

**OPTIMAL INNOVATIVENESS OF THE MULTIMODAL ADVERTISING OF
THE UKRAINIAN BRAND MONOBANK: LINGUISTIC-STYLISTIC, LINGUISTIC-
PRAGMATIC AND SEMIOTIC ASPECTS**

Nataliia KRAVCHENKO

The National University of Life and Environmental Sciences of Ukraine
E-mail: nkravchenko@outlook.com, ORCID ID 0000-0002-4190-0924

Nelia ZUIENKO

The National University of Life and Environmental Sciences of Ukraine
E-mail: znelja@gmail.com, ORCID ID 0000-0003-4988-0021

ABSTRACT: The discourse of the Ukrainian brand Monobank is based on the key secondary signifieds of “simplicity, convenience, and closeness to customers” vs. “creativity.” The first group of concepts relies on positive politeness strategies, which are implemented through a range of linguistic-stylistic devices, including metaphor, metonymy, litotes, lexical play (in particular, paronymy), irony, intertextuality, and multimodal means. Such stimuli vary on a scale of innovativeness, from recognizable to optimally innovative, as confirmed by a sociolinguistic survey of 160 student informants who are Monobank users. In Monobank’s audiovisual advertisements, positive politeness strategies with the underlying signifieds “simplicity, convenience, and closeness to customers” are ensured by several linguistic devices, such as code-switching to the client register, the use of occasionalisms with intensifying suffixes, slang terms, and the development of two-component sequences into three-component ones – with the addition of friendly recommendations. The signified “creativity” is based on a playful visual semiotic style, implementing a gamification strategy, as well as intertextuality and genre play – specifically, genre hybridity. In terms of optimal innovativeness, such stimuli occupy an intermediate position on the attractiveness scale, between purely innovative and optimally innovative stimuli. From the perspective of brand archetypes, the effectiveness of the brand’s advertising is diminished due to the use of a combination of archetypes – the Creator, Trickster, Child, and Everyman – which dilutes the brand’s target consumer identity. Additional factors contributing to the reduced effectiveness of the advertising include the inconsistency between Monobank’s logo, which appeals to the Ruler archetype, and the brand’s secondary signifiers, as well as the recognizability of intertextual borrowings from the advertisements of well-known international brands.

KEYWORDS: multimodal advertising, linguostylistic devices, secondary signifieds, pragmatics, optimal innovation

INTRODUCTION. The contemporary advertising discourse is currently being explored from the perspective of its multimodal semiotics (Dicerto, 2018; Kravchenko, Shanaeva, 2024; Kress, 2010; Machin & Ledin, 2020), including aspects of visual metaphor (El Refaie, 2003; Forceville & Urios-Aparisi, 2009), grammar of visual design (Jewitt & Oyama, 2001; Kress & van Leeuwen, 2006), transnarrative manifestations (Long, 2007; Scolari, 2009), as well as means of secondary semiotization and mythologization (Barthes, 1973; Kravchenko et al., 2021). However, the issue of studying brand discourse in terms of measuring its success based on the scale of innovativeness of ostensive stimuli is only addressed by separate studies (Arts & Schilperoord, 2016; Kravchenko, Yudenko, 2021; Van de Klundert, 2015). This indicates the underexplored nature of this key aspect in ensuring the effectiveness of advertising.

Modern multimodal brand discourses construct semiotic-mythological worlds, substituting denotative meanings associated with the nominations of the brand, its products, or services, with connotative implicit meanings that appeal to the motivational values of target consumer identities. Secondary signifieds, constructing the brand’s mythology, are based on verbal and multimodal semiotics, with varying degrees of effectiveness in actualizing connotations. The decrease in advertising effectiveness on a pragmatic level can be attributed to excessive creativity or, conversely, the triviality of verbal or imagery resources, inconsistency between verbal and visual modes of advertising, as well as disruption of brand discourse semantic coherence in the case of opposition between secondary signifieds. The relevance of the article is determined by its contribution to the problem of pragmatic optimization of advertising through the analysis of verbal means and semiotic modes in terms of the optimal/non-optimal innovativeness of their ostensive stimuli.

THEORETICAL BACKGROUND. The theoretical premises of the research involves the studies on: (a) semiotics and the mythology of multimodal brand discourse, exploring the means and methods of advertising to actualize secondary signifieds that identify the brand and its products with

the motivational needs of the target audience; (b) optimal innovativeness; (c) linguostylistic, linguocognitive and linguopragmatic analysis of multimodal texts; (d) multimodality - with a focus on studying the interaction of different semiotic modes in the creation of brand advertising mythology.

The semiotics of brand discourse is approached from two perspectives – the concepts of secondary semiology and the mythology of advertising, as well as the theory of narrative-semiotic encoding. In accordance with the ideas of R. Barthes (1973) and J. Baudrillard (1998), advertising is considered as a space of secondary semiology and mythologization, where associative and connotative implicit meanings "displace" denotative meanings associated with the functions of brands and their products, "alienating the primary meaning" (Kravchenko et al., 2021) by naturalizing values with which a specific brand is metonymically identified. Connotates – components of the second level of signification – embody various motivational values of target consumer identity and indirectly rely on various personality archetypes. The brand's inclination towards universalizing consumer identity, appealing to the most diverse motivational needs, may reduce the effectiveness of advertising in constructing its target identity. In connection with this, for the analysis of advertising success, the article partially utilizes Abraham Maslow's hierarchy of needs (1943), along with a taxonomy of personal archetypes borrowed from archetypal psychology (Jung, 2014; 1976; Pearson, 2015), employed in advertising branding.

Taking into account the innovative nature of the brand's visual and verbal semiotics, the article evaluates the identified optimal stimuli on the scale of innovativeness from the perspective of the hypothesis of optimal innovations (Giora, 1998; Giora & Fein, 1999; Giora et al., 2017). This assessment considers the balance between creativity and "familiarity" of means for the target audience in an optimally relevant context. Ostensive stimuli in brand advertising are ranked as follows: (a) purely innovative – their excessive novelty, surpassing optimal efforts in information processing, hinders recognition; (b) optimally innovative, evaluated as "most pleasant" due to the discovery of the familiar in the new or novelty in the familiar – where it is least expected; (c) familiar – less appealing to the audience because the recognizability of such stimuli significantly exceeds their creativity.

The theoretical and methodological foundation of the article also includes research on linguostylistic (Kravchenko et al., 2021; McIntyre, 2008; Nørgaard, 2013) and linguo-cognitive (Kravchenko, Yudenko, 2021) approaches to the analysis of multimodal advertising, which help substantiate the role of stylistic devices and conceptual metaphors in the actualization of secondary brand signifiers.

An important exploratory vector for the theoretical basis of the article is research on multimodality, defined as "the use of several semiotic modes in the design of a semiotic product or event" (Kress, van Leeuwen, 2001, p. 20). These studies focus on the ways in which various semiotic resources can generate a range of pragmatic meanings (Watson and Hill, 1993, p. 193). The intersemiosis of resources and the integration of their semantic potential, including in dynamic texts (Iedema, 2001; Liang, 2015) such as advertising videos, result in a connotative space of the brand's secondary signifieds. The article places particular importance on the concept of multimodal pragmatics based on the "theory of relevance—multimodal discourse" correlation, considering that contextual factors assist a recipient in disambiguating a message with the least effort (Dicerto 2018, pp. 37-59). This is complemented by the visual-grammatical design (Kress, van Leeuwen, 2006), focused on ideational (representational) content in its narrative or conceptual manifestations; interactive meaning, relying on components such as contact, distance, relation, and modality; and compositional meaning, which is based on the principles of information value, salience, and framing (op. cit, pp. 179-185).

The goal of the article is to identify verbal means, primarily stylistic devices, as well as semiotic and pragmatic features of the discourse of the Ukrainian brand Monobank, in the context of measuring their innovativeness and optimal effectiveness.

DATABASE, METHODS AND PROCEDURES OF DATA ANALYSIS. The research material is based on the multimodal advertising of Monobank, a Ukrainian internet banking application and virtual bank with the same name. The data corpus for analysis is composed of advertisements combining verbal and visual modes (10), verbal and audiovisual modes (13), promotional videos (1), podcasts with application developers (1), banking applications (11), media narratives in the cultural cyberspace of the bank's computer gaming environment (4), graphic images (7). The measurement of the level of innovativeness and optimal effectiveness of verbal and multimodal means is carried out, in addition to linguistic analysis, through a sociological survey of 160 students from The National University of Life

and Environmental Sciences of Ukraine, who are Monobank app users. Online comments from the bank's target audience, which provide feedback on the bank's key slogan, are also considered.

The article employs a set of linguistic methods applied at different stages of the research. Specifically, stylistic analysis is used to identify the function of devices such as metaphor, metonymy, litotes, lexical paronymic play, intertextuality, and irony in the actualization of the brand's secondary signifiers. In the analysis of verbal and visual metaphors, additional tools from cognitive linguistics were used, particularly the conceptual blending theory (Fauconnier & Turner, 2002). In this perspective, metaphors were analyzed as conceptual structures involving four mental spaces: (a) two or more input and target spaces, (b) a generic space of shared attributes (op. cit., pp. 92-115), and (c) the blend space, which combines selected elements from the input spaces during the composition stage but is not a mere sum of these elements. It relies on background knowledge during the completion and elaboration phases of blending.

Taking into account the correlation between secondary signifieds such as "simplicity" and "customer closeness" with politeness strategies, the article also applies methods of linguistic pragmatics, relying on the classification of politeness strategies and an inventory of markers for their identification (Brown & Levinson, 1987).

Due to the fact that metaphor, hyperbole, and other figurative devices are, according to G.P. Grice (1967, p. 27), associated with a violation of the maxim of information quality, triggering implicatures, and considering that the interpretation of metaphor is a pragmatic inferential process since what is encoded "may be adjusted or modified inferentially" (Sequeiros, 2011, p. 1028), the article applies elements of inferential pragmatics. Verbal and visual stimuli are examined in terms of violation of cooperative maxims and implicatures, which are reconstructed in an optimally relevant context – the context of brand discourse and the context of intertextual sources involved. At this stage of analysis, an important theoretical premise of the article is the conclusion that the inference of discursive implicature, which constitutes the intended meaning of the metaphor, is carried out in the blended space (Kravchenko, Yudenko, 2021, p. 62). Taking into account the correlation of secondary signifieds such as "simplicity" and "customer closeness" with politeness strategies, the article also applies the classification of politeness strategies and an inventory of markers for their identification (Brown & Levinson, 1987).

The visual design grammar method was used to analyze visual semiotics. This method aims to identify ostensive stimuli related to ideational, interactive, and compositional meanings of visual messages. Ideational meaning is presented in its narrative or conceptual variants, the latter marked by symbolic values and/or attributes giving symbolic connotations to the visual message through the use of color, its shades, saturation, as well as details. Interactive meaning is represented in key elements such as contact, distance, relation, and modality (created by the saturation and differentiation of colors, color harmony, contextualization with the background, etc.). Visual markers of interactive meaning can implement pragmatic strategies of distancing or closeness, thereby correlating with positive or negative politeness, as well as intensify or de-intensify symbols of ideational meaning, create or eliminate ambiguity (Kravchenko, Yudenko, 2021) and thus influence the violation or observance of the maxims of cooperation. Compositional meaning, related to the textual function, relies on the principles of information value, salience, and framing (Kress, van Leeuwen, 2006, pp. 179-185). Informational value is associated with three main visual areas: left and right, top and bottom, center and field. Similar to the perspective in linguistics, the left side is associated with given information, the right side with new information; information in the upper part is linked to the idea and contains a kind of commissive "promise," while in the lower part, it is associated with more specific information. The central visual area focuses on some key information, while the fields subordinate to the center (op. cit., pp. 194-200). Salience is marked by visual cues such as size, tonal and color contrast, placement in the field of view, perspective, etc. (op. cit., pp. 201-203). Framing involves the way visual elements are connected or disconnected by lines, shapes, or empty spaces.

The study includes three stages. In the first stage, secondary signifieds "simplicity, convenience and closeness to customers" are analyzed through the analysis of stylistic devices, verbal and visual metaphors. The second stage of the research is focused on identifying the secondary signifieds "creativity". At this stage, in addition to the methods of inferential pragmatics and stylistic analysis, the article applies speech act analysis (Searle, 1979) and transtextuality analysis (Genette, 1997) – considering that the transtextual complexity and genre hybridity of the multimodal brand discourse

connote the specified secondary signifieds. Transtextuality is examined in its metatextual (references to pretexts, as well as linguistic play with them), hypertextual (parodying one text with another), architextual (genre connections and genre hybridity), paratextual (connections between the text and its title, illustrations, visual and graphic design, etc.), and intertextual (the "presence" of one text within another) manifestations.

The third stage examines the specifics of how the brand constructs its consumer identity in terms of the effectiveness or failure of chosen strategies and their corresponding secondary signifieds. At this stage, the taxonomy of personal archetypes, and A. Maslow's hierarchy of motivational needs are employed. At all stages, the identified ostensive stimuli connoting secondary signifieds are examined in terms of their ranking on the scale of innovativeness (Giora et al., 2017), measuring the success or lack thereof of the employed means.

RESULTS AND DISCUSSION. The Monobank brand discourse forms a semiotic space structured by key secondary signifieds "simplicity", "convenience", "closeness to customers", and "creativity", creating stable connotations of the brand with the basic motivational needs of customers. The concept of "creativity" in relation to advertising discourse is understood as the brand's ability to generate original ideas at both the content and form levels of advertising texts. This is achieved through linguistic stylistic devices, playful stylistics – creating occasionalisms, creative verbal and visual metaphors, and wordplay – as well as at the textual level through genre play via genre hybridization, intertextuality, and transtextuality. These elements ensure an emotional or cognitive response from the target audience, aligning with their motivational needs for novelty and uniqueness, corresponding to the brand archetype of the Creator.

Secondary signifieds "simplicity", "convenience", and "closeness to customers".

The secondary signifieds of the Monobank brand discourse rely on the mechanisms of positive politeness and on a set of linguostylistic devices, including metaphor, metonymy and litotes, lexical, in particular, paronymic play. According to Brown and Levinson (1987, p.103), positive politeness strategy can be applied in three mechanisms: "common ground", conveying that the speaker and hearer are cooperators, and fulfilling the hearer's wants for some X. The latter mechanism is based, in turn, on such positive politeness substrategies as "Notice, attend to H, his interests, wants, needs, goods" (the first strategy, in the classification of Brown and Levinson), Assert or Presuppose S's knowledge of and concerns for H's wants (the 9th strategy), appealing in the brand discourse to the motivational need of the target audience for simplicity and convenience of banking services. Thus, the key verbal slogans of the bank are "Bank in your pocket" and "Bank in your phone", which are simultaneously metonyms, where the mobile application stands for the bank, and litotes – metonymic under-exaggeration of size, to create connotations of convenience, accessibility and closeness to clients. In the metonymy "monobank – a bank in your pocket," the source space is the concept of something that is always "at hand," while the target space is the mobile application. The generic space encompasses common attributes such as accessibility, size, and convenience. Within the blended space, there is metonymic hyponymic-hyperonymic substitution, where the part – the application, represents the whole – the bank. This process also involves the completion of the conceptual integration with the container metaphor "bank-content," where the pocket serves as the container. The metaphor, in combination with litotes (metonymic under-exaggeration of size), violates the maxim of information quantity, serving as an ostensive stimulus for implicature. The implicature is derived within the metaphor blend, which is elaborated into a scenario of "accessibility to the bank's services that are always 'at hand,'" with the actualization of the secondary signified "simplicity" and an implicit commissive act promising convenience and accessibility. This metonymy represents a familiar stimulus. Despite the fact that it involves encoded secondary meaning, it does not require extra processing of the salient elements, which would lead the target audience to discover some novelty where it is least expected.

This conclusion is supported by the student informants: only 15% of respondents evaluated the metaphor as new, while 85% ranked the metaphor on the creativity scale as lacking novelty. On the scale of meaning recognizability, 100% of respondents rated the metaphor as recognizable (something familiar in a new form, in terms of Horace).

The positive politeness strategy of customer closeness and care for their needs is implemented at the lexical level through words with the denotative sense of "care." A characteristic example of this is Monobank's renaming of its "support service" to the "care service."

At the level of multimodal semiotics, the bank's symbol, a cat, serves as a metaphor for the bank's closeness to its clients and its "homeliness." It is represented in the form of an emblem, stickers, videos, narratives in computer games with a cat character, visual and graphic advertisements, including metonymic paronymic substitution of the cat with a black-and-white cat's paw, which corresponds to the overall minimalist design concept of the advertising presented in its black-and-white logo. The graphic images of the bank symbol are combined below into a series of graphic pictures 1.



Pictures 1: Monobank symbol.

The cat becomes a multimodal metaphor of closeness and home comfort: Monobank is as close to its clients as a domestic cat, a family member. In the Blend Composition of the metaphor, mappings are made between the input spaces of the Cat and Monobank: Domestic Cat – Domestic Bank, with the completion and elaboration of the blend due to such additional correspondences between the spaces as: using the bank's services is as simple as communicating with your cat; it is so simple that even a cat can do it; by using the bank's services, you become a member of a large family with a beloved pet cat.

The metaphorical blend restores the discursive implicature triggered by this stylistic device because, as per Grice, metaphor, along with hyperbole, litote, and irony, constitutes a deviation from the maxim of quality and is therefore intended to fill a semantic gap with implicit meaning.

From the perspective of optimal innovativeness, the use of the cat as a symbolic metaphor for closeness to the bank's customers is ranked on the scale of "enjoyment" or attractiveness to the target audience as an optimally innovative stimulus. This is because it relates to the discovery of the novel in the salient (the symbol, which is unexpected for a bank) and the salient in the novel (the recognizability of the image of the bank owner's cat Kolom, widely shared on Instagram).

Associations with simplicity and accessibility of banking services are ensured through playful stylistic means, specifically paronymic play with the words *mono* and *mozhna* (can), based on the phonetic similarity between *mono* and the childlike pronunciation of *mozhna*. *Mono*, in the sense of *mozhna*, is a key word in the brand's discourse and part of its main slogan, "Monobank. Mono?" Because *mono* in the slogan simultaneously serves as a reduction of the bank's name to its root morpheme and as a metaphor for simplicity and accessibility through its paronymic play with *mozhna* (can), a metonymic transfer occurs from the process (the ease of obtaining banking services) to the subject providing them. Accordingly, Monobank metonymically stands for simplicity and convenience. The characters in the advertisements demonstrate that with the mobile app *Mono* you can / *mono* do it all: "Hello, this is Monobank, a bank in your phone. – And what, Is that *mono* (possible?)."

In addition to paronymic play, *mono*—"mozhna" is creatively employed in commercials and billboard ads using the technique of irony, which evokes positive emotions in the audience as a way to reduce the distance between them and the brand. For example, "Can you transfer without fees? – *Mono*, even with your nose," implements the eighth positive politeness strategy – using a joke. At the same time, in the context of the brand's commercials, *mono*/*mozhna* is associated not only with the simplicity of obtaining services but also with the bank's unlimited possibilities. This restores the semantic relevance between the meanings of "mono" and "universal" in the brand's name and logo. The creativity of the slogan and the key advertising word *mono*=*mozhna* balances "the familiar in the known," meeting the criterion for optimally innovative stimuli.

However, for some portion of the target audience, the play on paronyms in the bank's name, imitating the pronunciation of a child with an unsteady articulation and conveying the connotation of simplicity, may remain incomprehensible or unacceptable. In such cases, this wordplay strategy would be placed on the attractiveness scale either as "purely innovative stimuli," or simply familiar stimulus – in both options meaning it lacks optimal innovativeness. This ranking the stimulus on the innovation scale is supported by comments on the advertising (10% negative comments compared to 90% positive): *At first, I saw the text ad and didn't understand what the catch was. Only after watching the video, everything became clear. If a person hasn't seen the video, maybe 'on paper,' the errative (mono - possible) is not as obvious. Or is it just my problem? :) @oleksiiivashchuk7546; Cool, but in my*

opinion, a bit childish. Well done, but I wouldn't have understood it if I didn't know anything about Mono @andriinikolenko5812; The video didn't click with me at all. I've always associated Monobank with something cool and new, innovative, and now it seems like just a mass-produced product. Using Mono, you start to feel like one of the 10 million @digitalbusinesscomua; Is it just me who's annoyed by this advertisement? @user-jp5kp2qe7o; The creators of the video assume that we're idiots... @ValNov; I don't like it when language is distorted, I don't understand what's appealing about this advertisement @e_marushkevich (MAM, 2020).

The researchers' conclusions regarding the optimal innovativeness of the paronymic play were confirmed by a sociological survey of student informants, who rated the lexical play as new (90%) with a high degree of recognizability of the familiar in the new (100%).

The secondary signifier "simplicity" is reinforced in the bank's multimodal advertising by the connotation of "magical simplicity," which is based on the metaphor Monobank's services is the Magic through the visual image of a wizard cat. The restoration of the metaphorical implicature occurs within the space of conceptual integration, where the blend develops into a scenario where the mobile app is like a magic wand that fulfills any desires. An example of advertising that actualizes the connotation of "magical simplicity" is the image of the cat in the billboard ad with the caption "mono vzhukh, because opening an account takes two minutes."

On one hand, the advertisement uses non-lexical onomatopoeia, reproducing the sound from the rapid movement of an object, which is conveyed by the graphic visualization of the word "vzhukh" – with letters blurred, as if from speed. On the other hand, "vzhuh" can serve as an ostensive stimulus, referring to the image of a cat based on an intertextual reference to the meme of a cat in a wizard's hat with a drawn wand that grants any wishes. With the sound "Vzhuh," the cat performs a spell and accelerates any process. The meme is used, for example, when one wants to bring something distant closer and make the improbable happen: "vzhuh, and you...". The sound of the magic wand is metonymically transferred to the image of vzhuh, the wizard cat, who helps when a person is waiting for a miracle. In this interpretation, visual advertising becomes a metaphor for the bank as a magic wand that grants any wishes, which receives contextual reinforcement through the symbol of the bank – the cat capable of performing miracles. The implicature associated with the space of the metaphor blend is the "magical possibilities of the bank." This interpretation of the message is supported by visual advertising in the context of the brand's multimodal discourse, where the cat is depicted in a wizard's costume, and the sound of the magic wand is verbalized by the word "vzhuh".

At the same time, the ostensive stimulus "vzhuh" outside the visual context of the cat-wizard image may be limited to its interpretation solely as a metaphor for the speed at which one can receive a banking service. This is emphasized by the salience of the onomatopoeic word in the compositional meaning of the advertisement – its thematic position and the graphics with blurred, speed-induced letters, as well as line commentary "because it takes two minutes to open an account". Despite the advertisement being quite creative and encoding both the bank's symbol and its mythologem of extraordinary (magical) simplicity and user-friendliness, as well as being associated with references to a bank advertisement visualizing a wizard cat, the ostensive stimulus may not resonate with a significant portion of the target audience who are not familiar with the brand's entire discourse. In such a case, the ostensive stimulus "Vzhuh" as a metaphor for the bank's magical capabilities is ranked on the "attractiveness" scale for the target customer as purely innovative. It is confirmed by a survey among students-informants, who are users of the Monobank mobile application. Only 10% of the respondents associated the Monobank advertisement "monobank Vzhuh" with "magical capabilities" of the bank, in cases where the cat image was absent from the advertisement.

In both interpretations, the visual message underlies indirect commissive acts with different propositional content. In the first case, of interpreting "vzhukh" as an onomatopoeic designation of speed, the commissive illocution involves a promise of the simplicity and convenience of the bank's services. In the second case, of interpreting "vzhukh" as a metonymic embodiment of a magic wand associated with the image of a wizard cat, commissive act promises other miracles related to the bank's capabilities.

Another positive politeness mechanism that ensures the bank's closeness to its customers is the creation of "common ground" (according to Brown and Levinson) between them, implemented through the sub-strategies "Claim common point of view, opinions, attitudes, knowledge, empathy" (strategy 2), "Assume or assert reciprocity" (strategy 14), "Seek agreement" (strategy 5), and "Presuppose/raise/assert common ground" (strategy 7). In the brand's discourse, these sub-strategies

are based on a set of linguistic-stylistic devices aimed, on the one hand, at constructing an internal group and, on the other hand, at opposing it to an external group — the clients of other, non-virtual banks. Specifically, the identification of the target customer with the widest possible internal group is realized through the slogan *Ти не один – нас більше мільйона!* (You are not alone — there are more than a million of us!), which combines the techniques of comparison and contrast.

The construction of the internal group through opposition to the "other" group can also be illustrated by the phrase in the visual advertisement, "Customers of other banks are looking at Monobank customers," which is based on the implicit antithesis between Monobank customers (the internal group) and customers of traditional banks (the external group). The text serves as a verbal anchor in the visual message, which features a non-conventional visual metaphor. In this metaphor, the source domain is represented by the image of a crying cat, while the target domain (Customers of other banks) is verbally designated in the caption. The characteristics of the generic space, which allow the source to be adapted to the target, include disappointment and negative emotions, with the background knowledge that Monobank's mobile app eliminates the need to endure long queues, as is common with other banks. This interpretation is contextually reinforced within the brand's broader discourse, explicitly expressed in other advertising messages: "Your bank is a queue. No branches – no queues. Monobank – the first mobile bank."

The majority of student informants rated the metaphor as new (90%) and recognizable (85%). However, a small percentage of respondents (15%) found the metaphor difficult or impossible to recognize. Investigation into this discrepancy revealed that for this group of students, the cat as a symbol of Monobank was strongly associated with the bank itself, which hindered the interpretation of the metaphor. This occurred because in the verbal caption, the cat (the source domain) is marked as Customers of other banks.

The implicit antithesis between the ingroup and the outgroup is also based on another visual metaphor that identifies women with banks and is used to advertise the bank's unique services in opposition to other banks. The meaning of the metaphor is marked by a graphic cue – "marking" the woman that the man is interested in as Monobank, and his girl as other banks. The generic space includes the attribute of attractiveness vs. usualness. Thanks to the graphic "marking" of the "banks," the metaphor adheres to the maxim of clarity of information but violates the maxims of quality and relevance. Accordingly, the blend space of the metaphor is filled with implicature that the bank's conditions attract customers away from ordinary banks. Despite the unconventional nature of the metaphorical images that equate the bank (grammatically in the masculine gender, with a denotative meaning of a financial institution and connotative meanings of seriousness, and formality) with women and a flirting situation, the metaphor remains a familiar stimulus due to the graphic marking, making it easy for the recipient to discover the familiar in the novel without significant cognitive effort.

This conclusion by the researchers is supported by a survey of student informants, who rated the metaphor as new (80%) but easily recognizable (100%) due to the verbal anchor.

The strategy of constructing the internal group through opposition to the external group is facilitated by means of multimodal semiotics. An example of this can be seen in the multimodal advertising campaign from 2020, which highlights the advantages of the virtual bank compared to traditional banks. When analyzed from the perspective of multimodal pragmatics (Kress and Van Leeuwen, 2006), it illustrates how the ideational, interactive, and compositional meanings of the advertisement, featuring the cat symbol, reinforce the core connotations and secondary signifieds of the brand's discourse. The ideational meaning is marked by attributes and symbolic cues, which include: (a) the cat's image, which serves as the bank's symbol; (b) the cat's glasses, which are black with white cubes on a black background, aligning with the overall black-and-white symbolism in the bank's logo; (c) the replication of the cat's image, which later transforms into an endless number of cats, symbolizing an unlimited range of Monobank's services; (d) the stick held by the cats, symbolizing a magic wand and signifying the magical accessibility of services and the transformation of bank clients into successful individuals. This is further supported by the image of a basket with a goldfish in the cat's paws, symbolizing the fulfillment of any wishes, success, and wealth. Archetypal symbols associated with magic, contribute to the secondary signified "magic possibilities" in its causal relations with a key signified "simplicity": using the bank's services is so simple that it borders on magic. The attributes in the ideational meaning of the visual advertisement are associated with additional symbolic connotations conveyed through light, details, hue, and saturation, including: the golden Monobank emblem in all

frames, the predominance of the golden color, symbolizing wealth and success; the purple-neon color of the cat, reinforcing the audio and verbal message in the frame "Goodbye, old banks," connoting novelty, modernity, and openness to experimentation.

The compositional meaning follows the principle of information salience, with the bank's cat symbol always placed at the center of the visual space. It remains static, even as other cats change dynamically. The multiple other cats symbolizing the bank's services, their universality, form fields that subordinate themselves to the central visual area, focusing on the key information. This aligns with the concept of "mono" – uniqueness in the virtual services sphere.

The interactive meaning in the visual advertisement is marked by kinetic signals, such as the welcoming gesture of the cat's paw and the choice of golden-yellow hues, connoting a playful, optimistic, and joyful atmosphere, giving the visual communication a friendly character. These visual cues correlate with the interactive value of establishing contact and reducing distance, aligning with a positive politeness strategy. A marker of positive politeness is the "materialized" gifts-services of the bank in the form of golden coins and their symbolic representation as a golden fish. Visualization of gifts-services implements a positive-politeness strategy "Give gifts to the hearer: goods, sympathy, understanding, cooperation" (Brown, Levinson, 1987, p. 102).

In the analyzed multimodal advertisement, several sub-metaphors are activated through the combination of various semiotic modalities, which imply the distinction of Monobank from other banks and enhance the connotations of "simplicity," accessibility, and unlimited possibilities for users of the virtual bank. These include: (a) The multiplication of cats, symbolizing an unlimited range of services; (b) The magic wand, representing the magical accessibility of services; (c) The goldfish, symbolizing the fulfillment of wishes and wealth; (d) The purple-neon color of the cat, conveying novelty, modernity, and openness to experimentation.

The authors of the article assessed all the analyzed components of the ideational, interactive, and compositional meanings of the audiovisual advertisement as optimally innovative stimuli in terms of their "pleasure" or attractiveness. On the one hand, the use of archetypal symbols, cat colors, and their multiplication associated with different services is quite creative, requiring additional processing effort compared to familiar responses. On the other hand, these stimuli are recognizable due to their universality, striking a balance between the familiar and the novel. However, informant students evaluated the advertisement ambiguously. In particular, two sub-metaphors — "magic wand" symbolizing the accessibility of services and "goldfish" symbolizing wish fulfillment and wealth — were perceived as "easily recognizable" stimuli but with a low degree of novelty, thus placing them on the scale of familiar stimuli lacking optimal innovativeness. The other two metaphors — "multiplication of cats" symbolizing an unlimited range of services and "purple-neon color of the cat" symbolizing novelty, modernity, and openness to experimentation — were evaluated on the scale of innovativeness as new but with a low degree of recognizability, categorizing them as purely innovative stimuli.

However, when evaluating the multimodal advertisement as a whole, its most frequent (95%) assessment was as "attractive," which signifies optimal innovativeness. From this, it can be concluded that despite visual mode (visual metaphors) not falling into the category of optimally innovative, the combined effect of visual, auditory, and verbal modes was perceived as optimal.

The means of creating "common ground" are the polynomial means of intertextuality in the multimodal semiotics of the brand. In particular, the invitation for friends to become users of the bank is done in the form of a video consisting of fragments from famous movies, primarily Marvel comics, using a pre-recorded voiceover inviting to join Monobank, and integrating the user's photo into the body of a movie character by means of Reface technology. Money transfers "from Neo and Trinity" are accompanied by an icon with characters from the movie "The Matrix" and an animation with green code. Replicas promoting the bank's services are delivered by recognizable Hollywood actors (such as Leonardo DiCaprio, among others), overlaying famous movie scenes, like, "Imagine, I paid all my utility bills from my phone in just 5 minutes today." – "And I was struggling with online banking for it all day yesterday." In terms of the scale of optimal innovativeness, these intertextual elements belong to familiar stimuli, since their source spaces are easily reconstructed by the target audience. In this regard, they lack significant novelty/creativity but are "quite enjoyable" (in terms of optimal innovativeness) due to their familiarity and recognizability. This conclusion is confirmed by the majority of informants (90-100%).

In the audiovisual advertising of Monobank, the strategy for creating common ground with the target audience is achieved through a range of linguistic devices, such as code-switching (the off-screen voice of a bank representative) to match the register of the customer, the use of occasionalism with intensifying suffixes, slang, and the development of two-component sequences into three-component ones—with the addition of friendly recommendations.

For instance, an example of switching to the customer's speech register occurs when the off-screen voice transitions to a whisper if the question is asked in a whisper. The term "cashback" is transformed into the occasional word *keshbechyshhe* (huge cashback) by adding the suffix "-yshh," which gives the word cashback an amusing augmentative meaning. Question: "Can you get cashback from this?" Response: "You can get keshbechyshhe (huge cashback) from this." In response to the children's question "We're saving up for a dog," a female voice-over adds a slang word that resonates with them: "Cool. Save in Monobank, there's more in the bank." The two-component sequence is transformed in the bank representative's voice-over into a three-component one, where the additional component contains direct or indirect directives designed to reduce distance, realizing off-record politeness in situations "among friends," as well as a positive-politeness strategy of "Assert, presuppose the speaker's knowledge of and concern for the hearer's wants: Question from the girl, flipping through advertisements for various clothing: "And with this, this, this, and this?" Response: "Mono (mozna / you can), but don't get carried away". Question from the guy sitting in a boat: "Can you pay in installments with Mono?" Response: "Mono (mozna / you can). You can even get flippers with Mono".

The secondary signified "simplicity" is based, in addition to the verbal, visual and audiovisual means indicated, on ostensive stimuli that disrupt the automatism of perception in order to make the non-standard structure of advertising a carrier of additional information. An example is the dynamic images on prismatic billboards, where "serious" advertising alternates with humorous:

"Is there mono-cashback on a green-eyed taxi?" (an allusion to the well-known song "green-eyed taxi"). – Mono.

"Is there mono-cashback on chewing gum?" – Mono.

"Is there mono-cashback on gummy candy?" – Mono.

"Is there mono-cashback on a hammock?" – Mono.

"Is there mono-cashback on a pink panther?" – Mono.

"Is there mono-cashback on a spinning top?" – Mono.

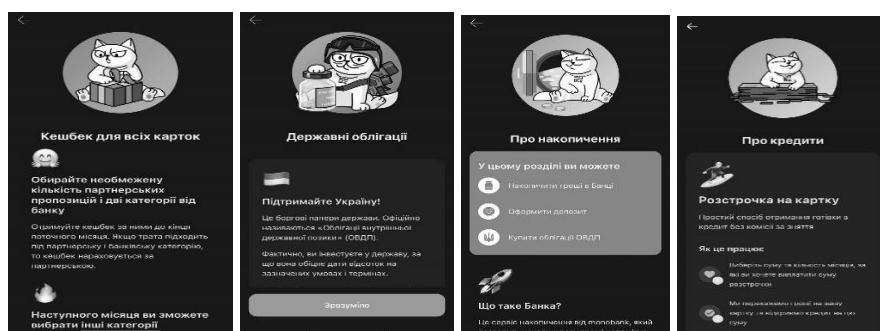
These examples of advertising disrupt the usual perception stereotypes and deviate from the maxim of relevance, as they are not semantically coherent with the recipients' background information about the functions of banks. Deviations from the maxim prompt viewers to pay closer attention to the content and the associated connotative meaning of "simplicity." However, due to the triviality of the messages, the de-automation resulting from the violation of the maxim does not meet the conditions for optimal innovation, ranking the advertisement on the attractiveness scale as familiar stimuli. At the same time, from the point of view of student informants, such advertising is assessed as new and highly creative (90-100%), despite its one hundred percent recognizability and incoherence with contextual information about the bank's usually provided services.

The signified "CREATIVITY".

The connotation of "creativity" is supported by the entire verbal and visual semiotics of the brand, primarily manifested in playful stylistics. At the same time, the gamification strategy enhances the secondary signifier of "simplicity": Monobank transforms personal finance management from a complex, serious activity into a creative form of entertainment. The image of a cat, associated with the connotation of "play/entertainment," is tied to the functions of the mobile app, which features cat stickers, games, prizes—animated pictures of the cat—and the development of stories about the cat. This establishes an emotional connection between the brand and the target audience, implementing a strategy of positive politeness that fosters closeness and engages the audience in joint activities (strategy 14). The gamification-based connotations of "creativity" rely on transmedia storytelling through the creation of:

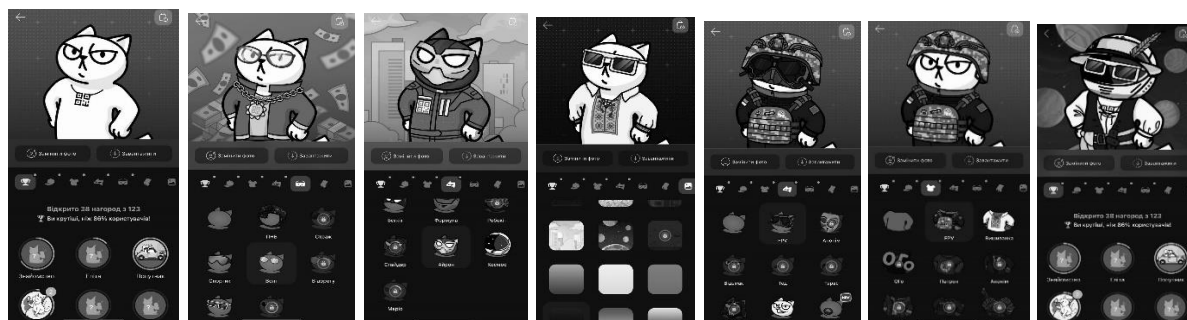
(a) Intermediate stories: An animated cat with the greeting "Hello, I'm Kolom, and I've prepared something for Mono" appears in the bank application when various functions are performed. A satisfied cat appears when a payment is sent, and the more money is transferred, the more coins the cat receives. The application includes frequent messages with a cat asking or extending a paw. Clients are rewarded

with animated cats for completing certain tasks. The intermediate stories can be illustrated by screenshots of the bank's application in picture 2.



Picture 2 (screenshots): bank services

(b) Parallel stories: Stories about the cat are developed in the bank's mobile application games hidden behind the balance update. For example, "Space Invader" involves catching and saving cats while guiding a rocket past asteroids and a coronavirus. There's also a game called "Cat-sausage" that turns the cat into a snake, which eats Ukrainian banks and crashes against the National Bank of Ukraine. On September 19, 2023, Monobank launched a new game for its customers where they need to dress up the cat, the symbol of the service. To obtain different clothing items for the cat, various tasks need to be completed. It can be illustrated by screenshots of the bank's application in picture 3.



Picture 3 (screenshots): cat dress up games

At the genre level, the playful element is linked to the genre hybridity of the advertising, combining genres such as informational, demonstrative, humorous, "slice of life," and a mini-performance that suggests a solution to a specific problem. This genre hybridity adds a playful and engaging dimension to the advertising, capturing the audience's attention and conveying the idea of innovation in a creative and entertaining manner.

The bank's iconic advertising in the form of a video clip titled "Masterful Monobank Advertising" (2020) takes the form of a podcast-videoblog, featuring an interview with the developer of the mobile application. In the informational and demonstrative parts of the advertising, the uniqueness and high technology of the mobile application are promoted. From a pragmatic perspective, such genre inclusions serve explanatory and informative pragmatic functions and are based on the speech acts of representatives with illocutionary forces of interpretation, reflection, forecasts, justifications, as well as indirect commissives containing implicit promises of an innovative product. This advertising is periodically interrupted by "slice of life" moments and mini-scenes where various characters, in unexpected situations, turn to Monobank's services, promoting the functions that make it easy to open a digital bank account and use it. The humorous genre embedded in the podcast and associated with positive politeness is used in:

(a) Staged scenes with passengers with a bayan in a taxi; funny people chewing; a person falling from the sky, with the words "Is customer support with live people?" – "Mono"; a boxer in the ring touching his nose in the scene "Is it mono (possible) to transfer without commission? – Mono, even with your nose."

- (b) Unexpected audio intertextual inclusions of advertising unrelated to banking services: "Why not advertise on minibuses?" – the question is accompanied by an advertisement on minibuses about the dangers of minibuses, with a wry smile from the passenger and a musical accompaniment with a line from Bazzi's song "Mine" (You so fuckin' precious when you smile).
- (c) Visual accompaniment to the host's words "You know, I appeared in this video twice" with metonymic visualization of "participation" with a hand holding a phone.
- (d) The blogger's comparison of the marketing director – the interviewee, to Elon Musk and to himself, with feedback to the audience in the form of subtitles, – "Who does he look like?"
- (e) Recurrent allusions to the bank's symbol – in audio repeats "smartest-cat," images of the cat in epaulets and awards on the wall of the room where the podcast takes place.
- (f) Blogger's jokes: "My channel's tagline is: I do some research so you don't have to repeat yourself. For example, what happens if you drink a bottle of tequila?". The words are illustrated with a humorous shot of a man saying "Alcohol is the whole world."

This structure of advertising, in terms of its optimal innovativeness, occupies an intermediate position on the attractive scale between purely innovative and optimally innovative stimuli: on one hand, it is creative in terms of the unexpected integration of genres, but on the other hand, it sacrifices coherence for creativity, making it difficult to contextualize individual advertising messages within the format of the entire podcast. At the same time, student informants assessed the advertisement as optimally innovative, combining a high degree of novelty (100% of respondents) and recognition of the known in the new (90%). Perhaps such an unambiguous assessment is connected with the age characteristics of the student audience – the "kaleidoscopic" perception of youth in the conditions of an information flow, which is characterized by speed and diversity.

Thus, the innovative nature of Monobank's advertising in its textual, genre, and audiovisual features supports the hypothesis associated with a motivational value such as creativity. At the same time, the content of advertising with genre "scenes from life" and its humorous character attracts, in addition to the "play/entertainment" connotation, the semantic descriptor "simplicity," associating the brand with this secondary signified.

In addition to genre hybridity, the brand uses simple intertextuality, which reduces the innovation of advertising and its communicative effect. This intertextuality, implying the "presence" of one text within another, is associated with numerous recognizable references to Monzo bank and Android smartphones Google Pixel 2 advertisements. Similarity of scenes and characters, structural-semantic organization of commercials in the form of Q&A teasers, allowing to highlight the most interesting uses of the product, reduces the optimal innovativeness of advertising due to the recognition of source spaces of intertextual borrowings. This decreases the positive cognitive effect when processing the advertising message, affecting the scale of "pleasure" or attractiveness for the target audience. The recognizability of plots and techniques from other brands can lead to a significant prevalence of the recognizable (the salient) in the new, which ranks the messages as familiar stimuli, lacking optimal innovativeness. The probability of such ranking of intertextual means is confirmed by comments under the advertising video, where approximately 20% of the audience noticed borrowings: *In my opinion, it very much resembles Monzo's advertising. Before making advertising, there is no need to study competitors' ads; it gets stored in the mind, and then subconsciously becomes a copy:* ([@OleksiiKonstantynov](#); *Video - was it Monzo?* [@dmytro_z_ukrainy](#); *Your attitude is interesting, maybe you can comment in the next video, identity with Monzo* [@egorius2340](#); *Guys, I really liked the video so much, then I saw a video of Monzo Bank in a comment from mmr and felt sad... A masterpiece advertisement for MonzoBank* [@user-kf7bc3dv7q](#); *And can you comment on the 1000% similarity with the British monzo?* [@nazar9723](#)).

The construction of a brand's target consumer identity: success or failure?

The comparison of key signifieds, integrated by the brand as concepts that should be stably associated with its name, replacing the denotative meaning – the provision of banking services, simultaneously address several components of the target consumer identity.

The signed "creativity" appeals to the search for individuality and freedom associated with the Creator archetype and at the same time correlates with the Trickster archetype – the destroyer of stereotypes. This is evident in the humorous component of the brand's advertising, paradoxical wordplay, and means that break stereotypes about the seriousness and responsibility of financial management. Simultaneously, the connotations "play/entertainment" appeal to the Child archetype,

embodying the joy of life, fun, carefreeness, which intersects with the Creator and Trickster archetypes in the sense of "new possibilities." The pragmatic basis for the actualization of signifieds associated with the Creator and Trickster archetypes relies on purely innovative stimuli and optimally innovative stimuli, which are encoded through non-standard metaphors, wordplay, and other means of deautomatizing messages. These elements disrupt the maxims of relevance, quantity, and clarity of information, triggering connotations of uniqueness and creativity at the level of discursive implicatures. At the same time, the game stylistics appeals to the Child archetype and in this case is assessed as familiar stimuli underpinned by signs of intertextuality, the brand symbol of the cat, and the cat's paw as its metonymic representation, as well as video games on media platforms.

The signified "simplicity and accessibility" is related to the second level of motivations – existential needs for comfort, stability, predictability, convenience, practicality, and accessibility. These correlate with the archetype of The Regular Guy. The strategy for constructing such a consumer identity is marked by familiar stimuli, positive politeness devices, the use of humor, markers of an in-group, optimistic connotations, and indirect commissive speech acts.

Despite the brand's advertising appealing to various motivational needs and personal archetypes, implementing a strategy to construct a broad target consumer identity, we believe that this strategy reduces the effectiveness of the advertising. The brand's discourse may be perceived as semantically incoherent because the connotations of "simplicity" and "convenience" associated with the brand as a "mass product" are in dissonance with the connotations of "creativity". Additionally, the effectiveness of the advertising is reduced because its logo is not contextualized with any of the motivational values embodied in the signified-connotations as shown in the picture 1.



Pictures 1: Monobank logo.

The graphic design in the logo includes a basic geometric shape, a rectangle, without additional forms, and is presented in black and white without shades. The text in white, which is used in advertising to create a neutral effect where consumers are simply provided with information about the product/service without establishing any accents or priorities, is placed on a black background, which typically symbolizes a company's pursuit of stability in line with the principles of minimalism. Although the black-and-white minimalist style is applied in the design of other advertising materials of Monobank, it disrupts the overall concept of creativity, uniqueness, and play/entertainment and can only peripherally be associated with the concept of "simplicity" due to its minimalism and the lowercase writing of the bank's name.

Such a logo is more suitable for banks that base their advertising on motivational values such as honesty, process clarity, order, and traditions, which correspond to the Ruler archetype and may be associated with another vector of interpreting the name "Monobank" as a monopolist. However, even though the bank is indeed a monopolist as the first Ukrainian virtual bank, such a signified is not supported by the brand's advertising discourse, which is based on secondary signifieds of "creativity, uniqueness, and play/entertainment." Considering the bank's predominant target audience – young people and active individuals – and the creativity of its advertising, a more optimal and relevant logo within the brand's discourse would be one with unconventional graphic design and provocative colors.

CONCLUSIONS. Monobank's brand discourse is constructed through secondary signifieds of "simplicity, convenience, and closeness to customers" in opposition to the connotations of "creativity". The first group of concepts relies on positive politeness strategies, which are realized through a combination of linguistic stylistic devices, including metaphor, metonymy, litotes, lexical play, particularly paronymic play, irony, intertextuality, and multimodal means. These stimuli vary along a scale of innovativeness from recognizable to optimally innovative, as confirmed by a sociolinguistic survey of 160 student informants who are users of Monobank. In Monobank's audiovisual advertising, the strategies of positive politeness, underlying the signifieds of "simplicity, convenience, and closeness to customers," are supported by a range of linguistic devices, such as code-switching to match the

register of the client, the use of occasionalisms with intensifier suffixes, slang, and the development of two-component sequences into three-component ones – with the addition of friendly recommendations.

The connotation of "simplicity," directed toward the archetype of The Regular Guy, is marked by trivial slogans on prism boards, which are semantically incoherent with background information about banking services. It also involves the use of easily recognizable cultural archetypes in visual advertising, paronymic play on the bank's name by replacing "mono" with "mozhna" (can, possible), imitating the pronunciation of this word by a small child. In terms of innovativeness and attractiveness, the means connoting the concept of "simplicity" are ambiguously evaluated by the target audience, ranging from optimally innovative to recognizable stimuli lacking innovation. From a pragmatic perspective, such stimuli are supported by strategies of positive politeness, implicit commissives, and directives that reduce the distance within the "in-group."

The signified "creativity," associated with the brand archetype of The Creator, is actualized through non-standard visual semiotics and sophisticated genre hybridity, innovative textual structure of the brand's discourse. In terms of their optimal innovativeness, such stimuli occupy an intermediate position on the attractive scale between purely innovative and optimally innovative stimuli, which is generally confirmed by a survey of student informants. Pragmatic correlates of playful stylistics involve violations of cooperative maxims and implicatures triggered by them, which are reconstructed in the metaphors' blends and source spaces of intertextual borrowings.

Some discrepancies have been identified in the conclusions of researchers and the evaluation of verbal and visual stimuli regarding innovativeness as assessed by student informants. Discrepancies were found in the evaluation of verbal humorous advertising on prism billboards and a key promotional video in the form of a podcast-videoblog. In both cases, students rated the advertisements as optimally innovative, while researchers classified the first advertisement as familiar stimuli and the second as intermediate between purely innovative and optimally innovative stimuli.

The optimal effectiveness of the brand's advertising is reduced due to its logo, whose graphic design corresponds to the Ruler archetype, which is not supported by the brand's secondary signifieds. This is further exacerbated by intertextual borrowings of advertising techniques from well-known brands, as well as the bank's advertising's appeal to a heterogeneous consumer identity that simultaneously correlates with the archetypes of The Creator, the Trickster, the Child, and The Regular Guy.

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