BRAND MARKETING COMMUNICATION CAMPAIGN ON THE INTERNET AND ITS EFFECTIVENESS. RESEARCH RESULTS

Beata TARCZYDŁO[1*], Michalina KOPCIŃSKA[2]

[1] AGH University in Cracow; btarczy@agh.edu.pl, ORCID: 0000-0003-1249-9972
[2] AGH University student in Cracow; mkopcinska@student.agh.edu.pl, ORCID: 0009-0001-6206-3889
* Correspondence author

Purpose: To present a brand marketing communication campaign on the Internet and its effectiveness based on the example of the mPay brand, its characteristics, generated impacts, and multifaceted benefits for all those involved, and to develop recommendations for interested marketers.

Methodology: analysis of secondary sources of information, case study of the selected brand: mPay from the fintech sector, from the perspective of online marketing communication activities and the resulting effects. Participant observation of selected activities, their evaluation, and suggested improvements. Survey research using a computer-assisted questionnaire on a sample of 222 young respondents.

Results: Expanded knowledge of brand marketing communication campaigns on the Internet and factors determining their effectiveness. Results of the case study with emphasis on the spectrum of mPay's brand online marketing communication ventures and their impact. Results of the survey about the perception of the object of the study, its market offering compared to the competition, and the functionalities of the innovative mPay mobile application.

Research limitations: The research problem undertaken should be analysed on the basis of a larger number of brands and their branded marketing communication ventures. Additionally, the authors plan to expand the survey to a nationwide sample.

Practical implications: The ability to emulate good and avoid less effective online marketing communications ventures in the fintech sector. In-depth knowledge documented by the results of the conducted case study and surveys with developed recommendations for the interested marketers, researchers, students.

Social implications: Research shows that brand marketing communication campaigns on the Internet influence the behaviour of customers, Internet users, and other stakeholders, their experiences, attitudes, engagement, changes in the ways they use the services provided using mobile applications. Such endeavours significantly influence the process of building brand communities and managing stakeholders' experiences.

Value: Given the approach presented in the article, this is the first study of its kind (at least in the Polish market) on the implementation of a brand marketing communication campaign on the Internet and its effectiveness in the fintech sector, with an assessment and suggestions for improvements to these activities, and the development of recommendations for marketers.

1. Introduction

Contemporary marketers are continually seeking effective methods to support their managerial activities. Moreover, in an era of constant technological innovation (Digital Poland, 2024; Aktualne trendy, 2025; Jóźwik, 2025; Trendy w social media, 2025), digital transformation has become a highly desirable element of market operations. In order to remain competitive, companies must invest in modern solutions (Kotler, Partners, 2024) and qualified personnel responsible for implementing digital transformation, as well as engage in appropriate marketing communication efforts (Chaffey, Smith, 2017; Chlipała, Rawski, 2023; Raport Digital, 2025). Branded (Gustafsson, 2008; Keller, 2013; Tarczydło, 2014; Tarczydło et al., 2018; Aglus, 2019; Foroudi, Palazzo, 2021; Goodson, Walker, 2021; Kotarbiński, 2021; Zschiesche, Errichiello, 2021; Lubin, 2022; Larsen, 2023) online marketing campaigns (Duralia, 2018; Tarczydło, Miłoń, 2019) seem to be one of the key components of such communication (Hajduk, 2019; Tarczydło, 2020; Trendy w social mediach, 2025).

This is supported by trends identified in the Accenture Life Trends Report (Drynko, 2025), which highlight the growing importance of fast, authentic, and engaging online communication. Companies that adapt their marketing communication strategies to meet these expectations stand a better chance of effectively reaching stakeholders and fostering lasting relationships with them.

Available research results (Raport Digital, 2025) clearly show that digitalisation in Poland is thriving, and that social media and search engines are crucial channels for marketing communication activities. Mobile devices dominate, which makes it necessary to adapt strategies to mobile-first users – for example, by offering mobile applications. It is also important to monitor shifting preferences in social media platforms and tailor marketing communication activities to align with actual audience expectations and broader contextual factors.

A significant trend is the "impatience economy". According to research (Drynko, 2025), 75% of customers expect companies to respond to their needs faster, and more than half prefer to receive immediate answers and guidance by turning to information shared by other Internet users, even in areas such as health or financial planning. Additionally, 33% of respondents reported encountering deepfakes or other online scams in the past year. Marketers should pay particular attention to selecting online marketing communication channels that deliver valuable

content in real time. The key message, however, should focus on building trust through transparent and authentic online messages.

Given that an average Polish Internet user spends 6 hours and 26 minutes online daily – of which 3 hours and 18 minutes on mobile devices – online communication is of critical importance (Raport Digital, 2025; Digital Poland, 2024; Drynko, 2025). Furthermore, according to the Fintech Poland (2023), Polish consumers are highly open to innovation and demonstrate considerable maturity in using digital solutions. This digital maturity further motivates marketers to undertake online marketing communication campaigns. A particularly relevant case is the fintech sector, which operates entirely online. Poland boasts a strong and rapidly growing fintech market, considered one of the most promising in this sector in Central and Eastern Europe. Between 2018 and 2022, the number of fintech companies in Poland rose from 167 to 299 – a 79% increase (Fintech Poland, 2023, p. 17).

Marketing communication is undoubtedly undergoing constant evolution (Dahlen et al., 2010; Wilk, 2014; Chaffey, Smith, 2017; Duralia, 2018; Taranko, 2018; Hajduk, 2019; Tarczydło, Miłoń, 2019; Tarczydło, 2020; Hansen, 2021; Kotler et al., 2021; Scott, 2022; Targiel, 2022; Chlipała, Rawski, 2023; Tarczydło et al., 2023; Wolniak, 2023; Effie Awards, 2024; Kolemba, 2024; Troian, 2023; Byczyk, 2025; Tomaka, 2025). It is important to emphasize the influence of several phenomena on this evolution, including the growing use of artificial intelligence (Bajak, Spendel, 2024), advancing hyper-personalisation, and increasing consumer expectations regarding the humanisation of brands (Kotarbiński, 2021; Kotler et al., 2021) and the development of the language of communication grounded in authenticity, transparency (Gustafsson, 2008; Laskin, 2010; Dahlen et al., 2010; Dziawgo, 2011; Bragg, 2014; Dmitruk, 2016; The handbook, 2018; Foroudi, Palazzo, 2021; Florczak, 2023), and genuine concern for stakeholders (Clatworthy, 2022; Freeman, 2022) and their well-being. These are underscored by both theorists and practitioners (Keller, 2013; Goodson, Walker, 2021; Egorova et al., 2022; Chlipała, Rawski, 2023; Kotler, Partners, 2024) as the key trends shaping the future of digital marketing and are essential for helping marketers maintain a competitive edge through appropriate online communication (Chaffey, Smith, 2017; Tarczydło et al., 2018; Troian, 2023; Kotler, Partners, 2024; Jóźwik, 2025; Strategia działań…, 2025; Tomaka, 2025; Zalety i wady, 2025).

This raises the question: what role do branded online marketing communication campaigns play in management practice, and how do they align with current conditions, trends, and accepted paradigms?

Therefore, the aim of this article is to explore the concept of a branded marketing communication campaign on the Internet and its effectiveness using the example of the mPay brand from the fintech sector, specialising in mobile payments for public transport and parking, and offering financial services and money transfers, all with the use of a mobile application (based on an analysis of available studies and the authors' own research), examining its specific

characteristics, generated impacts, and multifaceted benefits for all the stakeholders involved, as well as to develop recommendations for interested marketers.

A mixed-methods (Czakon, 2024) approach was applied, encompassing an analysis of secondary sources of information; a case study (Yin, 2012) of the selected fintech brand mPay from the perspective of its online marketing communication efforts and the outcomes thereof; participant observation of selected activities; and survey research conducted among young respondents who represent a key target group for the company under analysis.

The originality and scientific value of the article is related to the undertaking of research on brand marketing communication campaign on the Internet and its effectiveness in the fintech sector, the expansion of existing knowledge, the evaluation and proposals for improvement of these activities, the discussion of their impact on stakeholders, the resulting practical implications: social, economic, environmental, managerial, and the development of recommendations for all stakeholders, including researchers, marketers, students.

The defined scope of the article provides motivation to outline the key theoretical foundations.

2. Literature review

It is assumed that a brand marketing communication campaign on the Internet is a set of appropriately designed and selected communication techniques (advertising, public relations, additional promotion, personal selling, other network-specific) with the use of social media and other available functionalities, oriented at stakeholders and intended to achieve the desired objectives.

Table 1.
Description of selected issues concerning brand marketing communication campaigns

Criterion	Description of campaign elements
Marketing communication model	Includes: sender, recipient, message, channel, feedback, and communication context (Dahlen et al., 2010; Duralia, 2018; Hajduk, 2019; Chlipała, Rawski, 2023).
Marketing communication functions	In classical terms (Wilk, 2014; Kotler, Partners, 2024): informational (provides current and potential buyers with information, leading to breaking down the barrier of ignorance of the market); stimulative (evoking the desired attitudes and market behaviours of buyers); competitive (attractiveness and clout of the promotion programme, disruption of programmes launched by competitors). And in modern terms (Taranko, 2018; Hajduk, 2019; Hansen, 2021; Kotarbiński, 2021): educating; reducing access barriers; building buyer experience with the product/brand; increasing stakeholder involvement; creating additional instruments for market competition.

Cont. table 1.

Factors determining brand communication policy	the size and economic situation of the company; the adopted development strategies and system of objectives; the type and nature of the market (sector) of operation; the type of product; the nature of demand and the degree of its price and income elasticity; the activities of competitors; legal conditions (Smilansky, 2009; Schmitt, 2011; Keller, 2013; The handbook, 2018; Aglus, 2019; Foroudi, Palazzo, 2021; Kotler et al., 2021; Zschiesche, Errichiello, 2021; Clatworthy, 2022; Lubin, 2022; Florczak, 2023; Larsen, 2023; Bajak, Spendel, 2024; Kolemba, 2024; Kotler, Partners, 2024; Pabian, 2024; Aktualne trendy, 2025; Byczyk, 2025; Jóźwik, 2025; Raport Digital, 2025; Trendy w social media, 2025).
Stages of building an effective campaign	Identification of the audience, definition of objectives, message design, choice of communication channels, determination of total budget, decisions concerning the communication-mix, implementation and measurement of results (Dahlen et al., 2010; Duralia, 2018; Hajduk, 2019; Tarczydło, 2020; Targiel, 2022; Chlipała, Rawski, 2023).
Identification of the audience	The form of communication with the market can be: broad – the target audience is larger than the target market segment (so-called stakeholders) or narrow – the target audience is smaller than the group of potential buyers (Gustafsson, 2008; Dahlen et al., 2010; Bragg, 2014; Duralia, 2018; Taranko, 2018; Tarczydło et al., 2018; Hajduk, 2019; Kotler et al., 2021; Freeman, 2022; Chlipała, Rawski, 2023; Wolniak, 2023; Kolemba, 2024; Kotler, Partners, 2024).
Definition of objectives	Promotion objectives (derived from the company's overall objectives and the adopted marketing strategy): economic and social, for example: increase sales, improve brand image, raise awareness of the product and its features, increase loyalty (Hajduk, 2019; Kotler, Partners, 2024).
Message	formulating the message requires solving the following problems (Tarczydło, 2014; Chaffey, Smith, 2017; Duralia, 2018; Hajduk, 2019; Scott, 2022; Chlipała, Rawski, 2023; Tarczydło et al., 2023): what to say (message content), how to convey the message (message structure), what symbols to use (message shape), who should be the sender (message source).
Budget	Methods of determining the promotional budget include: percentage of sales volume; financial possibilities ("what we can afford"); imitation of the competition; established objective (Taranko, 2018; Hajduk, 2019; Chlipała, Rawski, 2023; Kotler, Partners, 2024).
Communication channels and media plan	The media through which to communicate (the Internet and therein social media in particular, but also: press, radio, television, outdoor media...); the media plan involves the purchase of airtime to achieve the appropriate intensity of the campaign (Dahlen et al., 2010; Duralia, 2018; Hajduk, 2019; Chlipała, Rawski, 2023; Tomaka, 2025; Zalety i wady, 2025).
Communication mix (a bundle of communication tools)	Includes: advertising, sales promotion, public relations and publicity, event and experience marketing, direct and interactive marketing, word-of-mouth marketing, and personal selling (Chaffey, Smith, 2017; Taranko, 2018; Kotler, Partners, 2024).
Measurement of effectiveness	Involves verification of the extent to which the objectives of the marketing communication campaign have been met (Delgado-Ballester, Munuera-Aleman, 2005; Dmitruk, 2016; Mosiejko, 2016; Badania efektywności, 2025; Polak, 2025). You can measure: the number of app downloads; the number of users using the app; the number of followers on social media; the analysis of sentiment (positive and negative online mentions), reach across social media, volume of mentions, interactions, user-generated content (UGC), identification of the most influential and most active content creators (Brand24 Team, 2019).

Source: authors' own elaboration.

The information provided in Table 1 is a kind of guideline/framework for modern brand marketing communications on the Internet, which should enable the design of methodical activities in the field in question. An effective marketing communication campaign, in turn, is a set of activities through which the given company manages to achieve the established economic, social, and other objectives, adapted to the expectations of stakeholders (including

buyers) and other conditions (e.g. competitive structure, legal conditions, market trends, buyer behaviours and habits, technical and technological conditions...).

In order to verify how the described phenomena are realised in business practice, it was decided that a study should be conducted for the mPay brand.

3. Methods

The revealed gap research concerns the scope and determinants of brand marketing communication campaigns on the web in the fintech sector in Poland, its instrumentation and examples of applications and effectiveness. The research problem addressed: how an entrepreneur can and should use the tools, methods and procedures of an Internet brand marketing communication campaign in generating multifaceted benefits for all stakeholders.

For the purpose of this study, own qualitative and quantitative studies were carried out using the following methods: case study (aimed at obtaining answers to the question of how marketing communication activities are carried out on the Internet for the mPay brand), participant observation, online content analysis, and survey research. The following research scopes were specified: the temporal scope: February 2024 – April 2025; the subjective scope: selected fintech operating under the mPay brand, active internet users, observers and other representatives of its stakeholders (investors, media), online marketing communication experts, representatives of competitors of the analysed brand; the objective scope: ways and forms of online marketing communication activities in the fintech sector with emphasis on mPay; and spatial scope: websites, the brand's profiles in social media and other available channels.

The aim of the research was to obtain information on the tools, methods and procedures for marketing communication of the studied brand on the Internet and the specifics of online marketing communication in the fintech sector. By design, the research was conducted online and, once the mPay Fair Play campaign was identified, also offline (outdoor, events, other manifestations of the campaign, competitions, promotional materials).

The research project was oriented at searching for answers to the following questions: Is a methodical online marketing communications strategy used for the mPay brand? Who is responsible for the actions taken? What kind of brand image is created? What marketing communication tools are used? In which communication channels are the campaigns, actions, and projects implemented? Who is involved in the communication activities of the brand under study and with what results? What effects does it bring? What kind of improvements could be suggested, if any? How are the implemented marketing communication practices perceived by young adults?

The use of a computer-assisted survey among young adults resulted from an analysis of the company's Growth Strategy and its transformation into a fintech solution (IR Service, 2025, p. 20), which identified two B2C segments ('young out-of-staters' demographically the 17+ segment, including students taking up their first jobs and 'responsible rebels' the 35+ segment, in the household the centre of inspiration and information about new technologies) and four B2B segments (banks, e-commerce, marketplace and education). Additionally, the limited capacity of the authors (self-directed research) and the opportunity in the form of accessibility to the student community for the academic and the student.

In the process of carrying out the research, rich empirical material was obtained, the most relevant results of which are summarised in the next section of the article.

3. Research results

The research assumes that for today's fintech managers, online marketing communication activities are particularly useful.

In addition, the authors define an effective online marketing communication campaign for a brand as one that should give the brand the opportunity to persist and grow, to be creative, to respond to market signals and to create appropriate value for staff, customers and all stakeholders (stakeholders) involved.

The key results of the case study (aimed at answering the question of how online marketing communication activities are carried out for the mPay brand and how effective they are), the participatory observation of its selected communication practices and the analysis of thematically related online content are summarised in Table 2.

Table 2.
Characteristics of mPay's online marketing communication – findings from empirical research

Criteria	Study results obtained and comments
Basic information	mPay S.A. is a provider of mobile payment solutions. Since 2003, the company has been developing innovative tools that enable a wide range of financial transactions. Its flagship product is the mPay mobile application, which allows users to purchase public transport tickets, pay for on-street parking, top up mobile phones or games, and access streaming services. The company successfully translates its extensive experience and expert knowledge into unique solutions – for example, by launching Poland's first in-app loan platform. The entire process – from receiving a financing offer equivalent to a loan decision, to the disbursement of funds and loan repayment management – is carried out within the mPay system. mPay S.A. is a licensed settlement agent and holds a National Payment Institution licence, authorising it to maintain customer settlement accounts and issue payment instruments, including debit cards. The company is listed on the Warsaw Stock Exchange (NewConnect) and has been awarded the title of Fintech of the Year in a nationwide competition held during the Invest Cuffs congress.

Cont. table 2.

Brand communication message	The brand presents itself as time-saving, life-simplifying, innovation-driven, and stress-reducing – focused on convenience in both everyday life and business, while being accessible and close to the user.
Target audience	Customers; Internet proficient users; students; investors; people travelling by car; residents of major cities; people using public transportation; people using online payments; tourists; media representatives; competitors.
Brand websites	The company's official website, www.mpay.pl, is attractive and professional, adhering to current industry standards. Its design is clear, well-organised, and fully responsive. The main categories – News, Services, Finance, For Business, About Us, Company, and mPay Store – are clearly labelled and intuitive to navigate, while the expanding subcategories encourage further exploration of the site's content. Overall, the website content appears sufficient and logically structured. However, the site gives the impression of being somewhat static. From a communication standpoint, noteworthy features include the Help and Contact sections (with segmentation based on customer type), as well as the option to consult with a customer service representative. The website features a range of content formats, including articles, infographics, images, and videos. The brand also maintains a corporate blog under the News tab. Social media profiles are linked via integrated redirects. Additionally, the brand operates other specialised websites dedicated to specific services, such as inwestorzy.mpay.pl (Serwis IR, 2025) (investments) and ubezpieczenia.mpay.pl (insurance). These, however, contribute to enhancing user engagement only to a limited extent.
Influencer involvement	The latest campaign introduces a new brand ambassador, Jakub Błaszczykowski, with the slogan: "fair play payments," which alludes to the values of honesty and respect, which are extremely important in the financial technology sector. It also engages Miss Częstochowa Region Milena Bilska, who has become the face of the content posted on the Internet. During the study period, mPay also collaborated with influencers from various sectors, including travel (travelmatespl, asiajakubiec), finance (pani_od_oszczedzania, oszczedzanie_przez_ogarnianie), and entertainment (d.koleczko). Additionally, the company sponsors Adam Zentner, the Polish rally champion in 2022 and 2023, and involves him in a variety of initiatives.
Visual identity system	During the study period, the company underwent a rebranding strategy. The current logo features the brand name, with white and purple as the dominant colours – chosen to reinforce associations with transparency, professionalism, and security. Visual standards are consistently applied across all communication channels, including the official website, the brand's social media profiles, the mobile application, supporting materials, and virtually every medium within the comprehensive visual identity system. This consistency supports the development of a strong visual identity, effectively distinguishes the company from its competitors, and enhances the impact of communication efforts on stakeholders.
Mobile app	The mPay – Mobile Payments application is designed for both individual and institutional customers. It is compatible with both the iOS and Android operating systems. The app offers a wide range of functionalities. In the Products and Services section, users can access features such as parking ticket purchases, PKP Intercity and local public transport tickets and schedules, admission tickets, mobile top-ups, prepaid cards, and insurance. In the My Finances section, available features include digital wallets, payment cards, money transfers, loans, investment options, bill payments, and vouchers. This way, it innovatively combines financial management and services making customers' daily lives easier. For institutional customers, the primary categories of use are parking services and railway ticketing. From the perspective of desirable mobile app functionalities, the tested application performs very well. Notable benefits include the ease of paying for parking, the possibility to purchase tickets, and the functionality of sending push notifications. The app interface is intuitive and user-friendly, featuring a bottom navigation panel and clearly distinguished categories. Throughout several months of testing, no operational issues were encountered. The application also enables personalisation of functions according to user preferences. Users can join the mPay Club, which fosters relationship-building and user loyalty. Special offers and rewards appear to be an important element of this programme. Additionally, the mPay platforms provide educational videos explaining how to use various app functions, both for individual and institutional users. The observations made indicate that the application runs smoothly, and the service categories are divided in a logical way. This translates into easy, efficient, and enjoyable use of mPay's products and services. Introducing an automatic logout feature would significantly enhance the user experience by increasing the sense of security.

Cont. table 2.

User reviews of the mPay app on the Google Play Store	User feedback on the Play Store platform for downloading and installing applications for Android devices was analysed. On a 5-degree scale, the mPay mobile payment app received an average rating of 2.9. The comments mainly show dissatisfaction with the operation of the payment section, topping up the wallet or the app crashing and its constant updates.
Communication tools used in the mPay Fair Play marketing campaign	A series of 10 videos shared via social media (Instagram, Facebook, YouTube, TikTok); outdoor: city light ads, ads on public transport stops, billboards; social media posts; sports sponsorship.
Communication via Instagram and Facebook	Engagement with online users is achieved through humorous content (e.g., memes on how to manage personal finances), themed posts (such as "travel on the Tricity SKM with mPay"), competitions (e.g., the summer #PłatnościFairPlay competition), polls, and calls for support in winning awards. The platforms are also used to communicate updates about service offerings, new partnerships, brand ambassadors, and other relevant information. Both static images and videos are utilised, including a dedicated video series with Milena Bilska created specifically for the Fair Play Payments campaign. Influencer collaborations on these platforms include personalities from the finance, travel, and entertainment sectors.
YouTube activities	The mCast technology and finance podcast provides inspiring content on topics such as work-life balance, mental health, and women's stories, along with investment advice, company plans, key projects, activity summaries, and partnerships. The YouTube channel features video productions, promotional and educational content, and event coverage – including Invest Cuffs 2024 and mPay's 20th anniversary conference.
Communication on TikTok	Dialogue with stakeholders is conducted through themed and humorous content, in a style consistent with the brand's presence on other social media platforms.
Activities on LinkedIn and X (formerly Twitter)	Communication on these platforms is business-oriented, with content primarily targeting partners and investors. Posts include coverage of business events (such as WallStreet), announcements of new partnerships (e.g., with SynospisAI and Żabka), and the promotion of significant achievements.
Promotion of artificial intelligence integration	mPay actively publicises the implementation of an innovative AI system for User Hyper-Monetisation, highlighting related developments such as contract signings, scopes of cooperation, intended applications of the technology, and benefits of AI.
The brand community and its activity during the study period	A key element of contemporary marketing communication is the role played by the brand's community, particularly users of its services, followers on social media, and app users. mPay maintains an active presence across the following social media platforms: Instagram (562 followers), Facebook (14,000 followers/likes), X (316 followers), LinkedIn (1000 followers), TikTok (4246 followers and 55,000 likes). Additionally, the company operates its official website, www.mpay.pl, which receives an average of 53,000 monthly visitors.
Quality of MPay's communication with stakeholders	A moderate level of engagement was observed in the brand's communication with stakeholders. In particular, there was a lack of response to user questions, interactions with comments, or efforts to clarify issues reported in the mPay Store. Overall, mPay's communication efforts provide an informative knowledge base concerning its service offerings, mobile application, and content relevant to both individual and institutional customers, including information related to security.

Source: authors' own elaboration based on the studies conducted.

The approximate online marketing communication of the analysed brand and its effectiveness were evaluated by young adults in a completed survey. The main results are summarised in Table 3.

Table 3.
Survey results

Criteria	Study results obtained
Study sample characteristics	The survey sample included 222 people, among whom 55% were women and 43% were men; a few people (1%) did not address the question. The largest group of respondents (91%) were young people aged 18-27. In terms of the place of residence, more than a half (54%) of the respondents were from cities with a population of more than 200,000, 15% from rural areas and another 15% from cities with a population of more than 50,000 but less than 200,000, and 16% from smaller cities. Most of the participants had secondary education (75%) or higher education (22%), and the remaining 3% had vocational or primary education. Students made up 89% of the study group, of which 43% declared concurrent employment. Convenience sampling was used (the availability of students from the Faculty of Management at the AGH University of Science and Technology in Kraków was used, majors: Management, Computer Science and Econometrics, and Management and Production Engineering, as well as friends), the survey proper was preceded by a pilot involving 33 respondents. The survey was conducted online from 4 to 19 December 2024.
Brand awareness	Only 26% of the survey group said that the mPay brand was familiar to them, 21% were aware of the brand, and the majority of respondents cited the brand as previously unknown to them. Similar statistics could be observed in the context of use of the mPay Mobile Payments mobile app. The vast majority of respondents (60%) do not use the app, 27% of respondents use a competitor's app, and 13% of respondents did not address the question. The use of the brand's website was declared by just over 2% of respondents, the vast majority (98%) of respondents said they did not use it and did not interact with the mPay brand.
Evaluation of mPay's commercial featuring Miss Częstochowa Region Milena Bilska	The average rating of the commercial on a scale of 1-5 given by the respondents was 3.2. Despite the positive reception of the video, it encouraged only slightly more than 12% of viewers to declare their intention to use the mPay app.
Evaluation of the brand's selected marketing communication tools	Brand application Among the 222 respondents, only 10% declared use of the mPay mobile app. Among the 22 app users, the average rating on a scale of 1-5 was 3.5. Visual Identity System The vast majority of respondents (69%) found mPay's visual identity to be consistent and visually pleasing to the viewer.
Communication activities observed	The vast majority of respondents responded "No" to the question "Have you encountered mPay brand's communication activities on the Internet?" for each social media website. The social media portal where the most frequent communication activity of the brand was observed turned out to be Facebook with the answer to the above question being "Yes" in 14% of cases.
Social media communication	The vast majority of respondents do not follow any of mPay's profiles on social media. Among the 27% of respondents who are followers, the most important benefit they perceived from doing so was the ability to keep up to date with the news.
Position against the competition	When asked to rate the brand on a scale of 1 to 5 against other brands they know in the sector, the respondents gave an average rating of 2.54.
Effectiveness of the studied brand's online communication	65% of respondents did not encounter any of the brand's promotional activities online, and 30% of respondents said that they rarely noticed any activities. The respondents were also unable to identify mPay's brand ambassadors. The surveyed group rated the effectiveness of mPay's online marketing communications on a scale of 1-5. The average results are as follows: Facebook: 2.02; LinkedIn: 1.86; mPay website: 2.2; Dedicated channel on YouTube:1.98; Purchase of online advertising space: 2.04; Blog: 1.82; Interaction with social media users: 2.18.

Source: authors' own elaboration based on the studies conducted.

The results of our own research, summarised in the tables above, will be discussed in the next section.

4. Discussion

Based on the conducted research, mPay demonstrates a deliberate and strategic approach to online communication. The company actively publicises its collaborations with other entities, the launch of new services and products, the development of the mobile app and its functionalities, and – as a publicly listed company – communicates with investors via a dedicated platform (investorzy.mpay.pl).

A notable example of the company's innovative efforts is its collaboration with SynapsisAI to implement an AI-based User Hyper-Monetisation system, aimed at enhancing business operations and optimising processes through artificial intelligence.

In partnership projects, promotional synergy was observed – for instance, the collaboration between mPay and Żabka. This cooperation benefits both parties: customers receive loyalty points in the żappka app for every public transport trip made using mPay, while mPay's offering becomes more widely accessible.

Both internal staff and external agencies are involved in mPay's communication activities (notably, CEO Andrzej Basiak and marketing specialist Jarosław Grzesica, responsible for the mPay strategy, contribute alongside external agencies such as Partner of Promotion and FirMedia).

A key initiative during the study period was the "Fair Play Payments with the mPay VISA card" communication campaign for the mPay financial application, aimed at increasing brand awareness and educating potential users about the app. Its ambassador is Jakub Błaszczykowski – a widely recognised and trusted footballer – whose involvement supports brand values such as transparency and security. The campaign is implemented locally in various cities and focuses on building the brand community.

A significant element of the company's long-term public relations strategy was the refreshment of its visual identity and the consistent implementation of new visual standards across all communication channels.

The basis for the changes and the rebranding campaign (Kopańko, 2024) was research that concluded that mPay did not differentiate itself sufficiently. The design, communication and image changes were geared towards harnessing the potential of technology combined with the right emotions and building a unique value proposition. The new brand claim 'Always with you' is reinforced by the base elements of the visual identity system, i.e. the colour scheme, the typeface and the graphic element - the dot (in variations depending on the type of customer). Before the change, the logo was very contrasting, more warning than sympathetic, now softer colours mainly purple and white, have a better psychological and subliminal effect. Finally, the 'M' is meant to symbolise the brand's bond with mobility, and the rounded and slightly flared letters reinforce the associations of a 'friendlier' and 'companionable' brand necessary for stakeholders in different life situations, according to their needs and lifestyles. In summary,

mPay's new visual identity system is designed to reinforce a sense of comfort and support in the daily lives of stakeholders.

During the study period, the communication content was tailored to different audience segments, including individual customers (young investors, tourists, city residents, social media users), institutional customers (investors, entrepreneurs, partners, prospective partners), and broader market entities such as media representatives.

The company's competitive advantage is built on three pillars: technology, lifestyle, and convenience. For individual customers, the main benefits include time savings, comfort, elimination of queues, stress reduction, and access to services through personal mobile devices. For institutional customers, advantages are related to improved processes such as expense monitoring, consolidated accounting, business travel management, use of corporate tools (e.g., the mFlota panel), cost optimisation, and cashless payment methods.

In the group of (222) respondents, the studied brand has low recognition and its application is rarely used, which may be due to the limited nature of the quantitative research, which had a complementary purpose (and resulted from the intentions and limitations described in the own research methodology section). Studies published on the web (Serwis Ekonomiczny, 2025; Raport Kwartalny, 2025; Rozpoznawalność, 2025) on brand recognition of the fintech sector in Poland indicate the leading position of mPay.

Measurement tools and performance indicators such as: Google Trends (2025), Brand24 (Brand Team, 2019) and many others (Badania efektywności, 2025; Polak, 2025) make it easier to plan, execute and evaluate activities to efficiently communicate and create relationships with stakeholders. Characteristics of a brand's community, the number of likes and followers, mentions, sentiment, active followers are important indicators of the effectiveness of a brand's online marketing communications, its campaigns and campaigns, or real time communications practices (as described in Table 2).

In order to further investigate the effectiveness of the studied brand's communications, we used the Brand24 analytical tool. With the use of test accounts, the effectiveness of the Fair Play campaign in 2024 (February-April) and subsequent communication practices (November-December) was studied, and again, courtesy of Brand24.pl representatives, an opportunity was obtained to measure the resonance of the mPay brand's marketing communication activities in 2025 (April-May). Among other things, the mPaybuzz Infographic (Infografika, 2025) and detailed reports on mPay's communications in selected social media and in other Internet canals (Raport dla mPay, 2025) were generated.

The evaluation of the effectiveness of the analyzed communication activities came out positively. The communication policy is implemented content-wise, with the involvement of Internet users and in line with current trends and available functionalities of social networks, mPay communication platforms and fintech sector websites. In the period under review, on average, the sentiment towards mPay is neutral, the reach of communication activities in social media is sufficient, mentions dominate outside the brand's social networks and most often

appear in sector portals: bankier.pl, PremiumGPW, StockWatchPL, Bankrucik1, fintekpl. Most interactions occur in the mobile app and through the Newsy tab (mPay w gronie Gazel, 2024; mPay Liczba, 2024; mPay Liczba, 2025) on the brand's website.

In the light of the research carried out, mPay's online communication has little focus on stakeholder engagement (UGC). Evidence of concern for user feedback is found only in a mention of planned surveys on the company's website at www.mpay.pl. Features such as live chat and the FAQ section support user interaction. The company strives to provide necessary information to customers through the news section on its website and the corporate blog, in line with the real-time communication trend.

The authors also noted the brand's use of local targeting and hyper-targeting, both of which contribute to effectiveness and community-building.

Particularly noteworthy is the skilful use of a 10-episode video series divided into two themes: "A Trip to Kraków" and "A Business Journey". The involvement of micro-influencers from sectors aligned with the brand's offerings (finance management, travel) further supports communication success.

However, certain weaknesses were identified in the audited communication activities. These include: difficulty accessing current summaries and reports, irregular publication schedules, the use of specialist language and English insertions, lack of communication regarding the brand's sustainability practices, vague media relations efforts (e.g., no accessible press info section), and an underdeveloped investor relations site that falls short of best practices for publicly listed companies.

The review of the communication activities leads to several recommended improvements:

1. Increasing interaction with app users by responding to comments on social media posts and app distribution platforms.
2. Gathering insights from user feedback and implementing improvements accordingly.
3. Expanding content related to security and undertaking educational initiatives in this area.
4. Increasing the frequency of publishing content on social media profiles.
5. Keeping pace with trends in contemporary communication.
6. Clearly presenting the brand's position on its sustainable strategy.
7. Greater focus on providing up-to-date reports and activity summaries.
8. The innovative use of storytelling, in line with current market trends (elements of storytelling were observed in the video series, but they were not fully utilised in accordance with industry standards).
9. Efforts to increase user engagement and stimulate the creation of UGC would be desirable.
10. Staying vigilant and consistently communicating valuable content for individuals and within the sector.

5. Conclussions

The article is based on a study of the literature and available secondary sources of information and primary research, including a case study of a fintech company, the authors' participant observation and a survey of young people.

In the light of the literature study and own research, the following observations and conclusions are justified: network marketing communication is conducted for the mPay brand at a satisfactory level; it generates sufficient traffic and involvement of individual and institutional customers, which translates into a stable increase in the number of downloads of the application and an increasingly wider use of its functionalities already in more than 90 cities in Poland, which also promotes the gradual improvement of the mobile application and development of services for fleet customers.

The spectrum of observed marketing communication activities of mPay in the period under study gives the authors grounds to conclude that these are methodical marketing communication activities with such elements as:

1. setting objectives,
2. precise definition of addressees divided into individual and institutional,
3. a unique value proposition dedicated to representatives of a given market segment,
4. personalisation of communication and product activities (differentiated offer for individual and institutional customers),
5. planning communication activities using available channels and their functionalities, campaigns, actions and communication ventures,
6. identification of resources for activities,
7. selection of tools taking into account functionality, ease of use, integration and support,
8. schedule of implementation work,
9. control activities and improvements

which can serve as an example for other marketers to follow.

The research problem addressed: how an entrepreneur can and should use the tools, methods and procedures of a fintech brand's online marketing communication campaign to generate multi-faceted benefits for all stakeholders should be analysed on a larger number of such entities.

It is also the intention of the authors to extend the survey to a nationwide sample, including representatives of all B2C ('young out-of-staters' and 'responsible rebels') and B2B segments (banks, e-commerce, marketplace and education) that the brand under study wants to reach as a fintech.

It would also be worthwhile to explore how stakeholder experiences are created through marketing communication activities, taking into account the target groups and mapping out the

individual customer experience pathways and the institutional customer experience pathways identified above.

The growing popularity of mobile finance applications and the rapid development of digital services show that Poles are increasingly willing to use modern tools such as the mPay app. It covers almost all the user's needs: from phone payments and parking, to purchasing tickets or making transfers. The authors would like to emphasise that users' financial awareness and openness to using technology is growing, saving time and improving the delivery of services that are useful in everyday life.

In conclusion, in light of the literature and research studies conducted and their results, branded online marketing communication campaigns serve as an important managerial tool for modern businesses.

The need to undertake them is determined by: customer expectations, technological advances, increasing competition, the development of social media, and the strategy adopted by the brand.

Acknowledgements

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