

AI-Driven Hyper-Personalization as a Factor in Transforming the Value Proposition of Digital Platforms

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Abstract: This paper analyzes AI-driven hyper-personalization as a key factor in the transformation of the value proposition of digital platforms. It demonstrates that the use of big data, real-time analytics, and generative models enables a shift from mass-market products to dynamic micro-offerings tailored for each user. The paper substantiates that this model enhances the relevance of the customer experience, increases conversion and loyalty, thereby turning AI-powered hyper-personalization into a source of sustainable competitive advantage in the digital economy.

Keywords: hyper-personalization, artificial intelligence, value proposition, digital platforms, customer experience, generative models.

In the digital age, mass marketing techniques are losing their effectiveness (Vartiak L. et al., 2025). The concept of hyper-personalization has emerged: AI and big data analytics transform customer data into an individual experience—not just addressing the user by name, but real-time adaptation based on behavior and context (Valdez Mendia, Flores-Cuautle, 2022). AI technologies, edge computing, and 5G reduce latency and accelerate system response: combined ML and edge solutions demonstrate latency reductions of 50–70% and a conversion rate increase of approximately 30% (Islam R. et al., 2024). When correctly configured, personalization increases satisfaction, trust, and repeat purchases, but when expectations are not met, negative effects can occur (Onibokun T. et al., 2023).

The author's hypothesis is that hyper-personalization transforms the value proposition and business models, moving companies from mass offerings to contextual micro-offers and dynamic 1:1 profiles (Guendouz T.; Alizander F., 2025). Market pioneers (Netflix, Amazon, Spotify) already use recommendations and adaptive content. Furthermore, generative AI makes it possible to create unique offers and enhances the effect of hyper-personalization (Desai D.; Tiwari A.). Nevertheless, there is a noted deficit of research on the impact of hyper-personalization on the structure of the value proposition and business models.

I aim to show that AI-based hyper-personalization fundamentally changes the value proposition of digital platforms and businesses. The shift from unified products to real-time "micro-offerings" makes the customer experience more meaningful and differentiated. This transformative movement, I assume, involves big data analytics, mobile and edge technologies, as well as generative models. In theory, both users (who now receive truly relevant services and products, having the opportunity to choose from different options and even platforms (Martsenyuk A. O., Mirzoyan A. G., Lavrinenko P. A., 2025)) and companies (which see increased conversion rates, average check value, and loyalty while optimizing costs) stand to benefit. Thus, AI-driven hyper-personalization becomes a key factor for competitive advantage in the future digital economy. This can be particularly well demonstrated using the example of online marketplaces: a business model at the forefront of technology and service quality (Sunkar G. S., 2025).

To test this, a study was conducted using a sequential mixed-methods design, combining qualitative and quantitative analysis methods. In the first phase, semi-structured expert interviews were conducted with representatives from Russian marketplaces working in commercial and marketing roles. The goal of these interviews was to identify the mechanisms of AI implementation and its impact on pricing, logistics, personalization, and the architecture of the business model. Key insights were derived from the obtained data regarding the development directions of AI technologies within Russian marketplaces. These insights were then used to formulate questions for a survey of platform users – both buyers and sellers.

In the second phase, a quantitative survey was administered to customers of Russian marketplace services. This survey aimed to assess their perception of the platforms' value proposition, the significance of factors influencing platform choice, and the role of algorithmic personalization in determining competitive advantages and changes in marketplace business models. Statistical data processing includes methods of descriptive statistics, correlation, and comparative analysis.

In addition, a comparative case analysis of leading marketplaces was conducted based on open sources (company reports, public interviews, descriptions of digital services, user reviews). This allowed for a comparison of the platforms' strategic decisions with user perception: modern marketplaces are changing their role from a simple online sales platform to a virtual space for goods, ideas, and socialization.

As a result of the conducted research, it is shown that the capabilities provided by modern AI models significantly reduce the costs associated with many routine tasks, as well as replace or supplement certain functions of recommendation algorithms, thereby transforming marketplace business models. This transformation occurs due to increasing hyper-personalization, which influences specific elements of the model, including the value proposition. Differences in the approaches to implementing hyper-personalization among leading Russian marketplaces (Ozon, Wildberries, Yandex.Market, and Megamarket) were identified.

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