKCHAIN IN THE FINANCIAL SECTOR

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Integration of marketing and logistics in financial institutions is understood as the alignment of decisions on segmentation and personalization with the management of information and transaction flows. Unlike material supply chains, logistics in the financial sector focuses on the movement of data: client identification and verification, processing of requests, execution of operations, and post-sales support. In this model, blockchain serves as the technological foundation for integration. Decentralized event logging and immutability reduce information asymmetry between front- and back-office functions, ensure transparency of request and transaction statuses, and increase customer trust. [1]

Conceptually, the integrated model consists of four interconnected layers. The first is the data and identity layer (CRM/CDP combined with decentralized identity), which unifies customer profiles, consents, and event logs; the second is the process layer (BPM + smart contracts), where workflows such as "request – verification – execution – feedback" are automated, as well as SLA/SLQ policies; the third is the operational omnichannel communication layer, providing a single source of truth for service status updates; the fourth is the analytical layer, linking marketing KPIs (CLV, churn, segmentation, NPS/CSAT) with operational indicators (response and resolution time, share of error-free transactions, cost per operation). This approach

enables synchronization of marketing decisions (value proposition, targeting, communications) with data and transaction logistics on a unified trusted basis.[2]

Expected outcomes of implementing the model include: reduced processing time for requests and transactions due to automated coordination and execution of conditions; lower operational costs and fewer manual interventions; improved segmentation accuracy thanks to reliable time-stamped events in the ledger; increased customer trust and loyalty, evidenced by stabilization or reduction of churn.

**Conclusions.** Blockchain can serve as a technological “glue” between marketing and logistics processes in the financial sector, creating a transparent and coordinated service framework. The proposed model aligns with the strategic directions of the development of Ukraine’s financial sector regarding cyber resilience, digital inclusion, and infrastructure modernization, as well as the practice of digital banking, which provides grounds for pilot testing in banking and insurance services. Future research should focus on formalizing metrics for the impact of blockchain components on CLV/churn and quantitative modeling of integration risks.

#### REFERENCES:

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- [2] Bugel, Y., & Ocheretko, B. (2024). Digital transformation of the banking system: Innovations and impact on financial services. *Econa*.