

Internal Employee Branding as a Strategic Tool for Building a Brand Image within the Banking Industry: Evidence from an Emerging Economy

Cleophas Attor, Ph.D.

Doctoral Thesis Summary

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**Internal Employee Branding as a Strategic Tool for
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Interní zaměstnanecká značka jako strategický nástroj pro budování
silné image značky v bankovním průmyslu: výzkumná studie
z rozvíjející se ekonomiky

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ABSTRACT

Building a brand image is essential for long-term success and growth in the highly competitive banking sector. In the framework of an emerging economy, this study examines the importance of internal employee branding as a tactical tool for bolstering a positive brand image within the banking industry. This study explores how internal employee branding helps to create a brand image, using data and insights from the banking industry of the chosen emerging economy. Using a mixed-methods approach, the study asks banking employees to complete both quantitative surveys and qualitative interviews. Using statistical techniques and theme analysis, the study clarifies the relationship between internal employee branding initiatives and developing a strong, positive brand image within the banking industry. A sample of 550 was processed and analyzed through Partial Least Square-Structural Equation modeling through the application sampling techniques. This thesis adopted the two theories particularly the social exchange theory and the brand equity theory. Both probability and non-probability were adopted in this thesis. The results of the hypotheses showed that twenty of the proposed hypotheses were accepted and four were not accepted. The study revealed that brand appreciation salient, attachment, and consistency had a positive relationship with the dependent variable (brand image). Additionally, a well-thought-out internal branding strategy makes employees feel committed, proud, and belonging, which improves customer experiences and strengthens brand perception in the marketplace. It draws attention to the need for customized internal branding plans that mesh well with the unique organizational culture and context in emerging market environments. This study adds to the body of knowledge on the theoretical and practical implications of internal employee branding strategies for developing a strong and resilient brand image in the banking sector. It provides direction to banking managers and practitioners on how to use internal employee branding as a strategic tool to improve long-term sustainability, competitive advantage, and brand equity in the fast-moving markets of emerging economies.

ABSTRAKT

Budování image značky je zásadní pro dlouhodobý úspěch a růst vysoce konkurenčního bankovního sektoru. Tato studie zkoumá, v rámci rozvíjející se ekonomiky, význam internal employee branding, jako taktického nástroje pro posílení pozitivního image značky v bankovním sektoru. Studie zkoumá, jak interní branding zaměstnanců přispívá k vytváření image značky, a to s využitím dat a poznatků z bankovního sektoru vybrané rozvíjející se ekonomiky. K dotazování zaměstnanců bankovního sektoru je ve studii použito přístupu smíšených metod - jak kvantitativní průzkumy, tak i kvalitativní rozhovory. Pomocí statistických technik a tematické analýzy studie objasňuje vztah mezi iniciativami interního branding zaměstnanců a rozvojem silného a pozitivního image značky v bankovních organizacích. Celkový vzorek 550 respondentů byl zpracován a analyzován pomocí modelování částečných nejmenších čtverců-strukturálních rovnic s využitím aplikovaných výběrových technik. Pro tuto práci byly adobtovány dvě teorie, zejména teorie sociální směny (social exchange theory) a teorie vlastního kapitálu značky (brand equity theory). V této práci byl použit, jak pravděpodobnostní, tak nepravděpodobnostní výběr vzorků.

Výsledky testování hypotéz prokázaly, že dvacet z navržených hypotéz bylo přijato a čtyři nebyly přijaty. Studie odhalila, že výrazné zhodnocení, proslulost a konzistence značky měly pozitivní vztah na závislou proměnnou (image značky). Kromě toho dobře promyšlená strategie interního branding vyvolává u zaměstnanců pocit závazku, hrdosti a sounáležitosti, což zlepšuje zákaznickou zkušenost a posiluje vnímání značky na trhu. Studie upozorňuje na potřebu přizpůsobení interních plánů značky, které dobře zapadají do jedinečné organizační kultury a kontextu prostředí rozvíjejících se trhů.

Tato studie přispívá k rozšíření znalostí o teoretických a praktických důsledcích strategií interního branding zaměstnanců pro rozvoj silného a odolného image značky v bankovním sektoru. Studie poskytuje bankovním manažerům a odborníkům návod, jak používat interní značku zaměstnanců, jako strategického nástroje ke zlepšení dlouhodobé udržitelnosti, konkurenční výhody a vlastního kapitálu značky na rychle se měnících trzích rozvíjejících se ekonomik.

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1 INTRODUCTION

Internal employee branding refers to the strategic alignment of employees with the organization's brand values and culture, making them not just workers but brand advocates (Nouri et al., 2016). This introduction aims to provide a comprehensive overview of the critical role of internal employee branding in building a brand image within the banking industry. The significance of internal employee branding becomes apparent in the work (Vallas & Christin, 2018). This study stresses that a cohesive and well-communicated brand can significantly enhance employee engagement and commitment. When employees identify with the brand, they become more motivated and are more likely to deliver consistent customer experiences, ultimately benefiting the brand's image. In today's increasingly complex banking industry, the trust and credibility of financial institutions are pivotal to their success.

The concept of internal employee branding (IEB) has emerged as a response to the recognition that branding is not solely about customers, but also about the employees within a company. It is an extension of the broader brand management concept, which focuses on shaping the perception of a brand in the market (Gao et al., 2020). The idea behind IEB is that employees serve as crucial brand ambassadors for a company. In the late 1990s, there was a growing awareness among leading companies in Europe, North America, and Asia-Pacific regarding the significance of employer brand awareness. Skilled and motivated employees were recognized as vital to the commercial success of these companies, and the principles of branding were applied to the internal organization. It has become increasingly evident that brands can only make a meaningful impact on consumers when employees actively drive and embody those brands through their behaviors, attitudes, actions, and demeanor (Afshardoost et al., 2023). In other words, no matter how much a company invests in branding, it will yield limited results if employees do not fulfill their expected and important role in representing and living the brand. Barrow and Mosley, (2011) commented on this trend during that time. It is argued that, when employees feel a strong connection to the company's brand and values, they are more likely to deliver a positive customer experience, which, in turn, contributes to business success. Thus, the early 2000s saw the publication of books such as "The Employer Brand" by Barrow and Mosley (2011), emphasizing the need for companies to establish a compelling employee brand to attract and retain top talent.

The banking industry has been transforming towards a customer-centric approach Syed & Upadhyay, (2017). Internal employee branding plays a pivotal role in facilitating this shift. Engaging employees as brand ambassadors empowers them to advocate for the bank's customer-centric values. Through consistent, authentic customer interactions, employees become instrumental in shaping positive customer perceptions and fostering lasting relationships, which are essential for long-term

loyalty and advocacy. As a service-oriented industry, the banking sector relies heavily on customer interactions and experiences with employees. Hwang et al., (2021) assert that employee behavior and attitudes significantly influence customer loyalty. When employees are aligned with the brand, they provide more consistent and exceptional service, fostering a strong emotional connection with customers. Intertwined with the brand, this personal touch creates a powerful synergy that sets the bank apart from its competitors and positively influences brand image.

Amid the ever-evolving landscape of the banking industry, the internal employee branding strategy serves as a linchpin for adapting to change and maintaining a relevant brand image. It encompasses a dynamic process beyond recruitment and training, involving continuous employee engagement and development (Besieux et al., 2018). This adaptability positions banks to respond effectively to emerging trends and challenges in the financial sector while maintaining a consistent brand image. In conclusion, internal employee branding is pivotal in building a brand image in the banking industry. It enhances employee engagement, trustworthiness, and customer-centricity and influences customer loyalty. The insights offered in this study aim to provide a deeper understanding of internal employee branding in building a brand image and its enduring significance in the dynamic banking industry.

1.1 Problem Statement

The banking industry operates in a highly competitive and rapidly evolving environment, where establishing a robust internal employee branding would lead to a brand image which is essential for success (Augusto & Torres, 2018). Numerous factors have led to the growing importance and repute of internal employee branding. There is a distinction between internal branding and employee branding. Internal employee branding is the combination of internal branding and employee branding. Employee branding is a marketing approach that helps employees create positive attitudes about their firm, allowing them to be more effective brand ambassadors (Xiong et al., 2013; Sakka & Ahammad, 2020; Schmidt & Baumgarth, 2018). The idea is to get every employee thrilled about working for your company. Internal branding is the practice of matching employee values with the ideals of the firm (Asha & Jyothi, 2013; Raj & Jyothi, 2011; Gilani & Cunningham, 2017). It is about fostering a culture where everyone works toward the same goal. Employees comprehend the company's goals and, as a result, have a better knowledge of their roles. As a service-oriented industry, the banking industry relies heavily on customer interactions and experiences with employees. Hwang Choe et al., (2021) assert that employee behavior and attitudes significantly influence customer loyalty. When employees are aligned with the brand, they provide more consistent and exceptional service, fostering a strong emotional connection with customers. This personal touch, intertwined with the brand, creates a powerful synergy that sets the bank apart from its competitors and positively influences brand image.

Garas et al., (2018) researched internal corporate branding impact on employees' brand-supporting behavior. Accordingly, this research investigated how employees can become brand champions. It further examines the effect of internal branding on employees' role clarity and brand commitment and the impact of role clarity and brand commitment on employees' brand-supporting behavior. However, the study only considered frontline employees and hence proposed a study considering the entire employees of the banks. Measuring the effectiveness of internal employee branding initiatives remains a critical challenge. Metrics for assessing the impact of these strategies on employee engagement, customer loyalty, and overall brand image are often elusive. Vallas and Christin (2018) emphasize that understanding how to quantify and evaluate the results of these initiatives is paramount. This issue prompts the exploration of how banks can develop meaningful key performance indicators (KPIs) to gauge the success and impact of their internal employee branding efforts. The challenge of maintaining consistency in internal employee branding and ensuring alignment with the bank's external branding efforts is another prominent issue. Syed and Upadhyay, (2017) shed light on the existence of discrepancies between the brand image projected to the public and the actual experiences customers have with bank employees. This disconnect underscores the need to investigate how banks can harmonize their internal employee branding efforts with their external customer-facing branding, ensuring a seamless and consistent brand image.

Scholars and researchers have carried out several studies taking into account various viewpoints either focusing on internal branding or employee branding within the banking fraternity (Siziba, 2016; Du Preez, 2017; Carlson et al., 2012; Muhammad et al., 2020; Garas et al., 2018; Thokoa et al., 2022; Sultan, 2022; De Bruin et al., 2021). However, comprehensive research has not been done by critically assessing the combination of internal branding and employee branding within the scope of the banking industry from the perspective of a developing country. Ozuem et al., (2018) intimates that although frequently practiced and publicized, internal branding is poorly understood and, in many instances, poorly implemented. Given the need for organizations to adopt a market-oriented social responsibility approach to brand strategy, there is few evidence-based literature to assist in attaining internal alignment (Kim & Hong, 2017; Ko et al., 2019; Schaefer et al., 2020). Given this, research of this nature has become very urgent to be carried out since banks are consistently gearing toward the direction of branding as a strategy (Zwakala et al., 2021; Maheshwari et al., 2017; Wedzerai et al., 2020). Arguably, there is a known research gap that this study aims to fill.

Despite recognizing its importance, banks often grapple with the lack of structured guidelines or roadmaps for the practical execution of internal employee branding initiatives. While internal employee branding has gained recognition as a valuable strategy for building a brand image within the banking industry, several nuanced

issues and gaps warrant focused investigation (Muhammad et al., 2020). This gap raises the question of how banks can establish effective, well-defined strategies and methodologies for the successful implementation of internal employee branding. Furthermore, although internal employee branding has received some attention in the literature, insufficient research comprehensively examines employees as partners in building a brand image. Despite the obvious importance of internal employee branding in developing a brand image, there are few or scanty empirical studies in this key area within the banking industry from the perspective of a developing economy. Therefore, this study follows this direction by using internal employee branding as a strategy for building a brand image within the banking sector. Research on internal employee branding is predominantly few especially within the banking industry (Basetsana et al., 2022). From the foregoing, this research seeks to investigate how internal employee branding can serve as a strategic tool for building a brand image within the banking industry. Also, there is a lack of empirical studies that quantify and evaluate the effectiveness of internal employee branding (IEB) strategies in building brand image within the banking sector, particularly in emerging economies like Ghana. Prior research has noted the importance of internal employee branding (Teroglav et al., 2016), but little empirical evidence exists to support how these strategies translate into measurable brand engagement behaviors and customer perceptions of brand image (Vallas & Christin, 2018), the current study extends existing theories like the Social Exchange Theory (SET) (Homans, 1958) and Brand Equity Theory (Aaker, 1991) to the context of internal employee branding in the banking sector. However, there is a theoretical gap in understanding how these theories apply specifically within the collectivist culture of emerging economies. Moreover, the study addresses the gap in integrating internal branding concepts with external customer-centric branding efforts, which has been underexplored in the literature (Teroglav et al., 2016). Most existing research on internal employee branding has been conducted in developed economies, focusing primarily on Western contexts. The collectivist culture of Ghana, which influences workplace dynamics and employee engagement, presents a unique setting. Research shows that cultural values such as collectivism significantly affect how employees engage with internal branding strategies (Hofstede Insights, 2023; Asare & Danquah, 2017), addressing the contextual gap of how IEB strategies should be adapted to fit these values. While many studies on internal branding employ qualitative methods or case studies, this research adopts a mixed-method approach to provide a more comprehensive understanding. Previous research (Sarstedt et al., 2014) emphasizes the importance of quantitative methodologies like Smart-PLS to measure branding's impact, yet there remains a gap in studies that combine both employee and customer perspectives in the data collection process, especially within the context of internal employee branding (Teroglav et al., 2016).

These identified gaps guide the current research in exploring how internal employee branding affects brand engagement and image within Ghana's banking sector's unique cultural and economic context.

1.2 Research Questions

The main research question of this study is: How does internal employee branding serve as a strategic tool for building a brand image within the banking industry? The following sub-questions are outlined from the main research question.

1. What is the relationship between internal employee branding and brand engagement behaviors?
2. What is the relationship between brand engagement behaviors and brand image?
3. Does reward moderate the relationship between engagement and brand engagement behaviors?
4. How do customers perceive the brand image in the banking industry?

1.3 Research Objectives

The main objective of this study is: to investigate how internal employee branding serves as a strategic tool in building brand image within the banking industry. Given this main objective, the following specific objectives are outlined:

1. To assess the relationship between internal employee branding and brand engagement behaviors.
2. To analyze the relationship between brand engagement behaviors and brand image.
3. To examine the moderating role of reward in the relationship between engagement and brand engagement behaviors.
4. To identify the customers' perceptions of brand image in the banking sector.

2 LITERATURE REVIEW

2.1 Theoretical Background

2.1.1 Brand Equity Theory (BET)

The current dissertation recognized the relevance of internal employee branding for building a strong image within the financial industry. Brand Equity Theory posits that the value of a brand is determined by customers' perceptions, attitudes, and loyalty (Datta et al., 2017; Farjam & Xu, 2015). This value, known as brand equity, encompasses various elements such as brand awareness, brand loyalty, perceived quality, and brand associations (Christodoulides & de Chernatony, 2010). According to Aaker (1991), brand equity represents a given set of both assets and liabilities of a given brand together with the brand's name and logos, as well as adding and subtracting the value that a product or service provides for the firm or customers.

On the other hand, Keller (1998) is of the view that brand equity comprises brand image, brand awareness, reaction to the brand, and brand relationship. Brand equity reflects customers' appreciation, understanding, attitudes, actions, and emotions toward specific brands often via their experiences in comparing competing brands (Aaker, 1991). The theory suggests that strong brand equity leads to numerous advantages, including increased customer loyalty, reduced marketing costs, and the ability to command premium prices among others (Rambocas et al., 2018; Yang et al., 2019).

2.1.2 The Social Exchange Theory (SET)

Social exchange theory is one of the most well-known conceptual viewpoints in management and related disciplines like sociology and social psychology. Social exchange theory emerged from the nexus of sociology, psychology, and economics. The theory was proposed by Homans (1958), to comprehend how people behave socially in economic endeavors. The theory also includes economic relationships, the cost-benefit analysis takes place when one party has items that the other party values (Roeckelein, 2006). According to social exchange theory, these computations occur in passionate, companionship, professional, and transitory connections as basic as exchanging words with a consumer (McRay, 2015). According to social exchange theory, if the costs of the relationship outweigh the benefits, such as if a lot of time or money is invested into a relationship and not reciprocated, the partnership may be discontinued or discarded (Cook et al., 2013).

Despite this, scholars tacitly concur that social behavior matters. Social behavior involves the trade of products, both tangible and intangible, like status or approval signals. Individuals who give generously to others also want to receive generously from them, and those who receive generously from others are obligated to return the favor. This process of influence usually results in an equilibrium where the exchanges are balanced. In trade, a party may incur costs in addition to receiving rewards; as profit, the difference between the two approaches maximum, the party's behavior is less likely to alter. Significant streams of SET literature seem to exist about internal employee branding. Scholars who employ social exchange theory can explain many social events post hoc, but their capacity to make useful preemptive predictions about workplace behavior is severely limited (Cropanzano et al., 2017). For instance, the theory has been applied extensively by scholars within the scope of branding (Cook et al., 2013; Wang et al., 2019).

2.1.3 Justification/Rationale for Applying the Theories

The purpose of this dissertation was to investigate how internal employee branding can serve as a strategy for building a strong brand image in the banking industry. The study used the social exchange theory and brand equity theory to operationalize this objective. These theories were leveraged since the banking industry operates in

a highly competitive and rapidly evolving environment, where establishing a robust internal employee branding would lead to a strong brand image which is essential for its success. As explained below, the two theories applied in this dissertation are important and justifiable.

This study adopted the SET because this theory argues that employees tend to be more committed and exhibit desired behaviors when they receive desired benefits from their organizations. Internal branding aims to help employees project a consistent positive image to customers and other stakeholders. The SET is a key social psychology concept that looks at social developments as a series of interactive exchanges between various people (Cropanzano et al., 2017). The current dissertation explains that social exchange theory is relevant in the context of an organization's relationships with its stakeholders, which include both employees and customers (Slack et al., 2015).

Using the SET, therefore, helps to gain an in-depth understanding of how organizations' behaviors of adequate financial incentives and compensation, recognition, support, career progression, and other HR practices serve as an impetus for employees to reciprocate by being model workers (Blau, 1964). This study argues that to gain a deeper appreciation of how internal employee branding serves as a strategy for building a strong brand image in the banking industry, there is a need to adopt a theory that elucidates the psycho-social variables that influence these strategies. This study argues that both the SET and the brand equity theories can be used together since they are complementary and relational. It is argued that employees' commitment and dedication to brands is highly dependent on the exchange of benefits they receive from the brand, especially in terms of adequate financial incentives and compensation, knowledge, recognition, support, career, and progression.

Again, this study argues that using the SET helps to understand how firms' internal branding practices influence the development of psychological ownership of brands and how this reinforces desired brand behaviors and leads to a strong brand image in the final analysis. A two-way partnership is built on mutual benefit and exchange between employers and managers. Accordingly, this study uses the SET and brand equity theory to investigate how internal employee branding can serve as a strategy for building a strong brand image within the banking industry.

As a result of perceiving that the brand is taking care of their welfare and well-being, employees will reciprocate and respond with actions and behaviors desired by their organizations. This is where the brand equity theory comes in. As opined by authors such as Aaker (1991) and Datta et al. (2017), brand equity comprises four components - brand awareness, brand loyalty, perceived quality, and brand

associations (Christodoulides & de Chernatony, 2010). All these four components contribute strongly to influencing brand equity but at the same time, these four components can only be achieved when internal branding is well entrenched and practiced (Hasni et al., 2018). Being able to engender brand loyalty, heighten brand awareness and association, and also increase perceived quality results in a high brand image.

The foregoing discussions, therefore, establish a complementary and relational connection between the two chosen theories – SET and brand equity. This is to say that standing alone, each of these theories cannot effectively deal with the study’s objective. When employed together, they effectively explain and help operationalize the study’s objective more effectively.

2.2 Conceptual Framework

A conceptual framework is a foundational structure that outlines the parameters for defining a research question and identifying relevant responses. It connects the underlying theories, assumptions, beliefs, and concepts that inform the research, presenting them in a narrative, visual, or graphical format.

As seen in Figure 1 below.

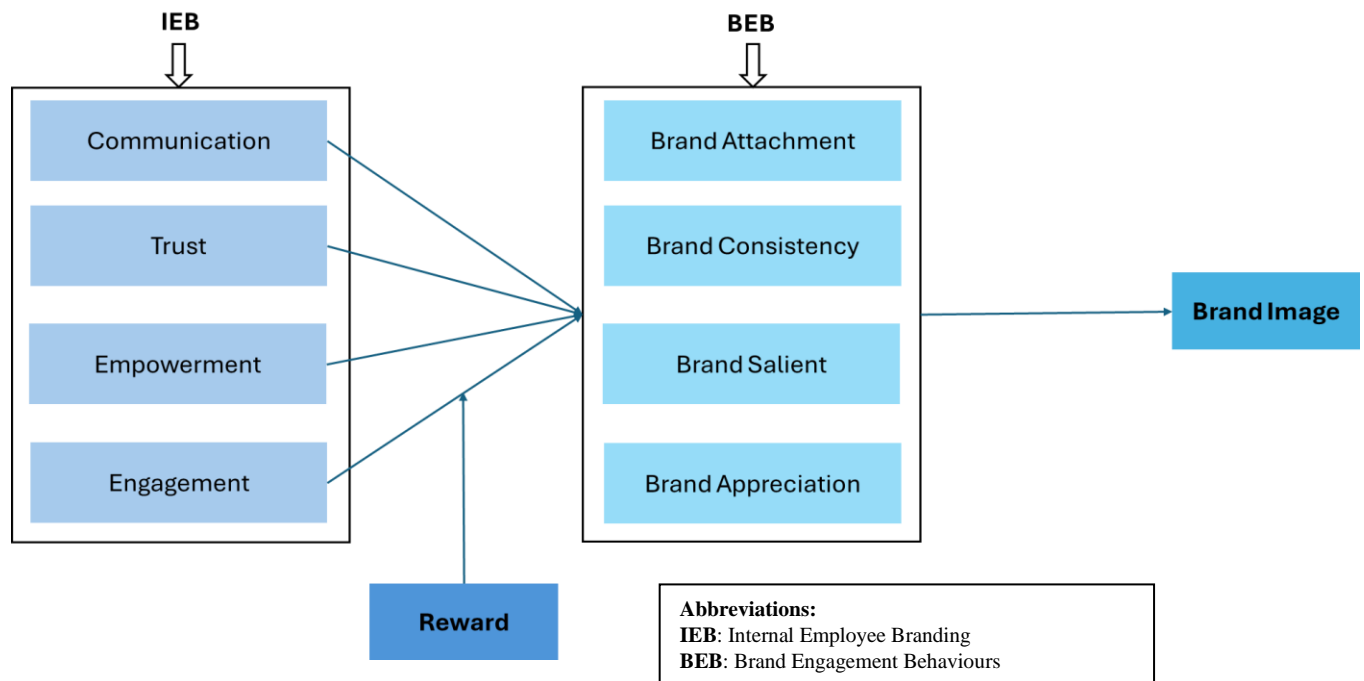


Figure 1: Proposed Conceptual framework of the study

2.3 Empirical Review

A thorough overview of the literature on the concepts employed in the dissertation is provided in this subsection.

2.3.1 Communication

Communication involves the transfer of information between entities using various methods such as words, signals, and behaviors (McCormack et al., 2018). It requires a mutual understanding and shared meaning among the parties involved. In branding, communication refers to the process by which a brand effectively conveys its identity and message to target audiences through diverse channels like advertising, social media, and packaging (Voorveld, 2019). The primary objective is to raise awareness and shape perceptions. Companies employ different strategies, including billboards, commercials, newsletters, and direct interactions, to establish effective communication with customers, thereby contributing to the development of a cohesive brand image. In banking, communication signals and dissemination of information to customers regarding their products and services (Shrestha et al., 2019). However, central to this definition is information transfer between parties through diverse means, to foster understanding and influence perceptions and behaviors (Shrestha et al., 2019). In conclusion, effective communication is indispensable in the banking industry. It plays a vital role in improving the banking system, enhancing employee behavior, and optimizing core banking services.

H1a: Communication has a positive relationship with brand attachment.

H1b: Communication has a positive relationship with brand consistency.

H1c: Communication has a positive relationship with brand salient.

H1d: Communication has a positive relationship with brand appreciation.

2.3.2 Trust

Trust is a multidimensional concept of significant importance in various domains (Kammerlohr & Paradice, 2023). Communication involves placing confidence in another person or entity's honesty, integrity, reliability, and credibility. Trust plays a crucial role in branding in shaping consumers' perceptions and emotional connections with a brand (Alhaddad, 2015). It refers to consumers' belief and confidence in a brand's reliability and dependability, leading to brand loyalty and advocacy. In banking, trust pertains to customers' confidence in their chosen bank's ability to safeguard their money and financial information, fulfill promises, and operate ethically (van Esterik-Plasmeijer & Van Raaij, 2017). In both branding and banking, trust fosters emotional connections, enhances reputation, and drives positive outcomes (Bernarto et al., 2020; Forbes, 2021). In summary, trust plays a crucial role in the banking industry, influencing multiple aspects from employee engagement to revenue generation.

H2a: Trust has a positive relationship with brand attachment.

H2b: Trust has a positive relationship with brand consistency.

H2c: Trust has a positive relationship with brand salient.

H2d: Trust has a positive relationship with brand appreciation.

2.3.3 Empowerment

Empowerment involves enabling individuals or groups to have control, authority, and autonomy in their lives, decisions, and actions (Tengland, 2008). Branding refers to positioning a brand as a catalyst for personal growth, self-expression, and autonomy, inspiring customers to feel confident and in control through their association with the brand (Hajdas & Kłeczek, 2021). The means to empower employees will mean positioning them to become an inspiration, an automatics brand ambassador for the firm. In the banking sector, empowerment is about providing financial knowledge, tools, and resources to customers/employees, allowing them to make informed decisions and take charge of their financial well-being (George & Zakkariya, 2018). They highlight the need to provide resources, support, and opportunities for individuals to improve their lives and make informed choices (George & Zakkariya, 2018; Hajdas & Kłeczek, 2021; Tengland, 2008). By empowering employees, banking organizations can unlock their full potential, leading to improved performance, enhanced customer experiences, and a positive work culture.

H3a: Empowerment has a positive relationship with brand attachment.

H3b: Empowerment has a positive relationship with brand consistency.

H3c: Empowerment has a positive relationship with brand salient.

H3d: Empowerment has a positive relationship with brand appreciation.

2.3.4 Engagement

Engagement is a concept that holds significance in various domains. It encompasses individuals' active involvement, emotional connection, and commitment toward a specific entity or activity (Kruse, 2012). In the context of branding, engagement pertains to the level of connection, interaction, and positive experiences that customers have with a brand (Dodda, 2020). It represents the extent to which customers actively participate, display loyalty, and develop a robust relationship with the brand. A close study also reveals that management, and employees cannot be ignored. For instance, within the banking industry, engagement is defined as the degree of involvement, trust, and satisfaction that customers or employees have with their financial institutions (Islam et al., 2020; Dajani, 2015). Engaged employees especially become abreast with the banks' goals, fostering a sense of ownership, commitment, and satisfaction. This, in turn, enhances the bank's image by creating a positive reputation for exceptional service, building trust with customers, and attracting top talent in the industry (Rana & Sharma, 2019). It entails the level of

interaction, personalized service, and responsiveness provided by the bank, leading to the establishment of deeper and more meaningful relationships with customers and employees. Several works have explored the concept of engagement in various fields. Kumar and Pansari, (2014) delve into employee engagement from a marketing perspective, highlighting its potential value. Balain and Sparrow, (2011) conducted a systematic review of the construct of engagement, critically analyzing different perspectives.

H4a: Engagement has a positive relationship with brand attachment.

H4b: Engagement has a positive relationship with brand consistency.

H4c: Engagement has a positive relationship with brand salient.

H4d: Engagement has a positive relationship with brand appreciation

2.3.5 The Moderating Role of Reward

Reward is defined as benefits given in recognition of desired behaviors or achievements, serving as incentives to motivate repeated actions (Murayama, 2022). In branding, they are incentives for customers to encourage desired behaviors such as repeat purchases, brand advocacy, or increased engagement with the brand. The forms include discounts, loyalty points, exclusive offers, or experiential benefits. The underlying idea is to enhance the customer experience, foster loyalty, and build a deeper emotional connection with the brand (Hwang & Choi, 2020). In the banking sector, rewards often come in the form of loyalty programs, cash-back offers, interest rate benefits, or perks such as travel miles and gift cards (Kotler & Armstrong, 2016).

In the banking industry, rewards are crucial for customer acquisition and retention, offering incentives such as cashback, travel rewards, and bonus interest rates to attract and retain customers Komalasari and Budiman, (2018). Rewards motivate customers to interact more frequently and deeply, creating stronger relationships and increasing sales (Hwang & Choi, 2020). Rewards create value, driving repeat business and positive recommendations (Zhang & Breugelmans, 2021). Personalized rewards can make a brand stand out by making customers feel valued (Melnik et al., 2019). Loyalty rewards programs contribute to brand salience by incentivizing repeat purchases and creating ongoing engagement opportunities (Matsui & Hoffman, 2019). Furthermore, research suggests that brands offering unique and exclusive rewards are more likely to stand out in consumers' minds and gain a competitive advantage in the marketplace (Chandon et al., 2015).

H5a: Reward moderates the relationship between engagement and brand attachment.

H5b: Reward moderates the relationship between engagement and brand consistency.

H5c: Reward moderates the relationship between engagement and brand salient.

H5d: Reward moderates the relationship between engagement and brand appreciation.

2.3.6 Brand Attachment

Brand attachment has emerged as fundamental in the field of consumer-brand relationship research over the past two decades (Li et al., 2020). Shimul (2022) defines brand attachment as the emotional bond or connection that consumers develop with a brand. It represents a deep and enduring relationship where consumers experience a strong sense of affinity, loyalty, and identification with the brand. In the context of branding, brand attachment refers to the emotional connection and loyalty that customers have toward a particular brand. It signifies the strength of the relationship between consumers and the brand, which is often fostered through positive experiences, shared values, and consistent brand messaging (Taghipourian & Bakhsh, 2015). It encompasses the trust, satisfaction, and identification that customers feel toward the bank's brand, which is typically established through positive banking experiences, personalized services, and a robust brand reputation (Taghipourian & Bakhsh, 2016). They underscore the significance of positive experiences, shared values, and consistent brand messaging in cultivating a strong bond between customers and the brand or bank. Despite the extensive research on brand attachment, there are still gaps that need to be addressed. Shimul, (2022) highlighted the need for conceptual clarity and consistency with attachment theory, the development and validation of research frameworks, and the application of contextual measurements and rigorous methodologies. Ghorbanzadeh and Rahehagh, (2021) also identified a gap in understanding the role of emotional constructs in the formation of consumer loyalty.

H6: Brand Attachment has a positive relationship with brand image.

2.3.7 Brand Consistent

Brand-consistent behavior ensures that individuals' or organizations' actions, behaviors, and decisions align with the established brand identity, values, and promises. It is crucial in maintaining a cohesive and unified brand image across various touchpoints. According to Henkel et al. (2007); and Mazzei and Quaratino (2015), brand-consistent behavior involves consistently representing and delivering the brand experience both internally and externally. In branding, brand-consistent behavior refers to the actions and behaviors of individuals within an organization that are in line with the brand's identity, values, and promises. In the banking sector, brand-consistent behavior pertains to the actions and behaviors of bank employees that align with the bank's brand identity, values, and promises. It encompasses delivering high-quality customer service, upholding ethical standards, and

maintaining a consistent brand experience across different customer touchpoints (Muhammad et al., 2020).

H7: Brand consistency has a positive relationship with brand image.

2.3.8 Brand Salient

The term "Brand Salience Behavior" may not be widely recognized in the field of marketing. However, when deconstructed, "Brand Salience" refers to the level of consumer awareness and consideration of a brand during the purchasing process (Hassan et al., 2016; Jraisat et al., 2015). It indicates how readily a brand comes to mind when consumers contemplate buying a specific product or service. In this context, "Behavior" refers to the actions taken by consumers as a result of brand salience (Keller, 2001). Therefore, "Brand Salience Behavior" can be understood as the actions, behaviors, or attributes exhibited by individuals or organizations that make a brand distinctive, easily recognizable, and memorable to consumers (Kubolis, 2014).

H8: Brand salient has a positive relationship with brand image.

2.3.9 Brand Appreciation

Brand appreciation behavior encompasses the positive actions, behaviors, or attitudes exhibited by individuals or organizations toward a brand (Foltz, 2023). It involves expressing appreciation, admiration, or loyalty towards the brand and engaging in behaviors that support and promote the brand's success. Within the realm of branding, brand appreciative behavior refers to the positive actions, behaviors, or attitudes demonstrated by individuals, including customers or employees, towards a brand (Hur et al., 2018). This includes expressing appreciation for the brand through positive word-of-mouth, brand advocacy, brand loyalty, or other supportive behaviors that contribute to the brand's success and reputation. Similarly, in the banking industry, brand appreciative behavior refers to customers, employees, or stakeholders' positive actions, behaviors, or attitudes towards a bank's brand (Björk, 2015). It involves expressing appreciation for the bank through positive feedback, customer loyalty, employee advocacy, or other supportive behaviors that contribute to the bank's success, trustworthiness, and reputation (Hur et al., 2018).

H9: Brand appreciation has a positive relationship with brand image.

2.3.10 Brand Image

A brand image encompasses the perception, reputation, and associations that customers, stakeholders, and the market have about a brand (Išoraitė, 2018). It represents a brand's overall impression and mental image, characterized by positive attributes, recognition, and differentiation (Abdullahi, 2020). In branding and

banking, a brand image refers to the favorable perception, reputation, and associations customers and stakeholders hold about a brand or bank (Abdullahi, 2020; Išoraitė, 2018). It includes the attributes, values, and emotions associated with the brand and its recognition and differentiation from competitors. A brand image contributes to brand loyalty, customer preference, and market success. Specifically, in the banking industry, a brand image reflects the positive perception, reputation, and associations that customers, stakeholders, and the market have about a bank's brand (Yen & Nhung, 2018). It encompasses the trustworthiness, reliability, and customer-centric attributes associated with the bank and its recognition and differentiation from other banks

3 METHODOLOGY

This describes the several approaches used to carry out the investigation. However, this approach covers topics including the population, sample and sampling process, tools, data gathering methods, ethical issues, and pre-testing of the data collection equipment.

3.1 Research Design

The research design is a general plan and analytical technique selected to integrate the study components logically and coherently, guaranteeing a full investigation of the research problem. There are various kinds of research designs, including exploratory, descriptive, and explanatory (Zikmund et al., 2010). An exploratory study may be conducted initially, often as a pilot project to ascertain whether a study is feasible before moving forward with more extensive research (Fikry & Zainol, 2022). The primary research study is built from the findings of the exploratory study. The exploratory investigation provides an expanded understanding of a theoretical concept. In general, exploratory studies offer two viewpoints: one on a novel subject and the other on an established one (González & Oviedo, 2019). The underlying study issue is described through descriptive research. A descriptive study aims to broaden the scope of the selected research topic and contribute fresh information. To generalize a theory, descriptive studies remove conjecture and supply more knowledge (Nurmi, 2018). Research conducted to study a problem that is not well-defined is known as exploratory research. It is being done to better understand the current research challenge, but the outcomes will not be definitive.

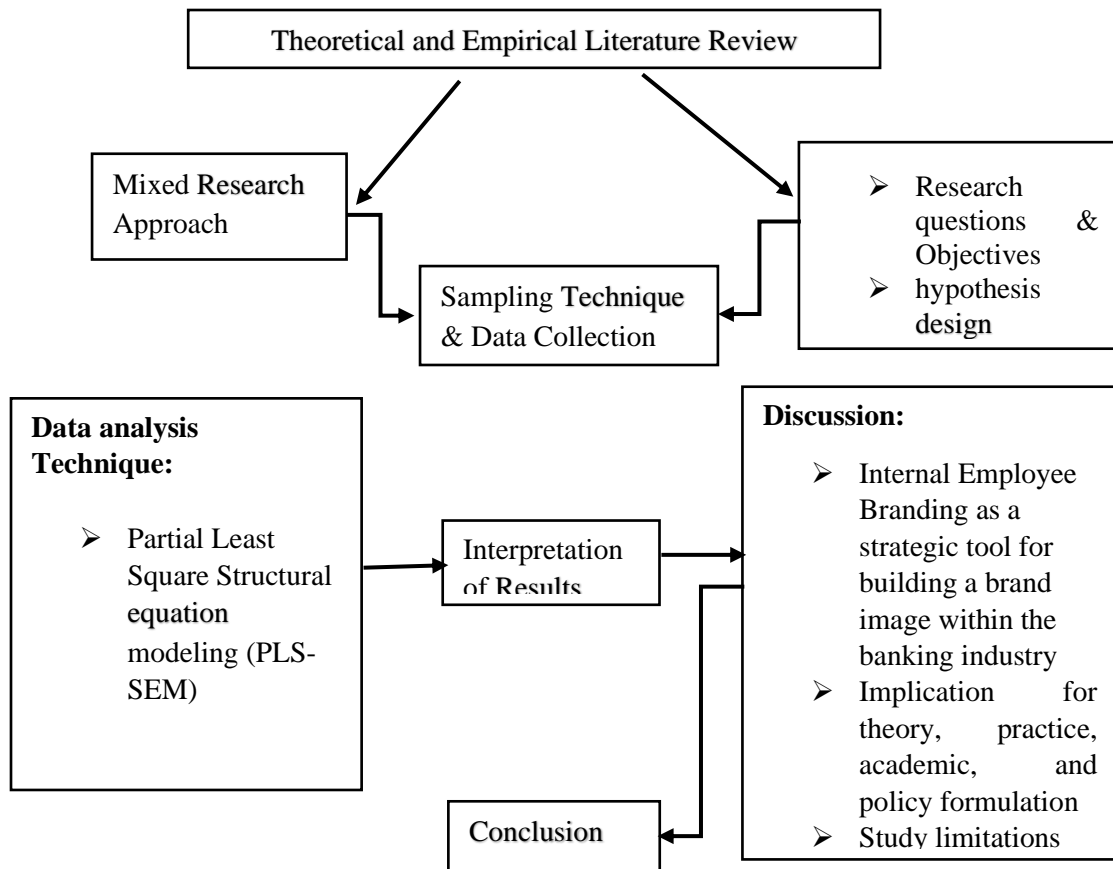


Figure 2: Research design: (Source: Author's Research, 2024)

4 DATA ANALYSIS AND EMPIRICAL RESULTS

This section contains the results of the quantitative and qualitative analysis, the descriptive statistics, and model fittest, which includes the validity and reliability of the research instruments as well as the results of the Reliability and Validity.

4.1 Test of Model

The test of model describes the assessment or verification of a statistical or mathematical model. Models are developed in many domains, such as economics, machine learning, statistics, and scientific research, to illustrate correlations between variables, forecast outcomes, or provide an explanation for phenomena that are observed. When a model is tested, its accuracy, dependability, and performance are evaluated. The researcher considered the usage of Partial Least Square Structural Equation Modeling to assess the fitness of the model as per recommendations from (Bagozzi & Yi, 1988; Hair et al., 2019). The Dijkstra-rho Henseler's and Cronbach's alpha coefficients of the model were examined as seen in Table 4 below where all the coefficient values exceeded the threshold of 0.5 revealing how strong the reliability of the constructs suggested by (Bagozzi & Yi, 1988; and Hair et al., 2019). The psychometric qualities of the constructs' underlying items were rigorously assessed through PLS-SEM. The results obtained in this doctoral thesis satisfied the

requirement for composite reliability. This is all the values of Juerskrog's rho (ρ_c) met its threshold of 0.7 while that of Dijkstra-Henseler's rho (ρ_A) was also met exceeding the threshold of 0.8 with a minimum reliability of 0.8678 and a maximum of 0.9304 as seen in table 4 below. Again, the Average Variance Extracted (AVE) was also examined through the usage of convergent validity. As revealed in Table 4 below, all the values obtained for the AVE exceeded the minimum threshold of 0.5.

4.2 Reliability and Validity of the Research Instrument

The degree to which an instrument measures what it claims to measure is a common definition of validity (Blumberg et al., 2005). The degree to which a research instrument measures what it is intended to measure is referred to as its validity (Robson, 2011). Values of 0.7 for Cronbach alpha are considered to be indicative of a reliable study, according to Cronbach (1951). The study's values and figures all exceeded the 0.5 threshold, demonstrating the strength of the construct's reliability coefficients (Hair et al., 2019). Once more, Cronbach's alpha coefficients and Dijkstra-Henseler's rho rigorously evaluated the constructs' reliabilities. Scholars and researchers have determined that, in general, reliability test values for such a study that are above 0.5 for Cronbach alpha are acceptable. The study also examined composite reliability (CR) and average variance extracted (AVE), where CR measures different but related items and AVE indicates the degree of variance that scales share with constructs.

Furthermore, the latent constructs' indicator loadings were evaluated and appropriately assigned to the corresponding constructs. The best measure/indicator, according to Bagozzi & Yi (1988), is a factor loading above a threshold of 0.6. According to the indicator variable results, the minimum and maximum loads are (0.715) and (0.940), respectively. Table 1 displays a summary of all the research constructs along with their corresponding loadings (coefficients). Considering the presence of multicollinearity (VIF), the researcher employed the variance inflation factor to find evidence of the measurement scales' common method variance (CMV). The researcher used a study by Bagozzi and Yi (1988) to determine the existence of CMB (common method bias). In this study, the construct's items were meticulously developed, and the questionnaire's title page stated that respondents would be given strict confidentiality. In other words, the survey was made to guarantee that participants would remain anonymous and have the option to withdraw from the study at any time. Regression analysis uses all the values obtained for the were within the standard threshold of below 5.0

Table 1: Factor loading and Variance Inflation Factor (VIF)

Construct	Indicator	Loading	VIF
Communication	CC1	0.789	2.081
	CC2	0.799	2.163
	CC3	0.870	2.634
	CC4	0.855	2.535
	CC5	0.882	3.007
Trust	TT1	0.876	3.258
	TT2	0.799	2.529
	TT3	0.843	2.311
	TT4	0.863	3.150
	TT5	0.851	3.171
Empowerment	EPT1	0.743	1.591
	EPT2	0.829	2.271
	EPT3	0.892	2.997
	EPT4	0.878	2.414
Engagement	EGT1	0.884	3.028
	EGT2	0.771	1.994
	EGT3	0.896	3.490
	EGT4	0.892	3.488
	EGT5	0.878	3.215
Reward	RW1	0.836	2.116
	RW3	0.836	3.419
	RW4	0.915	2.984
	RW5	0.889	1.610
Brand Attachment Behaviour	BABE1	0.911	2.830
	BABE2	0.917	2.859
	BABE3	0.868	2.064
Brand Consistency	BCB1	0.759	1.861
	BCB2	0.874	3.432
	BCB3	0.818	2.356

	BCB4	0.902	3.902
	BCB5	0.868	3.071
	BCB6	0.874	3.245
Brand Behaviour	BSB1	0.933	2.311
	BSB2	0.940	2.311
Brand Appreciation	BAB1	0.880	2.779
	BAB2	0.927	4.046
	BAB3	0.880	2.643
	BAB4	0.877	2.897
Brand image	SBI1	0.813	2.502
	SBI2	0.819	3.095
	SBI3	0.874	4.009
	SBI4	0.833	2.490
	SBI5	0.869	4.073
	SBI6	0.879	3.420
	SBI7	0.769	2.602

Source: Author's processing from PLS-SEM 4

Note: Communication-CC, Trust-TT, Reward-RW, Engagement-EE, Empowerment-EM, Brand Attachment Behaviour-BABE, Brand Appreciation Behaviour-BAB, Brand Consistent Behaviour-BCB, Brand Salient Behaviour-BSB, Brand image-SBI

Additionally, Table 2 displays the results of the discriminant validity test, which was motivated by the Fornell-Larcker criteria and suggests an expansion of the model fit measurement. The Fornell-Larcker, which has been utilized by numerous academics and researchers recently, was employed by this researcher. The estimate of the square root average variance extracted (AVE) should be larger than the correlation shared by all other constructs, according to the Fornell-larker criterion (Fornell-lacker, 1981) (see Table 2).

Table 2 : Discriminant Validity-Fornell-Larcker

Constructs	Appr eciati on	Attachm ent	Brand Image	Commu nication	Consist ency	Empowe rment	Engage ment	Rewa rd	Salie nt	Trust
Appreciation	0.891									
Attachment	0.768	0.899								
Brand Image	0.791	0.769	0.837							
Communication	0.699	0.712	0.741	0.840						
Consistency	0.826	0.798	0.827	0.717	0.851					
Empowerment	0.730	0.797	0.787	0.729	0.770	0.838				
Engagement	0.709	0.759	0.742	0.688	0.750	0.832	0.866			
Reward	0.725	0.653	0.753	0.731	0.695	0.731	0.692	0.851		
Salient	0.713	0.692	0.782	0.678	0.822	0.723	0.723	0.657	0.936	
Trust	0.772	0.771	0.806	0.822	0.799	0.778	0.758	0.791	0.744	0.847

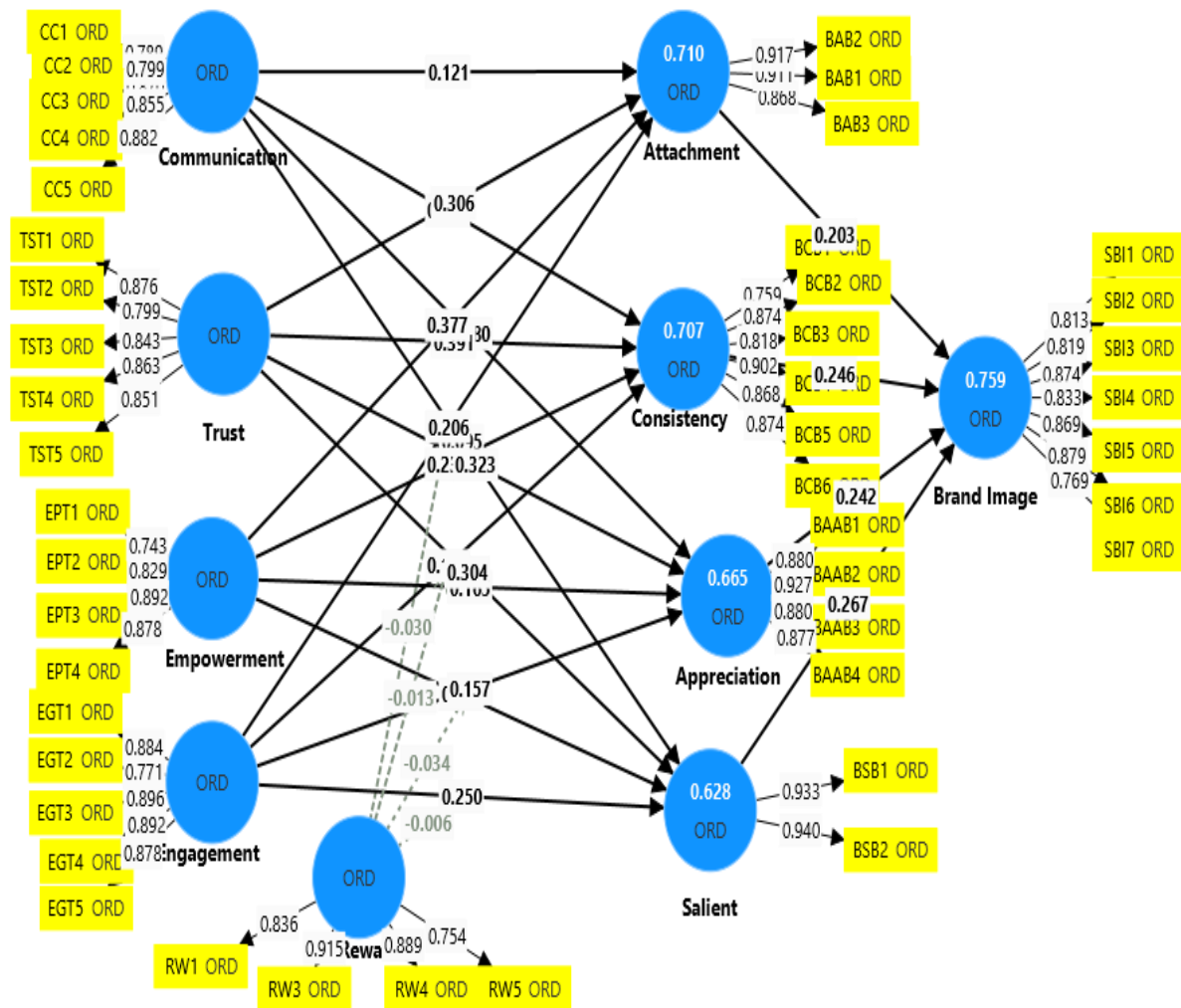


Figure 3: Estimated model from PLS-SEM 4.0

5 DISCUSSION OF STUDY FINDINGS

The study's findings are shown in this section. The analysis's findings are then completed using the research questions as a guide. The researcher believes that discussing the research findings or results obtained, which significantly impact internal employees, is a strategic tool for building a brand image within the banking industry. In light of this, the following research questions were put forth to serve as the foundation for a quantitative investigation.

5.1 Summary of the Qualitative Data Analysis Using Thematic Content Analysis

Table 3: Summary of the qualitative data analysis using thematic content analysis

#	Theme	Theme Description	Sample responses from participants
	Living the brand promise and being honest	<ul style="list-style-type: none"> • These findings indicate that bank truthfulness, genuineness, and sincerity from the perspectives of bank customers include the extent to which banks are truthful, genuine, thoughtful, and care for their stakeholders – especially customers, vendors, employees, and communities they serve and operate in. • Honest • Sincere • Down-to-earth 	<p><i>“My bank contacts me frequently to check on our operations and inform us about new offerings and this is usually via physical visitations by Relationship managers, emails, text messages, and phone calls” (BNK1A)</i></p> <p><i>“Interactions with my bank are sincere, honest high educative, and helpful” (BNK 2A)</i></p> <p><i>“I hate banks that do not present all material facts when I am applying for a bank loan. There are always hidden charges that I have to pay and which were not disclosed during the loan application and appraisal process” (BNK3B)</i></p> <p><i>“Some bank relationship managers to open accounts are not truthful about their banks’ loan requirements. They promise to give us loans after operating accounts for three months. However, after the three months have</i></p>

			<i>elapsed, requests for personal loans are denied based on reasons that are often not understandable. Banks must be truthful right from the onset what they can do and what they cannot do” (BNK 2D)</i>
	The ability to be creative and keep seeking innovative solutions	<ul style="list-style-type: none"> • Modern • Up to date • Contemporary 	<p><i>“I use all of my bank’s innovative and digital banking platforms such email banking, SMS alert, ATM and VISA cards” (BNK1B)</i></p> <p><i>“I think my bank is at the forefront of technological innovation in the Ghanaian banking industry and because of that I do not remember going to the bank to transact any business...everything is done online and I am highly impressed with their level of innovation and creativity” (BNK 3A)</i></p> <p><i>“The nature of my work is such that I often cannot go to the bank to perform banking transactions such as depositing and withdrawing funds. Therefore, I am only interested in dealing with banks that invest in robust and innovative systems such as digital banking platforms. Banks that are innovative and can offer my company customizable solutions tend to have a chunk of our accounts” (BNK1 C)</i></p>
	Good at what they do (competence)	<ul style="list-style-type: none"> • This measures the success of banks especially in terms of what they have achieved (profitability, 	<i>“My bank’s employees are highly competent and all my interactions with them have turned up good and that is why I have operated with them for over 13 years” (BNK 3A)</i>

		<p>number of customers, nature of customers it attracts, and the quality of bank leadership). Competence also consists of the quality of influencers, personalities, and celebrities used.</p> <ul style="list-style-type: none"> • The ability of banks to deliver all their promises without exception, the ability to deliver exceptional service experience, and address customers' financial needs. • Successful • A leading brand in the industry 	<p><i>“My bank is highly reliable and responsive...I remember there was a complaint I made to the bank via an email and within 30mins, I received a call from the bank Manager apologizing and putting things right with my statement of account” (BNK 1C)</i></p> <p><i>“My bank is highly proactive, especially in terms of keeping me informed of any changes to operating hours, loan disbursement delays, and general banking information” (BNK 3A)</i></p> <p><i>“I appreciate the speed at which my bank responded to a complaint I made concerning some wrong debits on my account. I called the bank via my mobile phone and my details were taken. The bank representative called me within an hour to walk me through the account statement. The error was identified and rectified within 24 hours. I was very happy with the swiftness, care, and empathy shown by the bank” ((BNK 3C).</i></p> <p><i>“The recent spate of banking fraud and scams has made me apprehensive and I therefore place a premium on security and safety of my money. I, therefore, focus on competent banks, especially in how they deploy the latest technologies such as two-factor authentication to protect customers' financial information and money. Using reliable technologies to improve the security of funds and data</i></p>
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			<i>is crucial in how I select and operate with Ghanaian banks” (BNK2A).</i>
	Happy to be associated with their banks (prestige and pride)	<ul style="list-style-type: none"> • Sense of pride in being associated with the bank • A brand that has high standards and goes to all lengths to maintain and even exceed its standards 	<p><i>“I only operate with banks that are perceived as prestigious because I consider myself successful. I do not mind paying higher service charges based on the value that I get being associated with sophisticated and prestigious banks” ((BNK 3D).</i></p> <p><i>“I have recommended about 5 of my friends to my bank because of the prestige and pride dealing with this incredible bank” (BNK2B)</i></p>

6 STUDY CONTRIBUTIONS

This chapter discusses the contribution of the thesis to theory, practice, and scientific relevance. This section contains relevant information about the novelty of the research dimensions.

6.1 Theoretical Relevance

The study "Internal Employee Branding as a Strategic Tool for Building a Brand Image in the Banking Industry: Evidence from an Emerging Economy" has several theoretical contributions. Firstly, it addresses a significant gap in the existing literature by focusing on internal employee branding within the banking sector in an emerging economy context. Previous research in this area has primarily concentrated on real assets and external customer perspectives, neglecting the crucial role of internal employee branding. Thus, this study contributes to the literature by providing a rigorous scientific validation of the proposed conceptual framework specifically in the context of emerging economies.

Secondly, this research contributed to the development of a scientifically validated conceptual model that both researchers and practitioners can employ to comprehend and implement effective internal employee branding strategies within the banking sector. The study has a comprehensive model, which enhances the theoretical understanding of internal employee branding, and sheds light on critical success factors that have been overlooked in previous literature. This provides valuable insights into the connections between internal branding, employee communication, trust, reward, engagement, empowerment, brand attachment, brand consistent behavior, brand silent behavior, brand appreciative behavior, and brand image. While previous literature has touched upon these constructs, their relationship with internal employee branding strategies has not been extensively explored. Therefore, this study contributes to the theoretical understanding of how internal employee branding positively impacts brand engagement behaviors and ultimately contributes to building a brand image within the banking industry.

Furthermore, the study emphasizes the importance of internal employee branding as a strategic approach to building a brand image within the banking sector. By examining the relationship between internal employee branding strategies and critical employee success factors, the research contributes to the theoretical understanding of how internal employee branding initiatives can impact employee reward, engagement, and empowerment. This provides valuable insights for scholars and practitioners seeking to enhance the banking industry's brand image and organizational performance.

6.2 Practical Relevance

The study "Internal Employee Branding as a Strategic Tool for Building a Brand Image in the Banking Industry with Evidence from an Emerging Economy" holds practical implications for banking professionals and strategists. The findings and insights from this research potentially shape and inform real-world practices in several ways.

One of the core practical implications of this study lies in safeguarding the brand image of banking institutions. The banking sector operates where trust, credibility, and reliability are paramount. By understanding the constructs of communication, trust, reward, engagement, empowerment, brand attachment, brand consistent behavior, brand silent behavior, and brand appreciative behavior, practitioners can develop strategies to effectively manage and protect their brand image. This knowledge will enable banking professionals to align employee behavior with the communicated brand promise, ensuring consistency and coherence between the brand's intended identity and the way customers and stakeholders perceive it.

Furthermore, the study emphasizes the importance of empowering employees within the banking sector. Both monetarily and non-monetarily, empowerment plays a crucial role in authorizing employees to make non-monetary decisions that align with the brand. By empowering employees, banks can cultivate a sense of ownership and commitment, fostering a positive work environment and enhancing customer service experiences. This aspect of the study offers practical insights into how banking institutions can leverage employee empowerment to strengthen their brand and differentiate themselves in a highly competitive industry.

6.3 Academic Relevance

The study "Internal Employee Branding as a Strategic Tool for Building a Brand Image in the Banking Industry: Evidence from an Emerging Economy" holds significant academic relevance due to the limited availability of empirical research on internal Employee branding within the banking sector of emerging economies. This research aims to bridge this gap and contribute in several ways to the academic knowledge base.

Firstly, the study provides empirical evidence and insights into the various constructs considered, including communication, trust, reward, engagement, empowerment, brand attachment, brand consistent behavior, brand silent behavior, brand appreciative behavior, and brand image. By examining the relationships between these constructs, the research contributes to theory development and validation within the context of internal employee branding. This will enhance the theoretical understanding of internal

employee branding and shed light on the intricate dynamics and interplay of these constructs within the banking sector in an emerging economy.

Moreover, the adoption of the brand equity theory and the Social Exchange Theory as theoretical frameworks adds to the academic significance of this study. By applying these established theories to the context of internal employee branding within the banking sector, the research contributed to theory extension and refinement. This will enable scholars and researchers to better understand and explain the underlying mechanisms and processes that drive employee attitudes, behaviors, and brand outcomes within the specific context of emerging economies.

Furthermore, the academic relevance of this study lies in its potential to serve as a valuable source of reference for researchers, academicians, and students interested in the field of internal employee branding and its application within the banking sector. As empirical studies on internal employee branding in an emerging economy in the banking sector are limited, this research provides a solid foundation for future studies and investigations. The findings, insights, and methodologies employed in this study will inform and guide future research endeavors, enabling scholars to build upon the existing knowledge and expand the understanding of internal employee branding practices within the banking sector.

6.4 Conclusion

The research highlights the crucial role that internal branding initiatives play in influencing organizational culture, employee engagement, and brand perception in the marketplace. It focuses on internal employee branding as a strategic tool for developing a brand image within the banking industry, particularly in an emerging economy. Internal employee branding is a strategic necessity for banking organizations looking to stand out from the competition and prosper in competitive settings, as demonstrated by a thorough analysis of empirical data and insights from the banking industry of the chosen emerging economy. The study deployed a PLS-SEM approach to process the data and analysis. The results revealed that elements of brand behavior have a positive relationship with a brand image. Employees who are part of a cohesive internal branding strategy feel more valued and connected, which benefits customers and strengthens the brand's reputation. In general, the study advances our theoretical knowledge of internal employee branding and how it affects brand management in the banking sector. It also provides useful advice for managers and practitioners in the banking industry, emphasizing the value of funding internal branding projects as a tactical instrument for boosting long-term sustainability, competitive advantage, and brand equity.

6.5 Limitations of the Study

Although the study on internal employee branding in the banking sector of an emerging economy is thorough, there are a few limitations that should be noted. Due to differences in organizational structures, cultures, regulatory environments, and market conditions, the study's conclusions might not be easily applied to all banking organizations in the emerging economy or to other emerging economies. There could be bias in the selection process and sample size that limits the study. The findings may not be as representative as they could be if the sample size is small, and the participants were chosen based on specific organizational roles or demographics. The study's cross-sectional design, which provides an overview of internal branding strategies and their effects at a particular moment in time, might have some limitations. A more thorough understanding of the dynamics and long-term efficacy of internal employee branding programs may be obtained through longitudinal research.

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Adzovie, D. E., & **Attor, C.** (2021, July). The Role of Intercultural Interaction in International Student Enrolment: A Conceptual Study from the Czech Republic. In *ECSM 2021 8th European Conference on SocialMedia* (p. 1). Academic Conferences Inter.

Attor, C., & Jibril, A. B. A literature review of brand personality attributes on customer buying decision in the 21st century market. In *International Doctoral Seminar 2022*.

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To work with a renowned growth-oriented organization with the opportunity to widen my understanding of business operations by learning on the job and using my skills and knowledge to effect change in the world.

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Internal Employee Branding as a Strategic Tool for Building a Brand Image within the Banking Industry: Evidence from an Emerging Economy

Interní zaměstnanecká značka jako strategický nástroj pro budování silné image značky v bankovním průmyslu: výzkumná studie z rozvíjející se ekonomiky

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