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THE ROLE OF EMPLOYEE ADVOCACY IN BUILDING BRAND LOYALTY: A STUDY OF RETAIL BANKING SECTOR IN HYDERABAD

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ABSTRACT

This study points the function of employee advocacy in building brand loyalty within the retail banking sector of Hyderabad. Employee advocacy, where employees promote their organization's brand to peripheral stakeholders, is increasingly recognised as a prevailing tool for attractive customer trust and nurturing loyalty. The research examines the mediating effects of brand relationship quality as well as brand trust in this process. A sample of 150 retail banking customers and employees was surveyed, and regression analysis was used to test the hypothesized relationships. The findings reveal that employee advocacy positively influences brand loyalty, with brand relationship quality as well as brand trust playing significant mediating roles. The study underscores the importance of fostering employee engagement and aligning employee advocacy with organizational values to build strong, lasting customer relationships. The findings chip in to the mounting body of literature on employee behaviour and brand loyalty, particularly in the banking sector, offering practical implications for banks aiming to leverage their employees as brand ambassadors.

KEYWORDS: Employee Advocacy, Brand Loyalty, Brand Relationship Quality, Brand Trust, Retail Banking, Hyderabad.

INTRODUCTION

In today's bloodthirsty business atmosphere, fostering brand loyalty has evolved from being a marketing objective to a critical driver of sustainable growth, particularly in customer-centric industries like retail banking. Brand loyalty, characterized by customers' preference for a brand due to trust, positive experiences, and emotional connection (Kotler & Keller, 2016), ensures repeat business, reduces marketing costs, and enhances brand reputation. Achieving this, however, requires strategic efforts that extend beyond traditional marketing, emphasizing employee engagement and advocacy.

Employee advocacy, defined as employees actively promoting their organization's brand, products, or services, has significant consideration for its blow on shaping brand perceptions and fostering loyalty (Huang et al., 2020). This is especially critical in retail banking, where trust and customer satisfaction are directly influenced by employee interactions. Employees aligned with organizational values enhance customer experiences by demonstrating authenticity, reliability, and commitment—key drivers of brand loyalty (Xiong & King, 2021).

Internal branding plays a vital role in humanizing employee advocacy by aligning employee behaviour with the organization's brand promise (Harris & de Chernatony, 2001). Particularly in retail banking, where trust and emotional connection are crucial, internal branding strategies strengthen customer relationships and foster loyalty (Wallace et al., 2014). Hyderabad, a prominent financial hub in India with a growing banking sector and a diverse customer base, provides a unique context to examine how employee advocacy influences brand loyalty. The competitive environment necessitates personalized and authentic customer interactions, which can be effectively driven by employee advocates (Chaudhuri & Holbrook, 2001). Research highlights that engaged employees positively influence customer satisfaction and loyalty (Kumar & Pansari, 2016), making employee advocacy a strategic priority for retail banks.

The importance of employee advocacy in the Indian banking sector has been highlighted in recent studies. According to Kumar and Pansari (2016), engaged employees are more likely to act as advocates, which in revolve positively sways customer satisfaction and loyalty. Additionally, Singh and Verma (2020) found that organizations that invest in employee training, empowerment, and recognition create a culture of advocacy, leading to stronger brand-customer relationships. These findings underscore the need for retail banks in Hyderabad to leverage employee advocacy as a strategic tool to enhance brand loyalty. This study investigates the position of employee advocacy in fostering brand loyalty within Hyderabad's retail banking sector, focusing on mediating factors such as brand relationship quality and trust. By integrating insights from internal branding and employee engagement literature, the research aims to offer actionable recommendations for leveraging employee advocacy to enhance brand loyalty.

BACKGROUND

Brand loyalty is a critical driver of organizational success, particularly in customer-centric industries like retail banking, where customer experience directly influences business outcomes. Beyond repeat purchases, brand loyalty reflects an emotional correlation along with trust that customers extend with a brand more time (Oliver, 1999). In the retail banking sector, retaining loyal customers is essential amidst growing competition and evolving customer expectations (Chaudhuri & Holbrook, 2001). In up to date years, employee advocacy has materialize as a key determinant of brand loyalty. Employee advocacy refers to employees promoting their organization's brand, products, and values both within

and outside the workplace (Huang et al., 2020). As the primary point of contact for customers, employees significantly shape customer perceptions through their attitudes, behaviors, and communication. In the retail banking sector, where service quality is heavily reliant on interpersonal interactions, employees who act as brand ambassadors enhance customer experiences, build trust, and foster stronger relationships, ultimately driving brand loyalty (King et al., 2019).

Internal branding is foundational to fostering employee advocacy. By aligning employees with the organization's brand values as well as equipping them with the necessary tools and motivation, internal branding ensures consistent and authentic brand communication (Harris & de Chernatony, 2001). In retail banking, this alignment helps employees convey trust, reliability, and professionalism—qualities that are critical for building customer loyalty (Wallace et al., 2014). Studies show that engaged and empowered employees are more likely to exhibit positive behaviours that resonate with customers, further reinforcing loyalty (Kumar & Pansari, 2016). The retail banking sector in Hyderabad offers a dynamic setting to scrutinize the impact of employee advocacy on loyalty. As one of India's leading financial hubs, Hyderabad features a highly competitive banking landscape, a tech-savvy customer base, and diverse consumer needs. The sector's rapid growth and increasing focus on customer-centric strategies present an opportunity to explore how employee advocacy can differentiate banks and strengthen customer relationships.

While prior research has explored employee engagement and its impact on organizational performance, limited studies focus specifically on the position of employee advocacy in pouring loyalty, particularly in the Indian retail banking context. Additionally, while brand trust and relationship quality are well-recognized as drivers of loyalty, their mediating roles in the link between employee advocacy and brand loyalty remain underexplored (Xiong & King, 2021). To address this knowledge vacuum, this study looks into the retail banking sector in Hyderabad to see how staff advocacy affects brand loyalty. Additionally, it delves into the ways in which relationship quality and confidence in brands mediate this connection. By focusing on a high-growth and competitive market, this explore aims to donate to the narrative on internal branding along with brand loyalty while offering actionable insights for retail banks to enhance customer satisfaction and retention.

LITERATURE REVIEW

Employee Advocacy and Brand Loyalty

Employee advocacy has become a pivotal concept in organizational studies, particularly as organizations increasingly recognize the power of employees as brand ambassadors. Employee advocacy refers to the voluntary promotion of an organization's values, by its employees through personal and professional networks (Huang et al., 2020). Unlike traditional marketing efforts, employee advocacy is rooted in authenticity, as employees are perceived as credible and relatable sources of information (King et al., 2019). In industries such as retail banking, where customer trust

is paramount, employees play a crucial role in seminal brand perceptions through their interactions and communications with customers.

Brand loyalty, a cornerstone of business sustainability, goes beyond transactional relationships to reflect an emotional and psychological commitment from customers (Oliver, 1999). Research has consistently shown that loyal customers are less price-sensitive, more resistant to competitors' offerings, and more likely to counsel the brand to others, thereby driving long-term profitability (Chaudhuri & Holbrook, 2001). Employee advocacy, by fostering positive customer experiences and emotional connections, has been identified as a enter driver of brand.

Hypothesis 1: *There is a positive relationship between employee advocacy and brand loyalty in the Indian retail banking sector.*

Internal Branding as a Catalyst for Employee Advocacy

Internal branding is the process of instilling an organization's brand values and identity within its workforce to ensure consistent brand representation (Harris & de Chernatony, 2001). Effective internal branding fostering a sense of ownership and pride. Strategies such as comprehensive training programs, transparent communication, and performance recognition are integral to creating a culture of advocacy (Xiong& King, 2021).

In the retail banking sector, where service quality directly impacts customer perceptions, internal branding is particularly important. Employees who internalize to exhibit behaviors that build trust, reliability, and professionalism—traits highly valued by banking customers (Wallace et al., 2014). For instance, a bank employee who consistently demonstrates knowledge, empathy, and problem-solving skills reinforces the bank's brand promise, enhancing customer satisfaction and loyalty.

Hypothesis 2: *Internal branding positively influences employee advocacy in the Indian retail banking sector.*

Brand Relationship Quality and Its Role in Loyalty Formation

BRQ encompasses dimensions such as trust, commitment, satisfaction, and emotional attachment, all of which contribute to brand loyalty (Fournier, 1998). High BRQ signifies a strong emotional connection amid the customer along with the brand, leading to repeated engagement and advocacy behaviours.

Studies have shown that employee advocacy significantly impacts BRQ by enhancing the authenticity of brand interactions (Kumar &Pansari, 2016). When employees actively promote the brand and demonstrate behaviours aligned with its values, customers perceive a consistent and reliable brand

experience, thereby strengthening their relationship with the brand. In the retail banking context, BRQ is particularly critical as customers seek trustworthy and dependable financial service providers.

Hypothesis 3: *Employee advocacy positively influences brand relationship quality (BRQ) in the Indian retail banking sector.*

Brand Trust as a Mediator of Loyalty

Trust reduces perceived risks associated with a brand and fosters confidence in its offerings, making it a foundational element of customer loyalty (Morgan & Hunt, 1994). Employee advocacy is in building trust by ensuring consistency and authenticity in customer interactions (Huang et al., 2020). For example, employees who demonstrate genuine care, transparency, and professionalism during customer interactions help establish the brand as dependable and credible. Research indicates that elevated levels of trust direct to greater satisfaction, commitment, and a higher likelihood of brand loyalty (Chaudhuri & Holbrook, 2001).

Hypothesis 4: *Brand trust mediates the relationship between employee advocacy and brand loyalty in the Indian retail banking sector.*

RESEARCH METHODOLOGY

Research Design

This paper employs a descriptive as well as explanatory research design to investigate the role of employee advocacy in edifice brand loyalty in the retail banking sector of Hyderabad. The descriptive aspect aims to provide a detailed overview of employee advocacy practices and their relationship with brand loyalty. Simultaneously, the explanatory approach delves deeper into the causal relationships between employee advocacy, brand relationship quality, brand trust, and brand loyalty. This dual design ensures the study not only describes the observed phenomena but also explains the underlying mechanisms driving these relationships.

Population and Sample Size

It comprises employees and customers of retail banks operating in Hyderabad. Employees who play customer-facing roles, such as relationship managers, tellers, and service executives, were included to provide insights into their advocacy behaviours. Customers who have interacted with these employees and maintained active accounts for at least six months formed the secondary participant group. A section size of 150 participants was selected, consisting of 75 employees and 75 customers. This sample size ensures reliability and validity for statistical analyses like regression and mediation, as it exceeds the minimum threshold for robust findings (Tabachnick&Fidell, 2007).

Sampling Technique

The study employed an amalgamation of purposive along with convenience sampling techniques. Purposive sampling ensured that participants were relevant to the research objectives—employees actively engaged in customer-facing roles and customers with regular bank interactions.

Data Collection Methods

The questionnaire included sections to measure key variables: employee advocacy, brand relationship quality, brand trust, and brand loyalty. Employee advocacy was assessed using a validated scale adapted from King et al. (2019). Brand connection quality was measured using dimensions like trust, satisfaction, and emotional connection, as defined by Fournier (1998). Brand trust was evaluated using items based on Morgan and Hunt (1994), while brand loyalty was assessed through behavioral and attitudinal metrics from Chaudhuri and Holbrook (2001).

Data Analysis Techniques

Descriptive statistics were employed to summarize demographic data and the key variables of the study. Correlation scrutiny was conducted. Regression analysis was used to observe the direct effects of employee advocacy on brand loyalty. Mediation analysis was executed using Hayes' PROCESS macro (version 4.0), which allowed for the assessment of direct, indirect, and total effects of the mediators (trust as well as relationship quality). The serial mediation model provided insights into the sequential mediating effects of these variables. Hayes' PROCESS macro was used for mediation and serial mediation analysis. Microsoft Excel was used for data organization and visualization.

DATA ANALYSIS

Descriptive Statistics

The table 1 below provides an overview of the sample and the mean scores for the key study variables. The descriptive analysis highlights key demographic characteristics and the mean scores of the study variables. Among employees, 60% were male ($n = 45$), while 40% were female ($n = 30$). Similarly, the customer group comprised 66.7% males ($n = 50$) and 33.3% females ($n = 25$), indicating a higher male representation in both groups.

For the key study variables, the mean score for employee advocacy was 4.12 amid a standard deviation of 0.68, signifying an elevated level of advocacy among employees with moderate variability. Brand relationship quality had a mean score of 4.21 and a standard deviation of 0.72, indicating strong and consistent perceptions of the relationship between the brand and stakeholders. The mean score for brand trust was 4.08 with a standard deviation of 0.75, showing high trust in the brand with some variability in responses. Finally, very strong loyalty towards the brand with relatively low variability among respondents.

Table: 1

Variable	Category	Frequency	Percentage (%)	Mean	Standard Deviation
Gender (Employees)	Male	45	60%	-	-
	Female	30	40%	-	-
Gender (Customers)	Male	50	66.7%	-	-
	Female	25	33.3%	-	-
Employee Advocacy	-	-	-	4.12	0.68
Brand Relationship Quality	-	-	-	4.21	0.72
Brand Trust	-	-	-	4.08	0.75
Brand Loyalty	-	-	-	4.34	0.63

Correlation Analysis

The correlation analysis reveals significant positive relationships among the study variables, highlighting their interconnectedness in influencing brand loyalty and trust. Employee advocacy, representing the proactive promotion of the brand by employees, shows a strong correlation with brand relationship quality ($r = 0.68$), suggesting that employees who actively endorse their organization enhance the perceived quality of customer-brand relationships. This advocacy also correlates positively with brand trust ($r = 0.64$), emphasizing the critical role employees play in fostering trust among customers. The strongest correlation is observed between employee advocacy and brand loyalty ($r = 0.72$), indicating that employees' active support for the brand significantly impacts customers' loyalty by reinforcing positive perceptions and commitment.

Brand relationship quality demonstrates a robust correlation with brand loyalty ($r = 0.76$), signifying that the depth and strength of customer-brand relationships are crucial drivers of loyalty. Customers who perceive strong and meaningful relationships with a brand are more likely to exhibit repeat purchasing behaviour and resist competitive offerings. Similarly, brand trust emerges as a pivotal factor, strongly correlating with brand loyalty ($r = 0.79$), employee advocacy ($r = 0.64$), and brand relationship quality ($r = 0.71$). Trust serves as the foundation for building and sustaining customer loyalty, acting as a mediator that links employee efforts and relational quality with long-term customer commitment. The table 2 below presents the coefficients among the study variables to indicate the strength and direction of relationships.

Table 2: Correlation Analysis

Variable	Employee Advocacy	Brand Relationship Quality	Brand Trust	Brand Loyalty
Employee Advocacy	1.00	0.68**	0.64**	0.72**
Brand Relationship Quality	0.68**	1.00	0.71**	0.76**
Brand Trust	0.64**	0.71**	1.00	0.79**
Brand Loyalty	0.72**	0.76**	0.79**	1.00

Note: $p < 0.01$, indicating strong significant relationships.

The results highlight that brand loyalty, as the ultimate outcome, is profoundly influenced by the trust and emotional connections established through employee advocacy and high-quality relationships. These findings underscore the importance of fostering a culture that empowers employees to act as brand ambassadors and prioritizes building trust and strong connections with customers. Organizations that focus on these aspects can significantly enhance customer loyalty, strengthen brand equity, and achieve sustainable growth.

Regression Analysis

The regression analysis demonstrates the significant influence of employee advocacy, brand relationship quality, and brand trust on brand loyalty. The results designate that a one-unit amplify in employee advocacy is associated with a 0.52-unit increase in brand loyalty, explaining 52% of the variance in brand loyalty ($R^2 = 0.52$). These findings suggest that employees actively promoting the brand contribute significantly to fostering customer loyalty.

In addition, employee advocacy strongly predicts brand relationship quality ($\beta = 0.67$, $p < 0.01$), accounting for 45% of its variance ($R^2 = 0.45$). This highlights the role of employees in shaping meaningful and positive customer-brand relationships. Furthermore, brand relationship quality significantly influences brand trust ($\beta = 0.62$, $p < 0.01$), explaining 48% of its variance ($R^2 = 0.48$). This suggests that the strength and depth of customer-brand relationships are critical drivers of trust.

Finally, brand trust exhibits a robust constructive outcome on brand loyalty ($\beta = 0.61$, $p < 0.01$), secretarial for 55% of the dissent in brand loyalty ($R^2 = 0.55$). These finding underscores trust as a

fundamental determinant of loyalty, mediating the effects of relationship quality and employee advocacy. The table 3 below showing the direct effects of employee advocacy on brand loyalty.

Table 3: Regression Analysis

Predictor Variable	Dependent Variable	Beta (β)	Standard Error	t-value	p-value	R ²
Employee Advocacy	Brand Loyalty	0.52	0.07	7.43	0.000**	0.52
Employee Advocacy	Brand Relationship Quality	0.67	0.06	11.17	0.000**	0.45
Brand Relationship Quality	Brand Trust	0.62	0.05	12.40	0.000**	0.48
Brand Trust	Brand Loyalty	0.61	0.06	10.17	0.000**	0.55

Note: $p < 0.01$, indicating significant results.

Overall, the results emphasize the interconnected pathways through which employee advocacy enhances brand loyalty, either directly or indirectly, by strengthening relationship quality and trust. Organizations should prioritize strategies that empower employees to act as brand advocates and foster customer relationships built on trust to drive loyalty and long-term success.

Mediation Analysis

The mediation analysis conducted using Hayes' PROCESS macro reveals significant indirect effects of employee advocacy on brand loyalty. Further, the analysis identifies two significant indirect effects. The indirect effect through brand relationship quality is 0.26 ($p < 0.01$), with an assurance period of [0.18, 0.34], demonstrating that brand connection eminence partially mediates the effect of employee backing on brand loyalty. Similarly, the indirect effect through brand trust is 0.23 ($p < 0.01$), with a assurance interval of [0.16, 0.30], suggesting that trust also plays a critical role.

Table 4: Mediation Analysis

Path	Effect	SE	t-value	p-value	Confidence (95%)	Interval
Direct Effect: Employee Advocacy $\rightarrow$ Brand Loyalty	0.41	0.06	6.83	0.000**	0.29, 0.53	
Indirect Effect: Through Brand Relationship	0.26	0.04	-	0.000**	0.18, 0.34	

Path	Effect	SE	t-value	p-value	Confidence (95%)	Interval
Quality						
Indirect Effect: Through Brand Trust	0.23	0.03	-	0.000**	0.16, 0.30	
Total Effect: Employee Advocacy → Brand Loyalty	0.90	0.05	-	0.000**	0.80, 1.00	

Note: The results indicate that brand relationship quality and brand trust significantly mediate the relationship between employee advocacy and brand loyalty.

These results underscore the complex nature of the relationship, where employee advocacy enhances brand loyalty not only directly but also through the intermediary roles of brand connection quality as well as brand trust.

DISCUSSION OF FINDINGS

The sentence of this study proposes noteworthy employee advocacy and brand loyalty, highlighting the pivotal roles of relationship quality along with brand trust as mediators. The results authenticate that employee advocacy has a direct and positive force on brand loyalty, with employees who actively promote and endorse their brand contributing substantially to fostering customer loyalty. This aligns with prior research emphasizing that employees shape customer perceptions and enhance trust through authentic and positive interactions (King et al., 2019). When employees effectively communicate the brand's values, customers feel a stronger connection, which leads to sustained loyalty. This underscores the role of employee advocacy as a critical driver of brand loyalty, particularly in service-focused sectors like retail banking.

Brand relationship quality emerged as a key mediator in the relationship between employee advocacy and brand loyalty. Employees who act as brand advocates strengthen the overall relationship customers have with the brand by fostering satisfaction, emotional connection, and trust. These high-quality relationships amplify the effects of employee advocacy on loyalty, emphasizing the importance of cultivating long-term bonds with customers. This finding supports the argument that strong brand relationships are essential for sustaining customer loyalty over time (Fournier, 1998). In retail banking, personalized interactions facilitated by employees play a vital role in developing these strong connections, thereby enhancing loyalty.

Brand trust was also acknowledged as a crucial mediator in this connection. The findings indicate that employees who exhibit genuine advocacy behaviors significantly contribute to building trust in the brand. Customers who perceive employees as credible and reliable advocates are more likely to trust

the brand, which in turn strengthens their loyalty. This decision aligns with Morgan and Hunt's (1994) of enduring customer relationships. It underscores the importance of ensuring that employees act as dependable and trustworthy representatives of the brand, particularly in a competitive sector like retail banking, where trust is a critical determinant of customer loyalty.

Overall, the study demonstrates that employee advocacy exerts a substantial and positive impact on loyalty, with brand connection quality and trust serving as significant mediators in this process. Employees are not only representatives of the brand in building customer trust and fostering strong relationships, both of which are essential for enhancing loyalty. This highlights the need for a comprehensive approach to employee engagement and brand management, ensuring that employees are equipped and motivated to serve as effective brand ambassadors. The findings reaffirm the potential of employee advocacy as a powerful strategy for strengthening brand loyalty. They also emphasize the importance for organizations, particularly in the service industry like retail banking, to prioritize employee engagement initiatives. By empowering employees to act as authentic and credible advocates, companies can foster trust, build stronger customer relationships, and ultimately achieve sustainable customer loyalty.

CONCLUSIONS

This study has comprehensively explored the impact of employee advocacy on brand loyalty, particularly within the retail banking sector in Hyderabad, and has uncovered several critical insights that expand our understanding of these relationships. The findings clearly demonstrate that employee advocacy significantly influences brand loyalty. Employees who act as authentic and engaged advocates for their organization help in creating positive perceptions among customers. This, in turn, leads to increased customer loyalty. In service industries like retail banking, where customer experience is pivotal, employees who actively represent and promote the brand contribute not only to customer retention but also to a positive long-term brand perception. This finding underscores the fact that employees are crucial to cultivating customer relationships, which are essential for sustaining brand loyalty. Additionally, this study found that brand relationship quality serves as an essential mediator between employee advocacy and brand loyalty. High-quality brand relationships are characterized by strong emotional ties, trust, and satisfaction, all of which were enhanced by employee advocacy behaviors. Customers who experience these strong relationships with the brand are more likely to remain loyal, especially when the advocacy efforts are perceived as genuine and consistent. This finding personalized and authentic connections with customers to bolster their loyalty. It also highlights that loyalty is not solely based on transactional interactions but on the deeper emotional connections that employees help build with customers over time.

Brand trust was also identified as a key mediating factor in the relationship between employee advocacy and brand loyalty. Trust, as a fundamental element in customer loyalty, was found to be

cultivated when employees effectively represent and advocate for the brand in a trustworthy manner. The study demonstrated that customers are more likely to develop strong brand loyalty when they perceive the brand as credible and reliable, which is reinforced through employees who act as trustworthy advocates. This is consistent with the commitment-trust theory, which posits that trust is the cornerstone of long-lasting and fruitful customer relationships. The findings highlight that fostering trust through employee advocacy is essential for retaining customers and securing their long-term loyalty. Overall, the study concludes that employee advocacy is a vital factor in the creation and sustenance of brand loyalty. However, the influence of employee advocacy is amplified through mediators such as brand relationship quality and brand trust. The results suggest that organizations in the retail banking sector need to prioritize employee engagement and advocacy as a part of their customer loyalty strategies. Employees are not just representatives of the brand; they are key players in forming and maintaining strong, trustworthy, and long-lasting relationships with customers.

Contribution of the Study

From a sensible standpoint, this study provides actionable insights for retail banks and similar service-oriented organizations. By demonstrating the strong link between employee advocacy and brand loyalty, the study emphasizes the magnitude of cultivating a culture where employees are encouraged and empowered to act as brand advocates. Retail banks can implement strategies such as employee recognition programs, training sessions focused on brand values, and incentive systems that encourage advocacy behaviours. These initiatives will help employees internalize the brand's values and communicate them more effectively to customers, thereby fostering stronger relationships with them. Additionally, the study underscores the need for retail banks to focus on developing and nurturing long-term customer relationships. By enhancing the quality of these relationships through consistent advocacy and trust-building, banks can drive greater customer loyalty. The findings suggest that loyalty is not just about the functional benefits a bank offers, but also about the emotional connections formed through employees who genuinely support and represent the brand. Therefore, investment in employee engagement, training, and motivation becomes crucial for creating an environment where advocacy can thrive and positively impact customer perceptions.

This research also bridges the gap between human resource management (HRM) and marketing practices. It highlights the intersection between employee engagement, brand management, and customer loyalty strategies. For example, HR practices related to employee satisfaction, training, and development can directly influence how employees represent the brand. At the same time, marketing strategies can benefit from understanding how employees contribute to brand loyalty by acting as brand ambassadors. This integrated approach is valuable for companies looking to improve both internal culture and external brand perception simultaneously.

Limitations and Future Research Directions

This study has contributed valuable insights into the role of employee advocacy in enhancing brand loyalty within the retail banking sector in Hyderabad; however, several limitations should be acknowledged. This geographical limitation means the results may not fully reflect the dynamics of employee advocacy and brand loyalty in other areas. Secondly, while the sample size of 150 respondents was adequate, it primarily represented customers from retail banks in Hyderabad. The sample might not have captured the full diversity of customer profiles, such as variations in age, income, or background, which could influence their perspectives on employee advocacy and brand loyalty. A more diverse sample could provide a clearer picture of how these factors vary across different customer segments. Longitudinal research would provide deeper insights into how employee advocacy influences brand loyalty over time. Future studies could integrate objective data sources to mitigate these biases. Finally, while this study focused on brand relationship quality and trust as mediators, other potential mediators or moderators, such as customer satisfaction, employee engagement, or organizational culture, could be explored in future research for a more comprehensive understanding of the dynamics at play.

In terms of future research directions, several opportunities exist to expand upon this study's findings. First, cross-cultural studies could be conducted to determine whether the relationship between employee advocacy and brand loyalty differs across various cultural contexts. Such studies would be valuable in understanding whether employee advocacy is universally impactful or if its effects vary depending on regional attitudes towards work, brands, and customer relationships. Longitudinal research is another important direction, as it would allow researchers to examine the long-term effects of employee advocacy on brand loyalty. By tracking the evolution of customer loyalty over time, future studies can reveal how sustained employee advocacy impacts customer perceptions and loyalty in the long run. For example, customer satisfaction or emotional engagement could mediate this relationship, while organizational culture or employee satisfaction might moderate the effect of advocacy. Investigating these additional factors would provide a more nuanced understanding of the pathways through which employee advocacy affects brand loyalty. Furthermore, future studies could incorporate objective behavioural data, such as transaction histories, social media interactions, or customer retention rates, to complement the self-reported data used in this study. This would offer more accurate insights into how employee advocacy translates into actual customer behaviours and loyalty. Industry-specific studies would also be valuable, as the impact of employee advocacy on brand loyalty might differ across sectors. For instance, the dynamics in retail banking may differ from those in hospitality or technology industries, and exploring these differences would broaden the applicability of the findings.

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