

ailleron 



Bogna Antosiak

Director of eCommerce, mBank
CEO, mZakupy

When Banking meets eCommerce - A Revolutionary Concept is Born

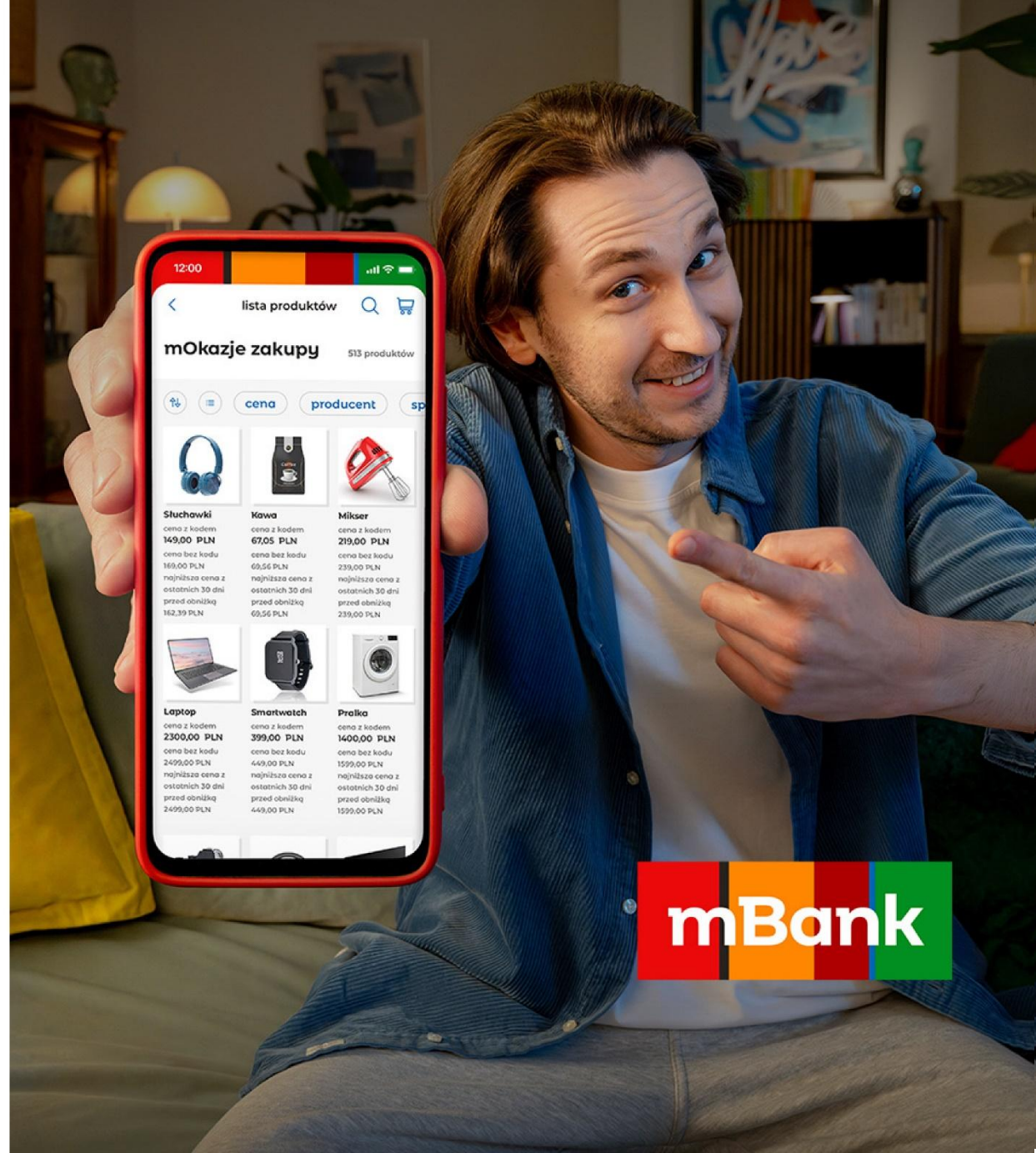
Ailleron Innovation Forum 2025

When Banking meets eCommerce - A Revolutionary Concept is Born

Bogna Antosiak

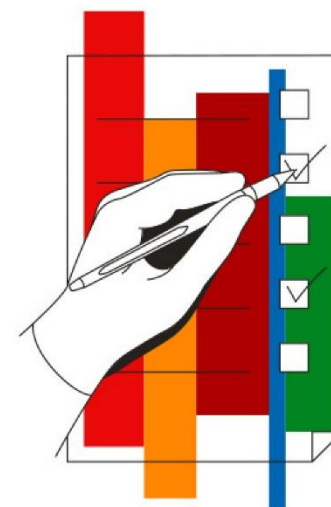
Director of eCommerce, mBank
CEO, mZakupy

Ailleron Innovation Forum 2025



Agenda

- 1 Why mBank entered eCommerce?
- 2 What makes Morele.net a perfect match?
- 3 From zero to full e-Com in the mBank app in 14 months
- 4 What is next?



Why mBank entered eCommerce?



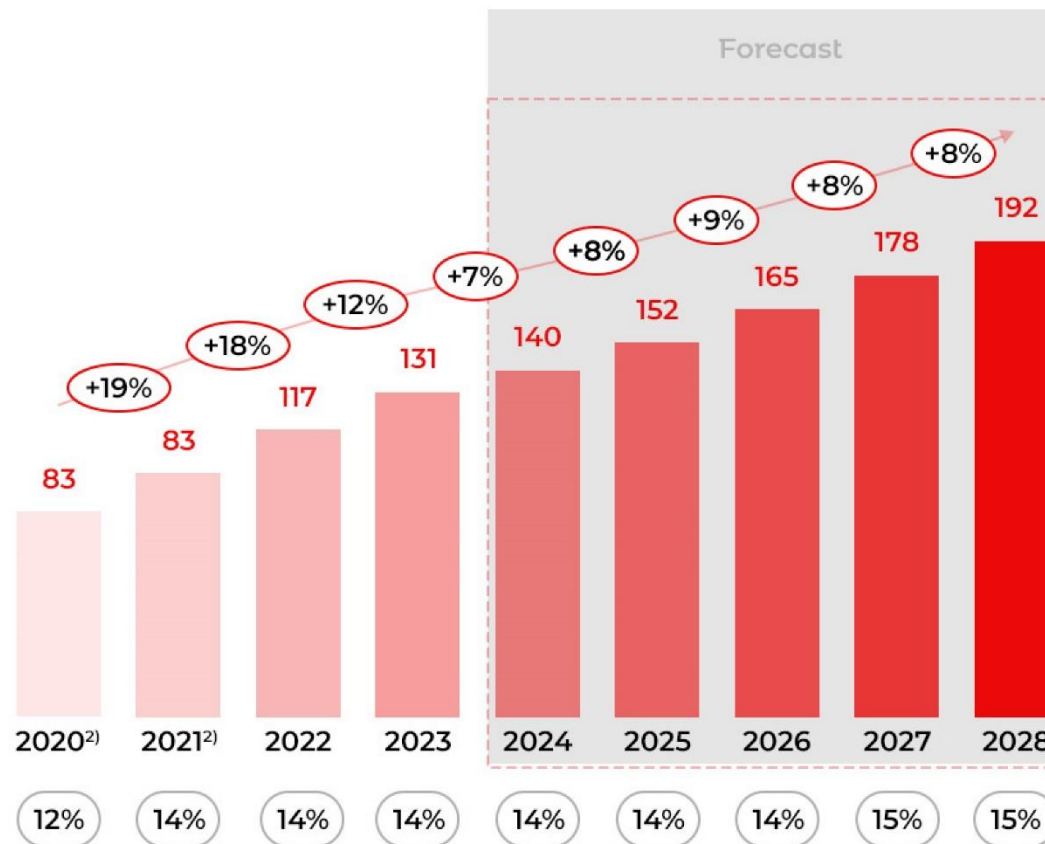
Market – continuous e-commerce growth is a fact

**192
billion PLN**

(estimated value of the e-Commerce market in 2028)

+8%

(estimated annual growth rate)



Value of sales
in e-commerce

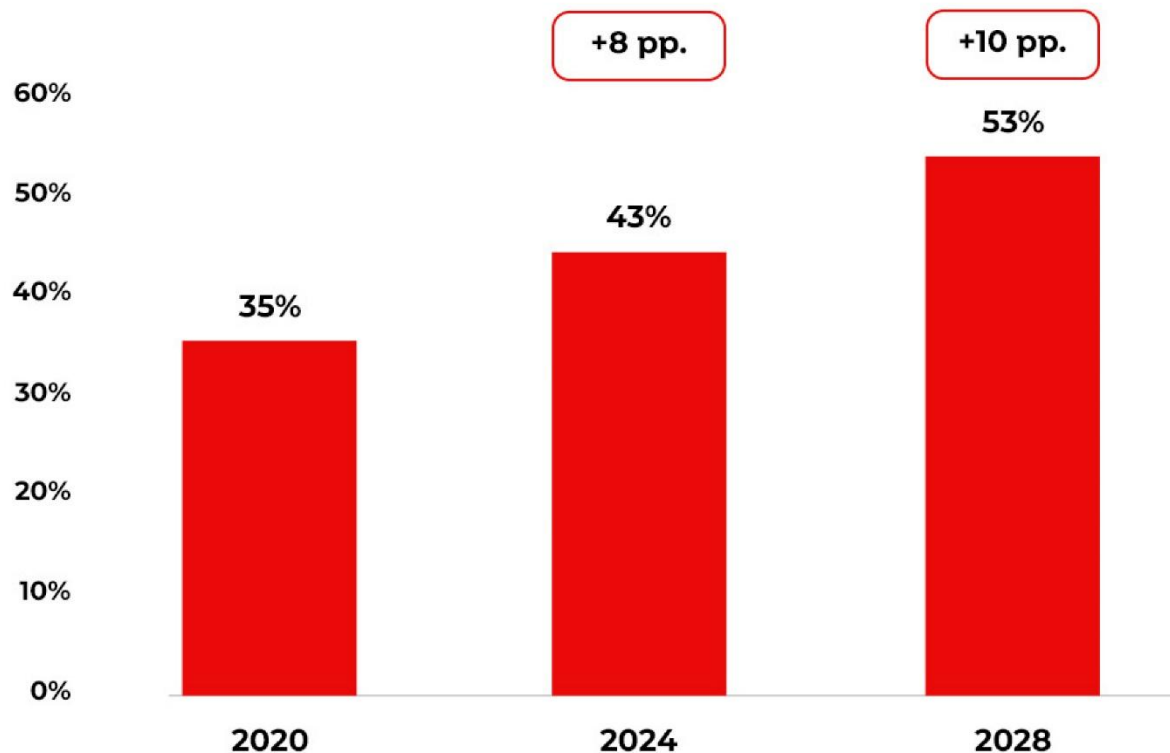
Share of e-commerce sales in the retail market³⁾

Source: Strategy & E-commerce in Poland. Competition and growing expectations drive development (perspectives for the development of the Polish e-commerce market 2024-2028)

Mobile channel will exceed half of e-commerce sales value by 2028



Projected mCommerce share in total e-commerce sales [billion PLN, %]



Source: Strategy & E-commerce in Poland. Competition and growing expectations drive development (perspectives for the development of the Polish e-commerce market 2024-2028)

Customers – traffic in the mBank app is a huge potential for mOkazje shopping

3.3
mln

active users
of the mBank
mobile application

>100
mln

number of logins to
the mobile application
each month

~70%

banking processes initiated
by customers in mobile
channels

mBank customers are also very active in e-commerce shopping

~300
mln

transactions
in e-shops in 2024

~32
bn zł

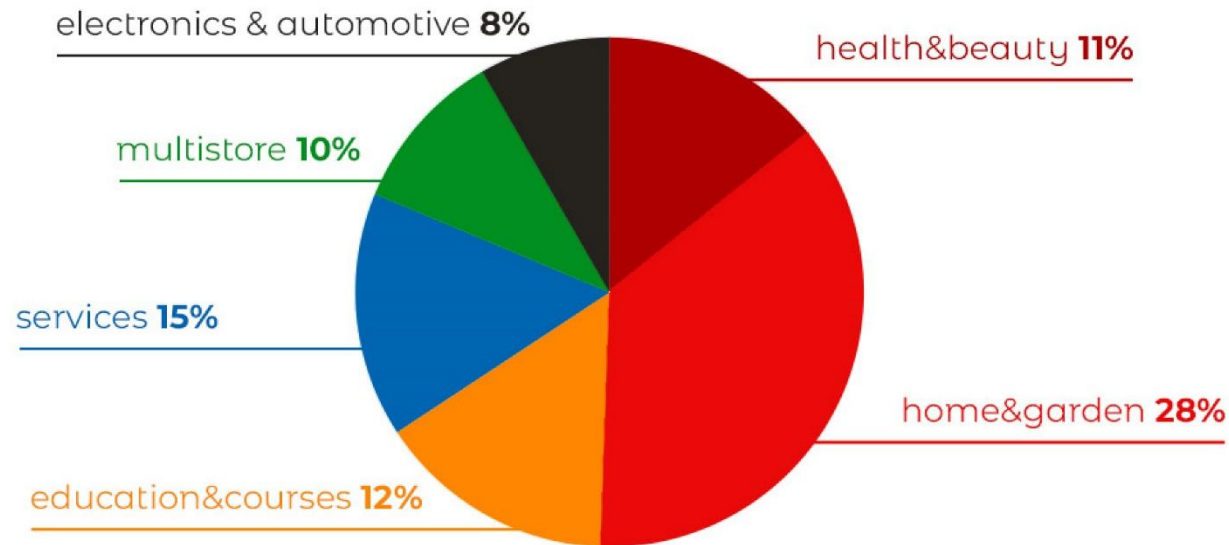
value of transactions
made in e-shops
in 2024 (~1/4 of the
e-commerce market)

100

transactions in e-shops
on average per customer
per year

mBank is also a leading bank for eCommerce sellers with ~50 ths merchants in the Retail and Corporate client base

Share of merchants by category (quantity)



>

50k
eCommerce sellers

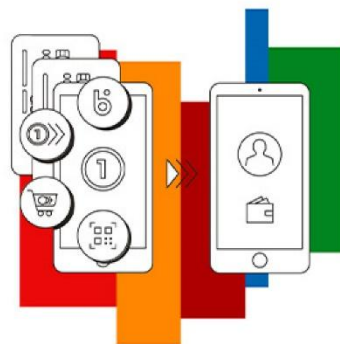
...and even more **key success factors** for successful marketplace platform in mBank app

- 1 **Detailed knowledge of clients** - Comprehensive knowledge of clients: transaction, demographic and behaviours
- 2 **Instant payments** – from any source within mBank
- 3 **Instant Buy Now Pay Later** for clients with high limits and automatic repayment
- 4 **1-click** installment loans
- 5 **Financing** of merchants
- 6 **Strong expertise** in creating mobile client journeys that customers love - also in non-banking service

mBank Strategy 2021-2025 – a unique position in the Polish e-commerce market is embedded in our strategy

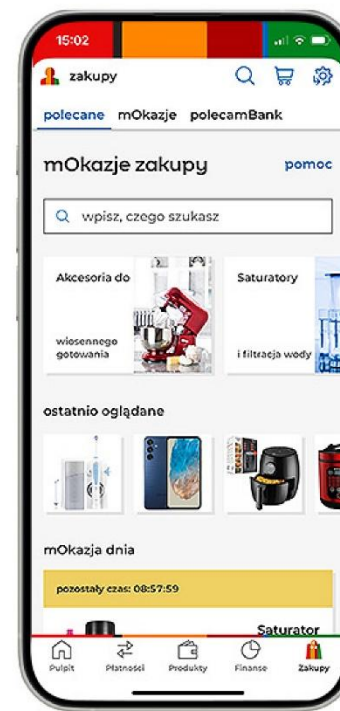


Offering our customers
the best experiences
in the e-commerce world



mBank as the first
choice for eCom/mCom
customers

mOkazje zakupy



What makes Morele.net a perfect match?





One of the e-commerce leaders

in the user electronics distribution segment (computers, laptops, computer components, RTV, home appliances).



Rich experience

On the e-commerce market for 25 years - Morele.net was founded in 2000 by Michał Pawlik and Radosław Stasiak.



Own marketplace

Creation of its own marketplace platform - Morele.net. The platform is constantly being developed and improved.

2 000 000 000

GMV annually

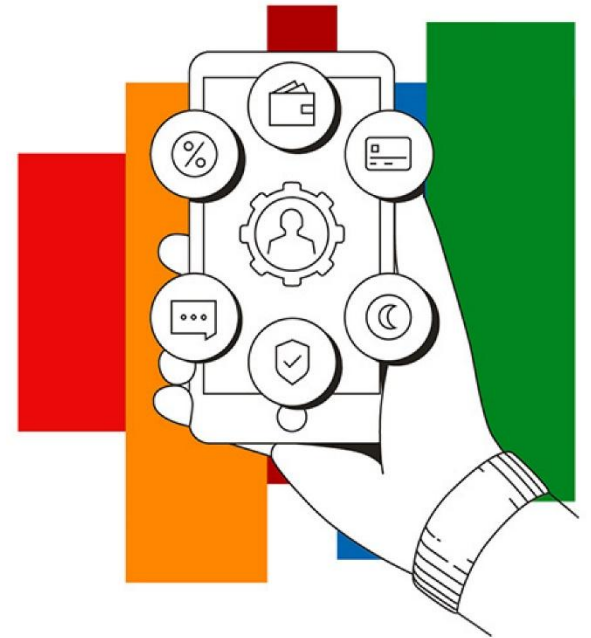
7000

brands in assortment

38

countries worldwide to which shipping is carried out

From zero to full e-com in the mBank app in 14 months

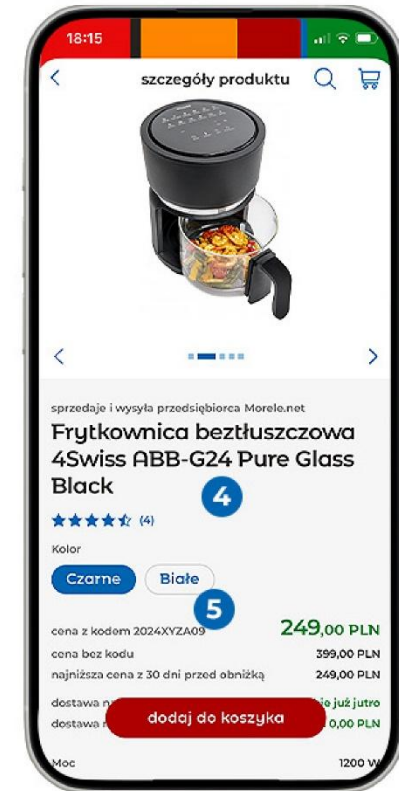




eCommerce platform

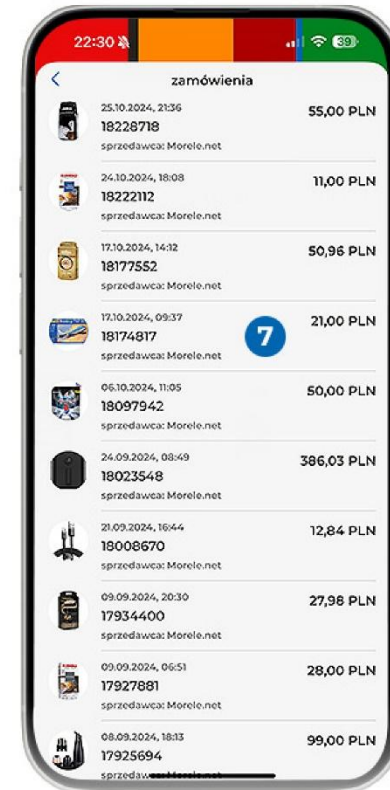
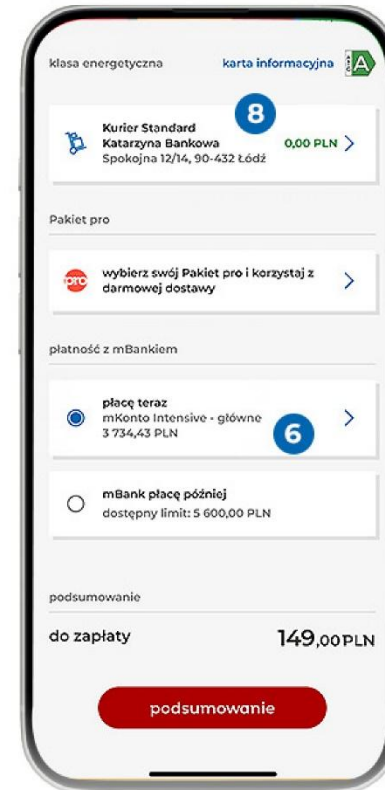
mOkazje shopping has full functionality typical of popular shopping platforms

- 1 Search engine and results filtering
- 2 Product and category recommendations
- 3 Thematic promotions and daily deals
- 4 Product and seller reviews
- 5 Seller and product variant selection



mOkazje shopping has full functionality typical of popular shopping platforms

- 6 Fast payment from personal account, credit card, and BNPL in mBank
- 7 Purchase history and order statuses
- 8 Loyalty program (free packages), coupons, and other bonuses



mOkazje shopping highlights all the most important elements indicated by customers as crucial in the purchasing process



Attractive price



Fast delivery



Simplicity and ease of purchase



Product availability



I have an account on this platform



Payment method that suits me



Trust in this store/platform



Attractive promotion /discount on this product



It was easy for me to find this product here

Great foundations for building a service that can achieve success

2
mln

BNPL limits for customers

1.2
mln

products available
for purchase every day

2000

different product categories

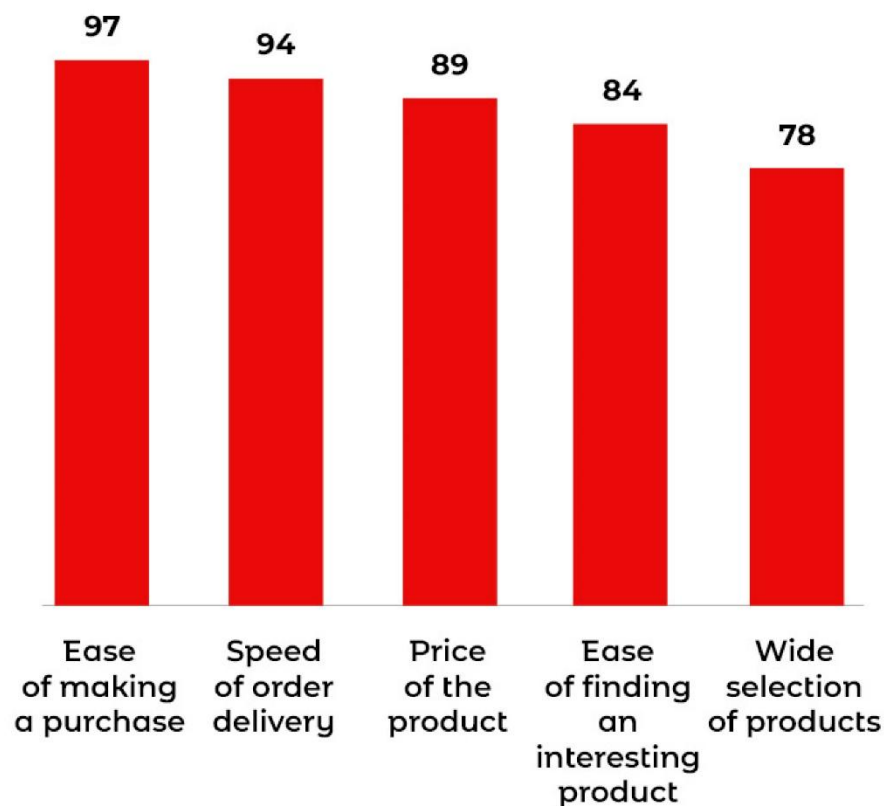
What is next?

4



mBank Clients assess mOkazje zakupy very high!

How do you rate the following aspects of shopping in the bank's app?



~ 81

NPS w Q1 2025

eCommerce will grow on its own – and become a powerful tool for the Bank

- 1 Important part of **loyalty programme** for the clients
- 2 **Segment** – oriented benefits and promotions
- 3 **Hyper** – personalized offers
- 4 **Incentives** for newly acquired customers
- 5 **More meaningful** transactions history and financial management tools
- 6 ...and **much more**

Questions?





Ailleron
**Innovation
Forum
2025**

Thank You!