



# Advance Journal of Econometrics and Finance

## Vol-3, Issue-4, 2025

### Advance Journal of Econometrics and Finance

Online ISSN

2959-8990

Print ISSN

2959-8982

<https://ajeaf.com/index.php/Journal/About>

Name of Publisher: SCHOLAR CRAFT EDUCATION & RESEARCH HUB

Review Type: Double Blind Peer Review

Jurnal Frequency: Quarterly Research Journal



### FinTech-Enabled HR Payroll Automation and Its Effect on Employee Satisfaction and Brand Image

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	<b>Abstract</b>
<p><b>Farah Shaikh</b> Lecturer, Isra University, Hyderabad. <a href="mailto:Farahshaikh@outlook.com">Farahshaikh@outlook.com</a></p> <p><b>Dr. Afroz Sial</b> Assistant Professor, Shaheed Benazir Bhutto University, Shaheed Benazirabad. <a href="mailto:afroze@sbbusba.edu.pk">afroze@sbbusba.edu.pk</a></p> <p><b>Khalida Khan</b> Senior Lecturer, Newports Institute of Communications and Economics Karachi, Pakistan. <a href="mailto:kkplodhi@gmail.com">kkplodhi@gmail.com</a></p> <p><b>Muhammad Naeem*</b> Faculty of Bahria University Karachi. Corresponding Author Email: <a href="mailto:rainaem63@yahoo.com">rainaem63@yahoo.com</a></p>	<p>This study looks at how FinTech-enabled payroll automation (FEPA) affects employee satisfaction (ES) and brand image (BI) in SMEs in Pakistan. It also explores how ES plays a mediating role in this relationship. As digital financial technologies become more common, organizations are turning to automated payroll systems to simplify HR tasks, cut down on mistakes, and improve efficiency. Using the Technology Acceptance Model (TAM), this research suggests that how employees view the usefulness and ease of payroll automation affects their satisfaction, which then influences the organization's brand image. Primary data were gathered from 392 employees of SMEs using purposive sampling and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) in Smart PLS 4.0. The result shows that payroll automation significantly improves both ES and BI. Additionally, ES partly mediates the relationship between payroll automation and brand image. This highlights the importance of positive internal experiences in shaping an organization's reputation. The findings back up TAM in the context of adopting HR-FinTech and stress the importance of digital payroll systems in boosting employee attitudes and the organization's brand. In practice, organizations can use user-friendly and efficient payroll technologies to improve employee morale and enhance their reputation as an employer. This study adds to the limited research on FinTech use in HR processes in emerging economies, providing valuable insights for scholars, HR practitioners, and policymakers looking to integrate technology to optimize human capital management.</p>
<b>Keywords:</b>	FinTech-enabled payroll automation, Employee satisfaction, Brand image, SMEs, Technology Acceptance Model



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### 1. INTRODUCTION

ES and BI are ongoing challenges for many organizations in Pakistan, especially small and medium-sized enterprises (SMEs). In SMEs, payroll management is often manual, delayed, and has errors (Shahbaz, 2025; Anser et al., 2024). Employees often encounter problems like late salary payments, incorrect deductions, limited payroll transparency, and inconsistent HR service quality. These issues lower trust and overall job satisfaction (Naeem et al., 2025a,b). They also harm the organization's BI, as unhappy employees share negative views that can affect potential customers and job seekers (Anser et al., 2025). FinTech-enabled HR payroll automation addresses these problems by digitizing and streamlining payroll functions. This includes accurate calculations, timely salary transfers, and real-time reporting (Bisht & Parasher, 2025). Automated payroll systems connected with mobile banking and HRIS cut down on human errors, improve fairness, and increase transparency in salary management (Ali, 2025; Ali et al., 2022). As a result, organizations can greatly boost ES while also enhancing their technological reputation and credibility in the market. Thus, FinTech-driven payroll solutions have become key tools for improving both employee experience and BI in Pakistan.

Despite the increasing use of digital payment solutions in Pakistan, there has been little academic focus on how FinTech-enabled payroll automation influences organizational outcomes like ES and BI (Bentalha & Benjelloun, 2024). Previous research on FinTech in Pakistan has mainly examined mobile banking, digital financial inclusion, and payment systems, largely ignoring HR-related functions like payroll automation (Naeem, 2023; Naeem et al., 2023). Similarly, studies on ES usually point to factors like leadership, compensation, workplace environment, or HR practices, but often overlook the role of FinTech-related payroll improvements (Bohio et al., 2025; Mujtaba et al., 2025; Shahab et al., 2025). Research into brand image within Pakistani SMEs has neglected the significance of internal technological efficiency in shaping external reputation. Moreover, there is almost no empirical evidence exploring the connection between payroll automation, ES, and BI in Pakistani SMEs. This gap highlights the need for a focused study on how FinTech-enabled payroll systems impact ES and BI in an emerging economy.

To fill these gaps, this study formulates a set of research questions to explore the organizational effects of FinTech-enabled payroll automation. The main questions include: (1) How does FinTech-enabled HR payroll automation influence ES in Pakistani SMEs? (2) How does payroll automation affect the BI of these firms? (3) Does ES mediate the relationship between payroll automation and BI? Based on these questions, the study has three main objectives. First, it aims to look at the direct effect of FinTech-enabled payroll automation on ES. Second, it will assess how payroll automation impacts organizational BI. Third, it will examine the mediating role of ES in the relationship between payroll automation and BI. These objectives seek to provide valuable insights relevant to both HR and technological innovations.

The TAM serves as the theoretical basis for this study. It explains how employees perceive and respond to technological systems like FinTech-enabled payroll automation. TAM suggests that perceived usefulness (PU) and ease of use influence users' attitudes toward adopting technology (Ibrahim & Shiring, 2022). In payroll automation, employees are more satisfied when the system is easy to manage, clear, error-free, and improves their salary-related experiences (Chhetri & Tamang, 2021). This aligns with the study's goal of determining whether such systems enhance satisfaction. Additionally, TAM supports the link between payroll automation and BI. Organizations that use advanced digital payroll solutions show technological capability and innovation. Employees who have a positive view of payroll technologies are more likely to develop favorable attitudes toward their organization, leading to stronger brand advocacy. Thus, TAM effectively supports the conceptual model and the causal pathways tested in this research.

This study follows a positivist research philosophy and a deductive approach, intending to test theoretical relationships through empirical evidence. A quantitative research design was adopted, using primary data collected through structured questionnaires sent to employees of SMEs across Pakistan. A purposive sampling method resulted in a total of 452 questionnaires being distributed, with 392 valid responses received, producing a strong response rate appropriate for advanced statistical analysis. The constructs were measured using existing validated scales adapted for this study's context. Data analysis was conducted using PLS-SEM with Smart PLS 4.0 software, allowing the evaluation of measurement reliability, validity, and structural relationships between variables. This approach suits predictive analysis and theory testing in emerging fields like HR-FinTech integration.

The results show that FEPA positively impacts both ES and BI in Pakistani SMEs, with ES partially mediating this relationship. These findings emphasize the strategic role of digital payroll systems in enhancing employee experiences and boosting organizational reputation. The study enriches HR and FinTech literature by providing empirical evidence from an underexplored context and showing how advanced payroll technologies drive internal and external outcomes. Practically, the results offer direction for managers to invest in user-friendly, accurate, and transparent payroll systems to maximize satisfaction and brand value. Additionally, the findings have policy implications for encouraging digital HR transformation within SMEs to enhance efficiency and competitiveness in Pakistan's changing business landscape.

### 2. THEORETICAL FRAMEWORK

The theoretical basis of this study is built on modern views of digital transformation, organizational systems, and employee behavior. It highlights how technology-driven HR practices impact organizational outcomes. Today, organizations depend more on digital tools to simplify administrative tasks, improve transparency, and enhance employee experiences. Payroll, as a key HR function, directly affects how employees view fairness, reliability, and the organization's competence. If payroll processes are manual, prone to errors, or inconsistent, employees feel uncertain and dissatisfied, which can harm their commitment to the organization and hurt the brand's reputation. On the other hand, digital payroll systems support fairness, accuracy, and promptness, which are known to improve employee satisfaction and foster positive attitudes among staff. From a branding standpoint, efficient internal HR processes reflect professionalism and technological capability, allowing organizations to build stronger reputations. Thus, using FinTech-based payroll solutions can enhance both internal employee experiences and external brand value. This creates a strong theoretical link between payroll automation, ES, and BI.

The TAM serves as the main theoretical framework for this study. It explains how employees accept and respond to FinTech-enabled payroll automation. TAM suggests that PU and PEOU shape user attitudes, which then influence behavior and actual use of technology. In this case, employees view payroll automation as beneficial when they believe it guarantees timely pay, reduces errors, improves transparency, and makes it easier to access information about their pay (Das et al., 2021). Payroll systems receive more acceptance when employees consider them easy to use, intuitive, and responsive (Anser et al., 2025). These views directly affect ES, as user-friendly and effective payroll systems lessen frustration and build trust in HR processes. Additionally, TAM reinforces the link between payroll automation and BI, as employees who have a positive view of the technology are likely to have favorable attitudes toward the organization. This results in positive word-of-mouth and stronger support for the organization. Therefore, TAM effectively backs the proposed relationships by showing how perceptions of technology lead to greater satisfaction and a stronger organizational BI.

### 3. LITERATURE REVIEW

#### 3.1 FinTech-Enabled Payroll Automation

FEPA means using digital technologies in salary processing systems. This allows for automatic calculations, real-time salary transfers, and smooth connections with banking and HR information systems (Singireddy, 2024). Payroll automation reduces the need for manual data entry, cuts down on calculation mistakes, and helps meet company policies and tax rules. Research shows that automated payroll solutions improve efficiency, increase financial transparency, and lower administrative tasks within organizations (Mujtaba et al., 2025a). In emerging economies, the use of FinTech is growing because of better digital financial skills, the rise of mobile banking, and the demand for affordable HR solutions (Mujtaba et al., 2025b). In Pakistan, SMEs are increasingly using payroll software and mobile payment platforms to make salary payments easier. However, there is little research on the organizational and behavioral results of integrating HR and FinTech, especially in relation to ES and BI.

#### 3.2 Hypotheses Development

##### 3.2.1 FinTech-Enabled Payroll Automation and Employee Satisfaction

FEPA changes traditional salary processes by integrating automated calculations, digital payments, and real-time access to payroll information (Bisht & Parasher, 2025). Previous studies highlight that payroll accuracy and timing are key factors for employee satisfaction. Salary errors or delays can damage trust and create negative feelings toward the employer (Toledo, 2025; Mahmood et al., 2025; Shahab et al., 2025; Farooq et al., 2023). Automated payroll systems reduce these issues by ensuring consistent, error-free processing and timely salary transfers, which in turn improve perceptions of fairness in procedures and distributions (Joel, 2025). The TAM suggests that employee attitudes toward new systems depend on their perceived usefulness and ease of use (Mahmoodi et al., 2023). When employees find payroll systems easy to understand, reliable, transparent, and helpful for their daily work, they tend to have positive views and greater satisfaction. Therefore, a FinTech-based automated system enhances the payroll experience by reducing effort, removing confusion, and providing employees with easy access to information. These improvements increase employee satisfaction, especially in SMEs, where manual payroll issues are more common. Thus, based on the following hypothesis is formulated;

*H1: FinTech-enabled payroll automation has a significant effect on employee satisfaction.*

##### 3.3.2 FinTech-Enabled Payroll Automation and Brand Image

The BI reflects perceptions of the organization as credible, reliable, modern, and professional by the stakeholder groups (Farooq & Ahmad, 2023). Organizations employing innovative FinTech solutions confirm they are technologically contemporary, efficient, and committed to good quality in internal management (Pal, 2022). Digital payroll automation improves administration efficiency and diminishes disputes associated with payroll activities. Employees detect this organizational competency and transparency (Ekasari et al., 2024). Technology capabilities within an organization send signals about organizational quality, impacting perceptions by customers, prospective employees, and

business associates (Khan et al., 2024). When employees receive enhanced HR services, their likelihood of sharing positive statements about the organization increases, increasing the manifestation of positive word-of-mouth as well as enhancing the corporate brand (Mutter et al., 2024). It should be noted that organizational communication literature suggests that firms making investment into innovative HR technologies are perceived to be on the leading-edge of workplace innovation; perceptions that directly contribute to establishing a strong brand identity. Therefore, payroll automation enabled through FinTech is expected to enhance the BI that communicates excellence and technologically advanced organizations.

*H2: FinTech-enabled payroll automation has a significant effect on brand image.*

### 3.3.3 Employee Satisfaction and Brand Image

Job satisfaction substantially impacts the organization's career culture and public perception (Shaikh et al., 2025). Satisfied employees experience positive morale, increased engagement, and enhanced organizational commitment, which create a favorable brand image (Khan, 2025; Khan et al., 2024). Employees are the organization's primary brand ambassadors, and the way they perceive their workplace directly affects how the public sees that workplace (Lim & Zheng, 2025). ES with payroll services, which is a base human resource process, leads an employee to share positive messages with coworkers, consumers, customers, and other job seekers (Van Vaerenbergh & Arijs, 2025). Overall, ES leads to general goodwill and professional behaviors, which lead to a better BI in the market (Kaur et al., 2025). Research shows that satisfied employees provide better customer service, show greater customer loyalty, display better attitudes, and display desirable behaviors, all of which support positive brand perceptions. For these reasons, ES directly contributes to improving an organization's BI. Thus, based on the following hypothesis is formulated.

*H3: Employee satisfaction has a significant effect on brand image.*

### 3.3.4 Mediating Role of Employee Satisfaction

FEPA strengthens employee experience (Qudah et al., 2025) and enhances operational efficiency. Specifically, employees whose payroll is processed more efficiently, accurately, and transparently will develop more trust and satisfaction toward the employer (Eyinate et al., 2025). The TAM suggests that, as employees have a favorable user experience with payroll technology, they will develop a positive attitude toward employment, which ultimately motivates favorable employee behaviors and organizational outcomes (Haider et al., 2025). Payroll technology, then, enhances employees' PU and ease of use, resulting in increased ES. Their overall satisfaction becomes a mechanism where employees can express their loyalty, positive employee experience, and brand loyalty, widely important in developing a strong brand. The improvements made by payroll automation inside an organization then manifest outward in the way employees behave, having an indirect impact on how the organization's identity is formed in the marketplace. This element of internal improvement will be even more considerable in an SME setting where the perceptions of employees have deep ramifications for the organization's reputation in the local community. Consequently, ES is anticipated to serve as an intermediary between technology adoption and organizational branding outcomes.

*H4: Employee satisfaction mediates the relationship between FinTech-enabled payroll automation and brand image.*

## 4. METHODOLOGY

### 4.1 Research Design

This research is conducted using a quantitative explanatory research design. The explanatory design is suitable because the main goal is to examine causal relationships between the variables. This research also employs the TAM as its theoretical framework and tests the empirical data as to the extent to which PU and PEU explain employees' acceptance of HR FinTech systems, which also impacts satisfaction and organizational brand perception. A cross-sectional survey research approach is used, as data were collected at one point in time from employees from a variety of organizations (banks, telecom companies, and large organizations etc.) that have implemented digital payroll systems.

### 4.2 Population and Sample

The target population includes employees of SMEs in Pakistan who use digital or FinTech-based payroll systems. This covers employees in the banking sector, telecommunications, fast-moving consumer goods, fintech organizations, and multinational companies. Because there was no available sampling frame, non-probability purposive sampling is utilized to focus squarely on employees with a minimum of six months of experience using a digital payroll system (e.g., Easypaisa Payroll, HBL Konnect Payroll, SadaPay Business, JazzCash Salary Portal, or an in-house automated payroll system).

The sample size was determined in accordance with Hair et al. (2014) recommendations for use in structural equation modeling, which requires at least 10 respondents for each item of the largest construct. The available number of items for use was approximately 30; hence, a minimum of 300 respondents was found to be acceptable. For this reason, 450

questionnaires were distributed, with 350 usable responses obtained, which represents a sufficient sample size to achieve the statistical power requirement for data analysis using PLS-SEM.

### 4.3 Instrument Measurement

Data collection involved the administration of a structured questionnaire utilizing scales adapted from previously validated measures. Items addressing the automation component of FinTech-enabled payroll were adapted from digital transformation, HRIS, and FinTech adoption studies (Al Halbasi et al. 2022; Tam and Oliveira 2016) and addressed elements such as system automation, transparency, accuracy, speed, and digital access. PEU and PU items were adapted from Davis (1989)'s TAM (Davis 1989) and Venkatesh and Morris (2000), and captured how easy and useful employees perceive the payroll. ES was measured with items from Spector (1997) and payroll-related satisfaction studies (Ghani et al. 2021). Items captured satisfaction with payroll processing, receiving payroll on time, transparency, and error-free salary payments. Employee brand image was captured with items adapted from Aaker (1996) and Low and Lamb (2000). Employee brand was reflected in employees' internal perception of the organization's advancement of technology and transparency with their employee brand. All constructs were measured using a five-point Likert scale. The questionnaire was piloted with 20 respondents to assess clarity of questions, reliability, and content validity before collecting data at full scale throughout the airport.

### 4.4 Data Collection Procedure

Data was obtained through the distribution of online Google Forms and physical questionnaires through HR departments and professional networks. Respondents were guaranteed anonymity and confidentiality, and participation was voluntary. Organizations that utilized FinTech-enabled payroll systems were again contacted for permission to distribute the survey to their employees. The data then underwent analysis using Smart PLS 4.0 through PLS-SEM.

## 5. RESULT

### 5.1 Demographic Result

**Table 1: Demographic Characteristics**

Variable	Category	Frequency	Percentage
<b>Gender</b>	Male	241	61.50%
	Female	151	38.50%
<b>Age</b>	18–25 years	82	20.90%
	26–35 years	194	49.50%
	36–45 years	89	22.70%
	Above 45	27	6.90%
	Intermediate	46	11.70%
<b>Education</b>	Bachelor's	203	51.80%
	Master's	121	30.90%
	MPhil/PhD	22	5.60%
	Less than 1 year	33	8.40%
<b>Job Experience</b>	1–5 years	178	45.40%
	6–10 years	118	30.10%
	Above 10 years	63	16.10%

The respondent results in Table 1 show that there are 392 SME employees in the sample. Most employees were male (61.5%), and female employees accounted for 38.5% of responses. In terms of age group, data show that approximately half of respondents are aged 26-35 (49.5%), which represents a young and mid-career employee participant pool, and participants aged 36-45 years (22.7%) or 18-25 years (20.9%) rounded out the majority. The educational distribution was more than half with Bachelor's degrees (51.8%), while 30.9% of the sample held Master's level education, indicating a reasonably well-educated sample. Only a small portion reported holding MPhil/PhD (5.6%) or intermediate education (11.7%). The job experience data reflected approximately half (45.4%) of the sample experienced 1-5 years of work experience, indicating early and mid-career employees are the major grouping. In addition, 30.1% reported 6-10 years, while 16.1% had more than 10 years, and only 8.4% reported being new to work with less than one

year of experience. Overall, overall audit of the demographic profile indicates the study participants included young, educated, and moderately experienced employees who could assess the adoption and functioning of FinTech-enabled payroll systems among the SMEs.

### 5.2 Measurement of Model

**Table 2:** *Measurement Model Results*

Variables	Construct	Factor loadings	Cronbach's alpha	CR	AVE
FinTech-Enabled Automation	FEPA1	<b>0.72</b>	0.871	0.905	0.661
	FEPA2	0.79			
	FEPA3	0.83			
	FEPA4	0.75			
	FEPA5	0.88			
Perceived Ease of Use	PEOU1	0.76	0.853	0.9	0.694
	PEOU2	0.82			
	PEOU3	0.78			
	PEOU4	0.89			
Perceived Usefulness	PU1	0.75	0.846	0.896	0.682
	PU2	0.78			
	PU3	0.82			
	PU4	0.87			
Employee Satisfaction	ES1	0.7	0.882	0.914	0.682
	ES2	0.77			
	ES3	0.79			
	ES4	0.87			
	ES5	0.86			
Brand Image	BI1	0.74	0.864	0.907	0.708
	BI2	0.8			
	BI3	0.89			
	BI4	0.9			

The results of the measurement model in Table 2 reveal that all constructs have strong reliability and validity, verifying that the survey instrument is adequate. The factor loadings for all items range from 0.70 to 0.90 and are higher than the advised 0.70, providing evidence of good indicator reliability. The Cronbach's Alpha for all constructs FEPA (0.871), PEU (0.853), PU (0.846), ES (0.882), and BI (0.864) are above the low threshold of 0.70, which indicates high internal consistency. Composite Reliability (CR) values range from 0.896 to 0.914, providing further support for the reliability of the constructs. The AVE for all constructs falls within a range of 0.661 to 0.708, which exceeds 0.50, supporting that convergent validity was achieved.

These findings suggest that the measurement items are both reliable and valid for measuring the constructs of interest in the context of FEPA in SMEs. The high factor loadings and reliability statistics suggest that the employees who completed the questionnaire understood the items and responded to them in the way that we intended. Additionally, the AVE values show that a large portion of variance is explained by the constructs of interest rather than measurement error. Overall, the measurement model suggests that the survey instrument is reliable and appropriate for moving on to structural model analysis to test the hypothesized relationships between payroll automation, ES, and BI.

**Table 3:** *HTMT Ratios*

Variables	FEPA	PEOU	PU	ES	BI
FEPA					
PEOU	0.71				
PU	0.74	0.69			
ES	0.64	0.62	0.66		
BI	0.58	0.55	0.59	0.72	

The HTMT values shown in Table 3 show that all values are lower than the widely accepted value of 0.85, thus indicating good discriminant validity with respect to the constructs. The highest HTMT is 0.74, which is between FEPA and PU, and the lowest is 0.55, which is between PEOU and BI. These results indicated that the constructs FEPA, PEOU, PU, ES, and BI are empirically distinct and represent different measurements of the framework. Values show good reliability and validity for each construct while also demonstrating that no significant overlap exists between constructs, supporting that the measures are robust for a structural analysis in the following phase.

### 5.3 Hypotheses Testing

**Table 4:** *Hypotheses Testing Results*

Hypothesis	Path	$\beta$ (path coefficient)	t-value	p-value	Decision
H1	FEPA → ES	0.431	9.218	0.003	Supported
H2	FEPA → BI	0.287	5.104	0,0	Supported
H3	ES → BI	0.462	10.321	0	Supported
H4	FEPA → ES → BI	0.199	6.587	0	Supported

The findings for H1 show a strong positive relationship between FEPA and ES, with a path coefficient of 0.431 ( $p < 0.001$ ). This indicates that if employees see payroll automation systems as accurate, timely, and easy to use, they will indicate they are more satisfied with HR processes compared to employees who don't see payroll systems in such positive terms. This finding supports TAM, which asserts PU and PEOU direct individuals' attitudes toward the adoption of technology. In this study, employees who acknowledge the usefulness and ease of use of payroll automation are more likely to see the system as a viable benefit, which in turn improves satisfaction with the management of compensation. Regarding H2, the empirical results indicate that FEPA has a statistically significant positive relationship on BI, with a path coefficient of 0.287 ( $p < 0.001$ ). This indicates organizations that employ effective payroll automation technology are viewed in more favorable terms when considering professionalism and sophistication when compared to using payroll technology. Applying a TAM perspective, if employees see payroll automation systems as useful and easy to use, they will have positive experiences using the technology, which results in positive dispositions about the organization itself. Thus, internal efficacy with technology serves as an indicator of competence about the organization, which positively affects (improves) the perception of the employee, but also brand perception externally.

H3 testing demonstrates a strong positive ES effect on BI ( $p < 0.001$ ), underscoring the importance of satisfied employees in the perception of the organization. The consistent relationships between positive technology attitudes and broader organizational outcomes under TAM suggest the role of satisfied employees on the payroll process, as employee satisfaction translates into positive communication about their organization, where employees take ownership of the organizational brand and create further trust in the organization. The implication of this is very rewarding, supporting the possibility of using employee satisfaction as a mediator for brand perception improvement associated with technology. Finally, H4 confirmed ES mediated the effect of FEPA as a predictor of BI ( $p < 0.001$ ). The partial mediation suggests the direct impact of payroll automation as an antecedent to BI was less than ES as a mediator. Again, this fits with TAM, explaining that satisfaction derives from perceptions of usefulness and ease of use that then trickled down until downstream behavioral and attitudinal outcomes are seen. FEPA changes the HR experience while improving BI, in that payroll automation provides a positive experience for employees that increases their attitude and satisfaction.

### 6. CONCLUSION

This research offers strong support that FEPA increases employee satisfaction and impacts their perception of the organizational brand in the context of Pakistani SMEs. Employees regard the automated payroll systems highly in terms of practical use and ease of use, which improves their satisfaction in working with HR functions and their perceptions of the organization. Moreover, this research demonstrates that ES also mediates the relationship between payroll automation and brand image, providing evidence



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that positive internal experiences translate into positive organizational reputation. These findings support the use of the TAM to convey that how employees regard the usefulness of technology and ease of use of technology translates into positive attitudes and broader organizational outcomes.

This research adds to the literature on the adoption of HR technology and organizational behavior by bringing together FinTech-enabled payroll systems, employee satisfaction, and brand image within a single empirical framework. It applies TAM theory specifically to the area of HR-FinTech adoption in SMEs in Pakistan, an area that has not received much attention in the literature. By providing empirical evidence of the mediating role of employee satisfaction, the research clarifies the mechanism through which the adoption of technology can facilitate the organizational branding process. From a practical viewpoint, the research integrates the adoption of a digital HR process and the concept of corporate reputation to provide actionable insights for scholars and practitioners to use technology to improve HR outcomes, along with the organizational image.

From a managerial perspective, the study findings can yield meaningful implications. Organizations can strengthen the employee experience alongside their brand image by using reliable, intuitive, easy-to-follow payroll automation systems. HR and IT managers should consider creating systems that are simple to use but can also demonstrate a positive impact on employees' daily work, as positive experiences lead to efficient workflow and enhance the external perception of organizational accountability. The study also raises the importance of employee perception and attitudes toward technology adoption as a valuable strategic lever toward employer branding as well as sustained competitive advantage in SMEs.

Notwithstanding these valuable contributions, the study possesses specific limitations. First, the cross-sectional research design restricts the ability to support a causal inference; additionally, there is a possibility of response bias due to self-reported data. The focus on SMEs in Pakistan also limits the scope of generalizability to other sectors and other countries. Future research should examine Longitudinal designs, a larger and more diverse sample size, and new mediating or moderating variables of interest such as organizational culture, leadership support, or technology readiness. Future research may also focus on the cascading impact of payroll automation on employee engagement, employee retention, and productivity, which further enhances the understanding of HR technology as a strategic organizational approach.

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