

CUSTOMER ENGAGEMENT IN CONTACT WITH BRANDS ON THE EXAMPLE OF POLISH MARKET OF BANKING PRODUCTS AND MOBILE PHONES

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Purpose: This paper aims to identify forms of customer engagement (CE) in interactions with banking services and mobile phone brands in Poland. The specific objectives include presenting the CE concept based on literature, assessing customer attitudes towards these services, and identifying key engagement forms in brand relationships.

Design/methodology/approach: The study is based on secondary research (critical literature analysis and documentary method) and exploratory primary research (CAWI method).

Findings: Polish consumers engage with banking and mobile phone brands primarily through communication (sharing opinions about products/brands) and value co-creation (participation in needs assessments and independent offer configuration). However, engagement levels vary across product categories. The most significant differences appear in brand-related activities—consumers interact more frequently with mobile phone brands than banking products.

Research limitations/implications: Understanding consumer activity in communication, complaints, and value co-creation is crucial for customer and company value management. Limitations arise from analyzing only two product categories with diverse characteristics and engagement levels in the buying process.

Practical implications: Findings are valuable for academics, practitioners, and managers in the consumer products and services market, helping refine engagement strategies.

Originality/value: This is one of the few studies in Poland comparing CE across different product categories. It offers insights into engagement intensity among Polish consumers and significantly contributes to Polish and international literature on CE.

Keywords: customer engagement, consumer attitudes, banking services, mobile phones.

Category: research paper.

1. Introduction

The dynamic development of innovative information and communication technologies (ICT) has significantly transformed customer-brand interactions. It enables fast and seamless information exchange between enterprises and their current and potential customers, as well as among consumers themselves. Additionally, it allows buyers to continuously monitor enterprise offerings, compare products, and actively shape brands through engagement and feedback. In an era where customer engagement (CE) plays a crucial role in building brand loyalty, trust, and competitive advantage, understanding the forms and intensity of consumer involvement is essential. CE is not only a marketing tool but also a determinant of long-term business success, influencing customer satisfaction, innovation processes, and brand perception. Given that banking services and mobile phones represent two highly dynamic and competitive sectors, where digital transformation significantly impacts consumer behavior, studying how Polish consumers engage with brands in these industries is particularly relevant.

The category of customer engagement (CE), primarily based on Toffler's theory of prosumption (from 1972), service dominant logic in marketing (Vargo, Lusch, 2004; Grönroos, 2006) and the concept of the open model of innovation (Thomke, von Hippel, 2002; Chesbrough, 2003) is an important element of modern relationship marketing (Vivek, Beatty, Morgan, 2012) and value-based marketing (Doyle, 2008). As one of the new concepts referring to consumer activity in co-creating value (offered by the company), it is considered a new perspective of customer value management (Verhoef et al., 2010; Harmeling et al., 2016; Kotler, 2018; Weinstein, 2020).

The CE concept, introduced to marketing literature by the Gallup Institute in 2001, has become the subject of research of many authors in recent years. It caused a dynamic increase in the number of publications on the issue. Two main trends can be identified in these studies. The first is focused on CE as a multidimensional phenomenon, i.e. of cognitive, emotional and behavioural nature, for example Brodie et al. (2011) and Bowden (2009), whereas the second emphasizes only the behavioural dimension of CE (often in the context of CE management by an enterprise), for example van Doorn et al. (2010), Verhoef et al. (2010).

Despite the growing importance of CE, relatively few empirical studies have explored the specifics of customer engagement within the Polish market, especially in the context of distinct product categories. This study addresses this gap by identifying how consumers interact with banking and mobile phone brands, which engagement forms dominate, and how these interactions differ between industries. The study adopts the behavioural approach to CE. It focuses on CE forms initiated both by the consumer and the enterprise, with respect to two product categories diversified in terms of the level and form of customer involvement. The main purpose of the study was to identify the forms of customer engagement in interactions/relations with brands of banking services and mobile phones on Polish market. This primary objective is

associated with several specific objectives. The specific objectives of the work include a theoretical-cognitive aspect, such as the description of the customer engagement concept based on literature studies. Additionally, the study incorporates a utilitarian perspective, which includes the indication of the general attitude of surveyed customers towards banking services and mobile phones and the identification of the main forms of their activity in relations to brands/providers of these services. By integrating both theoretical and practical dimensions, the study provides a comprehensive understanding of customer engagement, contributing to both academic research and practical business applications.

Polish customers of two categories of goods are the subject of the research. They are diverse in terms of characteristics and the level of engagement in the purchasing process (according to the Foote, Cone and Belding engagement model), i.e. in banking services (intangible products with high cognitive involvement) and mobile phones (tangible products with high cognitive and emotional involvement).

The research assumes that surveyed consumers of both categories of products engage in contacts with brands in the sphere of communication and value co-creation. However, the level and forms of their engagement in contacts in both above areas are diverse. It also depends on the product category.

Results of secondary research (based on the method of critical analysis of the subject literature and documentary method) and exploratory primary research (with the use of the CAWI method) are the source basis for the paper.

The paper is organised as follows. The second part of the paper is the review of the literature on the subject related to the category of customer engagement. The third part of the paper presents the research method, and the fourth part contains the results of the research and discussion. The research results focus on respondents' attitudes towards banking services and mobile phones as well as the forms of their activities concerning brands and providers of both categories of products. The final part concludes the paper and presents its limitations.

2. Category of Customer Engagement - Conceptual Framework

Research on the notion of consumer engagement was started in marketing after 2001 when Gallup Institute developed a new research tool under the name of customer engagement (CE). It was used to predict customer loyalty¹, while the very notion of CE referred to emotional relationship between customers and enterprise/brand (GALLUP, 2018).

¹ The tool was based on three key loyalty determinants, i.e. buyer's satisfaction with the purchase of a specific brand (product), intention of its another purchase as well as recommendation intention. It also comprised eight measures of emotional attachment of buyer to brand, including buyer's trust in brand, their emotional relationship with it and pride related to its possession (Appelbaum, 2001).

Analysing results of research by various authors, it can be stated that the notion of engagement is used in the literature on marketing in diverse connotations (see Karpen, Conduit, 2020; Hao, 2020). They most often concern customer (customer engagement (Patterson, de Ruyter, 2006; Brodie et al., 2011), consumer (consumer engagement (Vivek, Beatty, Morgan, 2012; Pansari, Kumar, 2017)), customer behaviour (customer engagement behaviour (van Doorn et al., 2010; Beckers, van Doorn, Verhoef, 2017)), customer relationship with brand (customer brand engagement (Hollebeek, 2011; Hollebeek et al., 2021)), online customer engagement (Mollen, Wilson, 2010; Wiggins, 2022), and customer relationship with company (customer company's engagement – this specifically refers to B2B market (Brennan, Canning, McDowell, 2010). Therefore, CE category is also defined in diverse ways. Its two major approaches, i.e. a narrow and a broad one, can be distinguished. The narrow approach is focussed only on consumer behaviour (customer engagement behaviour - CEB). This approach is represented by Bowden (2009), van Doorn et al. (2010), Verhoef, Reinartz, Krafft (2010) and Beckers et al. (2017) among others. Bowden identifies customer engagement with psychological process that reflects mechanism underpinning establishment of loyalty of new customers of a company and strengthening of loyalty of its current customers. Van Dorn in turn, refers CE to aspects associated with customer behaviour towards brand and company. This is about behaviours brought by specific stimuli that go beyond ordinary product purchase. Verhoef approaches CE in a similar way. According to him it is an expression of customer behaviour towards brand or company that is not related to the very purchase transaction. Beckers perceives CE similarly to van Doorn, however, he additionally distinguishes between CEB initiated by the customers and the enterprise. Therefore, in a narrow approach, CE category is perceived in only one, i.e. behavioural, dimension.

In a broad approach, apart from behavioural dimension, CE category takes into consideration two additional dimensions of customer behaviour, i.e. cognitive and emotional (affective). In this approach it is identified with:

- the level of customer “presence” in their relationships with the enterprise, while this presence concerns physical, emotional and cognitive aspects (Patterson et al., 2006; Mollen, Wilson, 2010),
- the level of customer engagement caused by brand, and their attitude, shaped as a result of direct and indirect interactions with it (the level of intensity of this engagement is determined by cognitive, emotional, and behavioural-related activity of the customer when contacting with brand) (Hollebeek, 2011; Karpen, Conduit, 2020),
- participation of current and potential customers in shaping of offer, other marketing activities, and their relationships with them (these activities can be initiated both by customers and the enterprise) (Vivek et al., 2012; Beckers et al., 2017),

- psychological condition of customer, characterised by changing intensity (depending on specific context), and revealed under the influence of their experience with brand/product (gained for example as a result of interactions or value creation) (Brodie et al., 2013, Rather et al., 2019; Kumar, 2020),
- personal relationship between the customer and the brand, manifested in their cognitive, affective and behavioural reaction not related to the purchase (So et al., 2014).

In the light of the above definitions, it can be stated that CE category in a broad approach is characterised not only by multidimensional character, but also complexity and dynamic nature. Furthermore, all definitions, also those approaching CE in a narrow way, emphasise focusing this category on interactions, or more broadly relationships occurring between customers and company or brand/product, as well as its dependence on a specific context (Żyminkowska, Wiechoczek, Kieźel, Żyminkowski, 2018).

Unlike CE concept the followers presenting broad holistic approach, some supporters of CEB concept, basically oppose to going beyond the sphere of consumer behaviour at conceptualisation of the CE notion. In their view this can bring overlapping of CE with other notions especially such as co-creation and value creation (Wiechoczek, 2016).

Research in the paper focuses on the aspect of customer engagement behaviour, and specifically the forms of this involvement (initiated by both consumers and the company). It applies classification of consumer behaviour proposed by Bijmolt et al. (2010) and Jaakkola, Alexander (2014), and identifies the following general types of behaviour:

- consumer communication about enterprise – it involves consumers' engagement in word-of-mouth activity (WOM), sharing recommendations and giving advice to other consumers, as well as customer engagement in other types of interactions (including initiating them),
- co-creation of value by customer and company – this specifically concerns co-creation of product innovations and improvement of current goods and/or services,
- claims and complaints submitted by consumers.

The phenomenon of customer engagement can be considered one of the key research categories in contemporary relationship marketing and value marketing. This is associated with the gradually growing importance of consumers in co-creation of values for both the customer and the company. This is because the impact of customers on the market image of a company/brand is also growing as a result of communicating positive or negative opinions by them to other consumers. Due to the fact that all forms of CE can contribute to a certain degree to co-creating value for the customer and the company (and thus they should be an important management object), this justifies complementing research in this area. It can also be noticed that empirical studies referring to the issue are still rare, especially when it comes to specific product categories. Therefore, a cognitive gap can be noticed in this area. It concerns, among others, the preferred forms of activities in the sphere of exchange of information on financial products and mobile phones, whether using traditional word-of-mouth channels or modern

electronic channels, especially social platforms. Little is also known in these product categories about the actual activities of consumers in the sphere of making complaints or undertaking cooperation to improve them as forms of cooperation with companies.

3. Research method

Polish customers of two categories of goods, diversified with respect to features and the level of engagement in buying process (according to Foote, Cone and Belding's model of engagement), i.e. banking services (intangible products of high cognitive engagement) and mobile phones (tangible products of high cognitive and emotional engagement) are the object of direct research.

The main purpose of the research is to recognise attitudes and opinions of Polish customers towards brands of the two indicated product categories, whereas specific objectives assumed in the research include the following:

- description of the general attitude of surveyed customers towards banking services and mobile phones,
- identification of major forms of activities undertaken by surveyed customers, regarding brands and providers of banking services and mobile phones.

It is assumed in the research that surveyed customers of both product categories engage in contacts with brands in the sphere of communication and value co-creation. However, the level and forms of their engagement in contacts in the two abovementioned areas are diversified. They also depend on a specific product category. It is also assumed that consumers are more often involved in contacts with brands of mobile phones rather than of banking products. This especially applies to activities towards brands. On the other hand, the smallest differences between the studied product categories were predicted in the sphere of cooperation with company at development of specific solutions.

The forms of customer engagement adopted in this study were selected on the basis of the synthesis of various CE typologies in behavioural approach. Three forms of consumer engagement are distinguished, i.e. consumer activity in the sphere of communication towards the product/brand (customers' communication), customer complaints and customer cooperation with company. While choosing the number of statements describing specific forms of CE, proposals known from literature are used, including Muntinga, Moorman & Smit (2011), Stauss & Seidel (2014) and Jaakkola & Alexander (2014).

Research was conducted with Computer-Assisted Web Interview (CAWI) method on quota-random sample. This sample reflects a representative structure of Poles in 15-64 age range (by sex and age characteristics). In the case of banking services, the size of sample

included in total 521 people, whereas in the case of mobile phones – 518 people. Major characteristics of research sample is included in Table 1.

Interviews were conducted on Polish market between February and March 2024.

The research results are presented with the use of the percentage approach, to characterize the structure of the studied variables, and the chi-square test of compatibility is used to identify whether there is a relationship between the two analysed product categories (i.e. banking products and mobile phones) with the reference to the forms of activities performed by respondents in the three studied areas (i.e. activities towards brands; activities in the sphere of making claims and complaints; activities in the sphere of cooperation with company)².

Table 1.

Description of research sample by demographic and social criteria

Criterion		Banking services (n = 521 people)	Mobile phones (n = 518 people)
sex	women	50%	50%
	men	50%	50%
age	aged 15-29	28%	28%
	aged 30-45	33%	33%
	aged 46-64	39%	39%
education	elementary	1%	1%
	junior high school/vocational	9%	10%
	secondary	41%	36%
	higher vocational	14%	15%
	university with MA degree	36%	37%
place of residence	village	18%	15%
	city with a population of over 10 thousand inhabitants	6%	8%
	city with a population of 11-50 thousand inhabitants	16%	15%
	city with a population of 51-100 thousand inhabitants	14%	13%
	city with a population of 101-250 thousand inhabitants	14%	13%
	city with a population of 251-400 thousand inhabitants	10%	10%
	city with a population of over 400 thousand inhabitants	22%	26%
financial situation	we live a wealthy life	14%	14%
	we manage	67%	66%
	we hardly manage	18%	18%
	practically we do not manage	1%	2%

Source: own research.

4. Research findings and discussion

4.1. Respondents' attitudes towards banking products and mobile phones

While describing their attitudes towards banking products and mobile phones, the respondents answered the question of what a given product category is for them. Responding to the question, they indicated statements (within each of seven pairs) their views

² Broader analyzes, e.g. the analysis of average rating values, are included by the authors in: Żyminkowska, Wiechoczek, Kieźel, Żyminkowski (2018).

are closest to. The scope of responses for each pair of statements ranged between -3 and +3 (non-enforcement semantic differential scale with neutral level 0 was applied).

Results of research on respondents' attitudes to banking products show, that they most agree with the statement "important"; this was indicated in total by almost half of the respondents (i.e. 42.1% valued the products as +2 or +3). Slightly smaller number of respondents (in total 41.9%) stated that they are "necessary" (scores +2 and +3) (Figure 1).

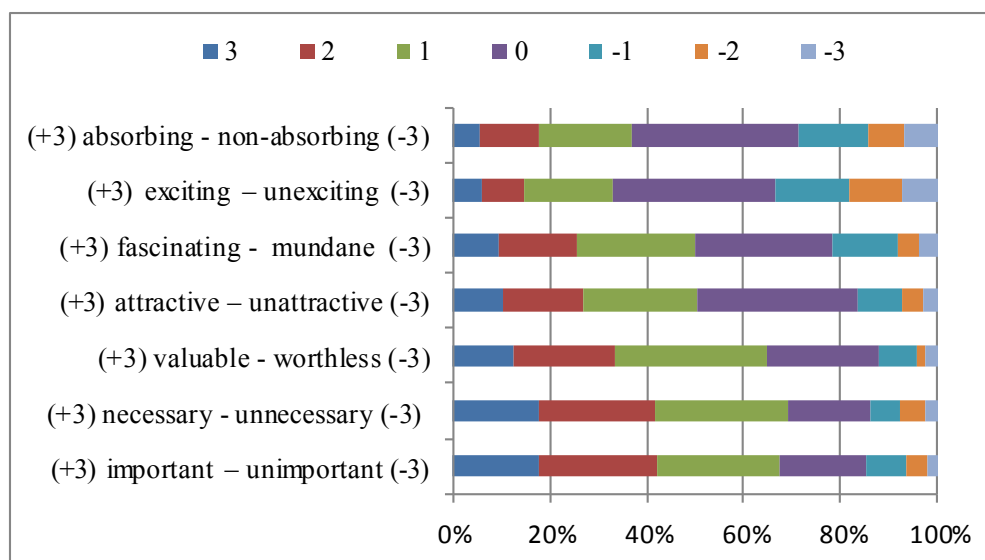


Figure 1. Respondents' attitudes towards banking products.

Source: own study

On the other hand, taking into consideration average results, five statements concerning respondents' attitudes to banking products obtained positive evaluation and two were valued negatively. The respondents most agree with the statements "necessary" (average +1.26 on the scale -3 to +3), and then "important" (average +1.05) and "valuable" (average +0.92). In the case of two statements, the assessment was closer to negative statements – "mundane" (average -0.26) and "unexciting" (-0.05). The respondents are the least decided in the choice between "non-absorbing – absorbing" (average +0.10).

Analysing the respondents' attitudes to mobile phones (Figure 2) the highest rate of respondents (53.6% in total) state that mobile phones are "necessary" (scores +2 and +3). Slightly smaller number of respondents (in total 48.4% and 46.5%) perceive mobile phones as "important" and "attractive" (scores +2 and +3). The least of all respondents (28.3%) consider mobile phones "fascinating" (scores +2 and +3).

Taking into consideration average results, all statements regarding respondents' attitudes to mobile phones were evaluated positively. The respondents most agree with the statements "necessary" (average +1.43), and then "attractive" (average +1.21), "important" (average +1.14) and "valuable" (average +1.13). Five other statements had average negative results. The respondents are the least decided in the sphere of choice between "exciting" and "unexciting" (average +0.58), "fascinating - mundane" (average +0.45) and "absorbing - non-absorbing" (average +0.44).

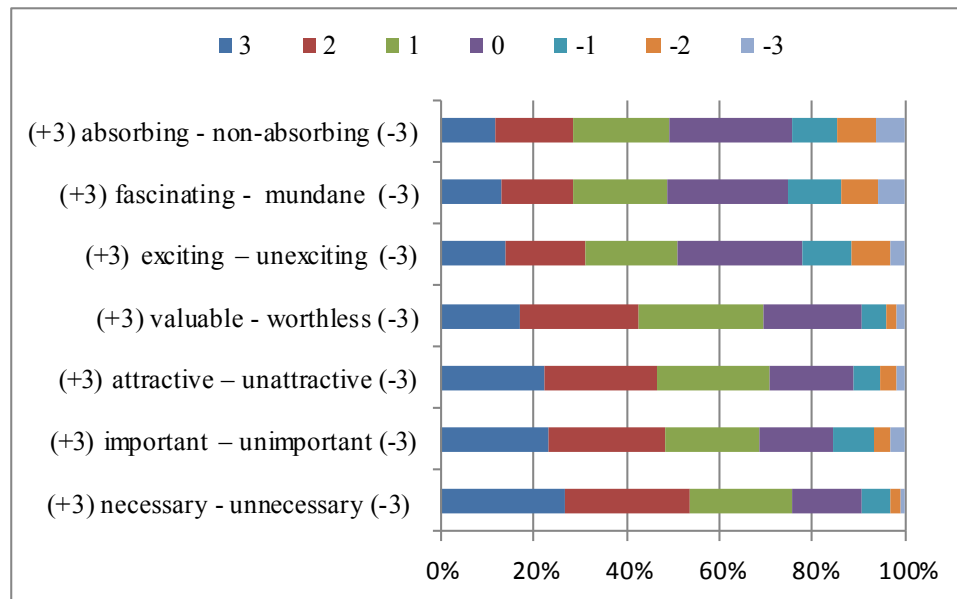


Figure 2. Respondents' attitudes towards mobile phones.

Source: own study.

4.2. Respondents' forms of activities concerning brands and providers of banking products and mobile phones

While identifying customers' forms of activity (engagement) towards brands and their providers, the respondents were asked whether they exchanged opinions about products and/or brands in a specific way (Kieźel, Wiechoczek, 2016). The respondents were to show their attitudes towards eight forms of activity presented to them (selected on the basis of CEB classification), while evaluating them on a five-degree scale (Likert scale was applied).

Studying respondents' activities towards banking products, the highest rate indicate providing help and giving advice to family members and friends in product selection (in total 67% of the research sample /“definitely yes” and “rather yes” responses/), and personal encouragement to purchase a product they use (in total 66.6% /“definitely yes” and “rather yes” responses/). Slightly less than half of the respondents indicated “liking” brands or bank, for example on the Facebook – “definitely yes”, indicated by 13.4% respondents and “rather yes” – 33%. The smallest rate of research sample post photos and films related to mobile phone brand on the Internet and spread negative opinions about it on the Internet. This form of activity was indicated as “definitely yes” by respectively 5.8% and 4.6% and “rather yes” – 15.2% and 19.0%. Results of the study is shown in figure 3.

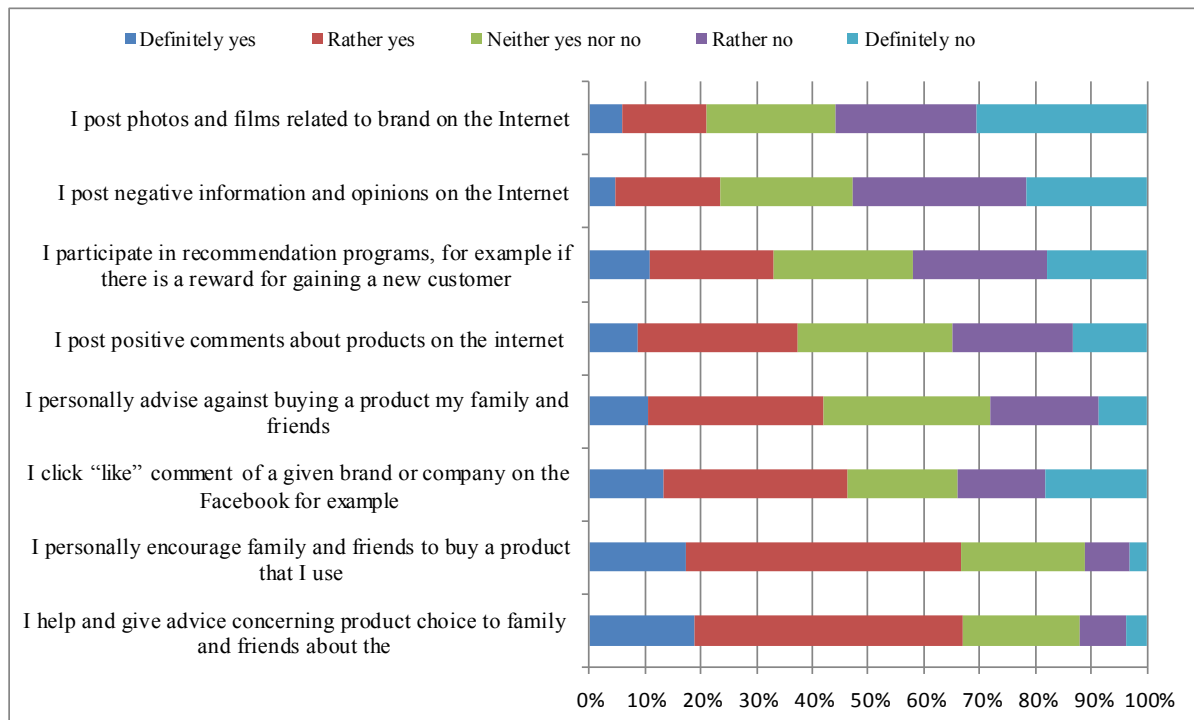


Figure 3. Forms of respondents' activities towards products or brands of banking products and their providers.

Source: own study.

In the case of mobile phones, the highest rate of respondents show activity in the sphere of helping and giving advice to family members and friends while choosing the phone (in total 68.9% of research sample /"definitely yes" and "rather yes" responses/), and personal encouragement for family and friends to buy a product the respondents use (in total 67.6% /"definitely yes" and "rather yes" responses/). In this group, slightly more respondents (by 1.4 percentage point) definitely provide personal encouragement to their family or friends when they purchase a product rather than definitely help or give advice when they select a product. Results of research are shown in figure 4.

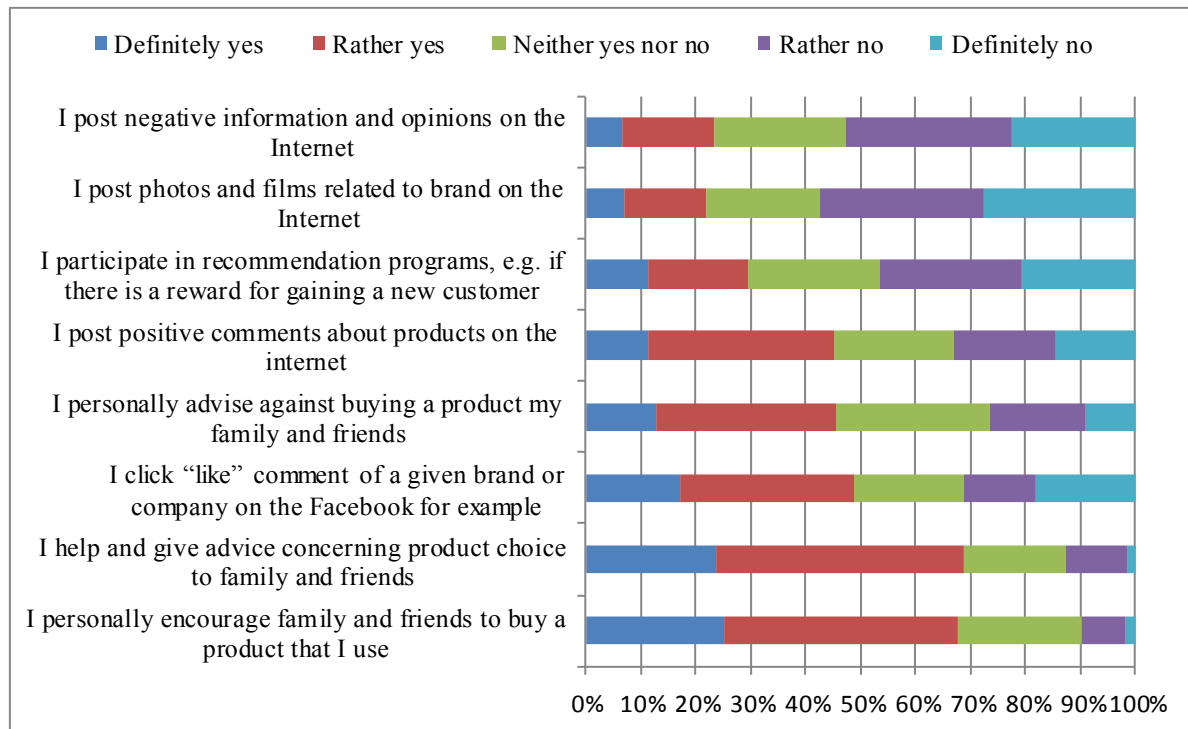


Figure 4. Forms of respondents' activities towards products or brands of mobile phones and their providers.

Source: own study.

"Liking" content of a specific mobile phone brand and clicking "likes" (e.g. on the Facebook profile) is the third most popular respondents' activity. "Definitely yes" is indicated by 17% respondents and "rather yes" by 31.7%. The smallest rate of research sample publishes photos and films regarding a mobile phone brand and post negative opinions about it on the Internet. "Definitely yes" was indicated by respectively 6.8% and 6.6%, whereas "rather yes" by 15.1% and 16.6%.

The result of the chi-squared test shows that there is a statistically significant relationship between banking products and mobile phones in the case of two out of eight studied forms of respondents' activities towards products or brands (Table 2).

Table 2.

Chi-squared test results concerning forms of respondents' activities towards products or brands of banking products and mobile phones and their providers

Forms of activities	Chi-squared test value (χ^2)	Statistical significance (α)
I post positive comments about products on the internet	9.171	0.057
I personally encourage family and friends to buy a product that I use	12.106	0.017
I post photos and films related to brand on the Internet	3.924	0.416
I post negative information and opinions on the Internet	2.782	0.595
I personally advise against buying a product my family and friends	2.066	0.724
I help and give advice concerning product choice to family and friends	14.927	0.005

Cont. table 2.

I participate in recommendation programs. e.g. if there is a reward for gaining a new customer	3.134	0.536
I click “like” comment of a given brand or company on the Facebook for example	3.564	0.468

Source: own study.

The strongest relation is observed in the case of giving advice concerning product choice to family and friends. Slightly smaller correlation between both analysed product categories is found regarding personally encouraging family and friends to buy a product used by the respondent. Both activities are statistically more often performed towards mobile phones. No statistically significant relations are found for other forms of respondents' activities towards brands of banking products and mobile phones.

Consumer behaviour in CEB sphere also concerns making claims and complaints. In the case of banking sector, most willingly chosen activity in this sphere is responding to questions while dealing with claims/complaints and providing information in oral form when purchase is made afterwards. Slightly fewer respondents indicate answering the questions asked by customer service workers that allow for informing about their dissatisfaction. Such forms of activities are indicated as “definitely yes” by slightly over 1/5, and “rather yes” by almost half of respondents (Figure 5).

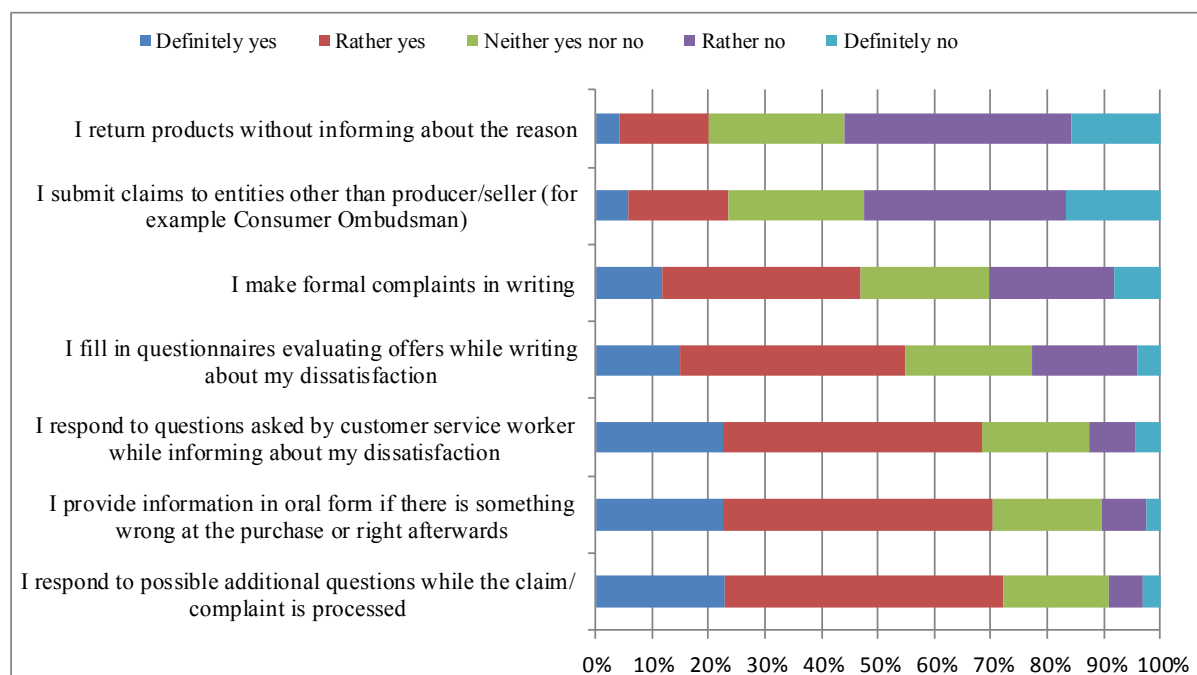


Figure 5. Respondents' activities in the sphere of claims and complaints concerning banking products.

Source: own study.

Product return without giving reasons and submitting claims to entities other than producer/seller (for example to media or Consumer Ombudsman) are the least willingly selected forms of activity by respondents.

Considering mobile phones, respondents' activities in the sphere of making claims and complaints concern mainly answering the questions asked by customer service workers or call centre, informing about their dissatisfaction and answering additional questions formulated when dealing with claims or complaints. It also includes providing comments in oral form by respondents when product is purchased and directly afterwards. Such activities were indicated as “definitely yes” by over 1/5 and “rather yes” by almost half of respondents (Figure 6).

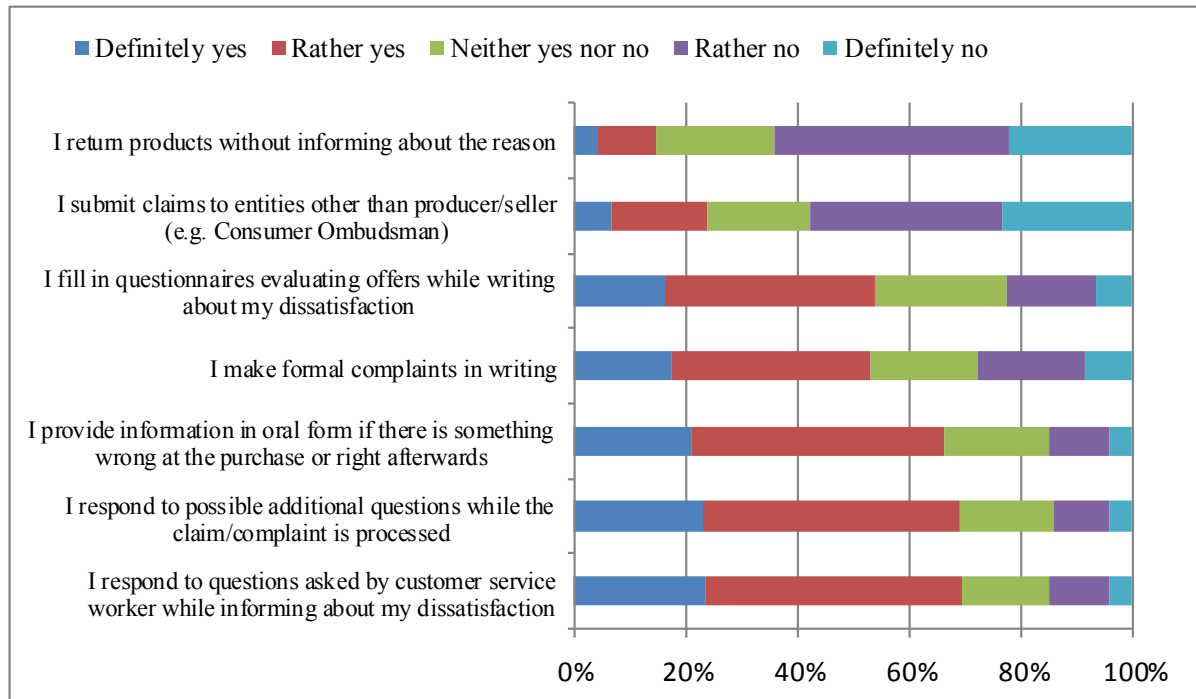


Figure 6. Respondents' activities in the sphere of making claims and complaints concerning mobile phones.

Source: own study.

The smallest rate of respondents returns a product without informing about the reason for that, and submit claims to entities other than a producer or seller, e.g. Consumer Ombudsman or media.

Analysing the relationships between banking products and mobile phones in the sphere of claims and complaints (using Chi-squared test), statistically significant differences are observed in two out of seven activities performed by respondents. The strongest relationship occurs when they return products without informing about the reason (Table 3). Statistically, the respondents return banking products without giving any reasons more frequently than mobile phones.

Table 3.

Chi-squared test results for respondents' activities in the sphere of claims and complaints concerning banking products and mobile phones

Forms of activities	Chi-squared test value	Statistical significance
I make formal complaints in writing	8.440	0.077
I provide information in oral form if there is something wrong at the purchase or right afterwards	4.648	0.325
I fill in questionnaires evaluating offers while writing about my dissatisfaction	3.960	0.411
I respond to questions asked by customer service worker while informing about my dissatisfaction	4.386	0.356
I return products without informing about the reason	11.892	0.018
I respond to possible additional questions while the claim/complaint is processed	6.706	0.152
I submit claims to entities other than producer/seller (e.g. Consumer Ombudsman)	10.277	0.036

Source: own study.

A smaller relationship between the analysed product categories is observed in the case of complaints submitted to entities other than producer / seller (e.g. Consumer Ombudsman). This type of activity is statistically more often performed by the respondents in relation to mobile phones. For the remaining five activities in the sphere of claims and complaints, statistically insignificant results were obtained.

Furthermore, CEB includes creation of specific solutions by customer, together with a company or brand, for example product improvement in the sphere of advertising, sale and customer service or www pages. Therefore, the research also includes customers' activity in the area of such cooperation.

Taking part in studies of needs and expectations towards a product, configuration of offer related to the needs, and participation in voting for the best product are the activities most often indicated by respondents in the area of cooperation for the benefit of company or brand of banking products. In total, over half of the respondents indicated their engagement in presented activities as "definitely yes" or "rather yes" (i.e. 59.7%, 53.6% and 50.7% respectively). Prototypes and own product designs are least frequently financed – "definitely yes" or "rather yes" was indicated as their engagement by only 14.4% and 13.8% respondents respectively. Detailed results of research are shown in figure 7.

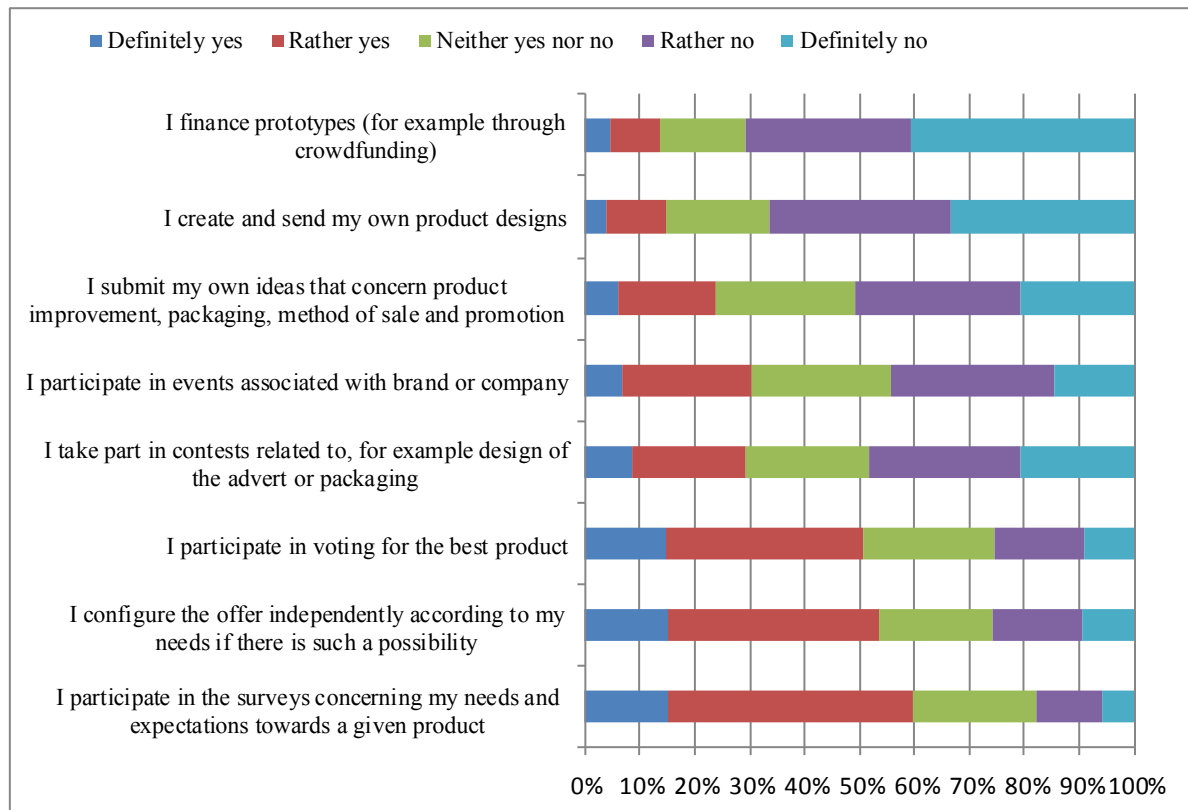


Figure 7. Respondents' activities in the sphere of cooperation with company when specific solutions related to banking products are developed.

Source: own study.

In the case of mobile phones, within the scope of co-creation with company/brand, the respondents most often individually configure the offer (according to their preferences) from the modules proposed by the provider. They take part in researching the needs and expectations of customers towards a specific product and participate in voting for the best product. In total, over half of the respondents indicate “definitely yes” or “rather yes” in engagement in specific activities (i.e. 57.4%, 54.0% and 51.4% respectively). Detailed research results are shown in figure 8.

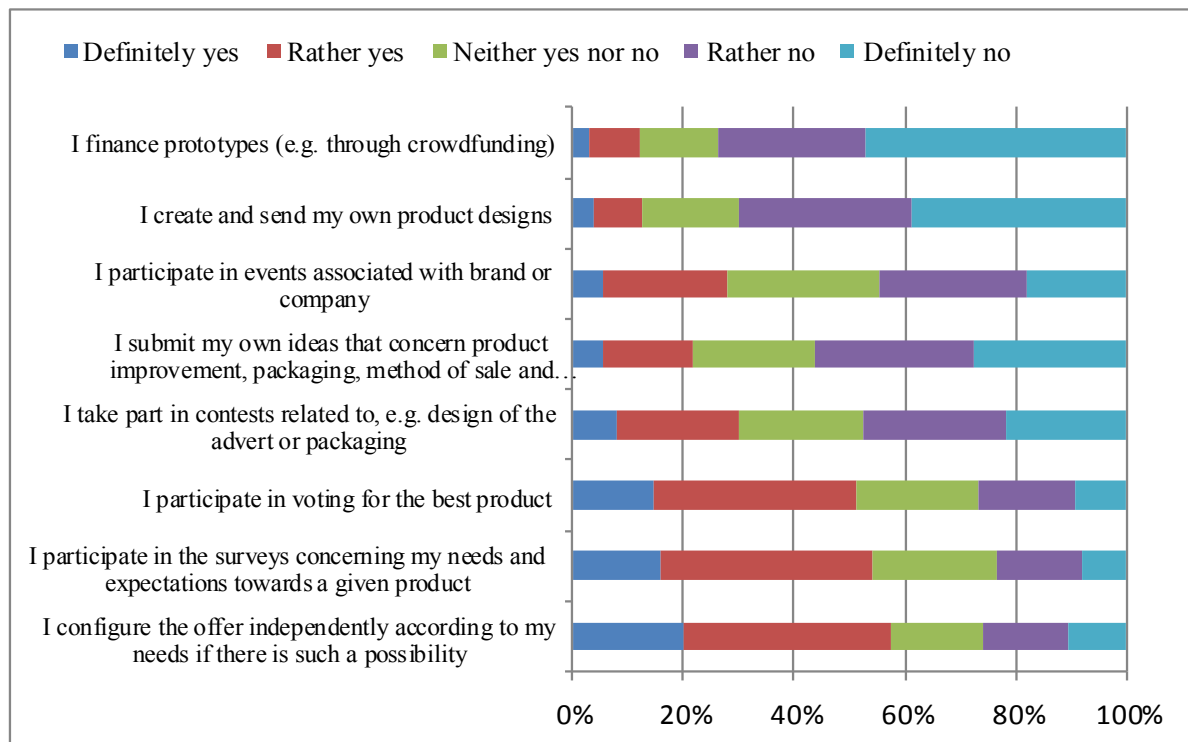


Figure 8. Respondents' activities in the sphere of cooperation with company at development of specific solutions related to mobile phones.

Source: own study.

The smallest rate of respondents purchasing mobile phones finance product prototypes, develop and send own product designs to the companies. Around every tenth respondent describes their engagement as “definitely yes” or “rather yes” (12.0% and 12.4% respectively).

Chi-squared test results in relation to the respondents' activities in the sphere of cooperation with company at development of specific solutions do not show statistically significant relationships between banking products and mobile phones (Table 4). Therefore, the respondents' activities in this area do not depend on the product category.

Table 4.

Chi-squared test results for respondents' activities in the sphere of cooperation with company at development of specific solutions related to banking products and mobile phones

Forms of activities	Chi-squared test value	Statistical significance
I participate in the surveys concerning my needs and expectations towards a given product	6.863	0.143
I create and send my own product designs	3.939	0.414
I submit my own ideas that concern product improvement, packaging, method of sale and promotion	7.199	0.126
I participate in voting for the best product	0.541	0.969
I configure the offer independently according to my needs if there is such a possibility	6.381	0.172
I take part in contests related to, e.g. design of the advert or packaging	0.737	0.947
I participate in events associated with brand or company	4.031	0.402
I finance prototypes (e.g. through crowdfunding)	5.420	0.247

Source: own study.

4.3. Discussion

The research assumed that the studied customers of banking products and mobile phones on Polish market engage in contacts with brands in the sphere of communication and value co-creation, even though the level of their engagement is diversified. This was confirmed by research results. They proved that in the sphere of communication, consumers of both product categories mainly engage in exchange of opinions about products/brands. This especially concerns giving advice to other people and personal encouragement to buy them. On the other hand, respondents' activities in the sphere of claims and complaints regarding both indicated product categories focus on answering questions when dealing with claims/complaints and providing feedback at purchase.

Another research (Ziemba, Eisenhardt, 2016, 2019; Kucia, 2019) confirms our results, while showing that customers are actively transferring their knowledge by evaluating, commenting, proposing improvements to products or adjusting them to own expectations, as well as by designing new products. But prosumers use different online communication channels to share knowledge with enterprises. They use e-mails, social networking sites, and enterprise web pages to share knowledge with enterprises. However, they seldom use blogs, mobile applications, and file sharing portals. This could depend on the sector (a scope of many studies is general).

Such results are consistent with the position of Bijmolt et al. (2010) and Gandhi et al. (2012), who claim that the expressions of customer engagement include word-of-mouth, customer co-creation and complaining behaviour. An extended list of activities proving engagement can also be found in other researchers. For example, van Doorn et al. (2010) supplement the list with recommendations, help for other clients, blogging, writing reviews, and even taking legal action. Even though these activities are diverse in terms of intensity, they appear in the results of the research presented in this study.

It can be noticed that in both spheres of the research results on consumer activity (communication and value co-creation) presented in the article, a special role is performed by the development of the Internet, Web 2.0 functions and social media, which have dramatically changed the nature of interactions between brands and customers. Many studies confirm that they enable building close, bilateral relationships with clients and facilitate their ongoing engagement (Ashley, Noble, Donthu, Lemon, 2011; Sashi, 2012; Pandey, 2018; Darunday et al., 2024).

The developing digital space and, social networking sites, e.g. Facebook, are an important premise for emphasising the significance of behavioural perspective in consumer engagement (Carter, 2008; Porter, Donthu, MacElroy, Wydra, 2011; Bailey et al., 2020). Some studies show that a higher level of engagement in the brand community leads to a higher level of customer engagement, which translates into a greater propensity to exchange opinions and communication, especially on-line, but also activities aimed at improving the offer (Kaplan,

Haenlein, 2010; Kozinets, de Valck, Wojnicki, Wilner, 2010; Javornik, Mandelli, 2012; Islam, Rahman, 2016; Chi et al., 2021; Li et al., 2022).

According to Sashi (2012), the customer engagement cycle includes: connection, interaction, satisfaction, retention, commitment, advocacy and engagement. This means that emotional and relational bonds are important elements of customer engagement, yet various behavioural elements must precede them and are necessary to trigger engagement. This is also emphasized by Roberts, Alpert (2010) and Tuti, Sulistia (2022), who claim that effective initiation of oral message and active brand recommendation to others are manifestations of customer engagement. Positive experiences with a product or service can result in liking of the brand, and in time even encourage the consumer to be its supporter.

In the sphere of co-creation, a predominant form of activity of customers of banking products is participation in studies of needs related to offer, and then independent offer configuration, whereas in the case of mobile phones, this functions inversely.

Another research (Ziemba, Eisenhardt, 2015, 2019) also shows that prosumers participate in many areas supporting enterprises. Their activities are connected with development and management of products and services. Literature analyses show that customers want to influence quality, utility and projects concerning products and services but would also like to have impact on promotional and marketing activities of the enterprise (they want to participate actively in market).

At the same time, it should be noticed that even though consumers' participation in product improvement or service development has the characteristics of engagement, it is sometimes perceived as an autonomous trend of research called customer involvement (Carbonell, Rodriguez-Escudero, Pujari, 2009; Svendsen et al., 2011; Cui, Wu, 2018). There is also no agreement among the researchers on the issue of conceptualizing customer engagement with behavioral perspective taken into consideration. Grönroos's approach (2011) that criticizes the overlap of customer engagement and the creation and co-creation of value can be an example here. As a result, this represents the need to conduct further research on this subject.

The research described in the paper is one of the few studies in Poland focusing on customer engagement. Implementation of the research on the one hand allows for comparison of the forms of customer engagement which is predominant in the case of studied product categories, and on the other hand for showing the relationships occurring between these two categories in the area of specific CE forms. It provides valuable knowledge about the intensity of the CE phenomenon among the surveyed Polish consumers in two different product categories (sectoral approach). The original results of the research make a significant contribution to the subject literature as well as they broaden the managerial perspective.

5. Conclusions

Presented research results allow for referring to adopted assumption. They confirm that the studied customers of both product categories engage in specific contacts with brands, although some differences can be observed with reference to banking products and mobile phones. Participation in studies of needs and expectations associated with the offer, and then individual configuration of the offer while focussing on own needs, are predominant form of respondents' activities that concern banking services. In the case of mobile phones, the results are inverse. This is explained by specific character of both product groups, because banking products, in comparison with mobile phones are clearly less adjusted to being co-created with customers (Kieźel, 2015). The third activity, most frequently indicated by respondents in both studied cases is associated with participation in voting for the best product. This confirms that consumer engagement also concerns communication with enterprises.

Major respondents' activities in the sphere of claims and complaints focus on two corresponding areas in the case of banking products and mobile phones. They include in particular providing answers to additional questions either when dealing with claims/complaints or during a conversation with customer service worker focussed on informing about dissatisfaction, and also providing feedback information when a purchase is made or afterwards.

Customer engagement in the sphere of communication is also clear in the area of exchange of opinions about products and brands and/or companies. Both in the case of banking products and mobile phones, the respondents especially indicated providing help and advice to family members and friends when buying decisions are made, and personal encouragement to buy a product they use. This proves high importance of exchange of private information that has its sources in own experiences and thus being appreciated by other consumers (Wiechoczek, Kieźel, 2018). This is because in the case of both studied product categories we can speak about high cognitive engagement (according to the engagement model by Foote, Cone and Belding).

The analysis of the relationships between banking products and mobile phones with reference to the forms of activities performed by respondents in the three studied areas (determined with the use of the chi-square test) proves that the strongest relationship occurs in the case of some activities towards brands. The respondents provide advice on product choice to family and friends, and they personally encourage family and friends to buy the product they use in the case of mobile phones more often, than in the case of banking products. As regards activities in the sphere of making claims and complaints, the strongest relationship was observed for the return of product without giving a reason. The respondents do it more often in the case of banking products. However, in relation to activities in the sphere of cooperation with the company, no significant differences are observed between the studied product categories.

In the light of described research results, it is interesting that general attitude of the studied customers both towards banking products and mobile phones is expressed in indication that they are “necessary” and “important” on the one hand, and on the other hand in statements that they are rather low “absorbing”.

While analysing obtained research results, some limitations can be noticed. They result from the nature of the products with reference to which customer attitudes and forms of engagement are identified. Banking products, especially in the basic scope of offer, satisfy the needs associated with current settlement of liabilities, reasonable and effective management of free financial resources and securing the future. A remarkable part of these products is offered in the same form to many customers, and some characteristics, for example product rules, time and method of implementation are unchangeable. We can speak about the possibility of change in the offer elements and customer engagement in establishment of some of its terms mainly in the case of price, which highly depends on the segment of customer. Identification of the main forms of activities undertaken by customers from various segments, and regarding specific groups of banking products offered to them is an interesting trend of further research.

Specific character of mobile phones results from the fact that without complementary services, these devices are practically useless for customers. Therefore, in their case, it would be appropriate to link future research with research of mobile telephony services and their providers (i.e. mobile phone should be approached as a system product, i.e. a multifunctional device integrated with diverse services). Because of their specific character, the respondents’ attitude towards these devices and their producers/brands, as well as forms of their engagement in various activities can be determined not only by their physical features, characteristics and functions, but also services (their set and/or possibilities of its configuration, quality, price, etc.) provided to customers by network operators. Furthermore, purchase of a specific brand and a model of a mobile phone by customer often depends on attractiveness of the offer presented by network operator within a given subscription. In this situation services offered by the operator can determine the choice of a specific device by customers and the form of their activity.

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