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ARTIFICIAL INTELLIGENCE AS A DRIVER OF PERSONALIZED SALES IN BANK BRANCHES: FROM STRATEGY TO IMPLEMENTATION

This article examines the role of artificial intelligence as a key instrument of personalized sales in bank branches amid digital transformation. A comparative analysis of approaches to the implementation of AI solutions in retail banking in Ukraine and the United States is conducted across the following parameters: level of technological maturity, regulatory environment, customer behavior, and organizational readiness. Key differences between the markets are identified, and common trends in the development of AI-driven personalized sales strategies are outlined. A three-stage model for the implementation of AI in bank branches is proposed, encompassing strategic, operational, and scaling stages. Practical recommendations are provided for banking institutions undertaking or planning the digital transformation of their sales processes.

Keywords: artificial intelligence, personalized sales, bank branches, digital transformation, retail banking, hyper-personalization, machine learning, Ukrainian banking system, US banking system, customer experience.