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DIGITAL MARKETING IN THE BANKING SECTOR: ANALYTICAL REVIEW AND DIRECTIONS FOR DEVELOPMENT

Zhanna Torianyk
Educational and Research Institute «Karazin Banking Institute» V.N. Karazin Kharkiv National University, Kharkiv, Ukraine
ORCID ID: 000-0002-8853-7659

Viktoriia Shevchenko
Educational and Research Institute «Karazin Banking Institute» V.N. Karazin Kharkiv National University, Kharkiv, Ukraine
ORCID ID**:** 0000-0003-0429-1880

Nadiia Morozova
Educational and Research Institute «Karazin Banking Institute» V.N. Karazin Kharkiv National University, Kharkiv, Ukraine
ORCID ID**:** 0000-0002-4082-2960

Summary. *The article provides an analytical overview of digital marketing in the Ukrainian banking sector and identifies directions for its further development using JSC CB «PrivatBank» as a case study. The study examines the level of digital presence of leading Ukrainian banks by analyzing the positions of their official websites in national and global rankings, the structure of traffic by device type, user activity indicators, traffic sources, referral flows, and social communication channels. It was established that JSC CB «PrivatBank» occupies leading positions among the banks under study in terms of website popularity, traffic volumes, mobile presence, and the effectiveness of digital channels for client acquisition and retention. The analysis revealed that direct, organic, and referral traffic are of greatest importance for the bank, reflecting high brand recognition, user trust, and integration into the digital ecosystem. The structure of social traffic was examined separately, confirming the significant role of video content, social networks, and messaging platforms in client communication. The conducted SWOT analysis allowed for the identification of strengths, weaknesses, opportunities, and threats in the development of the bank's digital marketing tools under conditions of war, unstable energy supply, technical disruptions, client migration, and heightened cyber risks. Practical measures were proposed to improve JSC CB «PrivatBank's» digital marketing, encompassing mobile marketing, video marketing, communication via messaging platforms, content personalization, search engine optimization, integration with e-commerce, social media development, anti-fraud communication, digital advertising, analytics, and user experience optimization. The study substantiates the relevance of incorporating the principles of digital inclusion and international accessibility standards in the development of the bank's digital services. It is demonstrated that the implementation of the proposed measures will enhance the effectiveness of marketing communications, strengthen customer loyalty, expand the use of digital services, and reinforce the bank's competitive position in the digital environment.*

Key words: *digital marketing, banking sector, digital presence, digital communications, digital inclusion, bank competitiveness.*

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ЦИФРОВИЙ МАРКЕТИНГ У БАНКІВСЬКОМУ СЕКТОРІ: АНАЛІТИЧНИЙ ОГЛЯД ТА НАПРЯМИ РОЗВИТКУ

Жанна Торяник
Харківський національний університет імені В. Н. Каразіна, Харків, Україна

Вікторія Шевченко
Харківський національний університет імені В. Н. Каразіна, Харків, Україна

Надія Морозова
Харківський національний університет імені В. Н. Каразіна, Харків, Україна

Резюме. *Здійснено аналітичний огляд цифрового маркетингу в банківському секторі України та визначено напрями його подальшого розвитку на прикладі АТ КБ «ПриватБанк». Досліджено рівень цифрової присутності провідних українських банків за позиціями офіційних вебсайтів у національному та* *глобальному рейтингах, структурою відвідуваності за типами пристроїв, показниками активності користувачів, джерелами трафіку, реферальними переходами та соціальними каналами комунікації. Встановлено, що АТ КБ «ПриватБанк» посідає лідерські позиції серед досліджуваних банків за популярністю вебресурсу, обсягами трафіку, рівнем мобільної присутності та ефективністю використання цифрових каналів залучення й утримання клієнтів. З'ясовано, що найбільше значення для банку мають прямий, органічний і реферальний трафіки, які свідчать про високий рівень впізнаваності бренду, довіри користувачів й інтеграцію банку в цифрову екосистему. Окремо проаналізовано структуру соціального трафіку, яка підтвердила важливу роль відеоконтенту, соціальних мереж і месенджерів у комунікації з клієнтами. Проведений SWOT-аналіз дозволив визначити сильні сторони, слабкі місця, можливості та загрози розвитку цифрових маркетингових інструментів банку в умовах війни, нестабільності енергопостачання, технічних збоїв, міграції клієнтів і посилення кіберризиків. Запропоновано практичні заходи щодо вдосконалення цифрового маркетингу АТ КБ «ПриватБанк», які охоплюють мобільний маркетинг, відеомаркетинг, комунікацію в месенджерах, персоналізацію контенту, пошукове просування, інтеграцію з електронною комерцією, розвиток соціальних мереж, антишахрайські комунікації, цифрову рекламу, аналітику та оптимізацію користувацького досвіду. Обґрунтовано доцільність урахування принципів цифрової інклюзії та міжнародних стандартів доступності при розвитку цифрових сервісів банку. Доведено, що реалізація запропонованих заходів сприятиме підвищенню результативності маркетингових комунікацій, зміцненню лояльності клієнтів, розширенню використання цифрових сервісів і посиленню конкурентних позицій банку у цифровому середовищі.*

Ключові слова: *цифровий маркетинг, банківський сектор, цифрова присутність, цифрові комунікації, цифрова інклюзія, конкурентоспроможність банку.*

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Problem statement. In the banking sector, digital marketing is a vital tool for establishing competitive advantages, attracting customers, and improving remote service efficiency. In the conditions of digitalization of financial services, the growing role of mobile services, and changes in customer behavior, banks are forced to actively use websites, mobile applications, social networks, search marketing, online advertising, and other digital communication channels. The importance of these issues increases when there is military instability, power outages, restricted access to physical branches, and a growing need for remote banking services. Despite the active development of digital services in the banking sector, not all banks use the potential of digital marketing equally effectively, and certain areas, including personalization of communications, omnichannel interaction, and increasing digital inclusion, require further improvement. In these conditions, it is necessary to conduct analytical research on banks' digital marketing tools and identify priority directions for their development.

Analysis of recent research and publications. Digital marketing, digital transformation of the banking sector, development of online communications and improvement of customer experience are researched by domestic and foreign scientists, in particular T. D. Girchenko, O. S. Sergeieva, V. M. Stamat, O. O. Prosolova, O. Ye. Sychova, N. O. Osypenko and T. O. Petrishyna [1–4]. In scientific research, significant attention is focused on the theoretical foundations of digital marketing, the specifics of the application of its tools in the field of services, as well as on the role of mobile applications, social networks and content marketing. A particular line of research is concerned with the digitalization of banking, the development of remote services, Internet banking, the improvement of customer service quality and the building of consumer loyalty in financial services [3; 4]. At the same time, despite a significant number of scientific publications, the problem of evaluating the complete effectiveness of digital marketing tools for banks based on web analytics, traffic structure, behavioral metrics, social traffic, and referral channels remains insufficiently researched. In addition, military challenges, technical risks, cyber-attacks, customer migration and changes in their digital behavior make it essential to revise approaches to digital marketing development in the banking sector.

Purpose of the study consists of conducting an analytical review of digital marketing in the banking sector, determining the features and effectiveness of digital marketing tools in banks, as well as in developing directions for their improvement to increase the bank's competitiveness, the quality of client interaction and the effectiveness of digital communications.

Statement of the task. To achieve the goal, the study envisions completing the following tasks: assess the level of digital presence of banking institutions by analyzing the popularity of their official websites, structure, and sources of traffic, users' behavioral characteristics and presence in social networks; evaluate the effectiveness of digital marketing tools of JSC CB «PrivatBank» in comparison with others leading banks in Ukraine; identify strengths and weaknesses of the bank's digital marketing based on SWOT analysis; develop practical suggestions for enhancing digital marketing tools.

Statements of the main material of the study. To assess the level of digital presence, popularity and effectiveness of digital marketing tools in banks, it is advisable to analyze their official websites rating both in the national and global digital space. Web resource ratings make it possible to evaluate the effectiveness of such tools as online banking, SEO optimization, content marketing, mobile services, digital customer self-service platforms and other online communication channels. It is the level of visibility and popularity of the official website that largely reflects the success of the bank's digital strategy, its ability to attract and retain users, as well as provide convenient access to financial services in the digital environment.

According to the information released by representatives of JSC CB «PrivatBank», as of the end of 2025, the bank served 18.1 million active individuals, which is 220,000 less compared to the end of 2024. At the same time, the number of corporate clients increased by 20,000 and reached 930,000. The number of users of the mobile application «Privat24» decreased by 150,000 and amounted to 13.61 million people [5]. The given indicators testify to the size of the bank's digital client base and confirm the importance of remote services in its activities. The popularity of digital services indicates the convenience of mobile financial solutions, the level of customer adaptation to online services and trust in the bank's digital products. Table 1 provides summarized data on the positions of the leading banks of Ukraine in the national and world rankings of their official websites according to the SimilarWeb platform [6].

Table 1. Positions of official websites of Ukrainian banks in national and global rankings as of February 2026

Bank	*Website*	*Ranking in Ukraine*	*Global ranking*
JSC CB «PrivatBank»	privatbank.ua	38	3 423
JSC «Oschadbank»	oschadbank.ua	156	13 044
JSC «Raiffeisen Bank»	raiffeisen.ua	356	29 092
JSC «FUIB»	pumb.ua	401	33 700
JSC «Ukrsibbank»	ukrsibbank.com	485	41 669

Thus, the data provided in Table 1 testify to the leadership positions of JSC CB «PrivatBank» in the digital environment among the researched Ukrainian banks. The bank's official website ranks 38th in the national ranking and 3,423rd in the global ranking, which are the best indicators among the analyzed banking institutions. For comparison, JSC «Oschadbank», which is the closest competitor, ranks 156th in Ukraine and 13,044th in the world ranking. Such a difference indicates a significant advantage of JSC CB «PrivatBank» in terms of digital presence, the popularity of the web resource and the effectiveness of digital marketing tools.

In the next stage, it is advisable to analyze visits to Ukrainian banks' official websites based on the device used to log in, namely computers and laptops or smartphones and tablets.

It gives an opportunity to assess the level of adaptability of digital services offered by banks to meet the needs of the mobile audience, as well as to determine the effectiveness of online channels to attract customers and provide banking services (table. 2) [6].

Table 2. Distribution of website traffic of Ukrainian banks by type of device, February 2026

Bank	*Computers and laptops (%)*	*Mobile devices (%)*
JSC CB «PrivatBank»	40,2	59,8
JSC «Oschadbank»	31,1	68,9
JSC «Raiffeisen Bank»	77,4	22,6
JSC «FUIB»	30,0	70,0
JSC «Ukrsibbank»	49,2	50,8

JSC CB «PrivatBank», which is characterized by the dominance of mobile traffic in the attendance of the official website, is particularly indicative within the context of the analysis. Mobile devices account for 59.8% of transitions, while computers and laptops account for 40%. The distribution shows that the bank's mobile services are in high demand, primarily the «Privat24» application, and also confirms the effectiveness of the digital strategy aimed at ensuring convenient, accessible and adaptive use of banking services in the online environment.

Comparing other banking institutions reveals a diverse level of commitment towards a mobile audience. Thus, JSC «FUIB» and JSC «Oschadbank» are dominated by visits from mobile devices, the share of which is 70.0% and 68.9%, respectively. At the same time, JSC «Raiffeisen Bank» is characterized by the dominance of desktop traffic, as 77.4% of users visit the website from computers and laptops. JSC «Ukrsibbank» shows an almost balanced distribution of attendance between mobile devices and computers – of 50.8% and 49.2%, respectively, which indicates that the bank's digital channels are adaptable to all types of user devices in a consistent manner.

Afterwards, we will evaluate the activity of users on leading Ukrainian banks' websites based on the primary metrics of interaction. By analyzing these data, we can determine the popularity of resources, visitors' interest, the average time spent on the site and the number of viewed pages, as well as the effectiveness of banks' online services in attracting and retaining customers (table. 3) [6].

Table 3. User activity on the websites of Ukrainian banks, February 2026

Bank	*Monthly visits*	*Average session duration (min)*	*Pages per visit*	*Failure rate (%)*	*Pageviews*
JSC CB «PrivatBank»	*15,71M*	*4:26*	*3,95*	*29,39%*	*62,07M*
JSC «Oschadbank»	*3,705M*	*3:21*	*5,08*	*23,57%*	*18,81M*
JSC «Raiffeisen Bank»	*1,563M*	*11:48*	*6,82*	*26,88%*	*10,65M*
JSC «FUIB»	*1,701M*	*3:37*	*3,72*	*38,23%*	*6,336M*
JSC «Ukrsibbank»	*1,062M*	*8:09*	*5,79*	*23,43%*	*6,154M*

The analysis of user interaction indicators with the websites of Ukrainian banks provides grounds to state the leading positions of JSC CB «PrivatBank» in the digital environment. The bank's official website is visited 15.71 million times monthly, while the total number of page views amounts to 62.07 million, which significantly exceeds the corresponding figures of other studied banking institutions.

The average duration of a single session on JSC CB «PrivatBank» site is 4 minutes 26 seconds, and the number of pages viewed by the user per visit averages 3.95. This indicates a sufficiently high level of user interest in the web resource content, as well as active interaction with its digital services.

Comparative analysis confirms that the closest competitors demonstrate significantly lower levels of user activity. For instance, the website of JSC «Oschadbank» generates

3.705 million monthly visits and 18.81 million page views, JSC «PUMB» – 1.701 million visits and 6.336 million views, and JSC «Ukrsibbank» – 1.062 million visits and 6.154 million page views. Meanwhile, JSC «Raiffeisen Bank» shows higher indicators of average session duration – 11 minutes 48 seconds – and a greater number of pages per visit – 6.82. However, in terms of overall traffic volume and page views, it falls considerably behind JSC CB «PrivatBank». These findings provide grounds to conclude that JSC CB «PrivatBank» most effectively attracts and retains its online audience through advanced digital services, high-quality content, and strong website functionality, securing its leading position among Ukrainian banks in the sphere of online banking.

It is therefore advisable to analyze the traffic structure of JSC CB «PrivatBank» and other leading Ukrainian banks by the main user acquisition channels, namely: direct traffic (Direct), organic search (Organic Search), paid search (Paid Search), referral traffic (Referrals), display advertising (Display Ads), social networks (Social), and email (Email). Such analysis enables the evaluation of banks' effectiveness in utilizing different digital communication channels, the identification of the most productive sources of audience acquisition, and the determination of which resources are most popular among clients (Table 4) [6].

Table 4. Distribution of website traffic of Ukrainian banks by channels and types of devices, February 2026

Traffic type/devices	*PrivatBank*	*Oschadbank*	*Raiffeisen Bank*	*FUIB*	*Ukrsibbank*
1. Direct	8,3M	2,1M	891,4K	1,1M	701,3K
– computers and laptops	2,5M	542,7K	654,4K	261,3K	308,4K
– mobile devices	5,7M	1,6M	237K	796,8K	392,9K
2. Organic Search	2,6M	927,7K	557,1K	401,2K	229,7K
– computers and laptops	1,5M	397,2K	463,5K	167,8K	152,7K
– mobile devices	1,1M	530,4K	93,6K	233,4K	77,1K
3. Paid Search	126,2K	14K	56,7 K	67,3K	102K
– computers and laptops	116,4M	3,7K	46,9K	56,4K	56K
– mobile devices	9,8K	10,3K	9,8K	10,9K	45K
4. Referrals	4M	479,1K	41,8K	68,2K	103,3K
– computers and laptops	2,1M	195,5K	36,3K	18,4K	58,4K
– mobile devices	1,9M	283,6 K	5,5K	49,8K	44,9K
5. Display Ads	254,9K	43,9 K	5,2K	11,7K	2,2K
– computers and laptops	105,6K	8,2 K	4,4 K	3,3K	1,5K
– mobile devices	149,3K	35,7K	0,8K	8,4	0,7K
6. Social	476,5K	107K	10,7K	94,6K	25,6 K
– computers and laptops	28K	3,2 K	3,7K	2,7K	1,2K
– mobile devices	448,5K	103,8K	7K	91,9K	24,4K
7. Email	6,1K	568 K	612K	810K	427K
– computers and laptops	4K	419K	586K	373K	344K
– mobile devices	2,1K	149K	26K	437K	83K

The results of the analysis demonstrate that JSC CB «PrivatBank» is characterized not only by the largest volumes of web traffic but also by the most developed and balanced system of digital audience acquisition channels. The key source of visits is direct traffic, amounting to 8.3 million. This indicates that a significant share of users deliberately access the bank's website either by entering the address directly or through saved bookmarks, which reflects a high level of brand recognition and established customer loyalty. For comparison, JSC «Oschadbank» generates almost four times less direct traffic – 2.1 million, while for other banks under study this indicator does not exceed 1.1 million. The predominance of mobile direct traffic, reaching 5.7 million, further confirms that clients actively use the bank's digital services via smartphones and perceive the official website as a routine tool for everyday service.

The next most significant acquisition channel is organic search, which accounts for 2.6 million visits to JSC CB «PrivatBank». These visits originate from search engines without paid promotion, when users independently seek banking services, products, or information. A high level of organic traffic indicates strong positions in search engine rankings, the quality of website content, and a sufficient degree of user trust. By contrast, JSC «FUIB» records only 401.2 thousand visits, and JSC «Ukrsibbank» – 229.7 thousand, which highlights the considerably lower effectiveness of this channel. The nearly proportional distribution of organic traffic across desktops, laptops, and mobile devices also confirms the universality of the bank's digital presence.

A significant competitive advantage of JSC CB «PrivatBank» lies in the substantial volume of referral traffic – 4 million visits – which reflects the active inflow of users from external resources, including partner websites, government digital platforms, and fintech services. This indicator highlights the high level of the bank's integration into the country's digital ecosystem. For other banks, this channel is far less developed; for example, JSC «Raiffeisen Bank» records only 41.8 thousand referral visits, which is dozens of times lower.

By contrast, paid search (126.2 thousand) and display advertising (254.9 thousand) play a secondary role for JSC CB «PrivatBank». These tools involve advertising expenditures per click or impression and are typically employed to support short-term marketing campaigns. The relatively small share of paid traffic indicates that the bank is not critically dependent on promotional advertising to attract users, whereas certain competitors, such as JSC «FUIB» and JSC «Raiffeisen Bank», rely more heavily on paid channels to maintain visibility in the digital space.

Traffic from social networks accounts for 476.5 thousand visits to JSC CB «PrivatBank», with the overwhelming majority – 448.5 thousand – generated via mobile devices. This demonstrates the bank's effective communication with its audience through Facebook, Instagram, Telegram, and other digital platforms, as well as superior performance compared to most competitors. At the same time, traffic obtained through email remains negligible, amounting to only 6.1 thousand visits. This suggests that email functions more as a supplementary and informational channel rather than a mass marketing tool. Such a situation corresponds to contemporary trends in the declining role of email campaigns within the digital marketing strategies of banking institutions.

Table 5 further examines the referral traffic of JSC CB «PrivatBank», which reflects the intensity of user transitions from other online resources [6]. Referral visits serve as an indicator of the bank's level of integration into the digital ecosystem, the presence of partnership interactions, and the utilization of payment and service platforms.

Table 5. Top referral websites JSC CB «PrivatBank»

Referral links of websites	*Website category*	*Traffic share, %*	*Distribution of traffic share within the group, JSC CB «PrivatBank», %*
Next.privat24.ua	Financial planning and management	32,71	100,0
Liqpay.ua	Financial planning and management	17,75	90,3
Integration.rozetkapay.com	Classifies /e-commerce	17,61	90,8
Asecg.upc.ua	Financial planning and management	6,78	89,4
3ds.monobank.com.ua	Telecommunications/payment security	6,27	91,1

The structure of referral traffic for JSC CB «PrivatBank» is formed primarily through the bank's internal digital ecosystem as well as integrations with leading financial and commercial partners. The most significant source of referrals is next.privat24.ua, accounting for 32.71%, which confirms the intensive interaction between the bank's core digital services and the active movement of users within the Privat24 ecosystem. Another major contributor is liqpay.ua, with a share of 17.75%, underscoring the importance of PrivatBank Group's payment services and the central role of cashless transactions and e-commerce in clients' digital activity.

A substantial share of traffic also originates from integration.rozetkapay.com (17.61%), reflecting close cooperation with one of Ukraine's largest online retailers and the active use of banking payment solutions in the e-commerce sector. Smaller, yet strategically significant sources include asecg.upc.ua (6.78%), associated with payment transaction processing, and 3ds.monobank.com.ua (6.27%), which illustrates interbank interaction within the payment infrastructure and the application of 3D Secure technologies.

Overall, the structure of referral sources provides grounds to conclude that the majority of such traffic is generated within financial services and partner platforms rather than through incidental external visits. This indicates the high-quality and targeted nature of JSC CB «PrivatBank's» referral traffic, its direct connection to real financial transactions, and the service-related activity of users. Such a model of digital interaction contributes to enhancing customer experience, increasing audience engagement, and strengthening the bank's competitive position in the digital environment.

The next stage of analysis should examine the structure of social traffic for JSC CB «PrivatBank», focusing on key platforms, their role in client communication, and a comparative assessment with corresponding indicators of competitor banks (Table 6) [6].

Table 6. Share of traffic of Ukrainian banks by social networks, February 2026

Bank	*YouTube, %*	*Facebook, %*	*Telegram, %*	*WhatsApp, %*	*Discord, %*	*Others, %*
JSC CB «PrivatBank»	53,02	25,98%	6,9	6,34	2,68	5,09
JSC «Oschadbank»	89,65	9,18	-	-	1,17	-
JSC «Raiffeisen Bank»	82,27	5,42	12,31	-	-	-
JSC «FUIB»	66,94	22,08	-	-	-	10,98
JSC «Ukrsibbank»	54,78	37,92	3,31	0,48	-	3,51

JSC CB «PrivatBank» is distinguished by a strong presence in social media and mobile communication channels, although the structure of this traffic reveals certain specific features compared to other banks. The largest share of social traffic is generated by YouTube – 53.02% – where the bank publishes educational video materials, instructions for using Privat24 and LiqPay services, promotional and informational content, and product reviews. The significant share of this channel demonstrates the effectiveness of video content as a tool for attracting clients, increasing awareness, strengthening trust in the bank, and supporting users in mastering digital services.

The second most important source of social traffic is Facebook, accounting for 25.98%. Through this platform, the bank maintains communication with its audience, provides updates on news, special offers, and new products, and ensures feedback from clients. Such activity contributes to sustaining continuous contact with users and enhancing customer loyalty.

Telegram and WhatsApp, with shares of 6.9% and 6.34% respectively, indicate the bank's use of messaging applications as instruments for rapid information delivery and client support, which is particularly relevant for the mobile audience. A smaller share is attributed to Discord – 2.68% which may suggest its use for specific or more specialized communication formats. Other channels, accounting for 5.09%, provide additional, though less extensive, sources of audience engagement.

Comparative analysis shows that JSC «Oschadbank» and JSC «Raiffeisen Bank» rely heavily on YouTube, which constitutes 89.65% and 82.27% of their social traffic respectively, while their use of messaging applications is far less active. Against this background, JSC CB «PrivatBank» demonstrates a more diversified model of digital communication, in which video content, social networks, and messaging platforms interact to form an integrated system of client communication. This balance represents an important competitive advantage for the bank in the field of digital marketing.

Based on the results of the analysis of JSC CB «PrivatBank's» digital marketing tools, it is advisable to systematize the findings in the format of a SWOT analysis, which enables a comprehensive characterization of the internal strengths and weaknesses of the bank's digital marketing, as well as the identification of external opportunities and threats to its further development (Table 7).

The results of the conducted SWOT analysis of JSC CB «PrivatBank's» digital marketing tools provide grounds to assert that the bank maintains stable positions in the digital environment even under conditions of wartime instability, power supply disruptions, and communication failures. The bank's key advantage lies in its large-scale and reliable digital ecosystem, which enables clients to continuously access banking services remotely in situations where physical branches are limited or unavailable. The substantial volumes of direct, organic, and referral traffic reflect users' high level of trust in the bank and their established habit of employing its digital services as everyday instruments for payments, transfers, and information retrieval.

Table 7. SWOT analysis of digital marketing tools JSC CB «PrivatBank»

Strengths	*Weaknesses*
- leading website position among Ukrainian banks (ranked 38th in Ukraine and 3,423rd globally), ensuring high visibility and client trust; - highest monthly website traffic (15.71 million visits) and page views (62.07 million), significantly exceeding competitor benchmarks; - strong direct traffic share (8.3 million), confirming brand strength, high recognition, and customer loyalty; - robust organic traffic (2.6 million), reflecting an effective SEO strategy and high-quality content; - substantial referral traffic (4 million), driven by integration with the bank's own digital ecosystem (Privat24, LiqPay) and partner platforms; - balanced traffic distribution between mobile devices (59.8%) and desktop computers (40.2%), meeting the needs of diverse customer segments; - developed presence in social media and messaging platforms with a diversified structure (YouTube, Facebook, Telegram, WhatsApp), enabling broad communication with the audience	- decline in the number of active retail clients and users of the 'Privat24' mobile application, which may indicate partial market saturation; - average session duration and pages per visit are lower than certain competitors (particularly JSC «Raiffeisen Bank»), suggesting that user queries may be resolved quickly without deeper engagement; - limited role of email marketing as a communication channel, restricting opportunities for personalized, long-term client relationships; - restricted use of paid advertising, which may reduce the speed of attracting new customer segments in the short term; - complexity of the digital ecosystem, which may be less accessible to new or less digitally literate users. - high dependence on mobile traffic, increasing vulnerability to technical disruptions of mobile services, especially under wartime conditions; - lower share of social traffic compared to direct and referral channels, indicating untapped potential for enhancing the effectiveness of social media marketing campaigns
Opportunities	*Threats*
- further advancement of mobile services and personalized digital marketing based on large volumes of customer data; - expansion of partnership integrations in the fields of e-commerce, government digital services, and fintech solutions to stimulate referral traffic growth; - more active use of paid advertising and remarketing to attract new clients and promote innovative products; - deepening engagement with social networks and video content to enhance clients' financial literacy and attract younger audiences; - development of omnichannel digital communication (chatbots, messengers, AI-based support) to improve customer experience; - utilization of user behavior analytics to optimize website content and structure; - promotion of financial literacy through digital channels, particularly in conditions of economic instability	- intensifying competition from other banks and fintech companies that are actively investing in digital channels; - growing cyber threats, phishing attacks, and risks of losing client trust in the event of security incidents; - changes in search engine and social media algorithms, which may negatively affect volumes of organic traffic; - regulatory restrictions in the areas of financial services advertising and personal data protection. - declining purchasing power of the population and overall macroeconomic instability, which influences client activity; - escalation of cyberattacks, phishing campaigns, and fraud targeting clients during wartime, along with the destruction of critical infrastructure, which impacts internet and mobile connectivity; - migration of part of the client base abroad and shifts in demand structure for digital banking services

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The bank's key advantage lies in its large-scale and reliable digital ecosystem, which enables clients to continuously access banking services remotely in situations where physical branches are limited or unavailable. The substantial volumes of direct, organic, and referral traffic reflect users' high level of trust in the bank and their established habit of employing its digital services as everyday instruments for payments, transfers, and information retrieval.

At the same time, the SWOT analysis revealed certain weaknesses, particularly the dependence of digital channel effectiveness on stable electricity supply and internet connectivity. In cases of emergency or planned outages, this may negatively affect user activity and complicate access to online services. Meanwhile, the external environment generates both promising opportunities and significant risks. On the one hand, wartime conditions stimulate demand for fast, accessible, and convenient remote solutions; on the other hand, they intensify threats of cyberattacks, technical failures, and declining digital activity among parts of the population due to stress factors and migration processes.

Summarizing the results of the SWOT analysis, it can be concluded that JSC CB «PrivatBank», owing to its strong brand, advanced system of digital channels, and ability to adapt promptly to crisis conditions, retains substantial competitive advantages in the banking services market. Further enhancement of the bank's digital marketing effectiveness should be linked to strengthening service continuity, improving cybersecurity systems, and deepening customer orientation in an unstable external environment.

To increase the effectiveness of marketing communications, stimulate client acquisition and retention, and reinforce JSC CB «PrivatBank's» competitive position in the digital environment, it is advisable to systematize proposals for improving digital marketing tools (Table 8). In the process of further development of digital marketing instruments, JSC CB «PrivatBank» should align with international standards of digital accessibility and inclusion. The primary regulatory benchmark in the field of web content is WCAG 2.1, based on the principles of receivability, operability, understandability, and robustness [7]. Compliance with these requirements is particularly relevant under martial law, when the need for uninterrupted, remote, and accessible financial services for all user groups – including persons with disabilities, whose number in Ukraine is increasing – becomes especially critical.

Table 8. Proposals for the development of digital marketing JSC CB «PrivatBank»

The direction of development of digital marketing	*Specific proposals*	*Key implementation results*	*International standards and requirements of digital inclusion*
1	2	3	4
Mobile marketing and Privat24	Introduction of «smart» push notifications in Privat24 taking into account the time of day, geolocation and type of customer operations	Growing message openings and conversions without customer overload	Availability of the mobile application for users with visual, hearing, motor and cognitive perception disorders; readability of messages, compatibility with screen reader, sufficient contrast, ability to control without complex gestures
Video Marketing and YouTube	A series of short videos «1 minute with PrivatBank» about payments, benefits, security and government payments	Increasing financial literacy and reducing the burden on the contact center	Mandatory subtitles, plain language, textual alternatives, accessibility for people with hearing impairments and cognitive characteristics
Communication in messengers	Official Telegram and WhatsApp bots with personal notifications and quick actions	Prompt information of clients in crisis situations	Simple interaction scenario, keyboard navigation availability, clear commands, compatibility with assistive technologies
Personalization of content	Personal banner blocks on the site and in the application depend on the status of the client	Increasing content relevance and sales growth	Personalization should not reduce accessibility: clear page structure, predictable navigation, adaptation to different perception formats
Content for crisis conditions	Separate section «Finance in wartime» with simple instructions and FAQ	Increasing trust and reducing customer stress	Using plain language, logical structure, accessibility for people with cognitive difficulties, clear titles and simple action scenarios

End of the table

1	2	3	4
SEO and search marketing	Content optimization for practical requests	Growing organic traffic and bank visibility	SEO optimization should be combined with an accessible content structure: correct headers, alternative text to images, semantic markup
Integration with e-commerce	Expansion of partnership promotions in Privat24 with marketplaces and delivery services	Increasing transaction activity of customers	Barrier-free payment scenarios, availability of payment forms, understandable error messages, compatibility with assistive technologies
Social network	Launching interactive formats on Facebook and Instagram	Growing audience engagement and loyalty	Adding subtitles, alt-text to images, contrasting design, avoiding overloading with visual effects
Anti-fraud marketing	Regular campaigns «Secure client» with real fraud cases	Reducing financial losses of customers and building trust	Risk warnings, clear instructions, clear suspicious activity messages are available for all categories of users
Paid digital advertising	Point advertising campaigns for new services	Rapid reach of the target audience	Advertising materials must be available: readable texts, correct contrast, absence of excessive animation, adaptation to mobile devices
Analytics and UX	A/B testing of the main pages of the site and the application for various use scenarios	Increasing convenience and reducing failure rates	Testing should take into account the needs of people with disabilities, older users, mobile users and those who use assistive technologies

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The summarized proposals presented in the table indicate that the further development of JSC CB «PrivatBank's» digital marketing should be based on the principles of comprehensiveness, client orientation, and digital inclusion. The implementation of personalized messaging, the expansion of video content, the intensification of communication through messaging platforms, the improvement of search engine optimization, integration with e-commerce, and the enhancement of analytics and user experience create favorable conditions for increasing customer engagement, strengthening loyalty, and expanding the use of the bank's digital services. At the same time, it is essential that the implementation of these measures be carried out in accordance with the principles of digital inclusion and international accessibility standards, thereby ensuring convenience and barrier-free access to digital services for diverse categories of users, including persons with disabilities, older adults, and clients with varying information perception needs.

Conclusions. The results of the study confirm that digital marketing in the banking sector is one of the key factors in ensuring competitiveness, improving the quality of remote services, and strengthening bank–client interaction under conditions of digital transformation and wartime instability. The analysis demonstrated that JSC CB «PrivatBank» holds leading positions among Ukrainian banks in terms of digital presence, popularity of its official website, scale of web traffic, and effectiveness in utilizing mobile services, referral platforms, organic search, and social networks. The key competitive advantages of the bank include a strong brand, a developed digital ecosystem, a high share of direct and referral traffic, a balanced combination of mobile and desktop access channels, and a diversified system of digital communications.

At the same time, several problematic aspects were identified, including a decline in certain user categories, dependence of digital services on infrastructure stability, limited use of specific marketing channels, and the need for further enhancement of personalization and digital accessibility. Based on the SWOT analysis, it is substantiated that the further development of JSC CB «PrivatBank's» digital marketing should be pursued on the principles of comprehensiveness, client orientation, service continuity, strengthened cybersecurity, and more active use of omnichannel interaction tools. Proposed directions for improvement include mobile marketing, video marketing, messaging platforms, content personalization, SEO promotion, integration with e-commerce, social media communication, anti-fraud campaigns, digital advertising, analytics, and optimization of user experience.

It has been demonstrated that an important condition for increasing the effectiveness of the bank's digital marketing is adherence to the principles of digital inclusion and international accessibility standards, which is particularly relevant given the growing demand for barrier-free financial services among diverse population groups, including persons with disabilities. The implementation of the proposed measures will contribute to strengthening JSC CB «PrivatBank's» market position, enhancing customer loyalty, expanding the use of digital services, and shaping a modern, resilient, and socially responsible digital ecosystem of banking services.

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