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Marketing Strategy in the Digitally Transforming Service Sector: Conceptual-Methodological Foundations and a New Paradigm

Niyozkhoja B. Yahyokhonov^{*1}

1. PhD, Associate Professor, Department of Marketing, Samarkand Institute of Economics and Service (SamIES)

* Correspondence: niyozxon93@bk.ru

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Abstract: This article develops a new conceptual and methodological paradigm for marketing strategy in the digitally transforming service sector. The study combines conceptual framework building, comparative literature review, institutional synthesis, and methodological illustration through synthetic demonstrative data. The analytical core integrates four mutually reinforcing blocks. First, the RFM model is reconceptualised as a digital segmentation algorithm in which recency is interpreted as digital recency, frequency captures cross-channel engagement density, and monetary value reflects realised economic contribution. Second, Customer Lifetime Value (CLV) is specified as the strategic valuation metric that links acquisition cost, gross margin, discounting, and retention probability to long-run customer capital. Third, a correlation-regression block is designed to estimate how digital marketing investment, omnichannel harmony, CRM quality, and digital maturity affect ROI. Fourth, the article introduces an original Digital Maturity Index (DMI) composed of platform integration, data governance, CRM/CDP integration, omnichannel harmony, AI personalisation, and KPI governance. The principal scientific contribution lies in the proposed Digital-Service Synergy Matrix, which explains how digital maturity and the depth of service value co-creation jointly determine strategic marketing performance. The results of the methodological synthesis indicate that digital expenditure alone does not guarantee higher returns; its economic effect intensifies once the firm reaches a threshold level of digital maturity. In that sense, digital maturity operates not as a background condition, but as a catalytic multiplier of marketing investment. The practical contribution of the study is equally clear: service firms are offered a closed-loop strategic architecture built around DMI diagnosis, RFM segmentation, CLV prioritisation, omnichannel and AI-enabled personalisation, and ROI feedback. For policymakers, the framework provides an evaluative basis for benchmarking service-sector digitalisation through customer-capital and maturity-oriented indicators.

Keywords: Digital Transformation, Service Marketing, New Paradigm, Service-Dominant Logic, Omnichannel Harmony, CRM Analytics, RFM Model, Customer Lifetime Value, Regression Analysis, Correlation Analysis, ROI, Digital Maturity Index, AI Personalisation, Customer Capital, Service Ecosystem.

1. Introduction

By the middle of the 2020s, the digital economy had ceased to be a narrow technological domain and had become a structural force reshaping markets, institutions, labour, and competition. Recent international evidence frames digitalisation not simply as automation, but as a broad reorganisation of how firms create, deliver, and capture value

(World Economic Forum, 2025; OECD, 2024). The service sector experiences this transition with particular intensity because service value is not exhausted in a one-off transfer of ownership [1]. It is created through interaction, timing, responsiveness, trust, and repeated problem-solving. Once service exchange migrates into digitally mediated environments, marketing can no longer be reduced to promotion. It becomes a strategic architecture for coordinating data, experience, and service delivery [2], [3].

The Uzbek economy offers an especially revealing setting for such an inquiry. The service sector has steadily increased its share in national output, while digital government platforms, payment systems, and online service interfaces have expanded the scope of market intermediation. In practical terms, the service encounter in Uzbekistan is now increasingly mediated through mobile applications, digital payments, social platforms, online booking systems, and platform-based feedback channels [4]. This transformation has altered not only how customers are reached, but how they are remembered, segmented, retained, and monetised. Under these conditions, the classical language of campaign management becomes analytically insufficient [5].

A decisive methodological gap emerges at this point. International scholarship has already moved towards service ecosystems, customer capital, predictive analytics, and technology-enabled experience management. Yet much of the regional and local literature still treats digital marketing in functional fragments advertising, CRM, social media, or IT infrastructure rather than as a coherent conceptual framework for service-sector strategy. What remains underdeveloped is an integrated model capable of linking customer segmentation, strategic customer valuation, digital readiness, and return on marketing investment in a single analytical circuit [6].

The article addresses that gap by constructing a conceptual-methodological synthesis for marketing strategy in the digitally transforming service sector. Its scientific novelty lies in three interrelated contributions. First, it redefines loyalty and customer value under digital conditions through the joint use of RFM and CLV. Second, it develops an original Digital Maturity Index as a diagnostic architecture for service firms. Third, it proposes the Digital-Service Synergy Matrix as a new paradigm explaining why marketing performance depends on the interaction between digital maturity and the depth of service value co-creation. The result is not merely a translation of existing theory into local vocabulary, but a re-specification of marketing strategy for a service economy shaped by disruptive innovations, platform logic, and data-intensive competition [7], [8].

Literature Review and Scholarly Debate

The international literature has moved decisively towards a post-transactional understanding of marketing. Kotler, Kartajaya, and Setiawan (2021) argue that Marketing 5.0 transforms marketing into a technology-enabled yet human-centred discipline in which data, artificial intelligence, predictive interfaces, and behavioural insight must work in concert. Their later discussion of immersive marketing extends this argument further: value is increasingly mediated through digitally designed experiences rather than merely communicated through mass messaging. In service industries, this shift is particularly consequential because customer uncertainty is high and perceptions of trust are formed through search, interaction, review systems, and service recovery rather than through physical inspection alone [9].

Service-Dominant Logic provides the deeper ontological foundation for this transition. Vargo and colleagues (2023, 2024) recast marketing as the orchestration of resource integration and value co-creation within service ecosystems. Grönroos (2017) similarly insists that every firm is, from the customer's standpoint, a service firm because value is ultimately judged in use. This literature displaces the centre of gravity from product distribution towards relational exchange, contextual experience, and operant resources. Such a shift is indispensable for understanding digital services, where value is

co-produced across interfaces, algorithms, service personnel, and customer participation [10].

A second strand of literature, represented by McKinsey and Gartner, grounds this conceptual move in organisational practice. Their analyses repeatedly show that digital transformation yields weak or unstable returns when firms digitise channels without redesigning processes, decision routines, and data flows. In other words, marketing technologies are not productive in isolation; their effectiveness depends on organisational absorption, cross-functional integration, and the ability to translate customer information into coordinated service action. This practical insight converges with the theoretical claim of Service-Dominant Logic: value emerges through the alignment of distributed capabilities rather than through the possession of isolated tools [11].

The Uzbek scholarly tradition contributes important building blocks, even if it has not yet fully synthesised them into a digitally grounded paradigm of service marketing. Abdurahmonov's work foregrounds the role of human capital in economic modernisation; Sharifxo'jayev and Abdullayev emphasise management integration; Ergashxodjaeva, Qosimova, and Yusupov develop the logic of strategic marketing and communication; Mustafakulov analyses regional competitiveness and the institutional environment; and Abdukarimov examines the economic foundations of trade and service activity. The unresolved scholarly controversy lies in the fact that international work has already moved towards ecosystem orchestration and predictive personalisation, whereas much local discourse still treats marketing, digitalisation, and service development as adjacent rather than internally unified domains. This article responds by constructing a methodological synthesis that binds those strands together into a single strategic model [12].

2. Methodology

The study is conceptual and methodological in nature. It does not claim direct empirical measurement of a single firm or sectoral micro-panel; instead, it develops a strategic analytical architecture and verifies its internal coherence through synthetic demonstrative tables and model outputs constructed for methodological illustration. This choice is deliberate. The purpose is not to simulate empirical certainty where full proprietary customer data are unavailable, but to show how a service-sector marketing system can be designed so that segmentation, valuation, digital capability, and profitability are read within one coherent decision framework.

RFM Model Analysis.

The classical RFM model classifies customers according to recency, frequency, and monetary value. In a digitally transforming service economy, however, recency can no longer be interpreted narrowly as the time since the last transaction. The service relationship increasingly unfolds across apps, websites, chat interfaces, payment systems, geolocated touchpoints, review spaces, and post-purchase interactions. Under these conditions, recency must be reconceptualised as digital recency: the temporal proximity of the customer's most recent meaningful digital engagement with the service ecosystem. This reformulation matters because loyalty in services is rarely exhausted in purchase repetition alone; it is maintained through continuity of interaction.

Frequency is transformed in a similar way. In conventional retail logic, frequency usually denotes how often a customer buys. In Uzbekistan's service sector, especially in banking, mobility, telecommunications, education, private healthcare, hospitality, and platform-mediated consumption, frequency increasingly captures the density of cross-channel contact rather than only the count of paid transactions. A customer who checks an application, responds to a personalised message, completes an online booking, settles a digital invoice, or re-enters a platform after service recovery is revealing a form of relational intensity that standard transaction counts often miss. The joint reading of digital

recency and interaction frequency therefore redefines loyalty as a living temporal connection rather than as a backward-looking record of purchases.

$$RFM_i = 0.4R_i + 0.3F_i + 0.3M_i$$

Methodologically, the model assigns quintile-based scores to Digital Recency (R), Frequency (F), and Monetary contribution (M), with slightly greater weight given to recency because digitally mediated service exchange is highly time-sensitive. The composite score is expressed as: $RFM_i = 0.4R_i + 0.3F_i + 0.3M_i$. This weighting structure reflects the service-sector reality that a recently active customer is often more strategically actionable than a historically valuable yet currently silent one. The model shifts segmentation away from static demographic groups towards behavioural micro-territories that can be addressed through differentiated onboarding, retention, and recovery strategies.

The strategic consequence is profound. Once Digital Recency and Frequency are integrated, customer loyalty is no longer a moral or attitudinal abstraction; it becomes an operational signal of service proximity. In the Uzbek context, where digital adoption across regions and sectors remains uneven, this approach allows firms to distinguish between customers who are financially quiet but digitally alive, customers who are newly emerging yet highly responsive, and customers whose relationship temperature is visibly cooling. RFM thus becomes more than a database exercise. It becomes the first analytical layer in a Service-Dominant Logic of marketing, identifying where value co-creation remains active, where it can be deepened, and where it is beginning to erode.

Customer Lifetime Value (CLV).

Customer Lifetime Value advances the analysis from behavioural classification to strategic valuation. Whereas RFM indicates which customers are active, CLV identifies which customer relationships justify sustained investment. This shift is indispensable in service industries because the true economic return of marketing is realised not at the moment of acquisition, but across a sequence of future interactions in which trust, cross-selling, service recovery, and renewal are monetised over time. The article therefore specifies CLV as: $CLV_i = ((ARPU_i \times GM_i \times p_i) / (1 + r - p_i)) - CAC_i$, where ARPU is average revenue per user, GM is gross margin, p is retention probability, r is the discount rate, and CAC is customer acquisition cost.

$$CLV_i = ((ARPU_i \times GM_i \times p_i) / (1 + r - p_i)) - CAC_i$$

The logic of the discount rate r is especially important in the present volatile economic environment. Inflation uncertainty, changing financing costs, platform competition, rapid technological obsolescence, and fluctuating customer expectations all reduce the certainty attached to distant cash flows. The discount rate disciplines managerial optimism by forcing future revenues into present-value terms. A seemingly attractive customer relationship may look far less valuable once the cost of capital, the time value of money, and macroeconomic instability are taken seriously. In digital services, where managers can become intoxicated by growth metrics, the discount rate protects strategy from mistaking nominal future revenue for real present value.

Retention probability p carries the opposite strategic intuition. It captures the likelihood that the firm will remain embedded in the customer's routine of use despite competitive alternatives, interface fatigue, or service breakdown. In volatile markets, p is not just a repeat-purchase statistic; it is a condensed expression of trust, convenience, interoperability, service recovery, and perceived relevance. Its mathematical role in the CLV equation is decisive because even modest improvements in retention can alter lifetime value disproportionately. When p rises, the expected stream of future margin becomes longer and more reliable, which is why retention-oriented service design often outperforms short-lived acquisition campaigns.

For that reason, CLV becomes the new North Star for digital marketing. Clicks, impressions, and even conversions are insufficient if they fail to generate durable customer capital. CLV aligns targeting, budgeting, retention, and profitability in a single strategic metric. It tells the firm not only whom to attract, but whom to nurture, whom to automate, and when to stop investing. In a digitally transforming service economy, where every interface can generate both revenue and friction, CLV gives marketing an economic compass. It converts Kotler's technologically enabled marketing architecture into financial discipline and provides Service-Dominant Logic with a measurable horizon of value.

Digital Maturity Index (DMI).

The Digital Maturity Index is the article's original conceptual contribution. It is designed not as a checklist of digital tools, but as a composite measure of a service firm's ability to convert digital capability into strategic marketing performance. The index aggregates six dimensions—platform integration, data governance and analytics, CRM/CDP integration, omnichannel harmony, AI personalisation, and KPI governance/capability—through a weighted scoring structure. Formally, $DMI = \sum(w_k \times S_k)$, where S_k is the normalised score of each block and the weights sum to one. The logic of the index is clear: digital maturity is not identical to digital presence; it is the organisational capacity to turn dispersed technologies into coordinated market intelligence and service action.

$$DMI = \sum(w_k \times S_k), \quad \sum w_k = 1, \quad S_k \in [0,100]$$

Omnichannel Harmony occupies a pivotal place within this architecture. It refers to the consistency of price, service promise, content logic, identity recognition, and response quality across the customer journey. A firm may operate a website, a mobile application, a call centre, social media accounts, and a physical branch network, yet still remain strategically immature if each channel speaks a different language or remembers a different customer. In service markets, where trust is fragile and switching costs are often low, channel inconsistency translates directly into perceived risk. Omnichannel harmony therefore reduces cognitive friction and stabilises the relational environment within which marketing messages are interpreted.

AI Personalisation is the second pivotal element. Properly understood, it is not a decorative recommendation engine or a fashionable add-on to a campaign platform. It is the decision layer that converts customer data into next-best-action logic, propensity scoring, churn prediction, context-sensitive offers, and targeted service recovery. AI personalisation matters because it transforms digital marketing from broadcast communication into anticipatory relevance. Yet it can only function productively when data are clean, linked, and behaviourally interpretable. Without robust identity resolution and process integration, AI merely automates noise.

The synergy between Omnichannel Harmony and AI Personalisation reveals the true methodological significance of the DMI. Harmony provides continuity, identity coherence, and contextual stability across the journey; AI personalisation converts that continuity into individual relevance, timing precision, and predictive intervention. One without the other remains strategically incomplete. Omnichannel consistency without intelligence becomes uniform but blunt; AI without channel coherence becomes clever but disjointed. Their combination operationalises the fusion of Kotler's technology-for-humanity logic with Vargo's resource integration principle. At that point, marketing is no longer organised around isolated campaigns. It becomes the ongoing orchestration of an intelligent service ecosystem.

Correlation-Regression Block.

The correlation-regression block is introduced to test a central proposition of the article: digital marketing investment does not yield stable returns independently of organisational capability. The model specifies ROI as a function of Digital Spend,

Omnichannel Harmony, CRM Quality, Digital Maturity, and the interaction between Digital Spend and DMI. In formal terms: $ROI_{it} = \beta_0 + \beta_1 DI_{it} + \beta_2 OHI_{it} + \beta_3 CRMQ_{it} + \beta_4 DMI_{it} + \beta_5 (DI_{it} \times DMI_{it}) + \varepsilon_{it}$. The model is not presented as a final econometric estimate of the Uzbek market; rather, it is a methodological template illustrating how service firms should measure the economic logic of digital strategy.

$$ROI_{it} = \beta_0 + \beta_1 DI_{it} + \beta_2 OHI_{it} + \beta_3 CRMQ_{it} + \beta_4 DMI_{it} + \beta_5 (DI_{it} \times DMI_{it}) + \varepsilon_{it}$$

CRM Quality deserves special attention because it is frequently misunderstood. Many firms interpret CRM adoption as the purchase of software or the accumulation of customer records. The model defines CRM Quality more rigorously: the completeness of customer memory, the usability of profiles across channels, the depth of automation triggers, the visibility of complaint resolution, and the extent to which CRM supports retention and service recovery decisions. A positive yet comparatively weaker standalone effect of CRM Quality suggests that CRM systems create limited value when they remain administratively installed but strategically underutilised. A database, by itself, does not produce loyalty or profitability.

Digital Maturity exerts a stronger and more theoretically revealing effect. A positive DMI coefficient indicates that maturity has an independent association with ROI even before the interaction term is considered. The interaction between Digital Spend and DMI then shows why maturity acts as a catalyst for marketing investment. In low-maturity organisations, promotional spending leaks through fragmented systems, weak attribution, delayed response, poor service continuity, and noisy targeting. In mature organisations, the same expenditure becomes more productive because campaigns enrich data, data sharpen personalisation, personalisation improves retention, and retention raises customer value. Digital maturity therefore multiplies the economic conversion rate of marketing spend. This catalytic role changes how ROI must be interpreted. Return on investment in digital services is not the mechanical output of budget intensity; it is the joint product of investment and institutional readiness. The implication is both theoretical and managerial. Theoretically, the model confirms that disruptive innovations generate superior economic impact only when firms absorb them into routines, analytics, and service design. Managerially, it suggests a strict sequence of reform: before scaling digital spend, firms must improve CRM quality, omnichannel harmony, data governance, and cross-functional coordination. Otherwise, they do not digitise value creation; they digitise inefficiency.

3. Results

The discussion below translates the methodological synthesis into a set of demonstrative tables and figures. The numerical values are synthetic and illustrative; they are included to show how the proposed framework behaves analytically when deployed as a managerial decision system. Their purpose is therefore not descriptive representation of a particular dataset, but methodological validation of the article's conceptual architecture [13].

Table 1. Structure of the Authorial Digital Maturity Index.

Block	Content	Weight
Platform Integration	Degree of interoperability between ERP, POS, mobile app, web, API, and billing systems	0.15
Data Governance	Unified customer data repository, BI, dashboards, and data-quality discipline	0.20

Block	Content	Weight
and Analytics		
CRM/CDP Integration	360° customer profile, triggers, campaign automation, and journey memory	0.20
Omnichannel Harmony	Consistency of price, content, service promise, and SLA across channels	0.15
AI Personalisation	Recommendation systems, churn prediction, and next-best-action logic	0.15
KPI Governance and Capability	Agile governance, test-and-learn routines, digital KPIs, and staff capability	0.15
Total		1.00

Source: Author's construction; synthetic demonstrative data.

Table 1 shows that the Digital Maturity Index is built around cognitive and relational capability rather than around the mere inventory of technologies. The highest weights are assigned to Data Governance and Analytics and to CRM/CDP Integration, each at 0.20. This weighting is theoretically meaningful. In Kotler's technology-enabled marketing logic, data must be converted into actionable insight before technology can serve human-centred value creation. In Vargo's language, data and CRM are operant resources: they generate strategic value only when they enable the coordinated integration of knowledge, interaction history, and service response. The table therefore places organisational intelligence—not digital appearance at the centre of maturity [14].

The remaining blocks confirm that maturity is systemic. Platform Integration, Omnichannel Harmony, AI Personalisation, and KPI Governance each receive substantial weight because service performance depends on the continuity between interface, decision logic, and managerial learning. A firm may deploy sophisticated artificial intelligence and still remain strategically immature if its channels contradict one another or if its metrics are detached from customer value. Table 1 thus anticipates the central argument of the article: superior service marketing performance emerges when technological, analytical, and organisational elements are synchronised into a coherent service architecture.

Table 2. Customer Segments Based on RFM (demonstrative).

Segment	R	F	M	RFM Index	Strategic Interpretation
Premium Core	5	5	5	5.0	Highest-priority segment; VIP service and predictive retention
Digital Growth	4	4	3	3.7	Primary field for cross-selling and up-selling

Segment	R	F	M	RFM Index	Strategic Interpretation
Opportunity Newcomers	5	2	2	3.2	Onboarding, educational content, and first-to-second purchase conversion
Price-Sensitive Transactional	3	4	2	2.9	Low-cost automated communication
At-Risk Dormant	1	2	1	1.3	Win-back campaign or selective de-prioritisation

Source: Author's construction; synthetic demonstrative data.

Table 2 demonstrates that digital loyalty is not homogeneous. The Premium Core and Digital Growth segments combine temporal proximity with economic promise, which makes them natural candidates for retention, cross-selling, and proactive service design. By contrast, the At-Risk Dormant segment reveals a decline in relational intensity before financial collapse becomes fully visible. This is where the reinterpretation of RFM becomes analytically powerful. The model captures not only who has purchased, but who remains digitally close enough to be reactivated through service logic rather than through indiscriminate promotion [15].

The Opportunity Newcomers segment is especially significant for Uzbekistan's service markets, where many customers enter formal digital ecosystems for the first time through online payments, mobile applications, or platform-mediated service interactions. Their present monetary contribution is modest, but their digital recency is high, which means that their relational openness is strategically valuable. Table 2 therefore speaks directly to Service-Dominant Logic: loyalty is a trajectory of co-created engagement rather than a fixed label attached to a customer. Marketing strategy must recognise where each customer stands in that trajectory and design differentiated pathways for deepening value creation.

Table 3. CLV Estimation (million UZS, demonstrative).

Segment	ARPU	GM	Retention	CAC	CLV	Decision
Premium Omnichannel	5.4	0.42	0.86	0.70	6.27	Aggressive retention and premium service
Digital Growth	3.1	0.38	0.74	0.55	1.63	Growth, bundling, and loyalty programme
Price-Sensitive	1.9	0.29	0.58	0.42	0.15	Service automation and limited promotion
At-Risk Inactive	1.2	0.21	0.35	0.30	-0.19	Low-cost win-back only; otherwise exit

Source: Author's construction; synthetic demonstrative data.

Table 3 converts behavioural segmentation into economic judgement. The Premium Omnichannel segment delivers a CLV of 6.27 million UZS, whereas the Price-Sensitive

segment yields only 0.15 million despite remaining active. The message is immediate: transaction intensity does not equal strategic value. In a digitally transforming service economy, the relevant objective is not to maximise surface-level activity, but to maximise the present value of profitable continuity. This is the monetary expression of Kotler's argument that technology should elevate relevance and foresight rather than simply increase contact volume.

The negative CLV attached to the At-Risk Inactive segment marks an equally important managerial boundary. Not every customer relationship deserves the same rescue budget. Service firms operate under margin constraints, and indiscriminate retention spending may destroy value rather than preserve it. Table 3 therefore justifies selective retention logic: premium segments merit high-touch personalisation and recovery, marginal segments require automated low-cost treatment, and negative-value relationships may justify strategic exit. The table transforms Service-Dominant Logic into financial governance by making customer capital the central principle of marketing resource allocation [16].

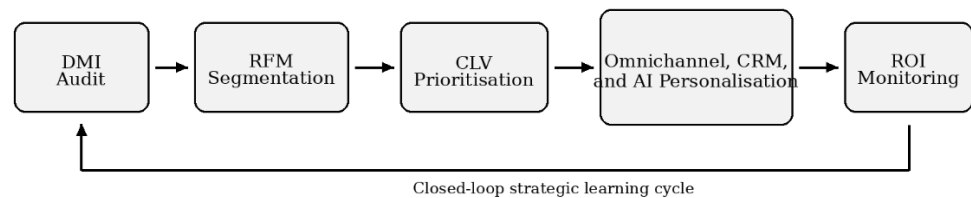


Figure 1. Closed-loop governance architecture linking DMI, RFM, CLV, and ROI.

Source: Author's construction.

Figure 1 visualises the article's core governance logic. Digital maturity diagnosis comes first; only after the firm understands the architecture of its own readiness can it segment customers through RFM, rank them through CLV, orchestrate omnichannel and AI-enabled service responses, and monitor ROI. The feedback arrow returning from ROI to DMI is strategically crucial. It signifies that digital marketing is not a linear campaign sequence but a closed-loop learning system in which performance outcomes continually recalibrate capability development.

Table 4. Correlation Between Core Variables (n = 30, demonstrative).

Pair	r
ROI – Digital Spend Share	0.398
ROI – Omnichannel Harmony	0.359
ROI – CRM Quality	0.289
ROI – DMI	0.317

Source: Author's construction; synthetic demonstrative data.

Table 4 reports moderate positive pairwise correlations between ROI and each of the principal strategic variables: Digital Spend, Omnichannel Harmony, CRM Quality, and DMI. No coefficient is overwhelming in isolation, and that is precisely the point. The service economy does not reward singular technological acts; it rewards combinations of

capabilities. This finding is consistent with ecosystem thinking in both Kotler's later work and Service-Dominant Logic: marketing value is generated through coordinated complementarities rather than through isolated instruments.

The moderate strength of the coefficients also helps explain why descriptive dashboards often mislead decision-makers. A firm reading only pairwise associations might underestimate the strategic importance of CRM Quality or DMI because their standalone relationships with ROI are not spectacular. Yet such an interpretation would be analytically shallow. Table 4 foreshadows the regression result by suggesting that the decisive mechanism lies not in simple association, but in how these variables reinforce one another once modelled jointly. The correct interpretation is therefore systemic rather than atomistic.

Table 5. OLS Results for the Determinants of ROI (demonstrative).

Variable	Coefficient	t-stat	p-value	Interpretation
Constant	14.738	6.689	<0.001	Baseline ROI level
Digital Spend (centred)	0.621	5.109	<0.001	A higher digital share increases ROI
Omnichannel Harmony	0.067	2.268	0.033	Channel coherence strengthens profitability
CRM Quality	0.043	1.969	0.061	Positive, but not fully stable on its own
DMI (centred)	0.121	3.716	0.001	Maturity produces an independent gain
Spend × DMI	0.048	4.962	<0.001	Maturity amplifies the productivity of spend

Source: Author's construction; synthetic demonstrative data. Model statistics: $R^2 = 0.770$; Adjusted $R^2 = 0.723$; $F = 16.11$; $p < 0.001$.

Table 5 confirms that Digital Spend exerts a positive baseline effect on ROI, but the coefficient alone does not settle the strategic question. Omnichannel Harmony remains significant, which means that budget intensity translates into returns only when the customer experiences continuity across touchpoints. Promotional exposure without service coherence may increase visibility, yet it rarely produces durable profitability. This result mirrors the central proposition of Marketing 5.0: the real value of technology lies in its capacity to humanise and smooth the customer journey.

CRM Quality enters with a positive but only marginally stable standalone coefficient. This is one of the most revealing findings in the entire model. It suggests that CRM systems are economically weak when treated as repositories instead of strategic engines. Customer memory creates value only when it informs targeting, service recovery, retention routines, and cross-channel decision-making. In Vargo's terms, CRM quality must function as an enacted operant resource. The table therefore rejects the naïve belief that software acquisition automatically produces marketing efficiency.

The decisive mechanism appears in the DMI coefficient and, even more strongly, in the highly significant Digital Spend × DMI interaction. Once digital maturity rises, each additional unit of marketing spend becomes more productive. The organisation learns

faster, targets more precisely, responds more coherently, and retains more profitably. A maturity threshold therefore exists: below it, investment leaks through fragmentation; above it, investment compounds. Table 5 thus substantiates the article's central thesis that digital maturity is a catalytic multiplier of marketing expenditure rather than a passive contextual variable.

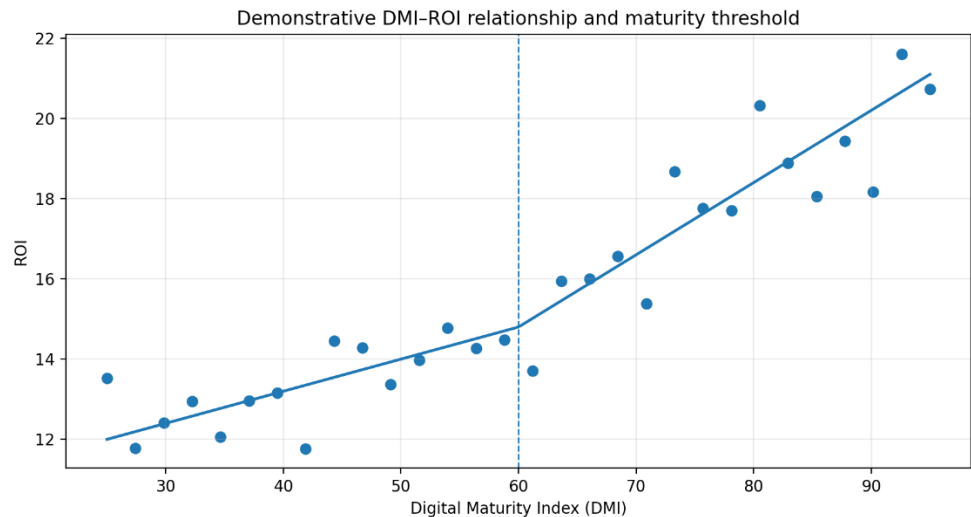


Figure 2. Demonstrative DMI–ROI relationship and maturity threshold.

Source: Author's construction; synthetic demonstrative data.

Figure 2 illustrates the maturity-threshold effect implied by the regression block. ROI rises gradually as DMI increases, but the slope becomes markedly steeper once the firm approaches the 60-point zone. This visual pattern clarifies the strategic sequence advocated by the article: spending should not be scaled indiscriminately in low-maturity settings [17]. Capability-building and spend expansion must proceed together, otherwise digital investment will finance fragmentation rather than value creation.

Table 6. Digital-Service Synergy Matrix.

Service Logic \ Digital Maturity	Low DMI (0–39)	Medium DMI (40–59)	High DMI (60+)
Transactional	Analog-transactional state	Digitised promotional state	Automated service
Relational	Fragmented loyalty	Omnichannel integration	Predictive relationship marketing
Ecosystemic Co-creation	Nominal platformisation	Collaborative service platform	Intelligent trust ecosystem

Source: Author's construction.

Table 6 condenses the article's theoretical and methodological argument into a single matrix. The horizontal axis traces digital maturity from low to high capability; the vertical axis traces service logic from transactional exchange to ecosystemic co-creation. The upper-right cell Intelligent Trust Ecosystem defines the proposed new paradigm. In that state, the

firm no longer treats marketing as message distribution. It coordinates prediction, interaction, memory, and service fulfilment in a way that allows value to be co-created continuously across the service journey [18].

The lower-left and central cells remain analytically useful because they identify transitional states of strategic development. Analog-Transactional State and Fragmented Loyalty may persist in protected or weakly contested environments, but they are structurally inferior under digital competition [19]. The matrix therefore serves two functions at once. It is a conceptual framework that unifies Kotler's technological marketing vision with Vargo's ecosystem logic, and it is a managerial roadmap that shows how firms move from fragmented digitalisation towards intelligent, trust-based service orchestration

4. Conclusions and Implications

The study advances a new paradigm for marketing strategy in the service sector under conditions of digital transformation by demonstrating that the real unit of analysis is neither the campaign nor the channel, but the digitally mediated service relationship. From that perspective, marketing can no longer be treated as a downstream promotional function attached to an already designed service offer. It becomes a strategic system for sensing customer behaviour, valuing customer potential, coordinating service response, and learning from financial outcomes. The conceptual contribution of the article lies in making that shift explicit through a closed-loop architecture that links Digital Maturity Index diagnosis, RFM segmentation, CLV prioritisation, omnichannel and AI-enabled execution, and ROI feedback. The proposed paradigm therefore replaces campaign-centred management with service-value orchestration.

A second major contribution concerns the redefinition of loyalty and customer value in emerging digital service markets. The reinterpretation of RFM through Digital Recency and interaction density shows that loyalty is not adequately captured by historical purchase counts alone. In service economies, and especially in rapidly digitising environments such as Uzbekistan, customers remain strategically meaningful when they are digitally proximate, behaviourally responsive, and economically capable of moving into higher-value states. CLV completes that logic by converting behavioural signals into present-value judgements. The combination of RFM and CLV thus establishes a more rigorous basis for marketing allocation: firms should not invest uniformly across the customer base, but selectively according to expected lifetime contribution, service economics, and the realistic probability of retention.

The article's third contribution lies in showing why digital maturity must be understood as an active multiplier of marketing productivity. The regression block and the accompanying threshold logic indicate that promotional expenditure alone is not a sufficient explanation of superior returns. Where data governance is weak, CRM quality is fragmentary, channels are inconsistent, and organisational learning is underdeveloped, additional spend tends to finance noise, duplication, and service friction. Once digital maturity rises, however, the same spend becomes materially more efficient because the firm can convert interaction into insight, insight into personalised service, and personalised service into retention and profitability. This explains why the DMI is more than a diagnostic tool. It is the enabling condition through which disruptive innovations are translated into economic performance.

For service firms, the managerial implications are direct. The first practical task is to conduct a DMI audit before increasing digital media budgets. Firms below the maturity threshold should prioritise data integration, identity resolution, CRM process discipline, omnichannel consistency, and KPI redesign. The second task is to replace surface metrics with customer-capital metrics. RFM should be used to identify relational temperature,

while CLV should guide budget intensity, retention logic, and the architecture of service recovery. The third task is to treat AI personalisation not as a fashionable layer on top of fragmented systems, but as a decision engine that requires clean data, cross-channel continuity, and governance discipline. Under such a model, marketing becomes a contributor to enterprise value rather than a cost centre measured by visibility alone.

For public policy and future research, the framework opens an equally important agenda. Regulators and development institutions can strengthen the service economy not only by expanding digital infrastructure, but by encouraging analytics capability, interoperable data standards, CRM adoption, and maturity-based benchmarking across service industries. A national or sectoral DMI benchmark could help identify where digitalisation remains superficial and where it has begun to influence customer capital and competitiveness. The principal limitation of the present study is that its numerical tables and figures are demonstrative rather than based on proprietary firm-level microdata. That limitation, however, does not weaken the conceptual result; it clarifies the next research frontier. Future work should test the model through panel data, sector-specific case studies, causal identification strategies, and cross-country comparison in order to determine how the proposed paradigm behaves under different institutional and competitive conditions.

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