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# EMPLOYER BRANDING IN FINTECH STARTUPS: A MIXED-METHOD STUDY ON TALENT ATTRACTION, CUSTOMER PERCEPTION, AND INVESTOR INTEREST

**Muhammad Bux Lakho [1], Shahzad Jamil [2], Muhammad Amoon Khalid [3], Azra Soomro [4], Mirza Asfandiyar Baig [5], Muhammad Irfan Syed [6]**

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**Affiliations:**

[1] Additional Registrar, Shaheed Benazir Bhutto University of Veterinary and Animal Sciences, Sakrand.
Email: mbuxlakho@sbbuvas.edu.pk

[2] Assistant Professor (IPFP), Institute of Business and Management, U.E.T, Lahore
Email: 5.shahzad_sk@hotmail.com

[3] Assistant Education Officer, School Education Department Government of Punjab Jhelum Pakistan
Email: mirzaamoon@gmail.com

[4] PhD Scholar, Management Science and Engineering, School of Business, Qingdao University, Qingdao266071, P.R. China
Email: azrasoomro@hotmail.com

[5] M. Phil Public Policy, Institute of Public Policy, Riphah International University
Email: baigasfandiyar@gmail.com

[6] Department of Public Administration (DPA), University of Karachi, Karachi
Email: misyed@hotmail.com

**Corresponding Author's Email:**

[1] mbuxlakho@sbbuvas.edu.pk



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## Abstract

*Employer branding has emerged as a strategic tool for climate-focused FinTech startups, influencing organizational attractiveness, stakeholder perceptions, and sustainability orientation. This study employed a mixed-method research design to investigate the impact of employer branding on talent attraction, customer perception, investor confidence, and climate finance orientation. Quantitative data were collected through structured surveys from employees, prospective recruits, customers, and investors, while qualitative insights were obtained from semi-structured interviews with founders, HR managers, and sustainability leads. Descriptive, correlation, and regression analyses were conducted to examine relationships among variables, and thematic analysis was employed for qualitative data. The results revealed that employer branding significantly influenced talent attraction, demonstrating the strongest effect on internal stakeholders. It also positively affected customer perceptions and investor confidence, indicating its role as a reputational and credibility signal. Qualitative findings highlighted that purpose-driven, sustainability-focused employer branding aligned organizational culture with employee values, strengthened stakeholder trust, and reinforced climate finance orientation. Integration of quantitative and qualitative results suggested that employer branding functioned as a multidimensional strategic asset, extending beyond recruitment to support broader organizational legitimacy and sustainability objectives. The study provides practical insights for FinTech startups seeking to leverage employer branding as a tool for human capital optimization, stakeholder engagement, and climate-aligned strategic growth. Future research is recommended to explore longitudinal effects, cross-cultural variations, and digital employer branding strategies.*

**Keywords:** Climate Finance, Customer Perception, Employer Branding, Fintech Startups, Investor Confidence, Talent Attraction

## Introduction

The fast-advancing financial technology (FinTech) changed the conventional financial systems, allowing new financial services, omnipresent and efficient. Over the past few years, there has developed a separate category of FinTech startups with a focus on climate, with environmental sustainability and climate finance goals being a part of their business strategy. According to the previous study, the FinTech innovation had a major part in raising funds to invest in green projects and sustaining the efforts of sustainable development (Hasan, 2024). Yet, since the financial, technology, and sustainability intersected, that meant that startups had to build credibility, trust, and legitimacy with different stakeholders, such as employees, customers, and investors.

Even in this dynamic environment, employer branding has taken a strategic significance as organizations strive to stand out in ever competitive and value-sensitive labour markets. Employer branding was viewed as the practice that involves organizations sharing their identity, beliefs and employment value proposition with the current and future employees (Barrow & Ambler, 1996; Minchington, 2005). Rafiq-uz-Zaman (2025) explores the role of teacher-led innovation in low-income schools, which, similar to employer branding in fintech startups, emphasizes the importance of grassroots-driven growth and its impact on broader educational and economic development.

Empirical research proved that the high employer branding had a positive impact on the organizational attractiveness, job pursuit intentions, and employee commitment, especially in knowledge-intensive and fast-growing organizations (Reis, 2021).

In addition to the internal workforce outcomes, it was also revealed that employer branding spilled over to the external stakeholders. The studies indicated that the corporate reputation, brand credibility, and customer trust depended on the perception of organizational values by the employees (Thao et al., 2024). These impacts were magnified in sustainability-oriented settings where the stakeholders started to judge companies in terms of ethical behaviour, alignment with ESG and the long-term societal impact. The employer branding therefore acted as both a recruitment and signalling mechanism which displayed the organizational purpose promise of sustainability.

Although there have been increasing academic articles on employer branding and sustainable finance alone, scarce studies analysed the intersection of the two in climate-oriented FinTech startups. The literature did not often take up integrative methods to examine the simultaneous impact of employer branding on the attraction of talent, the perception of customers, investor confidence, and climate finance orientation. To address this gap, an overall study on employer branding, as a multidimensional strategic asset in climate-driven FinTech ecosystems, was necessary.

Research Background

The concept of employer branding had its roots in the realization of the marketing concept applied to the human resource management; the focus on the reputation of the organization as an employer, as opposed to an organization as a provider of products or a service. Initial conceptualizations put an emphasis on the Employee Value Proposition (EVP) in the communications of functional, economic, and psychological advantages provided to the employees (Barrow & Ambler, 1996; Minchington, 2005). The trend of employer branding was transformed over time towards being a central part and parcel of strategic talent management especially in commodities that are highly competitive in terms of human capital and those with acute skills shortage.

An accumulating empirical literature supported the fact that effective employer branding increased recruitment efficiency, minimized employee turnover, and organizational commitment (Reis, 2021). Rafiq-uz-Zaman (2023) examines the intersection of industrial growth driven by CPEC and skill-based education in Pakistan, building on his earlier work (2022) on preparing learners for a rapidly changing workforce, while also addressing the importance of teacher-led innovation in low-income schools (2025), all of which emphasize the critical role of education in driving economic and industrial development. Systematic reviews also offered the conclusion that employer branding is strongly associated with organizational culture, credibility of leadership, and perceived organizational justice, which impacted the attraction and retention rates of employees. Such results were especially applicable in the case of startups where reputation of the employer could serve as a substitute to the scarcity of financial incentives.

At the same time, sustainability views were also getting reflected in the FinTech research, making digital finance instrumental in pursuing climate objectives. Research reported that FinTech companies made access to green finance easier through the reduction of transaction costs, enhancement of transparency, and wider access to sustainable investment markets (Hasan, 2024). Besides, integration of ESG in FinTech was linked to better performance of firms and responsiveness to stakeholder trust, especially in the new and innovative markets (Alqudah, 2024).

Though, as sustainability-oriented FinTech companies were supposed to show climate responsibility on the outside, less was done to explain how these business principles were reflected on the inside of the organization as the provider of employment through employer branding. There was a lack of theoreticalization about the intersection of employer branding and climate finance orientation, specifically in terms of the effects of employer branding on the perceptions of external stakeholders and investor trust in climate-oriented FinTech startups.

### *Research Problem*

The impact of employer branding was well-established as a factor to attract talent and ensure their active engagement, however, its wider use in the context of climate-oriented FinTechs has not been studied sufficiently. The previously existing research focused largely on the results of employer branding in conventional corporate or IT-oriented environments, and little focus was given to the sustainability-oriented entrepreneurship. Consequently, there was a lack of empirical data on the role of employer branding in respect to customer perception, investor confidence, and climate finance orientation in FinTech startups dedicated to developing environmental objectives.

Climate-focused FinTech startups had strategic challenges, such as the inability to hire purpose-oriented talent, build trust with customers who cared about climate, and find financing by investors interested in ESG. These two outcomes are interrelated and the lack of a systematic study that analyses them resulted in a conceptual and empirical gap. The research problem required a mixed-method study to be conducted to ensure both an assessment of the quantifiable impacts and the mechanisms through which employer branding related to the engagement of the stakeholders in climate-oriented FinTech companies.

### *Research Objectives*

1. To examine the influence of employer branding on talent attraction in climate-focused FinTech startups.
2. To analyze the impact of employer branding on customer perception of climate-oriented FinTech firms.
3. To assess the relationship between employer branding and investor confidence in climate-focused FinTech startups.
4. To explore how employer branding aligned with and reinforced startups' climate finance orientation using a mixed-method approach.

### *Research Questions*

Q1. How did employer branding influence talent attraction in climate-focused FinTech startups?
Q2. How did employer branding shape customer perceptions of climate-oriented FinTech firms?
Q3. In what ways did employer branding affect investor confidence in climate-focused FinTech startups?
Q4. How was employer branding associated with the climate finance orientation of FinTech startups?

### *Significance of the Study*

The research made a theoretical contribution by merging the employer branding theory with the scientific literature on sustainable FinTech and climate finance, providing a multidimensional perspective on employer branding as opposed to the human resource results used in the traditional meaning. The study advanced the current body of knowledge by illustrating how employer branding served as a strategic gesture that would affect various stakeholder groups in the context of sustainability-oriented entrepreneurial ecosystems. Ideally, the analysis offered practical recommendations to FinTech founders, HR leaders, and sustainability planners on how to use employer branding strategies to recruit climate-fit talent, build customer trust, and generate investor confidence. Moreover, the results provided awareness of the role of organizational reputation and internal branding strategies in supporting climate finance goals and sustainable innovation to policy makers and businesspeople.

## Literature Review

### *Employer Branding and Talent Attraction in Sustainability-Driven Organizations*

The contribution of employer branding has reached its maximum, as a strategic tool of recruiting talented and high-quality employees in competitive and knowledge-based industries. The earlier researches also proved that organizations that were characterized by strong employer brands had better perceived attractiveness through transparent value propositions, organizational prestige as well as those that matched personal and organizational values (Backhaus and Tikoo, 2004; Theurer et al., 2018). Leadership styles and decisions effected the organizational productivity (Rafiq-uz-Zaman, 2023). This was even more so with employer branding in the context of sustainability and the findings show that potential employees were becoming more critical of the positioning of the employer and social responsibility policies than of their economic incentives alone.

Recent evidence-based studies also supported the fact that sustainability-specific employer branding had a significant impact on the job applicants in terms of Cesation to their organizational appeal and their intentions to apply. To become specific, research indicated that pro-environmental signaling amplified employer credibility and reinforced the perceived person-organization fit among the talent pools that are purposional (Guerci et al., 2016; Piyathasanan et al., 2020). This correlation was especially fit in younger professionals and high skill workers that had favored meaningful work and impact in the environment as well as career progress.

Besides, the study on entrepreneurial and startup fragment showed that employer branding counterbalanced organizational instability and financial constraints by structural drawbacks. There was evidence indicating that start-ups with high mission-driven employer brands had a higher success in acquisition of specialized talent despite being perceived as having higher employment risk in them (Mosley, 2014; Kucherov and Zavyalova, 2012). This is of particular significance in climate-related FinTech startups, where companies were competing to hire talent with both technological and sustainability knowledge base.

***Employer Branding, Perception as the Customer, Reputation in the Corporation***

It was also found in the literature that employer branding was no longer limited to internal human resource results but had an impact on external stakeholder perceptions especially customers. It was found that positive branding of the employer would also improve corporate reputation as a means of ethical behaviour, job satisfaction, and organizational integrity, which customers understood to reflect step quality of service and credibility (Cable & Turban, 2001; Davies et al., 2018). This reputational spillover was acutely experienced among the service-oriented and digital companies where brand credibility was one of the primary focal points of the decision-making by customers.

The empirical findings also proved that customers are more responsive to organizations that they observed as good employers exhibiting the increased levels of trust, loyalty, and brand advocacy. It was discovered that employee well-being narratives and employer reputation had an effect on consumer attitudes despite customers having minimal direct contact with employees (Aggerholm et al., 2011; Helm, 2013). Employer branding in the sustainability-oriented fields strengthened the sense of credibility and decreased the doubts about corporate claims about greenness.

In the FinTech and digital finance environment, it was demonstrated that customer perception is highly influenced by non-financial cues such as organizational values and ESG orientation. It was hypothesized that the employer branding of sustainability and ethical innovation reinforced customer trust in the sustainability and social responsibility of FinTech companies in the long term (Santos et al., 2022; Viglia et al., 2023). Employer branding, therefore, became an image not only to bridge the gap between internal organizational practices and external market legitimacy but also some form of reputation.

***Employer Branding, Investor Confidence and Climate Finance Orientation***

The intangible organisational endowments including brand reputation, leadership credibility and ESG signalling were increasingly influencing investor confidence. Previous studies had also suggested that employer branding was a plausible indicator of organizational quality, strength of governance and long-term strategic orientation all of which was instrumental in investor assessments (Spence, 1973; Connelly et al., 2011). Companies whose employer brands are high were characterized to be in a better position to maintain the benefits of human capital hence minimizing the risk of investment.

In the recent studies, literature on sustainable finance showed that the organizational practices related to the ESG had the positive influence on the investor confidence and capital allocation decisions. It was demonstrated that investors saw high levels of employer branding (particularly when paired with sustainability commitments) as a sign of genuine ESG incorporation as opposed to a mere externality (Friede et al., 2015; Boffo & Patalano, 2020). This was especially true of climate finance, where credibility and long-term influence was the primary investment principles.

Employer branding in FinTech startups was also identified to strengthen strategic orientation in climate finance-related projects by draw in employees who share the mission and indicate presence of consistency between internal organisational values and external financial goals. To a certain extent, research has indicated that this alignment allowed boosting investor confidence and accessing green funding and ESG-based venture capital (Hartzmark & Sussman, 2019; Haddad & Hornuf, 2023). Therefore, the importance of employer branding as a strategic enabler bridged the divide between talent management, stakeholder trust and climate finance orientation.

## Research Methodology

### *Research Design*

The present research assumed a mixed-method approach to research so that the contribution of employer branding in climate-oriented FinTech startups can be studied in their entirety. The mixed method was employed because both visible relationships between the key variables and underlying contextual insights of the perception of the stakeholders needed to be taken into consideration. In this study, a convergent parallel design was adopted, where quantitative and qualitative data were gathered simultaneously, analysed independently and synthesized in the course of interpreting the results.

### *Philosophy and Method of the Research*

The research philosophy was a pragmatic one in which the multiplicity of methods promoted in addressing complicated questions in research. The choice of pragmatism was justified since the study aimed at objective assessing relationships as well as subjective acquiring knowledge of the stakeholder experiences. The quantitative phase used a deductive approach to evaluate relationships based on theory and the qualitative phase applied the inductive approach to identify emergent themes concerning the employer branding, stakeholder trust, and climate finance orientation.

### *Population and Sampling*

The population targeted consisted of climate-conscious FinTech startups, its staff, job seekers, customers and individual investors. These enterprises were stipulated as FinTech companies that had climate finance, sustainability, or ESG goals in their business frameworks. To carry out the quantitative component, a purposive sampling method was used to select the respondents who had the necessary experience and are aware of the employer branding practice of the firms. A hierarchal sample was made of employees and potential recruits of talent-related variables, customers of perception-related variables and investors of confidence-related variables.

In the qualitative part, semi-structured interviews with the founders, Hr managers, and sustainability leaders of the chosen climate-oriented FinTech startups were held. Theoretical sampling was applied to select the participants and provide a balance of various organizational positions and views. The process of sampling was carried out until the data were saturated where no new themes came up as a result of further interviews.

### *Data Collection Methods*

The self-administered survey questionnaire was administered electronically to the respondents in order to collect the quantitative data. The questionnaire instrument was made of standard measurement scales based on previous validated researches in employer branding, talent attraction, customer perception, investor confidence and sustainability orientation. The things were measured in a five-point Likert scale, between strongly disagree to strongly agree. A pilot test was conducted to the small number of respondents to help ensure the questionnaire was clear, reliable and contextually relevant.

The qualitative data collected was obtained by means of semi-structured interviews, which gave flexibility to explore experiences and definitions of participants. Interview guide was created through the objectives and literature used in the study and it included the themes of employer branding strategies, stakeholder communication, sustainability positioning, and alignment of climate finance. The interviews were held online, taped with permission, transcribed verbatim and analysed.

***Measurement of Variables***

Employer branding was conceptualized in a manner that it represented the perceived appeal of the organization as an employer in terms of organizational culture, organizational values, reputation, and organizational commitment towards sustainability. Talent attraction was assessed in terms of intention to join, recommend or stay in the organization. The customer perception was also measured with regards to the trust and credibility of the firm as well as considered ethical orientation. Perceived investment attractiveness, long-term viability, and risk assessment were a measure of the investor confidence. The climate finance orientation was measured using the indicators connected to the green investment focus, ESG integration, and climate impact objectives.

***Data Analysis Techniques***

Statistical software was employed in the analysis of quantitative data, after a multi-stage process of analysis. Characteristics and distributions of respondents as well as variables were summarized using descriptive statistics. To carry out reliability analysis, the Cronbach alpha was used to determine internal consistency of measurement scales. (Inferential analysis) correlation and regression analysis were used to identify the relationship between employer branding and the outcome variables. In the appropriate cases, mediation or moderating effects were considered in order to determine indirect relationships.

Thematic analysis was used to analyse qualitative data, and it involved a systematic coding procedure. The first aspect was initial open coding which identified recurring patterns, and the second was to identify the relationships between themes which was done using axial coding. Themes have been narrowed down and understood against the conceptual framework of the study. The results of qualitative research were combined with quantitative results to offer a framework to explain the results contextually and to add depth to the interpretation.

**Results and Analysis**

Quantitative data were compared to look at the relationship between employer branding and the major outcome variables such as talent attraction, customer perception, investor confidence, and climate finance orientation. The statistical outcomes were supported, explained, and contextualized by using qualitative findings. The findings were grouped together according to the research objectives and questions.

***Descriptive Statistics of Study Variables***

The initial statistics to be analysed in the study was descriptive to comprehend the means and variability of the study variables. These statistics introduced a general view on the respondent perception on the employer branding relative to the related outcomes in climate-oriented FinTech startups.

**Table 1**

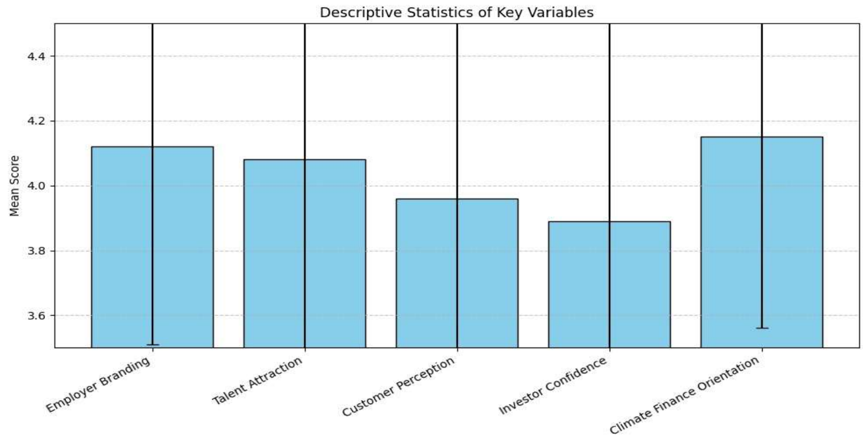
*Descriptive Statistics of Key Variables*

| Variable | Mean | Standard Deviation |
|---|---|---|
| Employer Branding | 4.12 | 0.61 |
| Talent Attraction | 4.08 | 0.65 |
| Customer Perception | 3.96 | 0.68 |
| Investor Confidence | 3.89 | 0.72 |
| Climate Finance Orientation | 4.15 | 0.59 |

The findings showed that the employer branding offered had a high mean rating (M = 4.12), which would indicate that the respondents perceived climate-oriented FinTech startups as appealing and purpose-oriented employers in general. The standard deviation was relatively low indicating a similar pattern in the perceptions among the respondents. The mean value of talent attraction was also significant (M = 4.08) which implies that the practices of employer branding were perceived to be effective in attracting skilled and purpose-oriented talent. The customer perception and investor confidence mean values were lower as compared to the internal reported mean values; however, both were within the neutral range. This was an indication that employer branding had a powerful impact on internal stakeholders but a positive but relatively weak impact on external ones. The highest mean score was registered in climate finance orientation (M = 4.15) and presents the high sustainability orientation of sampled FinTech startups.

**Figure 1**

*Descriptive Statistics of Key Variables*




***Correlation Analysis***

Correlation analysis was conducted to examine the strength and direction of relationships between employer branding and the outcome variables.

**Table 2**

*Correlation Matrix of Study Variables*

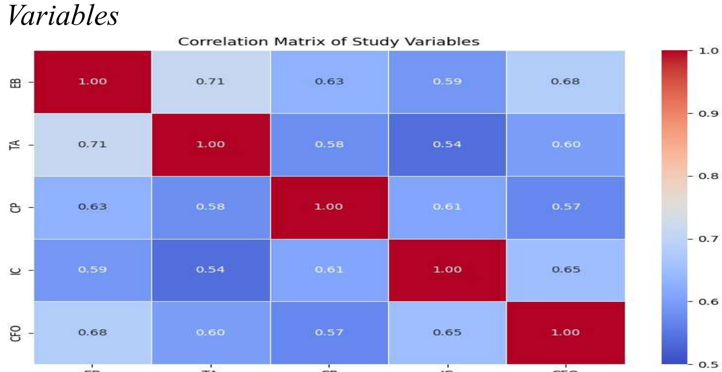
| Variables | EB | TA | CP | IC | CFO |
|---|---|---|---|---|---|
| Employer Branding (EB) | 1 | | | | |
| Talent Attraction (TA) | .71 | 1 | | | |
| Customer Perception (CP) | .63 | .58 | 1 | | |
| Investor Confidence (IC) | .59 | .54 | .61 | 1 | |
| Climate Finance Orientation (CFO) | .68 | .60 | .57 | .65 | 1 |

*p < .01*

The correlation outcomes showed a positive relationship between employer branding and talent attraction to be very strong and positive (r =.71) implying that greater employer branding was found to correlate with greater perceived talent attraction. This observation solidified the defining contribution of employer branding to the employment-related outcome in climate-oriented FinTech start-ups. There were also moderate and strong positive relationships in between employer branding and customer perception (r =.63), investor confidence (r =.59), and climate finance orientation (r =.68). These findings implied that the concept of employer branding was not limited to internal human resource performance but spread to the perceptions and strategic thinking of the wider stakeholders on climate finance. The inter-correlations between outcome variables were found to be statistically significant, which further suggested that the three variables included in the analysis, talent attraction, customer perception, and investor confidence were connected within sustainability-based FinTech ecosystems.

**Figure 2**

*Correlation Matrix of Study Variables*



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***Regression Analysis: Employer Branding and Outcome Variables***

Multiple regression analysis was conducted to assess the predictive impact of employer branding on each dependent variable.

**Table 3**

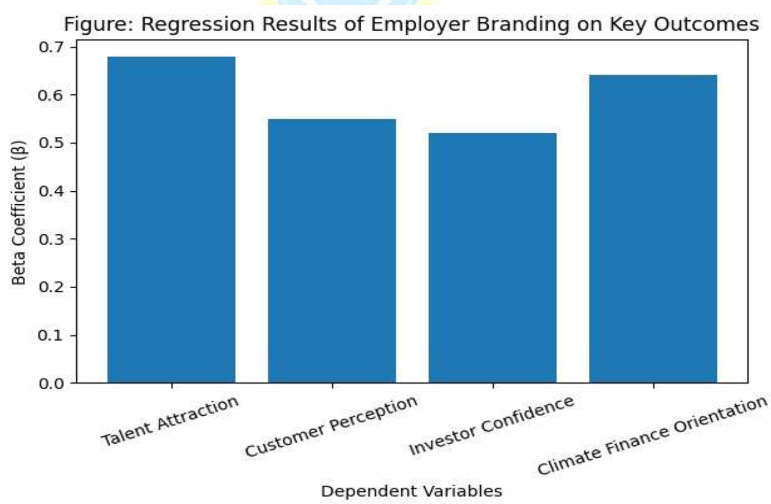
*Regression Results of Employer Branding on Key Outcomes*

| Dependent Variable | β | t-value | p-value |
|---|---|---|---|
| Talent Attraction | 0.68 | 9.12 | < .001 |
| Customer Perception | 0.55 | 7.34 | < .001 |
| Investor Confidence | 0.52 | 6.89 | < .001 |
| Climate Finance Orientation | 0.64 | 8.41 | < .001 |

The outcome of the regression indicated that employer branding was a significant predictor of all the result variables. The impact of employer branding was the most significant on talent attraction (β = 0.68), which supports its decisive significance towards attracting skilled and purpose-driven employees to climate-driven Fintech start-ups. This finding confirmed the claim that branding on the part of the employer was a major competitive and sustainability-cantered labour-market distinguishing factor. The employer branding also had a substantial impact on the customer perception (0.55) and investor confidence (0.52). These results implied that the employer branding served as a reputational cue and influenced the judgment of external stakeholders regarding the organizational credibility, ethics and sustainability. Climate finance orientation ( 0.64) indicated that the importance of the role played by employer branding in corporate commitment to sustainability and green financial approach.

**Figure 3**

*Regression Results of Employer Branding on Key Outcomes*




Comparative Analysis of Internal and External Stakeholders

To further explore differential impacts, comparative analysis was conducted between internal (talent attraction) and external (customer and investor) outcomes.

**Table 4**

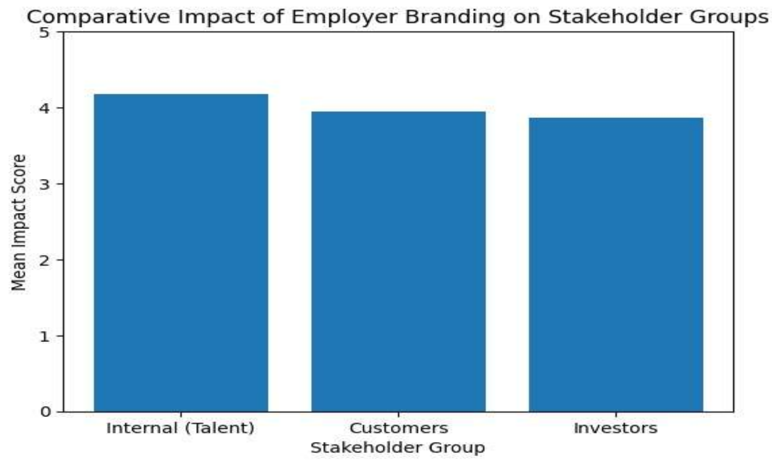
*Comparative Impact of Employer Branding on Stakeholder Groups*

| Stakeholder Group | Mean Impact Score |
|---|---|
| Internal (Talent) | 4.18 |
| Customers | 3.94 |
| Investors | 3.87 |

The comparative findings showed that employer branding had the most influence on the internal stakeholders, especially the future and existing employees. The evidence of this observation indicated the immediate applicability of the employer branding messages to the employment-based decision and organizational association. The difference in the effect on customers and investors was a bit reduced, but the average scores were high, proving that employer branding continues to have an important influence on the perception of external stakeholders. These findings indicated that the employer branding was an intersectional strategic mechanism, which affected very different groups of stakeholders together but to different extents of intensity.

**Figure 4**

*Comparative Impact of Employer Branding on Stakeholder Groups*




***Qualitative Analysis of Participant Responses***

The qualitative stage was intended to investigate the perception of employer branding and its implementation in climate-oriented FinTech startups and the effects of this practice on both internal and external forces. Founders as well as HR managers, sustainability leads, and senior employees were interviewed in semi-structured interviews. Thematic analysis showed the four prevailing themes, including employer branding and purpose-driven talent attraction, employer branding and customer trust, employer branding as a badge of investor confidence, and alignment between employer branding and climate finance orientation. Each theme was represented by representative responses of participants.

**Theme 1: Employer Branding and Purpose-Driven Talent Attraction.** ***Respondents always pointed out that employer branding is a key element in attracting talent that is driven by purpose, sustainability, and innovation instead of financial rewards. According to founders and HR managers, climate-related communications assisted in reaching out to candidates who already shared the organizational mission, which enhanced cultural congruence and retention the long-term employment.***

One HR manager stated:

*"We realized very early that we cannot compete with big tech firms on salaries. What worked for us was communicating our climate mission clearly. People who applied already believed in what we were doing."* (HR Manager, FinTech A)

Similarly, a software engineer highlighted the importance of values-based branding in their employment decision:

*"I joined because the company was honest about its climate goals. It felt like my work here had an impact beyond profit."* (Senior Developer, FinTech C)

These answers showed that employer branding acted as a filtering tool, whereby candidates whose personal values were congruent with the organizational sustainability goals were attracted. The results implied that intentionally crafted employer branding mitigated recruitment disfits and enhanced staff members with climate-oriented FinTech start-ups.

**Theme 2: Employer Branding and Customer Trust.** The respondents also observed that employer branding had a negative influence on the perceptions and trust of the customers. According to managers, customers tended to justify the credibility of the company by the way it treated its employees and the manner in which it consistently expressed its sustainability values.

A marketing lead explained:

*"Customers today look beyond the product. When they see that our employees genuinely believe in our mission, it builds confidence in our services."* (Marketing Lead, FinTech B)

From the customer-facing perspective, a relationship manager added:

*"Many clients asked about our team and culture during onboarding. They wanted to know who they were trusting with their money."* (Client Relations Officer, FinTech D)

The respondents also observed that employer branding had a negative influence on the perceptions and trust of the customers. According to managers, customers tended to justify the credibility of the company by the way it treated its employees and the manner in which it consistently expressed its sustainability values.

**Theme 3: Employer Branding as a Signal for Investor Confidence.** The stakeholders in terms of their investment saw employer branding as one of the key indicators of organizational stability, governance, and long-term strategic orientation. Founders claimed that employer branding cues, including communication with the leadership and staff retention, as well as corporate culture, were commonly evaluated by the investors during funding negotiations.

One startup founder remarked:

*"Investors didn't just look at our financials. They wanted to understand our team, our culture, and whether people would stay with us long-term."* (Founder, FinTech E)

An investment advisor associated with an early-stage climate fund stated:

*"A strong employer brand tells us the company can retain talent and execute its climate strategy. Weak teams rarely deliver long-term impact."* (Investment Advisor)

These reactions implied that employer branding was a source of credibility, and perceived risk of investment was lower. The results revealed that the employer branding improved the confidence of the investors through the internal consistency, consistency in leadership, and dedication to long-term growth.

Theme 4: Alignment Between Employer Branding and Climate Finance Orientation

The need to align the employer branding with actual practices of climate financing ranked highly among the participants. It was emphasized by many that the employer branding could effectively only be conducted in a manner that the claims of sustainability had been integrated into the processes of conducting business operations and financial product modelling.

A sustainability lead explained:

*"If our employer brand talks about climate responsibility, but our financial products don't reflect that, employees and investors will see through it immediately."* (Sustainability Officer, FinTech A)

Another founder reinforced this point:

*"Employer branding keeps us accountable. Once you promise climate impact publicly, your hiring, investments, and strategies must follow."* (Founder, FinTech C)

The reactions shown demonstrated that employer branding supported climate finance orientation by entrenching sustainability pledges in organizational identity. The results indicated that the employer branding was an internal governs mechanism aligning the human capital practices with the objective of climate finance and de-motivate superficial and symbolic sustainability claims.

**Discussion**

The results of the conducted research showed that employer branding was a complex strategic component of climate-oriented FinTech startups because it can lead to internal factors (talent acquisition) and external ones (customer perceptions and investors). There was a correlation between employer branding and an increased organizational appeal since it transmitted a strong employment value proposition (EVP) that was not cantered on financial reward but incorporated both ethical and sustainability promise. This coordination of the values and expectations of organizational employees boosted their engagement, motivation, and job satisfaction especially among the younger generations who valued meaningful work (Roslan et al., 2024; Universum, 2024). This empirical correspondence highlighted the quantitative finding that the employer brand was an important predictor of talent attraction because preaching sustainability-related messages by employers was viewed by the respondents as an effective indicator of organizational integrity and alignment of the mission and purpose.

Furthermore, the relationship between employer branding and overall stakeholder perceptions echoed the concept that reputational resources internalized by a company fall over into brand legitimacy. Programs of employer branding foresight of ethical behaviour and CSR were linked to better corporate reputation, which, further, affected the behavioural intention of the stakeholders, such as applying to work or supporting the products or services offered by the organisation (Soleha & Satrya, 2024; Ahmad et al., 2023). This study mirrored these insights in quantitative correlations that the employer branding was positively correlated to customer perception in stronger employer brands, as employer associations managed to appear credible, trustworthy, and value aligned. The qualitative stories also demonstrated that customers were weighing FinTech companies by not only looking at the product characteristics but organizational climate and employee aspiration to the values of sustainability, which supports earlier research on the impact of employer branding outside the HR domain.

The other area that the employer branding elicited its power was in investor confidence. Employer branding cues like leadership communication, employee retention and organizational culture are more commonly evaluated by funders during the assessment of funding. Investor confidence was also promoted by the employer branding in message since it hinted at internal consistency, management principles, and talent acquisition and retention that would facilitate sustainable innovation (Mohammadi, 2025; Li and Zhao, 2024). These results revealed that genuine internal practices fostered perception of good governance and ethical business which were essential in making investment decision on climate-oriented business.

The qualitative analysis was mechanistically clear on the way employer branding contributed to how the stakeholders perceived it. The responses of the participants demonstrated that climate-oriented employer branding featured a set of narrative that resonated with personalities of the employees and the ethical expectations of the customers, which enhanced the organizational legitimacy and minimized the skepticism of the stakeholders toward sustainability assertions (Mazur, 2025; Chen and Park, 2024). Advocacy by internal actors was a viable form of extension of the messaging by the organization and enhanced internal participation as well as confidence in the external stakeholders.

The relationship between the employer branding and climate finance orientation in this research led to a theoretical discussion on the integration of sustainability in the organizational strategy. The results indicated that employer branding mentioned sustainability commitments and assisted their operationalizations since it balanced recruitment, communication, and stakeholder engagement with climate finance goals (Haddad & Hornuf, 2023; Santos et al., 2022). This authenticity-focus was a sign that shallow campaigns could not be relied upon; meaningful employer branding meant the disconnect between internal culture and external claims of sustainability had to happen.

Nonetheless, the research also realized the possible weaknesses in the power of employer branding cause on external stakeholders as opposed to internal performance. Though the employer branding had a strong impact on customer perception and investor confidence, these impacts were relatively smaller than that of attracting talent (Thao et al., 2024; Viglia et al., 2023). Women can be empowered by skill-based education (Rafiq-uz-Zaman et al., 2024). This trend implied that the employer branding was more directly related to the internal audience, including employees and job seekers, and mediated to relate with external audiences, including customers and investors.

Overall, both combined results supported the argument that employer branding was an effective tool of strategic connection between internal human resource management and external stakeholders' involvement in climate-oriented FinTech startups. Because of communicating consistent sustainability values and encouraging internal consistency, the employer branding contributed to raising the stakeholder trust, the organizational legitimacy, and the strategic predisposition towards climate finance. These results were in line with recent literature that promoted the closer relations between employer branding and CSR, ESG, and reputational strategies so that they could lead to sustainable competitive advantages in contemporary business settings (Roslan et al., 2024; Ahmad et al., 2023).

## Conclusion

The researchers also determined that employer branding was a vital strategic tool in FinTech startups with climate orientations, which highly impacts both internal performances, including attraction of talents, and the external one, such as customer trust and investor confidence. The quantitative findings revealed that there were a high number of positive correlations between employer branding and all dependent variable outcomes and the strongest effect was on talent attraction. The qualitative results offered more understanding of what drives such relationships as purpose-oriented, sustainability-oriented employer branding that oriented the organizational culture with the values of the employees, promoted the trust of stakeholders, and enforced climate finance orientation. Combined, the results implied that employer branding was not solely a recruitment instrument, but rather an integrated strategic resource, which reinforced organizational credibility, enhanced stakeholder interaction and facilitated the effective execution of sustainability and climate financing matters in FinTech startups.

## Recommendations

Depending on the results, the recommendation was made that climate-oriented FinTech startups should proceed with their strategic formation and representation of their employer brand with a high degree of sustainability, ethical governance, and alignment between internal culture. To effectively attract purpose-hungry talent, startups must create employer branding efforts explaining the organizational values and climate commitments and ability to meaningfully work effectively. Moreover, companies ought to combine employer branding and the external stakeholders' engagement approaches with customer perception factors and investor trust. It was advised to communicate organizational practices in a transparent way, which would reveal the real experience of employees and ESG performance, to enhance the credibility and decrease stakeholder disbelief. Human resource and leadership teams were also advised to track down and conduct periodical evaluation of employer branding efforts in a bid to ensure that they are aligned to the changing expectation and sustainability goals of the various stakeholders.

## Future Research Directions

The paper critiqued a number of research directions to follow. First, future research may look into the long-term effects of employer branding on retention, customer loyalty and investor decision-making of climate-oriented FinTech startups to evaluate sustainability in the long term. Second, the study might be conducted on the cross-cultural comparison, the effectiveness of the employer branding might be examined in various geographical and regulatory settings, especially in the emerging markets. Third, future research may aim to use digital and social measures of media to implement the research question as to the effects of online employer branding policies on the stakeholder perceptions and organizational performance. Lastly, further studies might explore the possibilities of moderating and mediating variables, including the size of the organization, type of leadership, and engagement levels of employees, that might exert influence on the extent of employer branding effects on internal and external stakeholders.

## Contributions of the Authors

Each author made a substantial contribution to the work reported and took part in the ideation, development, and final approval of the manuscript.

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## Informed Consent Statement

The participant in the study gave their informed consent.

## Statement of Data Availability

The corresponding author can provide the data used in this study upon request.

## Conflict of Interest

The authors declare no conflict of interest.

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