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CHILDHOOD VACCINATION DISPARITIES IN RURAL AND URBAN COMMUNITIES: A ZIP CODE ANALYSIS OF UPSTATE NEW YORK

Dr. Andrea Smith-Hunter, Siena University

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ABSTRACT

Childhood vaccination is widely recognized as one of the most effective public health interventions for preventing infectious diseases, reducing hospitalizations, and protecting children from serious health complications. Although childhood immunization coverage remains relatively high in the United States, disparities in vaccine uptake continue to exist across geographic, socioeconomic, and demographic groups. Relatively little attention has been devoted to understanding vaccination disparities at the ZIP-code level, particularly among neighboring rural and urban communities. This study seeks to address this gap by employing a quantitative research design to examine childhood vaccination rates in selected rural and urban ZIP codes in Upstate New York. Utilizing five years of secondary vaccination records spanning 2020 through 2024 from the New York State Department of Health, the analysis focuses on vaccination coverage at ages two and five for routinely recommended childhood vaccines, including DTaP, Polio, MMR, HepB, Hib, Var, and PCV. Selected geographically proximate ZIP codes were classified into suburban/urban (14048, 14701, 14740, 14750, 14787) and rural (14710, 14716, 14723, 14724, 14728, 14733, 14063, 14136, 14769) categories. Descriptive statistical techniques were used to summarize and compare vaccination rates across ZIP codes, years, race, and gender categories. By focusing on local-level vaccination patterns, this research aims to minimize broader regional differences to provide a more precise understanding of local disparities. Ultimately, identifying these disparities can assist healthcare providers, public health agencies, and policymakers in developing targeted interventions designed to improve vaccine uptake among underserved populations.

A QUANTITATIVE TIME-BUDGET MODEL FOR COURSE SCHEDULING AND WORKLOAD MANAGEMENT IN HIGHER EDUCATION

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ABSTRACT

This study introduces a quantitative, spreadsheet-based time-budget model to enhance the allocation of academic activities in higher education courses, drawing on process management principles and the Carnegie Unit framework. The model enables instructors to quantify and visualize workload across a semester, identifying overloads and underutilization. Presented in both simplified and detailed templates, the model supports equitable pacing, transparency, and workload calibration. The approach addresses limitations in time-on-task research and emphasizes the importance of workload distribution for cognitive well-being. Key benefits include reducing cognitive overload, enhancing student engagement, and supporting institutional outcomes such as retention. Limitations include reliance on estimated time values and assumptions of uniform student effort. Future research should empirically validate the model using LMS data and examine its impact on learning outcomes and student well-being.

WHEN AI MEETS ACCOUNTING: EXPLAINING TECHNOSTRESS THROUGH GRIT

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ABSTRACT

Artificial intelligence (AI), automation, and advanced digital technologies are rapidly transforming the accounting profession, creating new opportunities for efficiency while increasing technology-related workplace stress (technostress). Although prior accounting and information systems research has established technology overload as a significant predictor of technostress, less is known about the individual characteristics that enable professionals to adapt successfully to technology-intensive work environments. Drawing on positive psychology, this study examines grit, specifically perseverance of effort and consistency of interests, as an additional predictor of technostress among accounting professionals. Survey data were collected from 375 accounting professionals representing diverse industries, organizational sizes, and career stages. Multiple regression analyses revealed that perceived technology overload remained a strong and statistically significant predictor of technostress across all models ($p < .01$). Adding grit variables increased the explanatory power of the models, with R^2 values improving from .119–.195 to .127–.206. Among the two dimensions of grit, perseverance of effort emerged as a statistically significant predictor across nearly all models, whereas consistency of interests demonstrated mixed relationships with technostress, providing partial support for the multidimensional nature of grit. These findings extend accounting technostress research by demonstrating that individual psychological characteristics explain additional variance beyond workplace technology demands. As AI, automation, and advanced analytics continue to reshape the accounting profession, the results suggest that organizations should complement technology investments with professional development initiatives that strengthen perseverance, resilience, mentoring, and continuous learning, while accounting educators should emphasize adaptability and lifelong learning to prepare future professionals for AI-enabled workplaces.

Keywords: *Artificial intelligence, accounting, technology stress, grit, inhibitors, creators*

FROM ENGAGEMENT TO EMPLOYMENT: A SEQUENTIAL MEDIATION MODEL OF CAREER PREPARATION, SELF-EFFICACY, AND JOB ATTAINMENT

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ABSTRACT

This study examines how academic performance and co-curricular engagement contribute to employment outcomes among undergraduate business students. Guided by Social Cognitive Career Theory (SCCT), a sequential mediation model was tested linking GPA, student organization involvement, and career-related event participation to job attainment through internship experience, career decision self-efficacy (CDSE), and career confidence.

Survey data were collected from 522 graduating business students at a regional comprehensive university. Using a combination of logistic and linear regression analyses, the study evaluated the direct and indirect relationships among academic, experiential, psychological, and employment-related variables.

Results supported the proposed model. GPA, student organization involvement, and career-related event participation significantly predicted internship attainment. Internship experience was associated with higher levels of CDSE, which in turn increased career confidence. Career confidence emerged as a significant predictor of job attainment. Findings indicate that academic and co-curricular experiences influence employment outcomes indirectly through experiential learning and psychological development.

Implications for business schools include the importance of integrating career-related engagement opportunities, internships, and confidence-building interventions into undergraduate career preparation programs.

VISUALIZING AUTOMOTIVE BRAND PERFORMANCE AND COMPETITIVE POSITIONING USING CONSUMER REPORTS 2026 DATA: PCA, MDS, REGRESSION, AND CLUSTER ANALYSIS

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James Strong, California State University, Stanislaus
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ABSTRACT

This study examines how automotive brands differ across multiple performance and perception-based attributes using the 2026 Consumer Reports automotive brand report-card dataset. Rather than treating the overall score as a simple ranking, the analysis develops a multidimensional view of brand positioning by examining attribute similarity, attribute importance, brand similarity, and managerial implications.

The dataset includes 31 automotive brands and brand-level measures of overall score, road-test score, predicted reliability, owner satisfaction, models tested, and models recommended. Consumer Reports states that its overall score is a weighted composite of road-test score, predicted reliability, safety, and owner satisfaction, but the exact weighting scheme is proprietary and not disclosed. Because brand-level safety scores were not published in the dataset used for this analysis, safety-related variation was estimated through regression, and a safety proxy was derived from the unexplained portion of the overall-score model. The six predictor variables—road-test score, predicted reliability, owner satisfaction, safety proxy, models tested, and models recommended—were standardized for the multivariate analyses.

The analysis combines regression, random forest, principal component analysis (PCA), multidimensional scaling (MDS), and k-means clustering. Regression and random forest models are used to evaluate attribute importance, while PCA and MDS biplots display brands and attribute vectors in reduced two-dimensional spaces. K-means clustering identifies groups of brands with similar multivariate profiles and supports comparison of competitive positions across the PCA and MDS maps.

The results indicate that road-test score and predicted reliability are the strongest drivers of overall score, while the estimated safety proxy captures a separate safety-related dimension and owner satisfaction contributes less unique explanatory power after performance and reliability are considered. The PCA and MDS maps produce similar brand structures, suggesting stable competitive groupings. Overall, the study shows that visual multivariate analysis can convert an automotive brand report card into a richer managerial tool for interpreting brand strengths, weaknesses, and competitive similarity.

TECHNOLOGY SKILLS AS HUMAN CAPITAL: VARIATION ACROSS BUSINESS SUB-SPECIALTIES

Barbara Lamberton, University of Hartford

ABSTRACT

This study explores whether technology skill requirements vary across business sub-specialties, guided by Human Capital Theory. Framing technological competency as an element of human capital suggests that building technology skills can increase workers' earning potential, enhance labor market value, and inform public education policy. Because business roles differ in their tasks and responsibilities, certain jobs may require more advanced technology skills than others. Although business education covers topics across sub-specialties, actual job responsibilities vary. Basic technologies, such as Excel, may be sufficient in some positions or situations, while employers may expect advanced competency in others. Therefore, the purpose of this study is to examine the extent to which technology skill requirements vary across business sub-specialties. Originally considered controversial, Human Capital Theory proposes that investments in people's knowledge and skills have real economic value because they improve the quality of a nation's labor force and inform public policy discussions about education and training. Like investments in physical capital, investments in human capital entail costs and risks, including tuition and time for formal education, as well as employer-provided job training. This study treats technology skills as a form of human capital because they represent competencies that may increase worker productivity and labor market value. However, the value of this human capital may vary across business roles because different sub-specialties place different demands on workers' technical, analytic, and task-specific abilities. Combining publicly available federal job classifications, task data, and technology data, the analysis focuses on select business-related occupational groups. It examines the extent to which tasks are associated with specific technology competencies. The selection of job categories and their related tasks includes managerial, specialist, and clerical positions relevant to the business domain. Preliminary analysis suggests significant variation across business-related job categories: basic technological competence is emphasized in most job codes, whereas more advanced technological competencies appear to be more important in specialized, analytic roles.

Keywords: *Human capital theory, technology skills, business sub-specialties, occupational competencies, labor market value.*

AUTOMATED EVALUATION OF SPREADSHEET LOGIC IN A JOB ORDER COSTING ASSIGNMENT

Penelope Lyman, University of North Georgia

ABSTRACT

This presentation demonstrates the implementation of a spreadsheet-based job order costing assignment designed to strengthen students' accounting and spreadsheet skills while streamlining the grading process for instructors. Each student received a unique workbook containing a single worksheet with job cost data, including direct materials, direct labor, machine hours, job completion status, and sales information. Using the provided data, students were required to calculate job costs, prepare journal entries, and complete various job order costing analyses using formulas and cell references rather than manually entered values. An algorithm ensured that each student received unique input data and different worksheet starting points, reducing the likelihood of formula-sharing since no two students had identical solutions. The grading rubric evaluated whether students used appropriate formulas and cell references while an automated grading algorithm verified the accuracy of the displayed numerical results. In addition to checking for correct answers, the system evaluated the spreadsheet logic used to generate those answers. For example, formulas that dynamically identified completed jobs were distinguished from formulas that worked only for a specific version of the assignment. Automated feedback provided students with explanations of errors and suggestions for more efficient spreadsheet design. This model provided students with hands-on experience applying job order costing concepts while reinforcing spreadsheet development skills. Although this example focuses on a job order costing application, the framework is adaptable to a variety of accounting topics where instructors seek to combine individualized assignments with automated assessment and feedback.

A STRUCTURAL EQUATION MODELING ANALYSIS OF LATENT METACOGNITIVE DIMENSIONS AND EXAM PERFORMANCE IN INTERMEDIATE ACCOUNTING I

Songtao Mo, Purdue University Northwest

ABSTRACT

This study examines the connections between students' unobservable metacognitive characteristics and their exam performance in a quantitative accounting course. The data used in this research are from an Intermediate Accounting I course, which integrates student performance statistics with learning data extracted from the McGraw-Hill Connect. The examination utilizes structural equation modeling (SEM) and finds that distinct latent metacognitive dimensions- Overconfidence, Superficial Familiarity, and Cautious Realism- are associated with conceptual processing, which subsequently interact with teaching practices to affect exam performance. Additionally, empirical results show that the effect of metacognition is limited to understanding of the concepts, which is the mediator that impacts exam performance. In the meanwhile, teaching practices affect exam outcomes through student performance in periodic quizzes. This study has important pedagogical implications for accounting education. The findings suggest that accounting instructors should consider implementing monitoring mechanisms at the stage of conceptual understanding.

Keywords: *Metacognitive Dimensions; Structural Equation Modeling; Moderated Mediation.*

WHEN BOTS NEED A WALLET: THE CASE OF CIRCLE INTERNET GROUP

Songtao Mo, Purdue University Northwest

Chen Ye, Purdue University Northwest

ABSTRACT

This case study explores how Artificial Intelligence (AI) development is transforming the conventional landscape of digital transactions and payment methods. The focus of AI application quickly switched from chatbots to autonomous AI agents and smart software programs that can purchase data and transact with other AI tools without human intervention. The transition to AI agents that make highly frequent transactions requires a payment system compatible with the evolving digital era.

Circle Internet Group, Inc. (CRCL) offers digital dollars, USD Coin (USDC), to serve as a more efficient payment system for AI. Students will analyze financial information from Circle's public filings with the Securities and Exchange Commission (SEC) to understand how Circle is building a new digital payment ecosystem with USDC at the center stage. Through this case study, Students will also learn to examine the benefits and risks of adopting a new technology for business applications. While CRCL makes machine-to-machine payments affordable and faster, it needs to address the financial and regulatory risks in the real world.

This case study provides a framework for students to examine CRCL's business model. Students may utilize AI tools when approaching discussion questions. Beyond existing textbooks and technical factors, students are encouraged to explore a business landscape that is being rapidly shaped by AI.

Keywords: CRCL, Artificial Intelligence (AI), Digital Assets Regulation

A SIMULATION GAME ON PROFESSIONAL JUDGMENT IN CLIENT ACCEPTANCE

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ABSTRACT

This case study presents a simulation game designed for auditing students to gain an understanding of the complexity of client acceptance, risk assessment, and professional judgement in a real-world context. The game is set against the backdrop of 2024, when Super Micro Computer, Inc. (SMCI) encountered various accounting and auditing issues, including the resignation of its external auditor, Ernst & Young LLP (EY). In this simulation game, students assume the role of client acceptance committee members at a mid-sized public accounting firm, Summit Audit LLP, and are tasked with evaluating whether to submit a proposal to serve as SMCI's new auditor following EY's resignation. Students are required to collect, analyze, and evaluate information to make the determination.

This simulation offers significant pedagogical value. Through this case study, students can learn how to apply auditing standards to client engagement, risk assessment, and professional judgement. Additionally, students can establish the connections between textbook knowledge and real-world events. As such, students gain in-depth understanding of the complexities and responsibilities when applying Generally Accepted Auditing Standards (GAAS) in fieldwork.

Key Words: Simulation, Client Acceptance, Professional Judgment

FINTECH DISRUPTION AND COLLABORATION IN BANKING: ADOPTION DRIVERS, ORGANIZATIONAL RESPONSES, AND A CONCEPTUAL FRAMEWORK

Dr. Khan Noble Morshed, University of La Verne, USA

ABSTRACT

Financial Technology (FinTech) has transformed the global financial services industry by introducing innovative digital solutions that challenge traditional banking models while creating opportunities for collaboration. Technologies such as artificial intelligence (AI), blockchain, cloud computing, and big data analytics have accelerated innovation across payments, lending, wealth management, and customer engagement. This paper examines the impact of FinTech on traditional banking through the lenses of Disruptive Innovation Theory, Diffusion of Innovation Theory, and the Technology Acceptance Model (TAM). A conceptual framework is proposed to explain how technological characteristics influence FinTech adoption and, in turn, how adoption contributes to digital transformation within financial institutions. The paper argues that perceived usefulness, ease of use, trust, and relative advantage are critical drivers of adoption, while FinTech-enabled innovation contributes to organizational performance and banking transformation. Research propositions are developed to guide future empirical investigation.

Keywords: *FinTech, Digital Banking, Financial Innovation, Artificial Intelligence, Blockchain, Technology Adoption*

INTRODUCTION

The financial services industry has undergone a significant transformation due to advances in digital technologies. FinTech firms have introduced innovative products and services that improve accessibility, efficiency, and the customer experience while challenging banks' traditional dominance. Technologies such as artificial intelligence, blockchain, cloud computing, and big data analytics have enabled organizations to develop faster, more personalized, and cost-effective financial solutions.

The emergence of FinTech has altered competitive dynamics within the financial sector. While early discussions focused primarily on competition between FinTech firms and traditional banks, recent developments suggest increasing collaboration through partnerships, acquisitions, open banking initiatives, and digital ecosystems. Financial institutions are investing heavily in digital transformation to remain competitive and meet evolving customer expectations.

This paper develops a conceptual framework that explains how factors influencing technology adoption influence FinTech adoption, and how adoption contributes to digital transformation and organizational performance within the banking industry.

LITERATURE REVIEW

FinTech refers to technology-enabled innovations that improve the delivery of financial services through digital platforms, automation, analytics, and data-driven decision-making. Research has shown that FinTech influences payments, lending, personal finance, wealth management, and financial inclusion.

Disruptive Innovation Theory explains how new entrants challenge established organizations by offering innovative and accessible alternatives. FinTech firms initially targeted underserved customer segments but have gradually expanded into mainstream financial markets.

Research on technology adoption provides additional insights into FinTech growth. Diffusion of Innovation Theory suggests that innovations are adopted when they demonstrate relative advantages, compatibility, observability, and ease of use. Similarly, the Technology Acceptance Model (TAM) identifies perceived usefulness and perceived ease of use as key determinants of technology acceptance.

Together, these perspectives provide a foundation for understanding how FinTech innovations spread throughout the financial services ecosystem.

EMERGING FINTECH TECHNOLOGIES

Several technologies continue to drive FinTech innovation.

Artificial Intelligence and Machine Learning improve fraud detection, risk assessment, customer service automation, predictive analytics, and personalized financial recommendations.

Blockchain Technology enhances transparency, security, and transaction efficiency through decentralized digital ledgers and smart contracts.

Big Data Analytics enables organizations to analyze customer behavior, improve risk management, enhance decision-making, and deliver personalized financial products.

Cloud Computing provides scalable infrastructure that supports digital banking, mobile applications, and real-time financial services.

These technologies collectively support innovation while creating opportunities for collaboration between FinTech firms and traditional financial institutions.

IMPACT ON TRADITIONAL BANKING

FinTech has significantly influenced traditional banking operations. Digital payment platforms such as PayPal, digital banking platforms such as Revolut, merchant-service innovators such as Square, and alternative lending providers such as LendingClub have demonstrated the ability of technology-driven business models to reshape financial service delivery.

Traditional financial institutions have responded by investing in digital transformation initiatives, adopting advanced technologies, improving mobile banking capabilities, and forming strategic

partnerships with FinTech firms. These responses suggest that the future of financial services will likely involve both competition and collaboration.

Banks increasingly recognize that technological innovation can improve operational efficiency, customer engagement, and long-term competitiveness. Consequently, many organizations now view FinTech as a strategic partner rather than solely as a disruptive competitor.

CONCEPTUAL FRAMEWORK

The proposed framework integrates the Technology Acceptance Model (TAM), the Diffusion of Innovation Theory, and the FinTech innovation literature.

Technology Characteristics serve as independent variables and include:

- Perceived Usefulness
- Perceived Ease of Use
- Trust
- Relative Advantage

These factors influence FinTech Adoption.

FinTech Adoption contributes to Digital Transformation by encouraging organizations to modernize processes, improve customer experience, and leverage digital technologies.

Digital Transformation subsequently influences Organizational Outcomes, including innovation capability, operational efficiency, customer satisfaction, and financial performance.

The proposed framework suggests that technology adoption factors remain critical drivers of FinTech success. As digital technologies become increasingly integrated into financial services, organizations must balance innovation, security, regulatory compliance, and customer trust.

The framework also highlights the growing importance of collaboration between traditional banks and FinTech firms. Rather than replacing banks entirely, FinTech is increasingly contributing to hybrid ecosystems that combine technological innovation with established banking expertise and regulatory capabilities.

CONCLUSION

FinTech has become a significant force in reshaping the financial services industry. Technologies such as AI, blockchain, cloud computing, and big data analytics continue to transform banking operations, customer experiences, and competitive strategies.

This paper develops a conceptual framework that explains how factors influencing technology adoption influence FinTech adoption, and how adoption, in turn, contributes to digital transformation and organizational outcomes. Future research should empirically test the proposed relationships and examine the evolving role of collaboration between FinTech firms and traditional financial institutions.

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PERSONALIZATION STRATEGIES IN MARKETING CAMPAIGNS USING CRM AND BIG DATA: A CONCEPTUAL FRAMEWORK FOR CUSTOMER ENGAGEMENT AND LOYALTY

Dr. Khan Noble Morshed, University of La Verne

ABSTRACT

The increasing availability of customer data and advances in analytics have transformed marketing from mass communication to highly personalized customer engagement. Organizations increasingly leverage Customer Relationship Management (CRM) systems and Big Data analytics to deliver customized experiences, improve customer satisfaction, and strengthen customer loyalty. This paper develops a conceptual framework that explains how CRM capabilities and Big Data analytics enable personalized marketing strategies that enhance customer engagement and business performance. Drawing upon relationship marketing theory, customer value theory, and data-driven marketing literature, the framework proposes that customer data integration, predictive analytics, and real-time personalization positively influence customer engagement, satisfaction, and loyalty. Case examples from Amazon, Netflix, Starbucks, and Sephora illustrate how organizations use CRM and Big Data to create personalized customer experiences. The paper contributes to the marketing literature by integrating CRM, analytics, and personalization into a unified conceptual model and by proposing future research directions on artificial intelligence, hyper-personalization, and data privacy.

Keywords: CRM, Big Data, Personalization, Customer Engagement, Customer Loyalty, Marketing Analytics

INTRODUCTION

Organizations operate in an increasingly competitive environment where customers expect personalized experiences across digital and physical channels. Traditional mass marketing approaches are being replaced by data-driven strategies that enable organizations to understand customer preferences and deliver customized content, recommendations, and promotions.

Customer Relationship Management (CRM) systems and Big Data analytics have emerged as critical enablers of personalized marketing. CRM systems provide organizations with centralized customer information, while Big Data technologies facilitate the analysis of large volumes of structured and unstructured data generated through customer interactions. Together, these technologies enable organizations to create more relevant and timely marketing communications.

Despite widespread adoption, organizations continue to face challenges related to data integration, privacy concerns, and measuring the effectiveness of personalization strategies. This paper develops a conceptual framework explaining how CRM and Big Data contribute to personalization outcomes and customer loyalty.

LITERATURE REVIEW

CRM systems support the collection, storage, and management of customer information across multiple channels. Prior research demonstrates that CRM capabilities improve customer understanding and facilitate relationship-building activities.

Big Data analytics extends these capabilities by enabling organizations to process large datasets, identify behavioral patterns, and predict customer preferences. Advanced analytics and machine learning technologies allow organizations to personalize marketing communications in real time.

Personalization has been associated with higher customer engagement, satisfaction, and retention. However, excessive use of customer data can raise privacy concerns and contribute to the personalization paradox, in which customers perceive personalization efforts as intrusive.

Although CRM, Big Data, and personalization have been widely studied, limited research has integrated these concepts into a unified framework that explains their combined influence on customer outcomes.

THEORETICAL FOUNDATION

The framework draws on three complementary perspectives:

Relationship Marketing Theory emphasizes the development of long-term customer relationships through personalized interactions.

Customer Value Theory suggests that personalized experiences increase perceived value and customer satisfaction.

Data-Driven Marketing Theory explains how customer data and analytics support strategic marketing decisions and customer engagement.

Together, these perspectives provide a foundation for understanding how CRM and Big Data enable effective personalization strategies.

CONCEPTUAL FRAMEWORK

The proposed framework positions CRM Capabilities and Big Data Analytics as primary drivers of Personalized Marketing.

CRM Capabilities include:

- Customer Data Integration
- Customer Segmentation
- Relationship Management

Big Data Analytics includes:

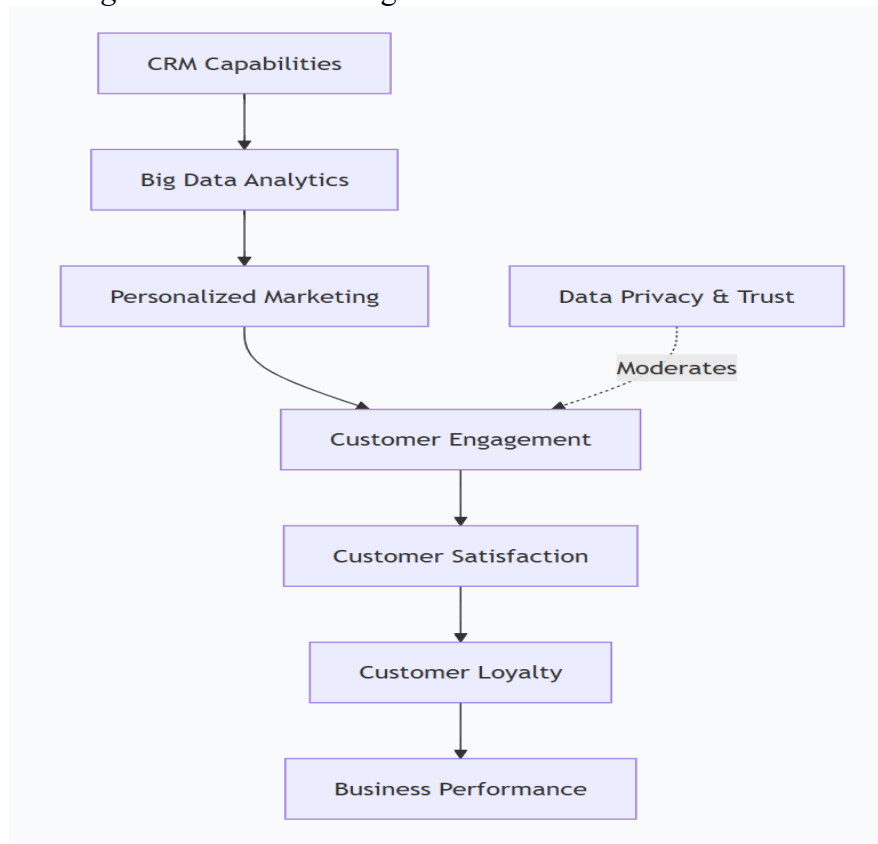
- Predictive Analytics
- Behavioral Analysis
- Real-Time Decision Support

These capabilities enable Personalized Marketing Activities, including customized offers, personalized recommendations, targeted promotions, and individualized communications.

Personalized Marketing subsequently influences Customer Engagement, Customer Satisfaction, and Customer Loyalty.

Data Privacy Concerns moderate these relationships and may reduce the effectiveness of personalization when customer trust is compromised.

Figure 1 – CRM and Big Data Personalization Framework



RESEARCH PROPOSITIONS

- P1: CRM capabilities positively influence personalized marketing effectiveness.
P2: Big Data analytics positively influences personalized marketing effectiveness.
P3: Personalized marketing positively influences customer engagement.

P4: Customer engagement positively influences customer satisfaction.

P5: Customer satisfaction positively influences customer loyalty.

P6: Data privacy negatively moderates the relationship between personalization and customer engagement.

P7: AI-driven predictive analytics positively influence personalization effectiveness.

PRACTICAL EXAMPLES

Amazon utilizes CRM and predictive analytics to provide personalized product recommendations and targeted communications.

Netflix employs behavioral analytics to customize content recommendations and improve user engagement.

Starbucks integrates CRM, loyalty programs, and mobile technologies to deliver personalized rewards and promotions.

Sephora combines customer profiles, loyalty programs, and digital tools to create personalized beauty recommendations across online and physical channels.

These examples demonstrate how organizations use CRM and Big Data to create personalized customer experiences that strengthen customer relationships and improve business performance.

DISCUSSION

The framework suggests that CRM systems and Big Data analytics serve as complementary capabilities that enable personalized marketing strategies. Organizations that successfully integrate customer information, predictive analytics, and personalization technologies are better positioned to improve customer engagement and loyalty.

At the same time, organizations must address privacy concerns and maintain transparency about how customer data is used. Future personalization efforts will increasingly rely on artificial intelligence and machine learning technologies capable of delivering hyper-personalized experiences at scale.

CONCLUSION

CRM systems and Big Data analytics have become essential components of modern marketing strategies. This paper proposes a conceptual framework explaining how these technologies support personalized marketing activities that improve customer engagement, satisfaction, and loyalty.

Future research should examine the role of artificial intelligence, the ethical implications of personalization, and methods for measuring the return on investment of personalization initiatives across industries.

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A CONCEPTUAL FRAMEWORK FOR ACHIEVING DIGITAL TRANSFORMATION THROUGH AGILE METHODOLOGIES: BALANCING INNOVATION AND RISK IN LARGE-SCALE PROJECTS

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ABSTRACT

Digital transformation has become a strategic priority for organizations seeking to improve operational performance, customer experience, and competitive advantage. Despite significant investments in digital technologies, many transformation initiatives fail to achieve their intended outcomes due to organizational resistance, stakeholder misalignment, inadequate governance, and ineffective change management. Agile methodologies have emerged as a practical approach for managing uncertainty and complexity during large-scale transformation efforts. This conceptual paper develops a framework that explains how agile methodologies contribute to the success of digital transformation through organizational adaptability and incremental innovation. Drawing on Dynamic Capabilities Theory, Diffusion of Innovations Theory, and Socio-Technical Systems Theory, the framework proposes that agile practices enhance organizational responsiveness while reducing implementation risk. Leadership commitment, stakeholder engagement, and organizational culture are identified as important moderating factors. The paper contributes to the digital transformation literature by integrating agile project management and innovation strategy into a unified conceptual model and provides propositions for future empirical research.

Keywords: *Digital Transformation, Agile Methodologies, Organizational Adaptability, Innovation, Dynamic Capabilities*

INTRODUCTION

Organizations across industries are investing heavily in digital technologies such as artificial intelligence, cloud computing, automation, advanced analytics, and digital platforms to improve operational efficiency and create new sources of value. Digital transformation, however, extends beyond technology implementation. It requires fundamental changes in organizational processes, culture, leadership, and strategy.

Despite significant investments, many digital transformation initiatives fail to achieve expected outcomes. Common challenges include resistance to change, insufficient stakeholder engagement, poor alignment between business and technology objectives, and inadequate

organizational readiness. As a result, organizations increasingly seek management approaches that address uncertainty while maintaining strategic alignment.

Agile methodologies have gained prominence because they emphasize iterative development, continuous feedback, stakeholder collaboration, and adaptability. These characteristics make agile particularly suitable for digital transformation initiatives where requirements evolve, and organizational learning is critical.

The purpose of this paper is to develop a conceptual framework that explains how agile methodologies contribute to the success of digital transformation through organizational adaptability and incremental innovation, while balancing innovation and risk.

LITERATURE REVIEW

Digital transformation is commonly defined as the organizational process of leveraging digital technologies to improve business models, operational processes, and customer experiences. Research suggests that successful transformation requires not only technological change but also organizational adaptation and leadership support.

Agile methodologies emerged as an alternative to traditional project management approaches. Agile emphasizes iterative delivery, collaboration, customer involvement, and responsiveness to change. Previous studies have shown that agile practices improve organizational flexibility and support continuous learning in dynamic environments.

Innovation strategy also plays a central role in transformation initiatives. Organizations must determine how to introduce technological change without disrupting operational stability. Incremental innovation allows organizations to implement manageable improvements while minimizing risk and preserving organizational capabilities.

Although digital transformation, agile methodologies, and innovation strategy have been studied independently, limited research integrates these concepts into a unified framework. This paper addresses that gap.

THEORETICAL FOUNDATION

The framework draws upon three complementary theories.

Diffusion of Innovations Theory explains how new technologies are adopted within organizations. Agile methodologies support adoption by increasing stakeholder involvement, visibility, and opportunities for experimentation.

Dynamic Capabilities Theory explains how organizations sense opportunities, seize them, and reconfigure resources in response to changing environments. Agile methodologies facilitate these capabilities through continuous feedback, adaptation, and learning.

Socio-Technical Systems Theory emphasizes the alignment of technological systems and human systems. Agile approaches encourage collaboration among stakeholders and help ensure that technical solutions align with organizational needs.

Together, these theories explain how agile methodologies can support both technology adoption and organizational transformation.

CONCEPTUAL FRAMEWORK

The proposed framework positions Agile Methodologies as the primary independent variable influencing Digital Transformation Success.

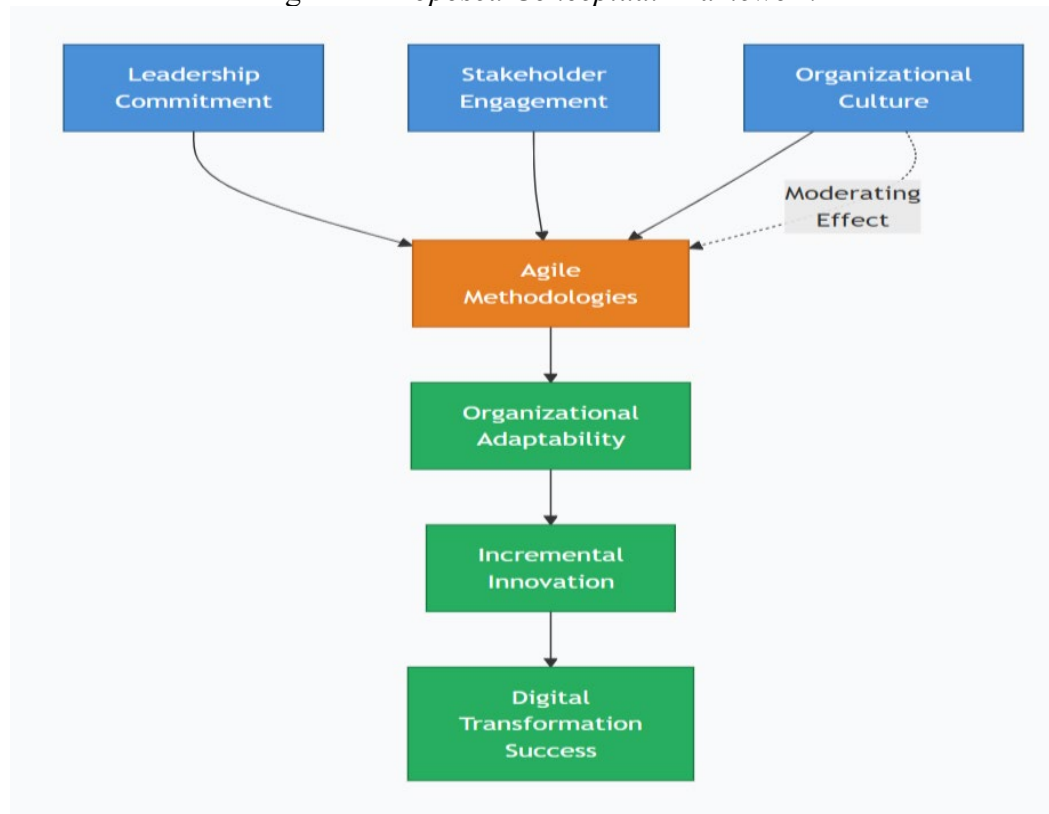
Agile methodologies improve Organizational Adaptability by creating structured mechanisms for continuous learning, stakeholder engagement, and adaptive decision-making.

Organizational adaptability supports Incremental Innovation by enabling organizations to implement manageable improvements while maintaining operational continuity.

Incremental innovation subsequently contributes to Digital Transformation Success by reducing implementation risk and improving organizational learning.

Leadership Commitment, Stakeholder Engagement, and Organizational Culture moderate these relationships by strengthening organizational support for transformation initiatives.

Figure 1. *Proposed Conceptual Framework*



RESEARCH PROPOSITIONS

P1: Agile methodologies positively influence organizational adaptability during digital transformation initiatives.

P2: Organizational adaptability positively influences incremental innovation in large-scale transformation projects.

P3: Incremental innovation positively influences digital transformation success by reducing implementation risk while preserving organizational competencies.

P4: Leadership commitment positively moderates the relationship between agile methodologies and organizational adaptability.

P5: Stakeholder engagement positively moderates the relationship between incremental innovation and the success of digital transformation.

P6: Organizational culture positively moderates the relationship between organizational adaptability and the success of digital transformation.

IMPLICATIONS

The framework offers both theoretical and practical contributions. Theoretically, it integrates agile project management, innovation strategy, and organizational change into a unified model of digital transformation. Practically, it highlights the importance of organizational adaptability and incremental innovation as mechanisms for balancing transformation risk and innovation objectives.

Executives, project managers, and business analysts can use the framework to guide transformation initiatives by emphasizing continuous stakeholder involvement, leadership support, and adaptive execution strategies.

CONCLUSION

Digital transformation remains one of the most important challenges facing modern organizations. Technology investment alone is insufficient to achieve transformation objectives. Organizations must develop capabilities that enable adaptation, learning, and innovation.

This paper proposes a conceptual framework that explains how agile methodologies contribute to the success of digital transformation through organizational adaptability and incremental innovation. Future research should empirically test the proposed relationships and examine their applicability across industries and organizational contexts.

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THE ANATOMY OF CEO COMPENSATION: EVIDENCE FROM A NATURAL EXPERIMENT IN CORPORATE GOVERNANCE

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ABSTRACT

This study examines how the 2003 exchange-mandated board independence reforms affected the composition of CEO compensation and contributes to the debate between the managerial power and complementarity views of executive pay. Prior research suggests that independent directors should strengthen governance by increasing pay-for-performance sensitivity. Less clear, however, is whether stronger governance changes the balance between cash compensation and incentive-based compensation.

Using a difference-in-differences design and a sample of 1,113 publicly traded firms from 1997 through 2012, this study compares firms that were required to restructure their boards with firms that were already compliant with independence requirements. The results indicate that total CEO compensation increased for firms forced to adopt outsider-controlled boards. More importantly, the increase did not occur through cash compensation. Tests of compensation components show no significant change in total cash compensation following the mandate, while pay-for-performance sensitivity increased significantly.

These findings are difficult to reconcile with the managerial power view, which predicts that entrenched CEOs would seek increases in fixed cash pay. Instead, the evidence supports the complementarity view. Independent boards appear to increase incentive-based compensation while leaving cash compensation unchanged, suggesting that additional compensation serves to offset the greater firm-specific risk associated with stronger performance-based incentives. The results demonstrate that changes in governance affected not only the level of CEO compensation but, more importantly, the structure of compensation by shifting pay away from cash and toward performance-linked rewards.

THE HUMAN FILTER AS ETHICAL INFRASTRUCTURE FOR AI-MEDIATED BUSINESS DECISIONS: TRUST, LEADERSHIP AND RESPONSIBLE VALUE CREATION

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ABSTRACT

Artificial intelligence is increasingly embedded in business decision-making, service interactions and brand management. This paper introduces the Human Filter as an ethical leadership mechanism through which AI-generated outputs are interpreted, questioned, contextualized and evaluated before they become organizational action. The central argument is that AI does not merely support decisions; it shapes attention, confidence, responsibility and trust. The Human Filter is developed through three interrelated leadership functions: ethical sensitivity, value alignment and reflective elevation. The paper further argues that the Human Filter is not a leader-only trait but an organizational capability supported by culture, incentives and institutional structures. Positioned at the intersection of ethical leadership, Human-to-Human marketing, trust and service ecosystems, the paper contributes to business ethics, management, marketing and human-centered AI research. It concludes with an empirical agenda for testing the Human Filter in B2B and service decision contexts.

INTRODUCTION

Artificial intelligence has moved from a peripheral analytical tool to a routine participant in business decision-making. Organizations rely on AI to generate recommendations, personalize customer interactions, forecast behavior and support managerial judgment. As this reliance deepens, the ethical question is no longer limited to whether AI systems are accurate, transparent or compliant. The more pressing question is how AI-mediated influence reshapes what humans notice, how they form confidence and how they accept or distribute responsibility for consequential decisions.

This paper argues that responsible AI governance cannot be reduced to technical compliance or procedural oversight. Between an AI-generated output and a consequential business decision, there must be an active human and organizational capacity to interpret, question, contextualize and ethically evaluate that output before it becomes a service decision, brand action or institutional message. This capacity is conceptualized as the Human Filter. In service and business contexts, where value is created through relationships, interpretation, legitimacy and stakeholder expectation, AI can strengthen trust when it supports judgment, or erode trust when it

narrows attention, encourages automation bias, simulates care without responsibility or optimizes short-term performance at the expense of human dignity and brand credibility.

THEORETICAL BACKGROUND

The Human Filter draws on four research streams. Service-dominant logic reframes value as co-created through relationships and interpretation rather than embedded in transactions alone (Vargo & Lusch, 2004). Ethical leadership research emphasizes normatively appropriate conduct enacted through personal action and reinforced through relationships with stakeholders (Brown, Treviño, & Harrison, 2005), while transformational leadership shows that leaders shape the meaning followers attach to organizational events (Bass, 1985). Organizational trust research explains trust as a function of perceived ability, benevolence and integrity under uncertainty (Mayer, Davis, & Schoorman, 1995). Human-automation research identifies the twin risks of automation bias and complacency (Parasuraman & Manzey, 2010) and algorithm aversion after visible error (Dietvorst, Simmons, & Massey, 2015). Read together, these literatures show that the problem is not simply too much or too little trust in AI, but an underdeveloped capacity for calibrated judgment.

THE HUMAN FILTER: THREE LEADERSHIP FUNCTIONS

The Human Filter is developed through three interrelated leadership functions, each answering a different question about the relationship between the decision-maker and the AI-generated output.

Table 1. Human Filter functions, leadership practices and expected outcomes

Function	Core Question	Leadership Practice	Expected Outcome
Ethical sensitivity	What is the AI making visible or invisible?	Identify human consequences, vulnerabilities and relational risks outside the data frame	Reduced blind reliance on AI
Value alignment	Does the recommendation fit our purpose and stakeholder promises?	Test AI outputs against values, brand trust and human dignity	Stronger legitimacy and responsible governance
Reflective elevation	Are we optimizing too narrowly?	Move beyond passive acceptance toward ethical judgment and accountability	Less automation bias and stronger human responsibility

Ethical Sensitivity

Ethical sensitivity is the capacity to recognize ethically and relationally relevant information in AI-mediated decisions that the system itself is not designed to surface. AI systems organize information around measurable objectives such as efficiency, prediction, engagement or

cost reduction. Ethical decision-making also requires attention to human consequences, context, vulnerability and stakeholder expectations. Ethical sensitivity therefore prevents leaders from treating an AI output as a complete representation of the decision space.

Value Alignment

Value alignment concerns whether an AI-supported recommendation is consistent with organizational purpose, stakeholder expectations, brand promise and human values. A recommendation can be efficient and commercially attractive while still being ethically misaligned if it undermines the ability, benevolence and integrity on which stakeholder trust depends (Mayer, Davis, & Schoorman, 1995). Value alignment therefore reframes AI governance as brand and trust stewardship rather than a purely technical control problem.

Reflective Elevation

Reflective elevation is the discipline of moving beyond passive acceptance of AI outputs toward higher-order ethical judgment. Fluent and authoritative AI outputs can encourage cognitive offloading, automation bias and complacency (Risko & Gilbert, 2016; Parasuraman & Manzey, 2010). Reflective elevation is not blanket suspicion of AI; it is calibrated judgment. Leaders must ask what assumptions are embedded in the output, what has been optimized at the expense of what, and whose interests are served or marginalized by the recommendation as framed.

THE HUMAN FILTER AS AN ORGANIZATIONAL CAPABILITY

The Human Filter should not be treated as a leader-only trait. It is better understood as an organizational capability. Individual leaders may possess strong ethical intentions, but their ability to exercise judgment over AI-mediated decisions depends on the culture, incentives and institutional structures within which they operate. Where an organization rewards only speed, efficiency and short-term commercial results, the Human Filter remains weak even among ethical leaders. Where an organization legitimizes reflection, escalation, challenge and stakeholder-oriented deliberation, the Human Filter becomes embedded in ordinary practice rather than dependent on individual heroism.

ENABLING CONDITIONS

Three enabling conditions follow from this organizational framing. First, organizations need an ethical culture that legitimizes questioning AI outputs rather than treating algorithmic recommendations as neutral by default. Second, they need incentive structures that reward trust, responsibility and stakeholder value alongside quantitative performance indicators. Third, they need institutional structures such as review processes, escalation pathways and governance forums that allow genuine deliberation rather than superficial compliance sign-off.

CONTRIBUTIONS TO THEORY AND PRACTICE

The paper makes four contributions. To business ethics, it reframes responsible AI as a question of ethical influence rather than technical risk management alone. To management research, it identifies the Human Filter as a leadership and organizational capability required in AI-mediated environments. To marketing and service research, it shows how AI-supported decisions affect trust, brand meaning and co-created value, extending Human-to-Human marketing into an AI-mediated context (Kotler, Pfoertsch, & Sponholz, 2021). To human-centered AI research, it explains why human responsibility must remain active, not merely nominal, as decision-making becomes increasingly automated.

FUTURE RESEARCH AGENDA

Future research could test the Human Filter through experimental vignette designs in B2B and service decision contexts. Interface conditions could vary reflective prompts, ethical salience cues or value-alignment reminders to examine whether decision-makers question rather than defer to AI recommendations. Relevant outcomes include trust in AI-supported recommendations, perceived manipulation, decision confidence and willingness to rely on a recommendation; relevant moderators include moral identity, professional experience and perceived responsibility.

CONCLUSION

The future of AI in business will not be determined only by algorithmic sophistication. It will also depend on the quality of the human and organizational filter placed between intelligent systems and consequential decisions. Without such a filter, AI adoption risks becoming efficient but ethically shallow. With it, AI can support a more reflective, trustworthy and human-centered model of business leadership.

AI DISCLOSURE

The authors used generative AI tools for language refinement, structural editing and conceptual organization. The authors reviewed, verified and remain fully responsible for the accuracy, originality, citations and final scholarly content of the manuscript.

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INTERNAL BRAND ALIGNMENT: HOW ORGANIZATIONAL COHERENCE PRODUCES BRAND CREDIBILITY

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ABSTRACT

Organizational brand credibility has declined even as external marketing investment has increased. This paper argues that the Service Marketing Triangle and Branding Triangle frameworks identify an underdeveloped mechanism: how internal marketing practices translate into brand credibility. Drawing on Service-Dominant Logic, H2H Marketing theory, and cross-industry practitioner research, we develop the Internal Brand Alignment Model (IBAM), a framework specifying four interdependent mechanisms through which internal organizational practices produce external brand credibility: Brand Commitment Formation, Psychological Safety Enablement, Leadership Authenticity Signaling, and Collaborator Ecosystem Coherence. We develop four formal propositions and argue that, in high-transparency environments, brand credibility is fundamentally rooted not in communications strategy but in the daily human experience of organizational members.

INTRODUCTION

The Service Marketing Triangle (Grönroos 1981) and Branding Triangle (Kotler & Pfoertsch 2006, 2025) share a foundational insight: external brand credibility emerges from internal organizational alignment. Yet both frameworks treat internal marketing as primarily structural—describing communication flows between actors—rather than mechanistically. The literature has answered what internal marketing must achieve without fully specifying how it produces that outcome. This paper addresses that gap. Empirical signals motivate this inquiry: Edelman Trust data shows declining institutional credibility despite increased communications investment; employer platforms have rendered organizational culture transparent; Generation Z workforce cohorts identify purpose alignment and leadership authenticity as primary retention drivers; and research confirms that internal branding practices moving employees from knowledge to commitment substantially strengthen brand-consistent behavior (Burmahn & Zeplin 2005; Punjaisri & Wilson 2011). Drawing on theoretical foundations in Service-Dominant Logic, H2H Marketing, internal branding, organizational trust, and employee engagement—grounded in practitioner insights from cross-industry roundtables—we propose the Internal Brand Alignment Model: a framework identifying four mechanisms through which internal organizational practices translate into brand credibility.

THEORETICAL BACKGROUND

The IBAM integrates five theoretical streams. Service-Dominant Logic (Vargo & Lusch 2004) establishes that value is co-created through interaction, implying brand meaning is democratized across organizational stakeholders. H2H Marketing (Kotler, Pfoertsch, & Sponholz 2021) shifts the unit of analysis from transactions to human problems and emphasizes authentic purpose as the foundation for durable brand equity. Internal branding literature (Burmam & Zeplin 2005) demonstrates that brand commitment—intrinsic motivation to enact brand values—is substantially more predictive of brand-consistent behavior than brand knowledge. Organizational trust research (Mayer, Davis, & Schoorman 1995; Schein 2010) shows that trust and culture are transmitted through behavioral consistency, not communication content. Employee engagement research (Kahn 1990; Edmondson 2003) identifies psychological safety as a prerequisite for authentic individual engagement. Together, these streams explain why the promise-reality gap—divergence between externally communicated values and internally experienced organizational behavior—is the primary driver of brand credibility loss.

THE INTERNAL BRAND ALIGNMENT MODEL: FOUR MECHANISMS

Brand Commitment Formation.

Employees progress from brand awareness through brand understanding to brand commitment—intrinsic motivation to enact brand values. Burmann and Zeplin (2005) demonstrate this progression is not automatic; most organizations reach awareness but not commitment. Commitment requires employees to experience meaningful connection between brand purpose and their own professional values. Cross-industry practitioner data reveal that this formation occurs not through training programs but through observing whether leaders sacrifice organizational benefit for stated values under pressure.

Psychological Safety Enablement.

Edmondson (2003) demonstrates that psychological safety—organizational conditions permitting honest expression without fear of punishment—is a prerequisite for authentic behavior and learning. Applied to brand delivery, psychological safety enables employees to depart from scripts when customer situations demand creative, empathetic responses. In service contexts, this distinction between surface-level script compliance and genuine engagement has direct consequences for customer experience quality and brand credibility. Organizations investing heavily in brand training while maintaining low-trust, high-control management cultures effectively cancel their internal marketing investments. The paradox is that standardization and safety are often treated as organizational opposites, when in fact psychological safety enables the principled judgment required for consistent brand delivery across diverse customer situations.

Leadership Authenticity Signaling.

Schein (2010) argues that culture is fundamentally what leaders consistently attend to, measure, reward, and sacrifice for under competing demands. Employees are astute readers of this hierarchy; brand behavior reflects their reading of authentic values, not official communications. The mechanism operates through observational learning: employees infer organizational values from watching how leaders behave when facing conflicting pressures—when delivering customer experience quality competes with short-term financial performance, for instance. Leadership Authenticity Signaling operates at both executive and manager levels, with immediate supervisors being primary culture carriers. A manager's daily decisions about what to measure, praise, and penalize are more powerful than strategic communications in shaping employee understanding of organizational priorities.

Collaborator Ecosystem Coherence.

The Branding Triangle extends internal marketing from employees to independent collaborators—distributors, dealers, service agents. In B2B supply chains, the brand is frequently delivered through legally autonomous partners. Achieving coherence across this ecosystem requires partner organizational identification (Backhaus & Tikoo 2004): partners treated as strategic stakeholders and invested in as participants in a shared organizational mission develop intrinsic brand commitment. Those treated as transactional intermediaries revert to price-based competition when brand alignment requires additional effort. Collaborator Ecosystem Coherence is the most organizationally challenging of the four mechanisms because it demands governance structures, shared value frameworks, and relationship investments that extend internal marketing responsibility beyond organizational boundaries.

PROPOSITIONS

P1 (Brand Commitment Formation): Internal marketing practices that develop intrinsic brand commitment produce stronger brand-consistent behavior than those developing brand knowledge, with this effect mediated by organizational identification and moderated by Leadership Authenticity Signaling.

P2 (Psychological Safety Enablement): Psychological safety at the team level mediates the relationship between internal humanization investment and authentic co-created brand experience, with higher psychological safety producing more adaptive, customer-responsive brand behavior.

P3 (Promise-Reality Gap): The organizational promise-reality gap is more strongly associated with Internal Humanization Investment deficits than External Marketing investment deficits, and its effect on brand credibility is amplified in high-transparency digital environments.

P4 (Collaborator Coherence): In B2B markets, Collaborator Ecosystem Coherence positively moderates the relationship between organizational internal alignment and customer-

perceived brand credibility, with stronger ecosystem coherence amplifying the credibility effects of internal humanization investment.

CONTRIBUTIONS TO THEORY AND PRACTICE

To business ethics and brand management, the IBAM provides mechanistic specification of how internal marketing translates to brand credibility—answering a critical gap in the literature (Rafiq & Ahmed 2000). To management research, it identifies organizational conditions (psychological safety, leadership consistency, values-based hiring) that enable or constrain brand credibility. To marketing practice, it reorients brand diagnostics from external communication effectiveness to internal organizational coherence. To H2H Marketing theory, it operationalizes the promise-reality gap as a testable, measurable construct central to understanding brand credibility loss in transparent environments.

MANAGERIAL IMPLICATIONS

The IBAM generates actionable implications for brand strategy, HR leadership, and organizational leadership. For brand strategists: brand credibility diagnostics should begin on the internal side of the Service Marketing Triangle, not external communications. The critical questions are not "How effectively are we communicating?" but "How authentically are our employees and collaborators experiencing our values?" For HR and people leaders: employee experience management is the upstream supply chain of brand management. Investments in psychological safety, leadership development, and values-based hiring are simultaneous investments in brand delivery quality. For B2B organizational leaders: partner relationship management must be reconceptualized as internal brand investment extended beyond organizational boundaries. Finally, as technology automation increases, the human moments that remain in customer interactions carry disproportionate significance and require commensurate investment in employee empowerment and psychological safety.

FUTURE RESEARCH AGENDA

Future research should undertake three priorities. First, measurement development: validated scales for the IBAM's four mechanisms suitable for both research and organizational diagnostic application. Second, cross-industry and cross-cultural empirical testing of propositions, particularly in B2B manufacturing, professional services, and digital-native organizations. Third, longitudinal studies establish causality between internal brand commitment and external brand credibility, ideally with intervention designs comparing organizations investing differently in the four mechanisms. Additional research should address AI and algorithmic management's implications for psychological safety and leadership authenticity, sustainability/ESG coherence effects on brand credibility, and applications in global supply chain contexts.

CONCLUSION

Organizations have long understood that strong external brands require strong internal foundations. What this paper adds is mechanistic specification: how internal marketing investments translate into brand credibility through four interdependent mechanisms. The practitioner evidence grounding this framework converges on a single insight: employees do not primarily learn brand values from communications. They learn them from observing what organizational leaders do under pressure, in difficult situations, when keeping the brand promise costs something. The brand is not what the organization says. It is what the organization does. And what the organization does begins, always, inside.

AI DISCLOSURE

The authors used generative AI tools for condensing material, structural editing, and conceptual organization. The authors reviewed, verified, and remain fully responsible for the accuracy, originality, citations, and final scholarly content of the manuscript.

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A VALUES-DRIVEN INTERNAL BRANDING FRAMEWORK: EXTENDING THE SERVICE MARKETING TRIANGLE TOWARD STAKEHOLDER VALUE CO-CREATION

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ABSTRACT

This conceptual paper develops a values-driven internal branding framework that positions organizational values as the connective mechanism linking the internal marketing and internal branding literatures, and that extends the role of employees from brand ambassadors toward co-creators of stakeholder value. Integrating internal marketing theory, Service-Dominant Logic, the Service Marketing Triangle, and the Branding Triangle, the framework specifies a causal sequence in which organizational values shape employee experience and engagement, foster internal brand meaning, and drive value co-creation behaviors that generate stakeholder value, with a feedback loop renewing organizational values. The framework defines internal brand meaning as a three-facet interpretive construct, formalizes the sequence through nine propositions, distinguishes proximal from distal stakeholder value, and offers managers a diagnostic logic for locating brand-delivery failure within the internal causal chain.

Keywords: *internal branding; organizational values; internal brand meaning; employee engagement; value co-creation; Service-Dominant Logic; stakeholder value*

1. INTRODUCTION

The creation of value has long been regarded as the central purpose of marketing and management. Contemporary scholarship increasingly challenges firm-centric and shareholder-oriented perspectives, arguing that sustainable organizational success depends on the creation of value across interconnected stakeholder networks rather than the maximization of value for a single group (Vargo and Lusch, 2004, 2018; Mahajan et al., 2023; Zarkada and Melanthiou, 2026). Within this evolving paradigm, organizations are no longer viewed as isolated producers of value but as participants in dynamic service ecosystems where value emerges through interactions among employees, customers, partners, communities, and society at large (Edvardsson et al., 2011; Grönroos and Voima, 2013; Zeithaml et al., 2020).

This shift has important implications for branding. Traditionally conceptualized as a mechanism for differentiation and competitive advantage, branding has more recently evolved into a broader strategic process concerned with developing meaningful relationships among multiple

stakeholders and creating sustainable value (Kotler et al., 2020; Kotler and Pfoertsch, 2025). In the Human-to-Human (H2H) perspective, Kotler, Pfoertsch, and Sponholz (2020) argue that organizations interact not with abstract market segments but with human beings whose decisions, experiences, identities, and relationships shape value creation. Brands, in this view, function as systems of shared meanings, values, and relationships connecting organizations with diverse stakeholder groups.

Parallel developments are observable within the internal marketing and internal branding literatures. Internal marketing research has consistently emphasized treating employees as internal customers whose needs and experiences influence organizational effectiveness and service quality (Ahmed and Rafiq, 2003; Lings and Greenley, 2005; Boukis, 2019), with employee engagement emerging as a critical outcome (Kyriacou, 2024). Internal branding scholarship has highlighted the strategic role of employees in delivering brand promises and supporting brand-consistent behaviors (Burmam and Zeplin, 2005; King and Grace, 2010; Punjaisri and Wilson, 2011).

Despite this progress, both streams remain characterized by conceptual fragmentation, and they have developed largely in parallel. Internal branding research, in particular, has paid comparatively limited attention to the role of organizational values in shaping internal brand meaning and broader stakeholder value creation. This limitation becomes increasingly important within contemporary service ecosystems. Service-Dominant Logic proposes that value is not embedded in products, services, or brands but co-created through interactions among multiple actors integrating resources and competencies (Vargo and Lusch, 2004, 2018; Payne et al., 2008). Employees, consequently, cannot be viewed merely as organizational resources or brand ambassadors; they are active participants whose experiences, interpretations, and behaviors determine how organizational values are translated into stakeholder outcomes.

An integrative gap therefore remains. Internal marketing research explains how organizational practices influence employee attitudes and engagement; internal branding research explains how employees contribute to brand delivery. Neither stream adequately explains the interpretive process through which organizational values become internalized by employees as internal brand meaning and are subsequently translated into stakeholder value creation. Building on the axiological turn in marketing thought (Panigyrakis and Zarkada, 2014) and the values-driven co-creation perspective (Zarkada and Melanthiou, 2026), this paper addresses that gap by proposing a values-driven internal branding framework integrating internal marketing theory, Service-Dominant Logic, the Service Marketing Triangle, and the Branding Triangle. The framework proposes that organizational values shape employee experience and engagement, which foster internal brand meaning and value co-creation behaviors, through which employees become active co-creators of stakeholder value.

2. THE INTEGRATIVE GAP AND THE FRAMEWORK'S LOGIC

The framework's central claim is that organizational values constitute the connective mechanism between the internal marketing and internal branding traditions. Internal marketing has established that organizational investment shapes employee attitudes; internal branding has established that employee brand commitment shapes brand delivery. What neither has theorized is

the interpretive process in between: how the organization's values, as experienced by employees, become a shared internal brand meaning that motivates employees to co-create value with the stakeholders they serve. Organizational values are simultaneously the input (what internal marketing communicates and enacts) and the content (what internal brand meaning is ultimately about), which positions them as the natural integrative device.

Figure 1 presents the complete framework. The vertical sequence runs from organizational values through employee experience, employee engagement, internal brand meaning, and value co-creation behaviors to brand and stakeholder value, with a feedback loop returning co-created value to organizational values. A set of organizational enablers — leadership and communication, HR practices and support, internal marketing activities, organizational culture, and resources and empowerment — feeds into the experience and engagement stages. The entire sequence is grounded in the Service Marketing and Branding Triangle base, linking the Organization, Employees/Collaborators, and Customers/Stakeholders through the internal, interactive, and external marketing flows.

Fig. 1. The values-driven internal branding framework: how organizational values drive internal branding and value co-creation. [Figure supplied as a separate image file.]

3. THEORETICAL POSITIONING

This framework is positioned within a broader program of work integrating the internal marketing and internal branding literatures, and its distinct contribution should be specified relative to adjacent approaches. A complementary line of inquiry argues that internal marketing and internal branding unify as sequential stages of a single process through the co-creation logic of H2H marketing, with psychological safety and organizational investment as the enabling conditions. That work establishes, at the level of paradigm, that the two traditions belong to one underlying process.

The present framework addresses two further questions: how that integration operates, and to what end. Its answer to the first is mechanistic — organizational values are the causal mechanism through which internal organizational processes become internal brand meaning. Its answer to the second is outcome-extending — the framework carries the causal chain beyond employee brand commitment to stakeholder value co-creation, incorporating an explicit feedback loop through which co-created value renews organizational values over time. The two approaches are therefore complementary rather than competing: one establishes the integration; the other specifies its mechanism and its sustainable-value endpoint.

4. CONCEPTUAL FOUNDATIONS: CONSTRUCT DEFINITIONS

Because the framework advances a causal chain among six constructs, conceptual precision regarding each — and particularly regarding the boundaries between adjacent constructs — is essential. This section defines each construct and distinguishes it from related constructs in the literature.

4.1 ORGANIZATIONAL VALUES

Organizational values are the core guiding principles that shape an organization's decisions, behaviors, and relationships (Schein, 2010; Bourne and Jenkins, 2013). Following Bourne and Jenkins' (2013) dynamic perspective, organizational values may exist simultaneously as espoused, attributed, shared, and aspirational forms. Within the present framework, emphasis is placed on enacted organizational values — the values employees perceive to be genuinely embedded in organizational decisions, practices, leadership behaviors, and everyday interactions, rather than merely communicated or formally articulated. Accordingly, organizational values are conceptualized as both the foundational antecedent of employee experience and the substantive content through which internal brand meaning is constructed and internalized.

4.2 EMPLOYEE EXPERIENCE

Employee experience is defined as employees' holistic, perceptual–evaluative interpretation of their lived organizational reality, reflecting the extent to which everyday organizational interactions are experienced as meaningful, authentic, and congruent with enacted organizational values. Unlike engagement, employee experience captures employees' evaluation of organizational conditions rather than their subsequent motivational investment. Consistent with engagement theory (Kahn, 1990), engagement is conceptualized as a response to experienced organizational conditions rather than a direct outcome of organizational practices. Recent scholarship further conceptualizes employee experience as an intentionally designed, co-created system of interactions through which employees make sense of work (Carter et al., 2026).

4.3 EMPLOYEE ENGAGEMENT

Employee engagement is conceptualized as the employee's affective, cognitive, and behavioral investment in the organization and its brand (Kahn, 1990; Kumar and Pansari, 2014; Kyriacou, 2024). A central distinction in the framework concerns the relationship between experience and engagement. Although frequently treated interchangeably, they represent conceptually distinct stages: employee experience is a perceptual–evaluative state reflecting employees' assessment of their organizational environment, whereas employee engagement is a motivational–behavioral response capturing the psychological investment employees choose to make. In short, experience concerns how employees perceive organizational reality, whereas engagement concerns how they mobilize themselves in response. This distinction establishes the directional logic of the framework: values and enabling conditions shape experience, experience enhances the conditions for engagement, and engagement facilitates the development of internal brand meaning.

4.4 INTERNAL BRAND MEANING — THE INTEGRATIVE CONSTRUCT

Internal brand meaning is the framework's central integrative construct. It is conceptualized as the employee's interpretive construction of the significance of the organizational brand — how employees understand, relate to, and internalize the brand within their own organizational experience. This builds on internal branding, employee-based brand equity, and value-internalization research, which collectively suggest that employees do not merely receive brand messages but actively construct meaning through organizational interactions and lived experience (Burmam and Zeplin, 2005; King and Grace, 2010; Punjaisri and Wilson, 2011; Iglesias et al., 2022).

Internal brand meaning comprises three interrelated facets. The cognitive facet refers to employees' shared and coherent understanding of what the brand represents — its purpose, values, promises, and strategic direction (Burmam and Zeplin, 2005; Burmann et al., 2009; King and Grace, 2010). The identification facet reflects the extent to which employees perceive congruence between the brand's identity and their own self-concept, resulting in psychological attachment and a sense of belonging (King and Grace, 2010; Punjaisri and Wilson, 2011). The internalization facet refers to the extent to which employees adopt brand values and meanings as personally significant reference points that guide attitudes, decisions, and everyday conduct (Burmam and Zeplin, 2005; Punjaisri and Wilson, 2011; Iglesias et al., 2022).

This conceptualization positions internal brand meaning as distinct from adjacent constructs. It extends beyond brand knowledge, which concerns only cognitive understanding; it is broader than brand identification, which captures only perceived self-brand congruence; and it is distinguished from brand commitment, the motivational willingness to enact brand values, which is treated here as a downstream consequence rather than an equivalent construct. Critically, the construct's contribution lies not in the three facets individually — each draws on existing work — but in their jointness: internal brand meaning is the interpretive state that exists only when understanding, identification, and internalization co-occur. An employee with cognitive understanding alone knows the brand but is not moved by it; one with identification but weak internalization may feel belonging without translating it into conduct. Only when all three are jointly present does internal brand meaning supply both the interpretive content and the personal motivation that generative co-creation requires. Its theoretical role is thus that of an interpretive, sense-making process — neither a cognition nor a behavior, but the construction that links the two — which is what distinguishes it from any of its constituent facets and from the adjacent constructs with which it is easily confused.

4.5 VALUE CO-CREATION BEHAVIORS

Value co-creation behaviors are employees' voluntary, relational, and meaning-generating actions through which they actively participate in creating value across interactions with customers and other stakeholders. Drawing on Service-Dominant Logic and value co-creation theory, these behaviors extend beyond task performance and involve the integration of employees' knowledge,

interpretations, relationships, and brand-enactment practices into mutually beneficial outcomes (Vargo and Lusch, 2004; Payne et al., 2008; Yi and Gong, 2013). Within the framework, they are downstream expressions of internal brand meaning: employees co-create value not simply because they understand organizational values or comply with brand standards, but because they interpret, internalize, and actively enact brand meaning in ways that generate significance for others. This positioning extends the brand citizenship behavior perspective (Burmman and Zeplin, 2005) toward a more generative, relational view in which employees are active contributors to the co-construction of brand meaning and stakeholder value rather than carriers of predefined brand promises.

4.6 BRAND AND STAKEHOLDER VALUE

Brand and stakeholder value is the multidimensional value co-created through employee–stakeholder interactions. Consistent with Service-Dominant Logic, value is conceptualized as emerging relationally and being realized jointly by multiple actors rather than produced unilaterally (Vargo and Lusch, 2004; Payne et al., 2008; Grönroos and Voima, 2013). To preserve falsifiability, the framework distinguishes two outcome domains. Proximal stakeholder value comprises directly observable, interaction-specific outcomes attributable to employee co-creation behaviors — customer-perceived value, relationship quality, stakeholder experience quality, and perceived authenticity of brand delivery — examinable with cross-sectional and multilevel designs. Distal stakeholder value comprises broader, system-level outcomes that emerge cumulatively across stakeholder networks — ecosystem health, organizational legitimacy, societal value, and sustainable prosperity (Zarkada and Melanthiou, 2026). The framework advances strong causal expectations for proximal outcomes while treating distal value as emergent and requiring longitudinal, multilevel investigation.

5. THE FRAMEWORK AND ITS PROPOSITIONS

The framework specifies a values-driven internal branding process through which organizational values are translated into stakeholder value creation, expressed through nine propositions that articulate the core causal sequence, moderating mechanisms, feedback processes, and contextual conditions.

Proposition 1. Organizational values positively shape employee experience. *The more authentically organizational values are enacted in everyday organizational practices and interactions, the more employees perceive their organizational experience as meaningful, authentic, and congruent with their own values. Grounded in organizational culture theory (Schein, 2010) and person–organization values-fit literature (Kristof-Brown et al., 2005), this proposition assumes that employee experience emerges primarily from employees' interpretations of enacted rather than merely espoused organizational values.*

Proposition 2. Employee experience positively influences employee engagement. *Positive employee experiences characterized by meaningfulness, authenticity, and perceived value congruence increase employees' affective, cognitive, and behavioral engagement with the organization and its brand. Building on Kahn's (1990)*

theory of engagement and evidence from internal marketing research (Kyriacou, 2024), employee experience is positioned as the proximal organizational condition that engagement responds to.

Proposition 3. Employee engagement positively influences internal brand meaning. *Higher employee engagement facilitates the development of internal brand meaning by increasing employees' cognitive attention, emotional investment, and willingness to internalize organizational values and brand significance. Through engagement, employees move beyond passive understanding toward active meaning construction and identity integration.*

Proposition 4. Organizational values positively influence internal brand meaning. *In addition to the engagement-mediated pathway (P2–P3), organizational values directly shape internal brand meaning, because the brand's meaning is substantively constituted by the organization's enacted values. This direct path implies partial rather than full mediation: values reach internal brand meaning both indirectly (through experience and engagement) and directly (as the values content the meaning concerns).*

Proposition 5. Internal brand meaning drives value co-creation behaviors. *The more strongly employees hold internal brand meaning, the more they engage in value co-creation behaviors in their interactions with customers and stakeholders. Internal brand meaning supplies both the interpretive framework (what the brand signifies) and the personal motivation (the internalized values) that together enable generative, brand-congruent co-creation rather than scripted brand delivery.*

Proposition 6. Value co-creation behaviors generate stakeholder value. *Employee value co-creation behaviors generate proximal stakeholder value (customer-perceived value, relationship quality, brand experience quality) directly, and contribute to distal stakeholder value (societal value, sustainable prosperity) through accumulation over time. The causal claim is strong for proximal outcomes and emergent for distal outcomes.*

Proposition 7. Co-created value reinforces organizational values (feedback loop). *Co-created stakeholder value feeds back to reinforce and renew the organization's values over time, strengthening the internal branding system. Grounded in the regenerative, sustainable-prosperity perspective (Zarkada and Melanthiou, 2026), this proposition specifies the framework as a self-reinforcing cycle rather than a linear sequence: realized stakeholder value validates and deepens the organizational values that initiated it.*

Proposition 8. Organizational enablers moderate the early pathway. *The organizational enablers — leadership and communication, HR practices and support, internal marketing activities, organizational culture, and resources and empowerment — moderate the strength of the values-to-experience and experience-to-engagement pathways (P1, P2), such that these pathways are stronger when enablers are robust. The enablers are the organizational means through which values are translated into experienced reality.*

Proposition 9. High enabler investment broadens the early pathway (boundary condition). *When organizational enabler investment is high, the values-to-engagement pathway operates across employees with reduced dependence on their pre-existing personal value orientation. Rather than overriding individual values, supportive organizational conditions become increasingly influential in shaping employee responses, specifying the conditions under which the framework's early pathway is most broadly operative across a values-heterogeneous workforce.*

6. MANAGERIAL IMPLICATIONS

The framework reframes decisions that service managers routinely make about recruitment, communication, training, leadership, and culture, and offers a diagnostic logic for locating failures of brand delivery. Its first contribution is diagnostic. When an organization experiences inconsistent brand delivery, the framework directs attention away from external

communication and toward the internal causal chain through a sequence of questions: Are the organization's values authentically enacted, or merely espoused (P1)? Do employees experience their reality as meaningful and values-congruent (P2)? Have employees developed genuine internal brand meaning, or only brand knowledge (P3–P4)? Do the structural conditions of the role permit employees to act on that meaning (P5)? This allows managers to locate the specific stage at which the chain is breaking rather than treating brand-delivery failure as an undifferentiated problem.

Second, the distinction between brand knowledge and internal brand meaning carries a direct investment implication. Organizations routinely invest in brand knowledge through onboarding, brand manuals, and communication campaigns, then find that brand-consistent behavior does not follow. The framework explains why: knowledge is only the cognitive facet of internal brand meaning and does not, alone, produce the identification and internalization that motivate co-creation. Building meaning requires the authentic enactment of values by leadership, practices that produce meaningful experiences, and conditions under which employees can connect the brand's purpose to their own.

Third, the boundary condition (P9) reframes recruitment strategy. A common assumption holds that brand-aligned delivery depends primarily on selecting employees whose personal values already align with the brand. The framework qualifies this: where enabler investment is high, the values-to-engagement pathway operates with reduced dependence on pre-existing values fit. Values-based selection remains useful but is not a substitute for organizational investment; for service organizations recruiting at scale, sustained investment in the post-hire environment offers a broader and more scalable mechanism for supporting brand-aligned engagement and value co-creation.

7. EMPIRICAL RESEARCH AGENDA

Although conceptual, the framework is designed to be empirically testable, and a three-phase research program is proposed. Phase 1 concerns construct validation. The pivotal internal brand meaning construct requires qualitative validation (e.g., semi-structured interviews and expert evaluation) establishing whether employees empirically distinguish among its three facets and whether these are separable from brand knowledge, brand commitment, and brand identification. Because the framework's central novelty is this construct, discriminant-validity evidence is not a routine formality but a substantive test of the framework's core claim.

Phase 2 concerns measurement development. Internal brand meaning and value co-creation behaviors require instruments developed following established scale-development procedures (Churchill, 1979). Existing validated instruments may be employed for organizational values, employee engagement, internal marketing, and selected employee-experience dimensions (Kyriacou, 2024; Kumar and Pansari, 2014), concentrating development effort on the framework's novel constructs.

Phase 3 concerns structural model testing. The full proposition structure may be examined through structural equation modeling on a multi-organizational service sample, estimating both the partial-mediation structure (P3–P4 jointly) and the moderation of the early pathway by enablers

(P8–P9). Testing P6 requires a dyadic or matched-source design linking employee co-creation behavior with customer-level value evaluations; examining distal value and the feedback loop (P7) requires longitudinal, preferably multilevel, designs across multiple waves. This staged design allows the framework's stronger employee- and stakeholder-level propositions to be tested rigorously while approaching system-level claims with appropriate caution.

8. BOUNDARY CONDITIONS AND SCOPE

Three boundary conditions delimit the framework's scope. First, the framework advances stronger causal expectations for proximal stakeholder value than for broader societal outcomes; distal value is conceptualized as cumulative and emergent rather than a direct consequence of individual employee behavior. Second, the early values-to-engagement pathway becomes more broadly operative under conditions of strong enabler investment (P9); under weaker conditions, employee responses remain more contingent on personal value orientation and perceived value congruence. Third, the framework is specified at the level of the organization and its stakeholder ecosystem, assuming at least partial organizational coordination; extending it to wholly independent inter-organizational actors introduces governance and coordination considerations reserved for future research. The framework applies most directly to interactive, people-dependent services in which employees exercise meaningful discretion and the brand is materially carried by human interaction; in highly standardized or automated settings, the co-creation pathway is correspondingly attenuated.

9. CONTRIBUTIONS AND CONCLUSION

The framework makes three contributions. First, it positions organizational values as the connective mechanism linking internal marketing and internal branding, specifying the values-driven interpretive process through which organizational realities become employee experiences and subsequently stakeholder outcomes — offering an integrative explanation for processes that previous streams have treated separately. Second, it develops internal brand meaning as a three-facet interpretive construct and positions it as the mechanism linking employee engagement with value co-creation behavior, differentiating it from brand knowledge, brand commitment, and brand identification. Third, it advances a stakeholder-oriented account of internal branding, extending the explanatory chain beyond employee alignment toward both proximal and distal stakeholder value and incorporating a recursive feedback mechanism through which realized value renews organizational values over time.

By formalizing these contributions through nine propositions, a three-phase research agenda, and explicit boundary conditions, the framework moves from conceptual integration toward testable theory. It responds to recent calls for more integrative, values-driven, and stakeholder-oriented perspectives in marketing, branding, and organizational management (Kotler et al., 2020; Mahajan et al., 2023; Zarkada and Melanthiou, 2026), and proposes that internal branding be understood not primarily as a mechanism for aligning employees with a predefined

brand identity, but as a values-driven process through which employees become active interpreters and co-creators of the value that brands exist to generate.

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U.S. SMALL BUSINESS AND THE ECONOMY: RIDING WAVES OF UNCERTAINTY

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ABSTRACT

Uncertainty has remained the one constant in tracking economic conditions for several years. While it has always been the case that surprises arise to disrupt seemingly more stable periods, arguably since the advent of COVID-19, such surprises have been substantial and continuous. There have been several ups and downs, from business closures, labor shortages, and supply chain interruptions associated with the pandemic, followed by rising fuel prices and near-record inflation, to more recent record highs observed in the stock market and 401K balances (the latter as reported by Vanguard Group). Numerous potential data sources, including those regularly compiled by U.S. government entities, have a shortcoming in terms of aiding contemporary analysis and prediction, mainly, timeliness. In the beginning of 2026, consumer and small business sentiment were both cautiously optimistic going into the new year. Gas prices were coming down, lower inflation rates could be observed (especially in light of the nearly all-time high rate in June of 2022 of 9.1 percent), and there were hints that the U.S. Federal Reserve's Federal Open Market Committee (FOMC) might add further good news for consumers by lowering interest rates. On February 28, however, the joint U.S. Operation Epic Fury and Israeli Operation Roaring Lion attacked Iranian targets, resulting in yet another wave of tremendous uncertainty. Gas prices began to rise again, along with inflation. A new wave of consumer pessimism struck with these developments. There is a tenuous MOU (Memorandum of Understanding) in place with the purpose of creating an opportunity to negotiate an ending the conflict and creating stability. The totality of these circumstances and the waves of uncertainty that they exacerbate are the subject of this present research.

Keywords: *Small business economy, energy, inflation, entrepreneurship.*