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## **IMPLEMENTATION OF CROSS-CULTURAL MARKETING MODELS INTO THE CONCEPT OF BEHAVIORAL ECONOMICS**

## **ІМПЛЕМЕНТАЦІЯ МОДЕЛЕЙ КРОСКУЛЬТУРНОГО МАРКЕТИНГУ В КОНЦЕПТ ПОВЕДІНКОВОЇ ЕКОНОМІКИ**

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**Abstract.** Behavioral economics considers deviations from rationality caused by cognitive biases, emotions and social factors. Cross-cultural marketing, thanks to a deep understanding of the cultural context, ensures the relevance, effectiveness and ethics of marketing campaigns in a global environment. The implementation of cross-cultural marketing models and tools in the concept of behavioral economics, the effective combination of their methodology allows developing and implementing marketing strategies in a global business environment, considering the glocalization trends of its functioning. The purpose of this article is to find common ground, implement cross-cultural marketing tools and approaches to rational and irrational behavior, studied in the concept of behavioral economics, into practice. It has been established that the combination of these two areas allows optimizing marketing strategies, adapting them not only to cultural characteristics, but also to psychological mechanisms of influence on consumer choice. Behavioral economics provides a powerful tool for influencing consumers. Key concepts, including bounded rationality, heuristics, prospect theory, and cognitive biases – the anchoring effect, the framing effect, and others – play a significant role in shaping decisions. The practical application of behavioral approaches in cross-cultural marketing is manifested in the adaptation of all elements of the marketing complex. Considering ethical aspects requires abandoning stereotypes and overcoming cultural biases to build trust with consumers. The synthesis of behavioral economics and cross-cultural marketing opens new opportunities for creating effective, culturally relevant, and ethically responsible marketing strategies.

**Keywords:** intercultural communication, strategizing, global environment, rational and

*irrational behavior, framing, cognitive biases, neuromarketing, glocalization, hyperpersonalization, innovation, digital infrastructure.*

**Анотація.** Поведінкова економіка враховує відхилення від раціональності, спричинені когнітивними упередженнями, емоціями та соціальними факторами. Кроскультурний маркетинг завдяки глибокому розумінню культурного контексту забезпечує релевантність, ефективність, етичність маркетингових кампаній в умовах глобального середовища. Імплементация моделей та інструментарію кроскультурного маркетингу в концепт поведінкової економіки, ефективне поєднання їх методології дозволяє розробляти і реалізовувати маркетингові стратегії в умовах глобального бізнес-середовища з врахування глокалізаційних трендів його функціонування. Метою даної статті є пошук спільних точок, впровадження в практику стратегування інструментарію кроскультурного маркетингу та підходи раціональної та ірраціональної поведінки, досліджувані в концепті поведінкової економіки. Встановлено, що поєднання цих двох напрямів дозволяє оптимізувати маркетингові стратегії, адаптуючи їх не лише до культурних особливостей, а й до психологічних механізмів впливу на споживчий вибір. Поведінкова економіка надає потужний інструментарій для впливу на споживачів. Ключові концепції, серед яких обмежена раціональність, евристики, теорія перспектив, а також когнітивні упередження – ефект прив'язки (якорування), ефект фреймінгу та інші – відіграють значну роль у формуванні рішень. Практичне застосування поведінкових підходів у кроскультурному маркетингу проявляється у адаптації всіх елементів маркетингового комплексу. Врахування етичних аспектів вимагає відмови від стереотипів та подолання культурних упереджень для побудови довіри зі споживачами. Синтез поведінкової економіки та кроскультурного маркетингу відкриває нові можливості для створення ефективних, культурно релевантних та етично відповідальних маркетингових стратегій.

**Ключові слова:** міжкультурна комунікація, стратегування, глобальне середовище, раціональна та ірраціональна поведінка, фреймінг, когнітивні упередження, нейромаркетинг, глокалізація, гіперперсоналізація, інновації, цифрова інфраструктура.

**Introduction.** In the context of increasing intercultural interaction, business success largely depends on the effectiveness of cross-cultural marketing. The modern market cannot be considered as a set of isolated units, because consumer segments are formed under the influence of cultural nuances and values. Companies need not only to understand these differences, but also to adapt their marketing strategies, content and products to the specific needs and expectations of each consumer group. Ignoring cultural differences can lead to ineffective or even offensive marketing campaigns, which can tarnish the brand's reputation and cause consumers to reject its products or services. Classical economic theory, based on the assumption of consumer rationality, is insufficient to explain real human behavior. Behavioral economics, integrating psychology into economic theory, offers a new understanding of decision-making processes, considering deviations from rationality caused by cognitive biases, emotions and social factors. Combining these two areas – behavioral economics and cross-cultural marketing – is key to optimizing marketing strategies, as it allows not only to adapt messages to cultural characteristics, but also to use psychological mechanisms to influence consumer choices.

**Literature review.** The issues of cross-cultural marketing and its optimization are studied by many scientists. The essence and features of cross-cultural marketing are revealed in their works by Sun J., Castaneda D.I., Ramírez C.A., Palmer D.E., Sarma S., Barbu C. and other scientists who emphasize the importance of cultural adaptation in the context of globalization, study the impact of cross-cultural communication on global marketing and branding strategies, and analyze the ethical aspects of cross-cultural marketing. An important tool for understanding cultural differences in the context of behavioral economics remains Hofstede G.'s theory of cultural dimensions. Behavioral economics, as a scientific direction, was initiated by Simon H. with the concept of bounded

rationality. Kahneman D. and Tversky A. developed prospect theory, which explains systematic deviations from rationality in the decision-making process. Bezgin K., Ushkalev V., Nouri P., Saleem H., Amjad A. and other authors consider the most common heuristics and cognitive biases characteristic of the marketing behavior of novice entrepreneurs and analyze the psychological influences on economic decision-making.

**Main results.** Personalized communication with diverse consumer segments is becoming a key factor in international competitiveness (*Sun, 2024*). These segments are shaped by a complex of cultural nuances and values. Thus, companies need not only to understand these cultural differences, but also to adapt their marketing strategies, content, and products to the specific needs and expectations of each group. This includes considering local trends, using adapted communication channels (for example, social networks and platforms popular in a particular region), and building an authentic brand that resonates with the cultural values of the target audience (*Sawafalhi, 2021*). Undoubtedly, successful interaction requires a deep analysis of consumer perception to identify patterns and trends in the behavior of different cultural groups, as well as flexibility and the ability to adapt culturally – from product development to customer support. In the era of digital-first strategies, effective cross-cultural communication is becoming not just an advantage, but a necessity for sustainable growth and expanding global presence (*Sun, 2024*).

Cross-cultural marketing focuses on understanding and considering cultural differences between different markets (*Castaneda, 2021*). It involves adapting marketing strategies, communications, and products to effectively interact with consumers from different cultural backgrounds. Cross-cultural marketing can be applied both within international marketing when a company enters individual foreign markets and globally – when a company realizes the need for cultural sensitivity to successfully operate in different parts of the world.

Successful international marketing campaigns often use cultural marketing tools to create a stronger connection with local audiences and demonstrate respect for their cultural identity. Therefore, in the context of cross-cultural marketing, it is extremely important to pay sufficient attention to various aspects of information presentation. In addition, an important aspect is the values of society, which are forever rooted in the minds of consumers, and, accordingly, form their priorities and are guides to their attitude towards various products and services. Traditions, customs, rituals also have a significant impact on purchasing behavior. Colors, symbols and visual images can carry different meanings in different cultures, so their use requires careful analysis. And, of course, the social structure of society (structure and attitude towards the family, social classes, gender roles, level of hierarchy, etc.) determines the process of making purchasing decisions and choosing the most effective communication channels to achieve the commitment of different consumer segments.

At the same time, it is important to develop and implement cross-cultural marketing strategies in conjunction with the general integration of this concept into the modern economic system. The latest trend in the development of the economic system is behavioral economics. Behavioral economics is an interdisciplinary scientific direction that combines psychology with economic theory and offers a new understanding of the processes of consumer decision-making by a person, completely different from what economists previously proposed. Unlike classical economics, within which it is assumed that agents act rationally, behavioral economics studies deviations from this rationality, which forms a more realistic picture of the choice process (*Angner, 2019*). In the neoclassical paradigm, which dominated economic thought for a long time, there were certain key assumptions about human behavior. First, it was assumed that consumers have unlimited cognitive abilities to process information, can logically analyze all available alternatives and choose the one that will maximize their expected utility, and have access to all the necessary information to make optimal decisions. They were seen as a kind of “unemotional calculators” that only seek to maximize their own benefit, regardless of the situation of others. Second, people's preferences were considered unchanging, independent of any external conditions. The model ignores the problems of

self-control based on the assumption that people can consistently act in accordance with their long-term goals without reacting to various impulses and temptations.

The modern view of this consumer portrait is different. Behavioral economics challenges each of these assumptions based on numerous psychological studies (*Schettkat, 2018*). Unlike the hypothetical "Homo Economicus", real people often have problems with self-control, are not always consistent and are prone to procrastination and impulsivity. In addition, people are far from always considering their own interests, instead they are also prone to altruism, empathy. Often people's choices are based on how information is presented, so there are several cognitive distortions that are interesting to consider exploring this issue. Nevertheless, it is important to emphasize that behavioral economics does not completely deny the existence of a rational consumer, nor does it claim that people always act irrationally. Instead, within the framework of behavioral economics, human behavior is a much more complex concept, and rationality has its limits. That is, a consumer can act rationally if the situation and his personal characteristics allow it, but in many real economic situations people tend to rely on intuition, emotions and simplified decision-making strategies, which leads to predictable deviations from the rational model. Therefore, replacing the neoclassical approach is not the task of behavioral economics, it complements and corrects it, makes its models more realistic and able to explain a wider range of economic phenomena.

It is interesting to consider the main concepts on which behavioral economics is based. One of them is the concept of bounded rationality, which was first proposed by Herbert Simon in the 1950s. He was one of the first scientists to disagree with the assumption of unlimited human capabilities for information processing. Herbert identified three factors that limit human rationality. The first is the presence of cognitive biases. The human brain still has limited computational capacity, memory, and attention. This is most evident in complex situations where there is a factor of anxiety and urgency, then a person cannot simultaneously process and consider all potentially relevant information. The next factor is the limitation of information. Often in the real world, information may be incomplete or unavailable. Sometimes obtaining it may require significant time and effort. That is why people rarely have all the information necessary to make an optimal decision. The third factor is time, namely its limited amount. Most people are faced with situations in which decisions need to be made quickly, which is an obstacle to a thorough analysis of all alternatives and their consequences.

These three factors are limitations due to which the clear and understandable chain of consumer thoughts presented in neoclassical theory is impossible. As a result, Simon proposed a concept within which people often do not look for the best possible option but choose the first one that meets a certain minimum level of their requirements. Thanks to this approach, it is possible to significantly save cognitive effort and time. However, it has a significant drawback, because it does not at all guarantee the achievement of maximum utility.

Prospect theory, developed by Daniel Kahneman and Amos Tversky in 1979, is one of the most important concepts in behavioral *economics* (*Tversky, 1992*). It offers a model of how people make decisions under risk and uncertainty that explains systematic deviations from the normative theory of expected utility. Prospect theory is based on several key psychological principles, the first of which is the repulsion from a reference point. Unlike expected utility theory, which considers the final level of enrichment, according to prospect theory, people evaluate outcomes as changes relative to a certain reference point. This reference point is subjective and can change depending on the situation and the formulation of the problem.

The central element of the theory is loss aversion. This means that the psychological impact of losing a certain resource is much stronger than the impact of equivalent gains. This explains why people are often risk-averse to avoid losses, but risk-averse when it comes to gains.

The framing effect is the next point to consider, and it is that the way information is presented or phrased significantly influences a person's decision, even if the objective nature of the information or options remains the same (*Sher, 2008*). Framing works by focusing attention on certain aspects of information to evoke the desired emotions. In the case of previous frames, hope is

the optimal emotion for positives, and fear is for negatives. Thanks to neurobiological research, it has become known that different messages, depending on whether they are framed positively or negatively, activate different areas of the brain.

Also worth mentioning is the possession effect. This is the tendency of people to place a higher value on things simply because they own them, compared to identical things that they do not own. From the owner's perspective, selling or giving up a certain thing is perceived as a loss. In turn, the psychological pain of loss is stronger than the pleasure of an equivalent gain, that is, acquiring such an item. This leads to the formation of a difference between the price that the owner is willing to accept ("willingness to accept", "WTA"), and the price that a potential buyer is willing to pay for it ("willingness to pay", "WTP"), with the value of WTA usually being significantly higher than WTP.

One of the most well-known cognitive biases is herding behavior. This is the tendency of people to repeat the actions or decisions of a large group of other people, often ignoring their own judgments. Such behavior is caused by several psychological and social factors. First, it is the desire to be accepted by society and the fear of being rejected by the group. Second, it is reliance on "social proof" – the perception of an action that many people are doing as something right. Third, it is the fear of missing out. In addition, people often draw conclusions based on the actions of previous people, if they had better information, even if this is not the case. Vivid examples of herd behavior are consumers who buy or sell many different goods, guided by their own emotions and the actions of others, rather than by a careful analysis of the market or their own needs and financial situation.

The great advantage of behavioral economics is its high applied potential. Understanding how people make decisions, what cognitive biases affect them, and how the context in which consumers find themselves shapes their choices. Today, companies actively use the principles of behavioral economics to influence consumer choices, develop pricing strategies, advertising campaigns, and product design. And behavioral economics, which studies the influence of psychological, social, and emotional factors on economic decisions, has become widely used in marketing science and practice. Moving away from classical models of the rational consumer, it offers a deeper understanding of why people make certain purchasing decisions, using the concepts of cognitive biases, heuristics, prospect theory, social norms, and other behavioral factors. At the same time, in the context of globalization and the growing interconnectedness of countries in the world, cross-cultural marketing is becoming an integral part of the successful activities of companies. Adapting marketing strategies to the cultural characteristics of different markets is critical.

Combining behavioral economics and cross-cultural marketing opens new opportunities for more subtle and effective consumer influence. However, applying behavioral insights across cultural contexts poses significant challenges, as cognitive biases, risk perceptions, stimulus responses, and social norms can vary significantly across cultural contexts.

Traditional cross-cultural marketing has often relied on generalizing behavioral patterns at the national level using cultural dimensions, such as Hofstede's model. While such models will continue to have some value, the future application of behavioral economics in cross-cultural marketing will be driven by a shift away from such generalizations to understanding the behavioral patterns of individual consumers in their complex cultural context. This means considering not only national culture, but also the influence of subcultures, social groups, personal values, and life experiences shaped by globalization and migration. This transition is made possible by the intensive development of Big Data tools and artificial intelligence (*Viiai, 2025*). The vast amount of data on consumer behavior in the online environment (purchase history, social media activity, geolocation, interaction with content) combined with the capabilities of artificial intelligence allow us to identify much more complex relationships between cultural factors, cognitive biases and consumer behavior. Machine learning algorithms can analyze subtle nuances of language, visual preferences, reactions to certain stimuli, characteristic of specific segments or even individual consumers within different cultural groups. The result will be hyper-personalization of marketing messages and offers (*Viiai, 2025*). The use of behavioral insights at this level will allow us to create individualized elements of



nudge, which will consider not only general cultural norms, but also the individual profile of cognitive biases and values of the consumer. For example, an algorithm might determine that for a particular consumer in a culture that tends to be collectivist, nudges based on social proof from a reference group would be more effective. For example, a call to action that says, “80% of your friends have already chosen this.” For another person from the same culture but with pronounced individualistic values, an appeal to uniqueness or personal gain would work. Future research will focus on developing AI models that can accurately predict the effectiveness of different interactions with individual consumer behavior in different cultural contexts, as well as on the ethical aspects of collecting and using such detailed data.

In addition, this will lead to a more active use of neuromarketing tools and biometrics (*Moriuchi, 2024*). These can be various technologies. For example, eye tracking, which records where exactly the consumer’s attention is directed, or even facial expression analysis to recognize basic emotions. Such a method can show that in one culture consumers focus more on the social aspects of a product, and in another – on its functional advantages. These tools allow you to obtain more accurate data on consumers’ unconscious reactions to various marketing communication elements: commercials, packaging design, website interfaces developed considering behavioral economics.

Already today, there is a negative perception of aggressive elements of nudge. The leader among negative reviews is the countdown technique. According to one of the modern studies, such a counter annoys consumers, so they often leave the store page and lose trust. This involves predicting the emergence of new, more sophisticated forms of nudges and the use of social proof that are specific to specific digital platforms and online communities across cultures.

A key challenge will be to account for the rapid evolution of online behavior and digital trends across cultures. What worked yesterday (e.g., a certain type of influencer marketing or content format) may not work today. This speed of change is underscored by statistics on digital consumption: on average, social media users spend 2 hours and 19 minutes per day interacting with content on nearly seven different platforms. In this dynamic environment, microtrends and new digital phenomena, from memes to challenges, emerge and spread rapidly, often fuelling the fear of missing out on opportunities among those who don’t participate. Research shows that a significant portion of online purchases are driven by this fear and social proof online: 76% of people admit to making a purchase after seeing something on social media due to FOMO. And 81% of millennials are influenced by friends’ posts on social media, which leads to quick purchase decisions. This data shows not only the speed of influence, but also the importance of social media as an environment where behavioral patterns are formed and change very quickly. Future research should develop methods for operational monitoring and analysis of digital subcultures and trends in different regions. This will include studying how global digital phenomena adapt and transform under the influence of local cultural characteristics, and how these transformations affect the perception and effectiveness of behavioral incentives. It is necessary to understand that, for example, the speed of loading a web page also affects consumer behavior, as 70% of users indicate that it affects their purchase decision, and a delay in loading even by one second can significantly reduce the number of pages viewed and conversion [59]. Thus, the technical aspects of the digital environment are inextricably linked to consumer behavior, which is constantly evolving.

However, the ability to analyze and influence consumer behavior in such detail through behavioral economics carries potential risks of manipulation. Awareness of these risks makes ethical standards and transparency in the use of the above-mentioned or similar tools and behavioral insights in marketing increasingly important, especially in cross-cultural contexts where norms and perceptions of privacy and permissible influence may differ. The future predicts increased regulation and public scrutiny of the use of behavioral data and influence techniques in marketing. Legislative initiatives such as the General Data Protection Regulation (GDPR) in force in Europe are likely to become more widespread and stringent in different countries, requiring companies to be more transparent about how behavioral data is collected, analyzed, and used, and imposing

restrictions on the use of certain nudge techniques that are considered manipulative, such as the countdown timer mentioned earlier.

In parallel, the concept of ethical nudge will develop, aimed not only at commercial profit, but also at the well-being of the consumer. First, this means using behavioral insights to promote healthy choices. This can be encouraging the consumer to buy healthy products by strategically placing them in supermarkets, for example, near more harmful snacks or at the checkout. Second, ethical nudge can promote environmentally sustainable behavior. Unfortunately, the forecasts for solving environmental problems are disappointing, so this issue will remain relevant. Such a socially responsible use of behavioral science in cross-cultural marketing will require a deep understanding of how cultural values influence the perception of health or environmental risks, and which behavioral elements will be perceived as beneficial, rather than intrusive. Research will focus on developing practices for the ethical application of behavioral economics on a global scale, considering cultural sensitivity.

One of the fundamental challenges of cross-cultural marketing has always been the static and limited nature of traditional models of culture. In the context of intense globalization, increasing levels of migration, increased intercultural interaction and accelerating social change, these models are becoming insufficient to accurately predict and explain consumer behavior. The future application of behavioral economics will require the development and application of more flexible and dynamic models of culture. There is already a need to create models that do not view culture as a monolithic phenomenon tied to national borders. They should reflect the impact of global trends on local cultural practices, as well as how cultural norms and values can change rapidly under the influence of internal social shifts and external events, such as economic crises, political changes and technological innovations. The future of behavioral economics in cross-cultural marketing will rely heavily on data: Big Data from digital platforms, biometric indicators, data from traditional research (Viiai, 2025). However, obtaining and effectively integrating this data on a global scale is a huge challenge. Collecting vast amounts of behavioral data, especially in real time and from different cultural contexts, is fraught with differences in digital infrastructure, as well as in the availability and quality of data across countries. Processing and interpreting such data also pose significant challenges. Online behavioral patterns, the meaning of biometric indicators, or even answers to standard questions can have different cultural backgrounds and require specific interpretation. And integrating data from different sources, such as combining shopping history in an online store with eye-tracking data from advertising and information about cultural norms, requires sophisticated analytical tools that still need significant development.

Furthermore, the general trend towards hyper-personalization based on behavioral data can potentially lead to the creation of new forms of stereotyping and even discrimination. AI algorithms, learning from the data obtained, can detect correlations between cultural context, socio-economic status and certain behavioral patterns, which can then be used to exploit or discriminate against certain groups of consumers. The ethical issue remains extremely relevant in terms of maintaining an invisible line between the application of elements of behavioral economics and the cruel manipulation of consumer pain (Turow, 2023). For example, if data analysis shows that a certain cultural group is more susceptible to the scarcity effect due to historical reasons, using this insight to constantly pressure them through limited offers may be unethical. There is a difference between effectively using behavioral insights to meet consumer needs and manipulatively using them to generate excess profits, which can be exacerbated by cultural differences in perceptions of honesty and transparency.

In general, the synthesis of behavioral economics and cross-cultural marketing is one of the most promising areas of development of marketing science and practice in the future. Behavioral economics offers a deep understanding of the cognitive biases and heuristics that influence consumer decisions, while cross-cultural marketing emphasizes the importance of adapting strategies to various cultural contexts. At the intersection of these two disciplines, especially in the context of technological development and overcoming existing challenges, fundamentally new opportunities open up. These opportunities go beyond simply increasing the effectiveness of

traditional marketing tools, allowing for the creation of longer-lasting relationships with consumers, the development of innovative products and even contributing to the solution of global social problems. An example would be the development of mobile applications that adapt their interface, messages and functions depending on the cultural characteristics of the user, considering, for example, differences in visual perception, a tendency towards minimalism or detail, or the importance of social elements. Integrating behavioral insights into the design process allows you to create products that not only perform their function, but also meet the mental models, habits, and cultural expectations of consumers, which significantly increases the likelihood of their success in various global markets.

**Conclusions.** Modern cross-cultural marketing is becoming increasingly relevant. Companies need to go beyond simply entering international markets; they need to engage effectively with diverse consumer segments, each shaped by unique cultural factors. This requires a deep understanding of cultural differences, and the adaptation of strategies, content, and products to the specific needs and expectations of each consumer group. Unlike classical economics, which assumes that consumers are rational, behavioral economics examines deviations from this rationality due to cognitive limitations, emotions, and social factors. There are a variety of concepts and cognitive biases that influence consumer decision-making, including bounded rationality, heuristics, prospect theory, the attachment effect, the framing effect, the ownership effect, and herd behavior. And the practical application of the principles of behavioral economics in the marketing activities of companies includes the development of pricing strategies (using the effect of binding and framing), creating a sense of limited supply, using the effect of ownership and considering the ethical issues of cross-cultural marketing (avoiding stereotypes). Standardization involves the use of a single marketing approach in all markets, adaptation - modification of marketing elements to local conditions, and glocalization – a combination of standardization with the adaptation of individual aspects. Each of the strategies has its advantages and disadvantages, and the choice of the optimal one depends on the specific conditions of the company's activities in the international market.

The effectiveness of cross-cultural marketing in the modern world largely depends on the ability of companies to understand cultural differences and adapt their strategies accordingly. The use of models, for example, the considered model of Hofstede's cultural dimensions, is an important first step in identifying these differences and adapting each element of the marketing mix - from product and price to promotion and place of sale. A key achievement in increasing the effectiveness of cross-cultural marketing is the integration of elements of behavioral economics. Understanding cognitive biases, heuristics, and emotional factors is a powerful tool for influencing consumer decisions in advertising and branding. The anchoring effect, social proof, the scarcity principle, framing, and nudge have a strong impact on consumer behavior, as confirmed by statistical research data. However, the application of these behavioral principles requires careful cultural adaptation, as their effectiveness and perception can vary significantly depending on the cultural context. Tactics that work in one culture may be ineffective or even cause a negative reaction in another, especially if they are perceived as manipulative. Predicting the development of this area, we can expect further deepening of the integration of behavioral economics and cross-cultural marketing, driven by the development of technologies (Big Data, AI, neuromarketing) and the desire for hyper-personalization. At the same time, challenges related to ethics, data privacy, the complexity of cross-cultural research, and the need to adapt to rapid changes in the digital environment and cultural peculiarities will increase. Despite these challenges, the future promises new opportunities to create more effective, culturally relevant, and ethically responsible marketing strategies that will allow brands to successfully engage with consumers around the world.

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