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Organizational culture and brand image formation: A study at the banking academy of Vietnam

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Abstract

In a transitioning economy like Vietnam, brand building, in general, and branding for educational institutions like the Banking Academy in particular, has only been addressed in recent years. Many universities, especially long-standing public institutions, still adhere to the belief that “good wine needs no bush,” showing little concern for this issue. Despite the ambition of many universities to be of regional and global quality, they have yet to accurately define their current positions. However, amidst globalization, with the entry of numerous foreign universities into Vietnam, the Banking Academy faces many challenges. Under such circumstances, the Academy must adopt a serious branding strategy to ensure sustainable growth and development. For the Banking Academy, building and developing a brand image has become an urgent priority. Moreover, changes in cultural factors will help to enhance and affirm the brand of the Banking Academy. Therefore, studying the role of cultural factors in forming the brand image of the Banking Academy is extremely important and necessary. Based on the research of secondary and primary data and understanding the role of culture in shaping the brand image of universities in general and the Banking Academy in particular, the authors identify factors that impact the brand image, such as innovation, training development, and rewards that influence the brand of the Banking Academy. The study also identifies factors that have not significantly impacted the brand image and proposes solutions to help the Banking Academy maintain its position and affirm its brand value in the knowledge market while keeping pace with the current trend of digital transformation in education.

Keywords: Brand behavior, Organizational culture, Vietnam.

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1. Introduction

Recently, in the context where many organizations have been struggling due to the pandemic, corporate culture and brand image have shown their significance and practical impact on the sustainable existence of each enterprise. The cultural environment of an organization has a decisive impact on the spirit, attitude, and motivation of its members and the use of human resources, helping the organization become a working community based on cooperation, trust, attachment, friendliness, and progress. On this basis, it forms a common psychology and belief in the organization's success.

For universities facing paradoxical changes due to significant impacts from the demands of educational reform, the shift in the status of disciplines according to societal needs, issues of international integration, and the advantages and difficulties brought by the Fourth Industrial Revolution to education, the role of culture in developing brand image will effectively convey the messages that the organization wishes to deliver [1]. In this context, the article explores various research perspectives on organizational culture and brand formation in universities.

2. Materials and Methods

2.1. University Brands

2.1.1. Organizational Brands

In recent years, the term “brand” has become commonplace. Along with the development of society, “brand” initially emerged as a sign to distinguish the products, goods, and services of different producers in the market. As the market economy developed, this term has also been viewed from multiple perspectives and researched by many authors both domestically and internationally, specifically:

According to Aaker [2] and Aaker [3], the author of several famous books on branding, such as “Brand Equity Managing” and “Building Strong Brand,” “a brand is a highly valuable asset.” This set of assets includes brand loyalty, brand awareness, perceived quality, brand associations, and other assets like distribution systems and intellectual property rights.

Kotler [4], a marketing master, argues that a brand can be understood as a name, term, symbol, design, or combination thereof used to identify a seller's product and differentiate it from competitors' products [5].

In Vietnam, research by Nguyen [6] shows that the term organizational brand is mentioned quite frequently. However, current legal documents have only referred to concepts such as product trademarks, trade names, appellations of origin, and geographical indications, without mentioning the concept of a brand.

However, most of these concepts still originate from the perspective of product brands. When studying service brands, due to the intangible nature of services, the category of organizational brands becomes very important. Organizational brands help businesses provide a clear image and personify the organization's values [7].

The concept of organizational branding emerged in the early 1970s and became a popular category in the service sector. The audience that organizational brands target includes not only customers but also all related stakeholders, including employees, suppliers, investors, and the social community [8].

Building an organizational brand can be understood as creating, nurturing, and maintaining a beneficial relationship between businesses and their stakeholders. This process is how an organization communicates its characteristics.

Thus, building an organizational brand is based on product branding. However, it is a more complex activity that requires synchronized implementation involving all departments within the business. Organizational branding goes beyond the framework of product branding by focusing on a defined set of values instead of product features [9].

2.2. University Brands

Studies by De Chernatony and McDonald [10] and Keller [11] show that brand image is a customer's subjective perception of a brand. A brand image can be explained as how customers perceive a brand and may change depending on their experiences, through selective perception, selective distortion, and selective retention. This is the key to consumer choice after gathering information about a specific brand and its alternatives [12].

Based on the above perspectives, it can be concluded that brand image encompasses all consumer understanding of a brand, concretized through consumers' associations with the brand. If a business wants to create a good brand image, it needs more than just an impressive name; it also requires synchronized solutions that impact all aspects of brand image to generate positive emotions toward the brand.

2.3. Culture in Universities

2.3.1. Organizational Culture

According to Farmer [13], organizational culture is understood as the sum of the conceptions, beliefs, and values shared by members of the organization, transmitted by answering the questions: What to do? How to do it? And who does it? Organizational culture is the prevailing and relatively stable beliefs, attitudes, and values within the organization.

Jaques [14] defines organizational culture as the traditional ways of thinking and working in an organization shared by all its members.

According to Robbins [15] organizational culture is a system of shared meanings maintained by the organization's members, which distinguishes one organization from another. Schwartz and Davis [16] define culture as a form of beliefs and aspirations of members within an organization. These beliefs and aspirations create a common rule that strongly influences forming individual and group behaviors within the organization.

One of the most commonly used definitions when researching organizational culture is by Schein [17], which states that organizational culture is a set of fundamental principles recognized as correct that a group shares and applies to resolve emerging issues within the organization when adapting to external changes and to create internal cohesion and integration.

These principles have proven effective, are valued, and are thus communicated and trained to new employees to help them perceive, think, and act in accordance with these principles when performing tasks.

Thus, organizational culture can be understood as a model that shares values, beliefs, norms, and behaviors of all members within the organization, creating the organization's unique characteristics. These value and normative systems help everyone determine which behaviors are suitable for the organization and which are bad and unacceptable.

2.3.2. Culture in Universities

A university is also an organization that preserves and develops culture. Educational and cultural researchers have successively defined school culture, its roles, characteristics, structure, and elements. School culture has been studied by many authors, such as:

Peterson [18] proposes that culture in universities is a set of norms, values, beliefs, rituals, symbols, and traditions that create the “look and feel” of the school.

According to Hinde [19], culture in schools is not a static entity. It is always formed and shaped through interactions with others and actions in life. School culture develops as members interact with each other. It becomes a guide for behavior among school members.

Bartell [20] suggests that at the university level, culture can be defined as the values and beliefs of those related to the school: administrators, faculty, students, board members, and service staff, based on traditions and verbal or non-verbal communication. Values and beliefs are considered highly influential in decision-making processes at universities (Tierney, 1988; Bartell, 2003) and shape the behavior of individuals and the organization. Behavior based on implicit assumptions and beliefs is reflected in stories, specific language, and school norms [20].

School culture is also considered the personality of an organization. By observing the architecture of buildings, the maintenance of school equipment, and interactions among students, much can be learned about a university's culture. Leaders increasingly recognize the concept of culture and its significant role in changing and developing the school.

Moreover, universities have distinctive characteristics that strongly correlate with their cultures [20]. Unlike most corporate organizations or companies, universities often have goals that are not easily measurable [20].

Furthermore, stakeholders are very diverse and play different roles. Internal stakeholders in schools include domestic students, international students, current or graduated students, and regular and non-regular students. External stakeholders include people from the community where the school is located, political organizations, law enforcement, sponsors, accreditation organizations, associations, and media agencies Kosko.

In this context, a university can be perceived as a complex network, seen as a continuous and intertwined communication process among individuals sharing responsibilities and decision-making authority Kosko [20].

2.3.3. Organizational Culture and Brand Image Formation

Culture plays a significant role in organizations. Organizational culture helps create differentiation, shaping the organization's characteristics and brand image, fostering uniformity in member behavior and conduct, and stabilizing the system. Organizational culture is a crucial factor in attracting talent, aiding the organization in executing its strategies and business philosophy, and building trust among partners, customers, and the community.

However, organizational culture can also have some negative effects, such as hindering change in organizations, particularly those with a strong culture; obstructing diversity, especially in the workforce; and impeding mergers or integrations between organizations.

Despite both positive and obstructive elements of its impact, many of its functions are valuable to the organization and its members. Therefore, organizations increasingly recognize the importance of building a culture in their development strategies to enhance competitive positioning and ensure sustainable growth.

To consider the role of organizational culture in forming brand image, the author starts from the “Brand Prism” theory by Kapferer [21].

According to Kapferer [21] and Kapferer [22], a brand is divided into two parts: the internal and the external. The internal part reflects the contents related to the brand's mission, core values, strategy, and structure. It is formed by three dimensions: culture, personality, and self-image. The external part is shaped by factors determined by the interaction between the brand and the outside: reflection, customer-brand relationships, and tangible elements. The external part is crucial for the corporate brand, as a company brand often has many different factors. According to Hosseini et al. [23], when looking at these elements of the brand prism from the customer's perspective, it represents the customer's perception of the brand, essentially the brand image.

Material: In the above model, Kapferer refers to specific, tangible, or objective characteristics of the brand, including product features, symbols, and attributes. This is considered the core element that helps identify the brand's primary purpose and what the brand looks like. Although Kapferer's work does not specify this, it would be unreasonable to apply this model solely to the context of services.

Personality: Considers how a brand can be “personified” through human traits. Developing brand personality requires addressing the question: If this brand were a person, what would that person be like? Kapferer's view of this factor has many similarities with brand personality in [24] research.

Culture: Relates to the core values and standards guiding employee behavior to facilitate brand image building.

Relationship: A brand symbolizes a certain type of relationship. This aspect defines the brand's behavior towards customers, reflected in how it operates and provides its products and services to its customers.

Reflection: The self-image that customers perceive when using the brand.

Self-Image: If reflection is considered the external representation of the target customer group, self-image is seen as the mirror reflecting the customer's inner characteristics. Kapferer suggests that through our attitudes toward certain brands, we develop a specific type of internal relationship with ourselves. When there is a significant difference between brand reflection and self-image, the company will face many challenges [25].

2.4. Proposed Model and Research Hypotheses

2.4.1. Research Model

In the current context of higher education, to specifically identify each aspect of brand image, the organizational culture author provides a general analysis of these factors in the specific context of higher education:

Higher education services involve consumers who are actively involved in searching for information about qualifications, education, employability, research quality, faculty, etc. Another characteristic is that students are both consumers and employees, playing a key role in brand building; they can influence potential students and contribute to the brand's image and reputation. Accordingly, it is necessary to adjust the concepts related to the concept of brand identity in higher education. We used the brand prism, as described by Kapferer [21] and Kapferer [22], to describe the characteristics of higher education brands and the brand image as perceived by students and learners of different systems.

Universities or higher education institutions selected for this study operate as corporate brands. Therefore, determining whether there are common characteristics derived from the technical higher education context, known for its prominent and distinctive features, is essential.

The "culture" aspect is intrinsic, intangible, essential, and has a significant impact on the brand image [21]. According to Kapferer [26], culture is the fundamental principle governing the brand from an external perspective. Thus, this study assumes that the culture of the brand is the perceived culture of respondents about their university. Consequently, the same university's subjects (internal or external) may classify the university's culture differently based on their perceptions. According to the perspectives of Kapferer [26] on the influence of culture on brand image, culture is measured through the following scales:

"Organizational Type": What educational philosophy does the Academy follow? Like a big family, people often share with each other. Does the Banking Academy have business goals? The Academy is an organized institution. All activities are regulated and guided; the Academy focuses on results (degrees, publications, research projects, etc.).

"Leaders": Considers the "influence" of leaders on employees and the school's image. The Academy's leader is seen as a mentor, leader, parent, entrepreneur, innovator, explorer, coordinator, organizer, administrator, producer, technician, or skilled guide.

"What Binds the University Together": The cohesion of the Banking Academy is viewed from the perspective of loyalty and tradition. This "cohesion" spreads throughout the Academy; what binds the Academy is the commitment to innovation and development. The Academy always asserts itself as a pioneer in innovation; what binds the Academy are strict rules and policies. The cohesion of the Academy is also reflected in the emphasis on its mission and achieving goals. Result orientation is frequently shared.

"What is Important": The Academy focuses on developing human resources. High cohesion and work spirit are essential; the Academy emphasizes development and the acquisition of new resources. Facing challenges is crucial; the Academy prioritizes sustainability and stability. It is vital that activities run smoothly and efficiently; competition and achievement activities are also taken into account. Measuring objectives is of greater importance.

"Training and Development": Faculty, students, and learners participate in courses, training, and skill development as required by their jobs; training and skill programs at the unit are of very high quality; the Academy has clear policies for employee training and development; support for career advancement is provided; the Academy offers many opportunities for teachers, learners, and students to develop their careers.

"Risk-Taking Through Creativity and Innovation": Reflects the encouragement to learn from mistakes in work; The Academy is always proactive in taking risks; The Academy encourages innovation in job performance to achieve better results; The Academy promotes creativity in work performance; Effective improvements and innovations are recognized and rewarded in various forms; The Academy encourages solving entirely new problems.

"Rewards and Recognition": Demonstrates recognition and timely feedback from superiors regarding the work done; acknowledgment of efforts and achievements made; receipt of corresponding rewards for contributions; reward forms in the Academy are attractive and diverse; when contributions are made, the Academy always encourages more significant rewards.

2.5. Brand Image Representation

"The "Personality" of the brand is a crucial component that shapes the brand's characteristics for an organization. In the case of a university, the author identifies personality traits such as pleasant, dedicated, innovative, luxurious, harmonious, and independent.

"Self-image" is the self-perception that customers have when using the brand. From the perspective of "brand characteristics," it is what the university wants its students and learners to perceive. From the perspective of "brand image," it is what students perceive while studying at the university.

"Physical Elements": In the case of services, this factor needs to be adjusted. Although no physical component is transacted in higher education (except for the final certificate), there is still a physical space where the service takes place that involves physical elements. For example, in the case of a higher education institution, the physical aspect would be the university's logo, as well as the quality of classrooms, laboratories, libraries, and other facilities, including the principal, faculty, and other staff.

“Relationship” is one of the aspects that define how the university interacts with its customers. It also represents how the brand contributes to their experiences and emotions.

“Reflection” is the image that customers desire to be perceived by society when using the brand. In the context of higher education, reflection is expressed through statements that reflect society's perception of the university's graduates.

2.5.1. Research hypothesis

Based on the research overview and research model, the authors propose the following research hypotheses:

Hypothesis 1. The “type of organization” has a positive impact on the brand image of the Banking Academy.

Hypothesis 2. “Leader” has a positive impact on the brand image of the Banking Academy.

Hypothesis 3. “The cohesion of the school” has a positive impact on the brand image of the Banking Academy.

Hypothesis 4. “The important thing” has a positive impact on the brand image of the Banking Academy.

Hypothesis 5. “Training and development” has a positive impact on the brand image of the Banking Academy

Hypothesis 6. “Innovation and risk acceptance” has a positive impact on the brand image of the Banking Academy

Hypothesis 7. “Commendation and recognition” has a positive impact on the brand image of the Banking Academy

2.6. The Process of Conducting the Study

This study uses a multi-methodological approach, including quantitative and qualitative data collection and analysis. The study begins with a qualitative interview with key stakeholders to calibrate the questionnaire. This is followed by quantitative surveys to collect data on the university's current organizational culture and brand identity. This was followed by a group interview to gain a deeper understanding of the relationship between the university's culture and its brand identity.

2.7. Research Design

Research design plays an extremely important role in the process of developing processes, sample selection methods, and methods used to collect data; thereby contributing to the formulation of hypotheses for the research, as well as the processing and analysis of data to ensure they are logical and procedural.

3. Research Methodology

With the research design and selection, the author group follows the following sequence:

Step 1- Desk research: The authors introduce an overview of research works related to the topic in Vietnam and around the world, understanding where the research is carried out, the context, and the background. What are the theories, the findings? In each related study, the topic explores the theoretical basis, content of organizational culture and brand image, methods, results, limitations, and proposed research directions. As a result of this period, the thesis chooses a research direction, clearly states the concepts of organizational culture and brand image of the university, and identifies variables suitable for the research model. The next step is to establish a research framework and hypotheses that are appropriate to the context of the Banking Academy.

Step 2 - Conduct interviews: After the theoretical overview, form a research model, qualitative research of the author, conduct interviews with 10 leaders in the Banking Academy who are knowledgeable about VHTC, 20 lecturers, and 50 students who are working, studying, or related to the Banking Academy to learn about the influence of organizational culture and brand image of the Banking Academy. Combined with the review results in step 1, this step provides more evidence of the influence of organizational culture and brand image of the Banking Academy for the development of scales and model building. (Appendix 2)

Step 3- Large-scale survey: According to Hair, et al. [27] the number of research samples is affected by many factors. With the objectives, objects and scope of research in the project, the research sample of 1120 students studying at the Banking Academy is completely appropriate.

Step 4: Analyze the data to make results and recommendations with the Banking Academy

3.1. Data Analysis Methodology

3.1.1. Statistics Describing the Observed Variables

The descriptive statistical results for the observed variables show very different answers to the judgment of the variable scales used in the model. Some strongly agree and those who strongly disagree. The minimum and maximum values of the scale between 1 and 5 do not indicate the limits of variation for the scale used.

This study performs a statistical analysis describing the observed variables in the model based on the following criteria:

3.2. Maximum, Minimum, Medium, Standard Deviation

3.2.1. Validate Scale Values with Exploratory Factor Analysis - EFA

EFA discovery factor analysis belongs to the group of interdependent multivariate analysis. That is, it does not have dependent variables and independent variables, but relies on the correlation between variables. EFA is used to shrink the set k , converting the observations into a more important set of elements in F (This reduction is based on the linear relationship of the factor to the observed variable [28]).

Factor analysis is used to test the convergence of component variables. To ensure that the analytical data is complete and reliable, the following criteria must be met:

The KMO (Kaiser-Meyer-Olkin) coefficient must be greater than or equal to 0.5 ($0.5 \leq \text{KMO} \leq 1$) to demonstrate that the factor analysis is valid. The Bartlett test is statistically significant (Sig. < 0.05), demonstrating that the observed variables as a whole are correlated. The factor loading is a measure that ensures the practical importance of the EFA ≥ 0.5 . Based on the above criteria, the study selects variables that are suitable for the following criteria:

KMO: $0.5 \leq \text{KMO} \leq 1$

The Bartlett test (statistically significant Bartlett test (sig ≤ 0.05) shows that the observed variables in the whole are correlated.

Variance sampled > 50%:

Traditional research models for a small survey sample (<100) require the application of this criterion at 0.5, but for actual research results, studies still use a very narrow level of accreditation.

The descriptive statistical results for the observed variables show very different answers to the judgment of the variable scales used in the model. Some strongly agree and those who strongly disagree. The minimum and maximum values of the scale between 1 and 5 do not indicate the limits of variation for the scale used.

This study performs a statistical analysis describing the observed variables in the model based on the following criteria:

3.3. *Maximum, Minimum, Medium, Standard Deviation.*

- Validate scale values with exploratory factor analysis - EFA

Exploratory Factor Analysis (EFA) belongs to the group of interdependent multivariate analyses. That is, it does not have dependent variables and independent variables, but relies on the correlation between variables. EFA is used to reduce the set k, converting the observations into a more significant set of elements in F (This reduction is based on the linear relationship of the factor to the observed variable) [28].

Factor analysis is used to test the convergence of component variables. To ensure that the analytical data is complete and reliable, the following criteria must be met:

The KMO (Kaiser-Meyer-Olkin) coefficient must have a value greater than or equal to 0.5 ($0.5 \leq \text{KMO} \leq 1$) to indicate that factor analysis is valid. Bartlett's test should be statistically significant (Sig. < 0.05), indicating that the observed variables in the population are correlated. The factor loading coefficient is a measure that ensures the practical significance of EFA (Exploratory Factor Analysis) is ≥ 0.5 .

Assessing the reliability of the scale

The reliability of the scale is evaluated using the Cronbach's Alpha coefficient. According to Hoang and Chu [29], a scale with a Cronbach's Alpha coefficient from 0.6 to 1 is acceptable, from 0.7 to 0.8 is considered satisfactory, and from 0.8 to 1 is deemed good. In this study, scales with Cronbach's Alpha coefficients of 0.6 or higher are retained for further analysis to ensure good reliability.

However, Cronbach's Alpha coefficient only indicates whether the items in the scale are related, but it does not help determine which observed variables should be retained or eliminated. Therefore, in this study, we also use the item-total correlation coefficient to have a better basis for deciding whether to keep or remove an observed variable.

The item-total correlation coefficient is the correlation of an item with the average of other items within the same scale. The higher this coefficient, the higher the correlation of this item with other items in the scale. According to Nunnally and Bernstein [30], the general correlation coefficient of items is between 0 and >0.3.

3.4. *Model Fit and Data Fit to the Model*

The model's fit is determined by the correspondence between the observed covariance matrix and the estimated covariance matrix obtained from the proposed model.

Structural Equation Modeling (SEM) uses measurements to describe how the research hypotheses explain the input data. The input data forms a covariance matrix among the measured variables.

However, since the research model uses observed variables to form conceptual variables such as F - Physical Elements; R - Relationship; RC - Reflection; SI - Self-Image; P - Personality; or the brand image variable (referred to as "brand") is a second-order concept (latent variable) that includes the five components above (F - Physical Elements; R - Relationship; RC - Reflection; SI - Self-Image; P - Personality), it is not possible to directly test the conceptual variables. Therefore, the study uses SEM with AMOS software to identify first-order and second-order conceptual variables with tests for model fit and the Bootstrap test for model analysis.

3.5. *Model Fit Indices*

The goodness-of-fit indices for the model are listed below, along with acceptable thresholds. The model's fit is inversely proportional to the sample size and the number of observed variables in the model.

The constructed models may or may not meet the above conditions. If the model fit indices are not good, the study uses the Modification Index (MI) to improve the model fit.

3.6. *How to Improve Model Fit*

Modification Index (MI): The MI addresses discrepancies between the proposed and estimated models. In Confirmatory Factor Analysis (CFA), all regression paths between latent variables and observed variables are already established, so CFA cannot improve model fit by adding regression paths. Therefore, CFA considers a modified covariance index. The following are the guidelines:

Do not use covariance arrows between residuals (error terms) and observed or latent variables. They cannot be used between error terms that do not belong to the same factor. Therefore, the most appropriate way to use the MI is to connect bidirectional covariance arrows between the residuals of the same factor. The smaller the model's Chi-square, the better. The MI column indicates the pairs of errors that should be connected with bidirectional arrows to improve the Chi-square. GFI, TLI, CFI, etc., will also improve. In this study, we prioritize cases with large MI for adjustment first. Then, the model is rerun, and we observe which errors continue to improve...

4. Results

The data collected from surveys and interviews will be analyzed using various techniques, including descriptive statistics and thematic analysis. Survey data will be analyzed using statistical software to identify patterns and trends in the data. Qualitative data collected from interviews will be analyzed using thematic analysis to identify key themes and patterns within the data.

Data analysis is conducted according to the model of Azoulay [31]. This model was chosen because it provides a comprehensive framework for understanding different aspects of brand identity, including personality, culture, relationship, reflection, self-image, and customer image.

Additionally, Kapferer's Brand Identity Prism will be used as a framework for analyzing the data and exploring the relationship between the university's culture and its brand identity. As Kapferer [32] notes, "The Brand Identity Prism is a useful tool for understanding the different elements of brand identity, including its culture, personality, and values."

The Brand Identity Prism has six elements: Physical Appearance, Personality, Culture, Relationship, Reflection, and Self-Image. The Culture element of the prism will be used to analyze the relationship between the university's culture and its brand identity. This will involve examining the university's cultural values, beliefs, and practices, and how they shape the university's brand identity.

Overall, the mixed-methods approach and the use of the Brand Identity Prism framework provide a comprehensive analysis of the relationship between the university's culture and its brand identity, offering insights into how the university can leverage its culture to strengthen its brand identity.

4.1. Results of Distribution Testing for the Scales

4.1.1. The Impact of Culture on the Brand Image of BAV

4.1.1.1. Reliability Testing of the Scales

Table 1.
Reliability Testing of the Scales.

Observed Variable	Item-Total Correlation	Cronbach's Alpha if Item Deleted	Reliability Coefficient (Cronbach's Alpha)
LTC1	0.756	0.797	0.858
LTC2	0.687	0.827	
LTC3	0.718	0.814	
LTC4	0.655	0.840	
NLD1	0.825	0.864	0.905
NLD2	0.803	0.871	
NLD3	0.797	0.873	
NLD4	0.728	0.900	
DKG1	0.857	0.899	0.929
DKG2	0.845	0.903	
DKG3	0.844	0.904	
DKG4	0.788	0.922	
DQT4	0.771	0.858	0.892
DQT2	0.775	0.857	
DQT3	0.737	0.871	
DQT1	0.768	0.859	
DTPT1	0.744	0.902	0.914
DTPT2	0.756	0.900	
DTPT3	0.813	0.888	
DTPT4	0.793	0.892	
DTPT5	0.795	0.892	
DM1	0.788	0.914	0.938
DM2	0.793	0.913	
DM3	0.836	0.907	
DM4	0.783	0.914	
DM5	0.777	0.915	
DM6	0.755	0.918	
KT1	0.790	0.900	0.919

Observed Variable	Item-Total Correlation	Cronbach's Alpha if Item Deleted	Reliability Coefficient (Cronbach's Alpha)
KT2	0.779	0.903	
KT3	0.820	0.894	
KT4	0.750	0.908	
KT5	0.812	0.896	
THHIEU1	0.757	0.940	0.939
THHIEU2	0.811	0.930	
THHIEU3	0.886	0.916	
THHIEU4	0.867	0.919	
THHIEU5	0.866	0.920	

The study obtained relatively good results when the Cronbach's Alpha coefficient of all scales reached a value greater than 0.8. Specifically, the “Organizational type” scale with 4 observed variables: LTC1, LTC2, LTC3, LTC4 reached 0.858; “Leader” with 4 observed variables: NLD1, NLD2, NLD3, NLD4 reached 0.905; “Cohesion” with 4 observation variables DGK1, DGK2, DGK3, DGK4 reached 0.929; “Important” with 4 observation variables DQT1, DQT2, DQT3, DQT4 reached 0.892; “Development training” with 5 observation variables DTPT1, DTPT2, DTPT3, DTPT4, DTPT5 reached 0.914; “Innovation and risk acceptance” with 6 observation variables DM1, DM2, DM3, DM4, DM5, DM6 reached 0.938; “Reward and recognition” with 5 observation variables KT1, KT2, KT3, KT4, KT5 reached 0.919 and “Brand” with 5 observation variables THHIEU1, THHIEU2, THHIEU3, THHIEU4, THHIEU5 was 0.939. Besides, the total variable correlation coefficient for all observed variables is greater than 0.6. This shows that all scales are highly reliable, satisfying the conditions for conducting the analysis of the next steps.

4.2. Scale testing through EFA analysis

There are 8 factors along with 31 criteria given in the proposed research model. After performing the reliability and measurement level tests of the scale, all criteria are included in the SPSS software to run the test to measure the correlation between the variables along with the suitability of the survey variables. Running EFA for independent variables, KMO and Bartlett's test results are as follows:

Table 2. KMO and Bartlett's Accreditation.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.949
Bartlett's Test of Sphericity	Approx. Chi-Square	11241.708
	df	465
	Sig.	0.000

The KMO value was 0.949 > 0.5, and the Sig value of Bartlett's test was 0.000 < 0.05, indicating that the data were suitable for exploratory factor analysis. The total cumulative variance of 68.164% > 50% indicates that the observed variables are meaningfully correlated with each other, and they explain 68.164% of the data variability of the 31 observed variables involved in EFA.

Table 3. Percentage of variation of observed variables.

Factor	Initial Eigenvalues			Extraction of Squared Loadings			Sums	Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	
1	13.344	43.045	43.045	13.037	42.054	42.054	11.957	
2	3.155	10.177	53.222	2.832	9.135	51.188	9.101	
3	2.744	8.853	62.075	2.388	7.702	58.890	2.922	
4	1.502	4.846	66.922	1.212	3.910	62.800	2.520	
5	1.189	3.835	70.757	.922	2.973	65.773	8.831	
6	1.004	3.237	73.994	.741	2.391	68.164	8.739	
7	.780	2.517	76.511					
.....					
31	.143	.461	100.000					

Conducting the 1st EFA run, the results of the rotation matrix showed the results of 31 observation variables classified into 06 factors. Among these, 2 variables, “Development Training” and “Innovation and Risk Acceptance,” are included in 1 observation factor. We accept these 2 variables and name the new variable “Training and Innovation.” Additionally, if a variable has a Factor Loading less than 0.5, we remove this variable from the table and run it again a second time. The results of the 2nd EFA run indicated that there were no problematic variables, so the scale reached the convergence value, and the

observed variables in the scale all contributed to the concept being measured. We will continue to use a scale that includes these observation variables to perform the following tests.

Table 4.
Rotation Matrix.

	Element					
	1	2	3	4	5	6
DM3	0.872					
DM1	0.846					
DTPT5	0.844					
DM4	0.834					
DTPT4	0.802					
DM5	0.802					
DTPT3	0.795					
DM6	0.753					
DM2	0.739					
DTPT2	0.678					
DTPT1	0.655					
DKG2		0.912				
DKG1		0.859				
DKG3		0.772				
DKG4		0.611				
KT3			0.878			
KT1			0.847			
KT2			0.833			
KT4			0.752			
LTC1				0.859		
LTC3				0.780		
LTC2				0.765		
LTC4				0.706		
NLD1					0.851	
NLD2					0.767	
NLD3					0.749	
NLD4					0.664	
DQT2						0.928
DQT1						0.609
DQT3						0.590
DQT4						0.559

After conducting the CFA analysis, the results show that the indicators stop at unacceptable levels, the data can be used to conduct evaluation and analysis, but there is a risk that the sample does not meet the representativeness. Specifically, $CMIN/df = 5.023 > 5$ (greater than the required level), $CFI = 0.863 > 0.8$ (acceptable level), $GFI = 0.786 < 0.8$ (below acceptable level), $RMSEA = 0.052 < 0.06$. Thus, the model results are consistent with the collected data.

The above CFA results show: $\chi^2 = 1853$ ($p = 0.000$); $\chi^2/df = 4.53 < 5$; $GFI = 0.938$, $TLI = 0.961$, $CFI = 0.966$ are all greater than 0.9 and $RMSEA = 0.043 < 0.08$. Thus, the model results are consistent with the collected data.

4.3. Testing The Hypothesis Using a Linear Structure Model

4.3.1. Verification of Research Hypotheses.

From the survey sample, independent and dependent variables are analyzed by EFA and CFA to generate independent and dependent variables in the model below

Table 5.
SEM model estimation results.

			Estimate	S.E.	C.R.	P	Label
THHIEU	<---	DMOI	0.121	0.072	1.677	0.094	
THHIEU	<---	LTCHUC	-0.004	0.022	-0.190	<u>0.849</u>	
THHIEU	<---	KTHG	0.149	0.026	5.642	***	
THHIEU	<---	GKET	0.110	0.048	2.279	.023	
THHIEU	<---	NLDAO	0.064	0.043	1.484	0.138	
THHIEU	<---	QTRONG	0.401	0.055	7.264	***	
THHIEU	<---	DT_PT	0.142	0.073	1.938	0.053	
DM6	<---	DMOI	1.000				
DM1	<---	DMOI	1.026	0.052	19.625	***	
DM3	<---	DMOI	1.093	0.051	21.346	***	
DM4	<---	DMOI	1.013	0.052	19.384	***	
DM5	<---	DMOI	0.979	0.051	19.308	***	
DM2	<---	DMOI	1.103	0.055	19.986	***	
KT3	<---	KTHG	1.000				
KT5	<---	KTHG	1.004	0.043	23.545	***	
KT1	<---	KTHG	0.995	0.044	22.570	***	
KT2	<---	KTHG	0.979	0.044	22.036	***	
KT4	<---	KTHG	0.909	0.044	20.864	***	
DKG2	<---	GKET	1.000				
DKG1	<---	GKET	1.009	0.036	27.829	***	
DKG3	<---	GKET	1.020	0.037	27.282	***	
DKG4	<---	GKET	0.976	0.041	24.105	***	
NLD1	<---	NLDAO	1.000				
NLD2	<---	NLDAO	0.999	0.041	24.609	***	
NLD3	<---	NLDAO	0.993	0.040	24.567	***	
NLD4	<---	NLDAO	0.992	0.048	20.533	***	
THHIEU4	<---	THHIEU	1.000				
THHIEU3	<---	THHIEU	0.974	0.035	28.018	***	
THHIEU1	<---	THHIEU	0.899	0.040	22.338	***	
THHIEU5	<---	THHIEU	0.980	0.035	28.263	***	
THHIEU2	<---	THHIEU	0.944	0.038	25.161	***	
DQT2	<---	QTRONG	10.000				
DQT1	<---	QTRONG	0.974	0.048	20.298	***	
DQT3	<---	QTRONG	0.926	0.047	19.884	***	
DQT4	<---	QTRONG	0.989	0.046	21.308	***	
DTPT1	<---	DT_PT	1.000				
DTPT2	<---	DT_PT	1.019	0.051	19.865	***	
DTPT4	<---	DT_PT	1.122	0.054	20.911	***	
DTPT3	<---	DT_PT	1.153	0.054	21.376	***	

			Estimate	S.E.	C.R.	P	Label
DTPT5	<---	DT_PT	1.013	0.050	20.153	***	
LTC1	<---	LTCHUC	1.000				
LTC3	<---	LTCHUC	0.810	0.047	17.352	***	
LTC2	<---	LTCHUC	0.845	0.046	18.285	***	
LTC4	<---	LTCHUC	0.780	0.049	15.856	***	

4.4. According to the Above Results

4.4.1. Type of Organization Does Not Affect the Brand

The research results show that, for students, the Banking Academy has not yet achieved the criterion of being considered a family, where students can comfortably exchange and support each other with fellow students, lecturers, and administrative staff. This indicates that communication among students, with lecturers, and with administrative staff is still limited, and the exchange sessions between students and the school have not attracted many participants. Additionally, the academy has not demonstrated its dynamism and proactiveness in being willing to take risks to find the best development options for students and remains too rigid and formal, which, although reflecting the school's high responsibility, still leaves students feeling unsatisfied. Furthermore, directions related to outcomes for students (such as degrees, publications, research projects, etc.) have not been implemented accurately and in a timely manner. These factors have created an unfavorable perception of the academy among students, thereby partially affecting the brand value of BAV.

4.5. Innovation Affects the Brand (Significance Level of 90%)

The research results indicate that at the Banking Academy, students are always encouraged to learn from their mistakes through the careful guidance and instruction of the faculty and staff. Students can identify where they went wrong and what they lacked, enabling them to find ways to improve and enhance their abilities. Moreover, the academy has strongly encouraged and guided students to innovate their work methods to achieve higher efficiency and solve completely new problems. This has sparked motivation, proactiveness, and creativity among students, creating a healthy, progressive, and open development environment. The research results also show improvements and innovations in recognizing and rewarding students who achieve good results when these improvements are implemented in various forms (directly and online, at school events, or during student meetings, etc.), quickly and fairly. As a result, students have a more favorable view of the academy, contributing to increasing the “BAV Brand.”

4.6. Training and Development Affect the Brand (Significance Level of 90%)

This result reflects that the academy has organized many training sessions and job training courses for students, providing them with early access to practical work experiences, gradually improving their knowledge and skills to serve the careers they pursue. Additionally, the academy has organized or invited high-quality personnel from reputable units to conduct skill training programs, such as firefighting and disease prevention, to help students learn more from life experiences, enhancing their proactiveness and courage. Furthermore, the academy has successfully organized numerous career seminars and job fairs on campus for students, providing them with many opportunities to meet and interact with businesses and employers. Many students have had the opportunity to intern through these programs and have learned what businesses currently require, helping them set future goals to strive for. Students are also supported by the academy with the necessary equipment and conditions to develop their careers. Moreover, the academy has relatively clear and suitable training and development policies for employees. These factors have enhanced the “BAV Brand” in the eyes of students and employees.

4.7. Leadership Does Not Affect the Brand

Based on the research results, although BAV leaders have demonstrated their competence as knowledgeable advisors and scholars with good expertise, they have not truly created an emotional connection with students like a parent would. This is due to the limited number of exchange sessions between students and the board of directors, which have not attracted many student participants. BAV leaders have also not effectively played the role of coordinators, organizers, or managers in leading the academy's collective activities, which have not been very smooth, stable, or well-directed in terms of instruction and task execution. In particular, recent changes in the academy's curriculum, teaching methods, and student policies, while reflecting the leaders' care for students, have not met the students' expectations and desires for the curriculum or optimized access to the academy's services. These factors have partially affected the BAV brand in students' minds.

4.8. Rewards Affect the Brand

This indicates that students have received timely feedback from superiors regarding their work, allowing them to understand their strengths and areas for improvement and make necessary adjustments. Additionally, the reward forms at the academy have been diverse and appealing to students. This diversity and attractiveness can be easily seen in scholarship policies, scientific research awards, thesis competitions, and student competitions. The academy always values the efforts of students, and the rewards are commensurate with their contributions. However, the academy encourages students to strive for even greater rewards rather than stopping after achieving one or two accomplishments. To achieve this, the academy needs a systematic research plan, involving discussions with students about reward and recognition issues, to make timely adjustments that are more suitable for both the academy's conditions and the students. This will help improve the “Banking Academy's brand” in the eyes of students.

Table 6.

Results of the Research Hypothesis Testing.

	Hypothesis	Conclude
1	Hypothesis 1.	Accept*
2	Hypothesis 2.	Accept
3	Hypothesis 3.	Accept*
4	Hypothesis 4.	Accept
5	Hypothesis 5.	Accept
6	Hypothesis 6.	Refute

Note: * At 90% reliability.

Firstly, the factor "What is Important" has the strongest impact on the BAV Brand ($\beta = 0.648$). This shows that the most significant contributor to a strong BAV brand stems from human resources, sustainability and stability, as well as competition programs and achievements. In reality, for students, the school staff, such as faculty members, administrative staff (student management office, training office, etc.), or even personnel performing other tasks like security guards and parking attendants, are those who directly interact with and accompany students in their studies and student activities. Therefore, the image of these staff members will be one of the first images that come to students' minds when thinking of the academy, shaping the "brand" of the academy. The research results indicate that, in recent times, the academy's staff have performed their duties well in teaching, guiding, supporting, and accompanying students, thereby creating a positive "brand" in the eyes of students. In addition, the smooth, stable, and highly efficient execution of activities has significantly enhanced the positive image of the academy. The attention given to competition and evaluation activities not only demonstrates close supervision and professionalism in the operational process but also motivates students to continuously strive and develop, thereby contributing to a positive "BAV brand" among students.

Secondly, the factor "What Binds Us" has a significant impact on the BAV Brand ($\beta = 0.441$). For an organization, cohesion is always an important factor in forming and consolidating its unique culture; without cohesion, the organization is merely a disjointed entity, lacking a common collective purpose. Cohesion for BAV is not just about the bond between people but also about the connection to the academy's traditions, a commitment to innovation and development, strict regulations, and determination to achieve goals. In recent times, the activities organized by the academy have always been linked to its traditions, reflecting the progressive, studious, and dynamic spirit of the students throughout the school, creating a positive image for the students and making them proud to talk about their school. Additionally, the commitments to innovation and development have been relatively well implemented. This is evidenced by improvements in the curriculum and teaching methods, adjustments and changes in student policies, etc., which have been executed professionally, clearly, and conveniently for students. Furthermore, coordination between departments has become increasingly smooth, making it easier for students to access the academy's policies, support services, and course registration processes. Results orientation is also promptly updated to students, achieving high efficiency. All these factors have contributed to creating a relatively positive "brand," changing students' perceptions of BAV's brand image.

Thirdly, the factor "Leadership" has a positive impact on the BAV Brand ($\beta = 0.029$). For an organization, leaders not only play a role in decision-making but also influence the organization's image or brand. This is because leaders are the ones who guide and direct the organization toward specific goals, and the organization's activities are significantly influenced by the leader's personality or subjective knowledge. According to the research results, BAV leaders have demonstrated their competencies well, not only as advisors and wise figures with deep knowledge and expertise but also as figures who create a familial atmosphere for students, similar to that of a parent. This has fostered a favorable perception of the academy's leaders and its brand among the students. The leaders of the academy have also effectively played the role of coordinators, organizers, or administrators, leading the academy's group activities smoothly, steadily, and efficiently, with good direction and close supervision of tasks. Notably, the recent changes in the academy's curriculum, teaching methods, and student policies have shown that the leaders are very attentive to students, presenting themselves as reformers or risk-takers. These qualities have met the students' expectations, significantly improving BAV's brand in their minds.

Fourthly, the factor "Type of Organization" has a positive impact on the BAV Brand ($\beta = 0.016$). The research results show that, for students, the Banking Academy is like a family, where students can freely communicate and support one another with their peers, lecturers, and administrative staff. Moreover, the academy has demonstrated its dynamism and proactiveness, being willing to take risks to find the best development solutions for students while maintaining a high level of orderliness and rigor, reflecting responsibility and care for the students. Additionally, the directions regarding students' results (degrees, publications, research projects, etc.) are executed accurately and fairly. These factors have created a favorable perception of the academy among students, contributing to enhancing BAV's brand value.

Lastly, "Innovation and Training" has a negative impact on the BAV Brand ($\beta = -0.032$). This result reflects that the academy has not organized many training sessions or job training courses for students or skill classes at high-quality units; or students have not been able to access many of these courses, leading to a negative impact on the academy's brand. Additionally, the academy has not strongly encouraged or guided students to innovate their work methods for higher efficiency or to solve entirely new problems, which may also result from effective innovations not being recognized and rewarded in various forms. These are lessons and experiences that the academy can rely on to research, analyze, and find better solutions to offer students more and better job training courses and skill workshops, as well as to encourage students to think and innovate in their study and work methods more robustly, thereby improving the academy's brand among students.

The research also shows that the factor “Rewards and Recognition” does not impact the BAV Brand. This indicates that students have received many comments and timely feedback from superiors on their work, and the reward forms at the academy have not been very attractive and diverse to students. To address this, a systematic research plan and more discussions with students on rewards and recognition issues are needed to make timely and appropriate adjustments that fit the conditions of the academy and the students. This will help improve the “Banking Academy's brand” in the eyes of students.

5. Discussion

Based on the results of the above study, the “Leadership” factor has a positive impact on the “Brand of the Banking Academy of Vietnam (BAV).” Therefore, BAV leaders need to pay special attention to their management practices to maintain their influence, credibility, and, importantly, to drive development while enhancing the BAV brand in the education sector in general and among faculty and students at BAV in particular. To achieve these goals, it is essential and crucial for BAV leaders to build a strong organizational culture. A good organizational culture not only serves as a guideline for internal behavior within the institution but also acts as an organizational resource, creating a competitive advantage that attracts quality students and establishes a foundation for sustainable development. Moreover, organizational culture should be considered the first and crucial step in the journey towards professionalizing BAV's brand enhancement strategy. The following solutions are proposed to realize the development and building of an organizational culture for BAV:

BAV leaders need to continue fostering innovation within the institution. Currently, in the trend of integration with other countries worldwide, Vietnam is increasingly focusing on measures to encourage not only organizations but also individuals to innovate in their activities through the application of science and technology. This is exemplified by the 2023 National Innovation Day celebration under the theme “Innovation - The Foundation for Promoting National Development.” In response to the national innovation movement, BAV leaders should adopt appropriate solutions to sustain and further promote innovation within the institution, with the aim of improving the quality of education and BAV's brand. Firstly, leaders should continue the activities that have been successfully implemented, as evidenced by the study results, such as strongly encouraging students to innovate their work methods to achieve higher efficiency or encouraging students to solve problems from multiple perspectives rather than solely relying on old methods. This has sparked motivation, proactiveness, and creativity among students, creating a healthy, advanced, and open development environment. Additionally, BAV leaders should introduce timely updates to teaching methods and approaches to students that align with development trends in Vietnam and globally by incorporating scientific and technological achievements to enhance teaching quality and strengthen the connection between the institution and students. As a result, BAV can improve its brand recognition among students.

To enhance the brand image of BAV, the most fundamental and important factor for maintaining sustainable development is to improve training and development activities. Training and development activities are considered the backbone of the institution. Therefore, to strongly promote training activities, BAV leaders need to focus on quality training, not only for the teaching staff but also on ensuring the quality of student outcomes. For the teaching staff, as indicated by the research results, BAV lecturers are highly valued by students for their professional expertise as well as their attentive, supportive attitude, always ready to assist students in their studies, particularly in scientific research activities and student competitions. This should be maintained and promoted to uphold BAV's positive image among its students. However, the institution should also organize training sessions and provide opportunities for lecturers to attend seminars where they can exchange knowledge with experts in their respective fields and with businesses, with the aim of acquiring and updating knowledge and methods relevant to current practices. This will allow continuous innovation in both the content and methods of teaching, providing students with the most up-to-date knowledge. Additionally, lecturers should also be trained in psychological knowledge alongside their professional expertise, enabling them to better understand students' psychology and aspirations, thereby helping BAV's teaching staff meet the criterion that BAV is regarded as a family, where students, lecturers, and staff can freely exchange and support one another.

5.1. Development of Scientific Research Activities

Today, as science and technology have become a direct productive force and a decisive factor in the competitive capacity of each nation and enterprise, education must also undergo transformations to find a path for development for itself and for the future of the nation. For science and technology to meet the needs of societal development and to be one of the criteria reflecting the brand of universities in general and the Banking Academy in particular, researchers and academic staff, especially university lecturers, must be the key force in researching and applying these results across all fields of social life. Especially, lecturers who are party members must take the lead in this effort to meet the demands of a knowledge economy, which our Party and state have guided and developed.

In developed countries, major universities define university lecturers as individuals with three main functions:

(1) Educators, (2) Scientists, and (3) Providers of community services. As scientists, lecturers must fulfill the role of explaining and predicting natural and social issues that science and humans have not yet resolved. They must conduct scientific research, strive to apply their research to real-life situations, and publish their findings for the community. Research results published in reputable journals are the most meaningful measures for evaluating the quality of a research project. Scientists can only fulfill their social mission if their research is published and widely applied.

From the perspective of educators, and this is also the primary task of every lecturer in the classroom, lecturers are responsible for imparting knowledge to future generations. Scientific research brings significant value to both lecturers and the institution:

Besides ensuring the training of a quality workforce, scientific and technical activities at universities in general and at the Banking Academy, in particular, are crucial, especially in response to the increasing demands of the market. The importance of raising the educational quality of lecturers has become increasingly significant in the context of the global implementation of the Fourth Industrial Revolution in science, technology, and engineering, including in Vietnam. Specifically, to enhance the brand image of the Banking Academy, it is necessary to implement concrete solutions related to scientific research activities, such as:

6. Conclusions

In Vietnam today, in the context of higher education reform, the orientation towards autonomy, granting initiative, and decision-making power to universities presents both opportunities and challenges for institutions to effectively utilize human resources to enhance teaching and research quality. Building the institution's culture and brand image is an objective and essential requirement within the overall strategy for developing each institution's vision and mission. It is one of the key criteria in measuring the brand and professionalism of each higher education institution.

This article systematizes theoretical issues related to culture and brand image within universities. The research perspectives are approached from different angles, but all highlight the significant role of culture in relation to the brand image of organizations in general and universities in particular. This contributes significantly to affirming the value of universities in the context of global integration.

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