

**Endoneuromarketing and Higher Education: Bibliographic contributions for innovation in savings and credit cooperatives in Ecuador.****Endoneuromarketing y Educación Superior: Aportes bibliográficos para la innovación en cooperativas de ahorro y crédito del Ecuador.***Darío Orlando Rosero Arévalo & José Luis Andrade Mendoza.***PUNTO CIENCIA.****Julio - diciembre, V°6 - N°2; 2025****Recibido:** 07-09-2025**Aceptado:** 08-09-2025**Publicado:** 30-12-2025**PAIS**

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**Abstract**

This article presents a systematic bibliographic review on the relationship between endoneuromarketing and higher education, with a specific focus on its potential contributions to innovation in savings and credit cooperatives in Ecuador. The review was conducted following rigorous selection criteria, analyzing scientific publications from the last five years in high-impact and regional journals. Out of a total of 50 articles identified, 20 were selected based on relevance, methodological quality, and thematic alignment. The findings highlight that endoneuromarketing, as an internal communication and motivation strategy enhanced by neuroscientific approaches, has gained increasing importance in higher level and financial cooperatives. In this context, it fosters organizational commitment, strengthens institutional culture, and contributes to innovation in management models. The review also identifies gaps in regional research, suggesting the need for further studies that integrate endoneuromarketing practices with cooperative education and training processes. These insights provide a theoretical foundation for designing innovative strategies that link academia and the cooperative sector in Ecuador, promoting sustainable growth and social impact.

**Keywords:** Endoneuromarketing, Higher Education, Savings and Credit Cooperatives, Innovation.

**Resumen**

El presente artículo expone una revisión bibliográfica sistemática sobre la relación entre el endoneuromarketing y la educación superior, con énfasis en sus posibles aportes a la innovación en las cooperativas de ahorro y crédito del Ecuador. La revisión se realizó bajo criterios rigurosos de selección, analizando publicaciones científicas de los últimos cinco años en revistas de alto impacto y regionales. De un total de 50 artículos identificados, se seleccionaron 20 en función de su relevancia, calidad metodológica y pertinencia temática. Los hallazgos evidencian que el endoneuromarketing, entendido como una estrategia de comunicación y motivación interna fortalecida por aportes de las neurociencias, ha adquirido creciente relevancia en instituciones de educación superior y en organizaciones del sector cooperativo financiero. En este contexto, promueve el compromiso organizacional, consolida la cultura institucional y contribuye a la innovación en los modelos de gestión. Asimismo, se identifican vacíos en la investigación regional, lo que sugiere la necesidad de profundizar en estudios que integren prácticas de endoneuromarketing con procesos de educación y formación cooperativa. Estos aportes ofrecen una base teórica para el diseño de estrategias innovadoras que vinculen la academia con el sector cooperativo en Ecuador, impulsando el crecimiento sostenible y el impacto social.

**Palabras clave:** Endoneuromarketing, Educación Superior, Cooperativas de Ahorro y Crédito, Innovación.

## Introduction

In recent years, the integration of neuromarketing and endomarketing has expanded beyond the commercial sphere, positioning itself as an emerging field of study in higher education. Neuromarketing applies neuroscientific techniques such as eye-tracking, electroencephalography, and emotional analysis to understand human behavior in decision-making processes (Rawnaque et al., 2020; Chytrý et al., 2025). Meanwhile, endomarketing focuses on strengthening internal communication and institutional identity, fostering employee commitment and a sense of belonging within organizations (Duque, 2016; Ruizalba et al., 2016). The combination of these two approaches herein conceptualized as endoneuromarketing offers new opportunities for universities to enhance learning experiences, improve student engagement, and consolidate internal branding strategies.

In higher education, endoneuromarketing has been applied to evaluate students' interaction with digital platforms, optimize virtual learning environments, and strengthen academic communities through innovative internal marketing practices (Kunz et al., 2024; Lee, 2021; Bordino, 2022). These strategies not only contribute to educational innovation but also establish a transferable framework to other organizational sectors. In particular, savings and credit cooperatives in Ecuador can benefit from this perspective by implementing neuromarketing tools to better understand members' emotional responses and endomarketing strategies to foster organizational cohesion and trust (Cardona et al., 2024; Ali et al., 2024).

Nevertheless, despite the growing body of literature, important research gaps remain. Most studies are from different sources and almost none directly linking endoneuromarketing to financial cooperatives (Šola et al., 2024; Mampaey et al., 2020; Asif et al., 2022). This highlights the relevance of a bibliographic review focused on identifying applications, contributions, and future research opportunities. Accordingly,

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this study aims to (1) identify how endoneuromarketing is applied in higher education, (2) determine its potential contributions to innovation in Ecuadorian savings and credit cooperatives, and (3) detect research gaps and recent trends in the field.

### **Methodology**

The present research employs a bibliographic review design, which is suitable for synthesizing and critically analyzing the current state of knowledge on a specific subject. The methodological process was structured in three phases: identification, selection, and analysis of scientific publications related to neuromarketing, endomarketing, higher education, and financial cooperatives.

In the identification phase, a total of 50 scientific articles were retrieved from academic magazines, such as: Web of Science, Google Scholar, Latindex 2.0, Scopus, using keywords such as neuromarketing, endomarketing, higher education, and cooperatives. During the selection phase, inclusion criteria were applied based on relevance to the research objectives, methodological rigor, and thematic pertinence. Articles that did not directly address the integration of neuromarketing or endomarketing within higher education or cooperative organizations were excluded. As a result, the best 20 articles were selected for detailed analysis.

In the analytical phase, the chosen studies were examined through a qualitative synthesis approach, comparing theoretical contributions, methodological designs, and practical applications. The findings reveal that endoneuromarketing, understood as an internal communication and motivational strategy reinforced by insights from neuroscience, has gained growing relevance in higher education institutions and financial cooperative organizations. This methodology ensured a rigorous and systematic approach to reviewing the literature, permitting for the identification of conceptual trends, practical contributions, and research gaps that open opportunities for future investigations.

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## Analysis of results

### Literature Search

Identify how endoneuromarketing is applied in higher education

Endoneuromarketing in higher education emerges as a strategy that combines the principles of neuromarketing and endomarketing to enhance internal communication, strengthen institutional identity, and improve the learning experience. Within academic contexts, techniques such as eye-tracking and emotional analysis are applied to better understand how students interact with digital content and teaching processes (Kunz et al., 2024). At the same time, endomarketing contributes to fostering a sense of belonging and organizational commitment between faculty and organizational staff, thereby creating an environment conducive to pedagogical innovation (Ruizalba et al., 2016). This integration positions endoneuromarketing as a key resource for transforming both teaching practices and university management. (See Analytical Table No. 1).

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**Table 1.**
**ENDOMARKETING/INTERNAL BRANDING IN HIGHER EDUCATION.**

| Author(s)                                                | Year | Title                                                                                               | Magazine                                                         | DOI                                                                                                                                               |
|----------------------------------------------------------|------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Duque, M.                                                | 2016 | Endomarketing en la educación superior: una perspectiva cualitativa desde la alta directiva         | Universidad & Empresa                                            | <a href="https://doi.org/10.12804/revistas.urosario.edu.co/empresa/a.14589">https://doi.org/10.12804/revistas.urosario.edu.co/empresa/a.14589</a> |
| Cardona, M. D., et al.                                   | 2024 | Modelo de endomarketing para mejorar la satisfacción y el sentido de pertenencia entre los docentes | Revista CEA (ITM)                                                | <a href="https://doi.org/10.22430/24223182.3134">https://doi.org/10.22430/24223182.3134</a>                                                       |
| Ruizalba, J. L., et al.                                  | 2016 | A unidimensional instrument for measuring internal marketing in higher education: IM-11 Scale       | Quality Assurance in Education                                   | <a href="https://doi.org/10.1108/QAE-02-2016-0009">https://doi.org/10.1108/QAE-02-2016-0009</a>                                                   |
| Mampaey, J., et al.                                      | 2020 | Internal branding in higher education: dialectical tensions and management strategies               | Higher Education Research & Development                          | <a href="https://doi.org/10.1080/07294360.2019.1674252">https://doi.org/10.1080/07294360.2019.1674252</a>                                         |
| Clark, P., et al.                                        | 2020 | An exploration of the role of internal branding on middle managers in a university                  | Tertiary Education and Management                                | <a href="https://doi.org/10.1007/s11233-019-09054-9">https://doi.org/10.1007/s11233-019-09054-9</a>                                               |
| Asif, S., et al.                                         | 2022 | Role of internal marketing in Australian higher education: impact on affective commitment           | Journal of Marketing for Higher Education                        | <a href="https://doi.org/10.1080/08841241.2022.2049951">https://doi.org/10.1080/08841241.2022.2049951</a>                                         |
| Ali, F., et al.                                          | 2024 | Internal Marketing, Faculty Engagement, and Innovative Behavior in Higher Education                 | Journal of Entrepreneurship and Innovation in Emerging Economies | <a href="https://doi.org/10.1177/22786821241237025">https://doi.org/10.1177/22786821241237025</a>                                                 |
| Judson, K. M., et al.                                    | 2009 | Building a University Brand from Within                                                             | Services Marketing Quarterly                                     | <a href="https://doi.org/10.1080/15332960802467722">https://doi.org/10.1080/15332960802467722</a>                                                 |
| Gómez-Bayona, L., et al.                                 | 2024 | Importance of relationship marketing in higher education institutions                               | Cogent Business & Management                                     | <a href="https://doi.org/10.1080/2331186X.2024.2332858">https://doi.org/10.1080/2331186X.2024.2332858</a>                                         |
| Dean, D., Arroyo-Gamez, R. E., Punjaisri, K., & Pich, C. | 2016 | Internal brand co-creation: The experiential brand meaning cycle in higher education                | Journal of Business Research                                     | <a href="https://doi.org/10.1016/j.jbusres.2016.01.019">https://doi.org/10.1016/j.jbusres.2016.01.019</a>                                         |

Source: The authors.

### Determine its contributions to innovation in savings and credit cooperatives in Ecuador

The review of the literature suggests that endoneuromarketing can provide significant contributions to innovation within Ecuadorian savings and credit cooperatives. Internal marketing strategies have proven effective in building strong organizational

cultures in higher education institutions, particularly in increasing faculty satisfaction and engagement (Cardona et al., 2024; Ali et al., 2024). Transferring these insights to the cooperative sector could strengthen employee commitment, reinforce internal branding, and create innovative experiences for members. Moreover, the implementation of neuromarketing tools—such as measuring emotional responses to loyalty campaigns offers a distinctive resource to enhance member trust and differentiate cooperative services in a competitive financial landscape. (See Analytical Table No. 2).

**Table 2.**

*Savings and credit cooperatives.*

| Author(s)                                                                                    | Year | Title                                                                                                                                                                           | Magazine                   | DOI                                                                                                 |
|----------------------------------------------------------------------------------------------|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------|
| Carrera-Silva, K. A., Rodríguez, O. M., Castelo, Á. G., Samaniego, C. A., & Pichisaca, K. J. | 2024 | Programas e iniciativas de educación financiera: un estudio de las cooperativas de ahorro y crédito que conforman la UPROCACH, Ecuador                                          | Green World Journal        | <a href="https://doi.org/10.53313/gwj72132">https://doi.org/10.53313/gwj72132</a>                   |
| Chicaiza-Parco, W., & Rivera-Prado, M.                                                       | 2024 | Tecnología y Transformación: El Impacto de las Estrategias de Marketing Digital en la Evolución Financiera de las Cooperativas de Ahorro y Crédito del Segmento 1 de Tungurahua | 593 Digital Publisher CEIT | <a href="https://doi.org/10.33386/593dp.2024.3.2470">https://doi.org/10.33386/593dp.2024.3.2470</a> |
| Alcívar-Macias, M., & Escobar-García, M.                                                     | 2023 | Percepción de Calidad del Servicio Microcredicio de la Cooperativa de Ahorro y Crédito Microempresarial en Portoviejo, Ecuador                                                  | 593 Digital Publisher CEIT | <a href="https://doi.org/10.33386/593dp.2023.6.2094">https://doi.org/10.33386/593dp.2023.6.2094</a> |
| Taipe-Yañez, J. F.                                                                           | 2025 | Propuesta de objetivos que las cooperativas de ahorro y crédito abiertas del Ecuador deben considerar para su desarrollo empresarial                                            | MQR Investigaciones        | <a href="https://doi.org/10.5281/zenodo.682">https://doi.org/10.5281/zenodo.682</a>                 |

| Author(s)                                                                    | Year | Title                                                                                                                                                                    | Magazine                                                       | DOI                                                                                                                           |
|------------------------------------------------------------------------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Fonseca, M. F.,<br>Martínez, F.<br>X., Franco, M.<br>R., & Pazmiño,<br>G. E. | 2020 | Marketing digital como<br>herramienta de<br>posicionamiento de<br>cooperativas de ahorro<br>crédito del cantón La Maná                                                   | Dilemas<br>Contemporáneos:<br>Educación, Política y<br>Valores | <a href="https://doi.org/10.46377/dilemas.v35i1.2258">https://doi.org/10.46377/dilemas.v35i1.2258</a>                         |
| Alava, L. M.                                                                 | 2025 | Estrategias de marketing<br>digital en la captación de<br>clientes en cooperativas de<br>ahorro y crédito                                                                | Revista GID                                                    | <a href="https://doi.org/10.46377/rev_GID.2025.3.29566">https://doi.org/10.46377/rev_GID.2025.3.29566</a>                     |
| Benítez, J. M.<br>C.                                                         | 2025 | Incidencia de las estrategias<br>de comunicación<br>organizacional en el<br>desempeño financiero de las<br>cooperativas de ahorro y<br>crédito en Ecuador y<br>Argentina | EPSIR                                                          | <a href="https://doi.org/10.46377/epsir.2025.1.1591">https://doi.org/10.46377/epsir.2025.1.1591</a>                           |
| Pilamunga<br>Yucailla, N. V.                                                 | 2023 | Endomarketing y el<br>compromiso institucional en<br>los empleados de la<br>cooperativa de ahorro y<br>crédito de la ciudad de Loja,<br>Ecuador                          | Repositorio UNACH                                              | <a href="https://repositorio.unach.edu.ec/handle/51000/11547">https://repositorio.unach.edu.ec/handle/51000/11547</a>         |
| Mero, N. Y. M.                                                               | 2022 | La gestión del marketing<br>interno y el compromiso<br>organizacional en el<br>cooperativismo de Ecuador                                                                 | Universidad de<br>Córdoba                                      | <a href="https://dialnet.unirioja.es/servlet/tesis?codigo=308430">https://dialnet.unirioja.es/servlet/tesis?codigo=308430</a> |
| Hurtado, J. R.<br>C.                                                         | 2025 | Las Cooperativas<br>Multiactivas con Ahorro y<br>Crédito. Retos y<br>oportunidades en el contexto                                                                        | Ciencia Latina                                                 | <a href="https://doi.org/10.37811/cl_rcm.v5i2.383">https://doi.org/10.37811/cl_rcm.v5i2.383</a>                               |

| Author(s)                                                                    | Year | Title                                                                                                                                                                    | Magazine                                                       | DOI                                                                                                       |
|------------------------------------------------------------------------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Delgado, J. I. Z.                                                            | 2025 | Análisis bibliométrico de las<br>Cooperativas de Ahorro y<br>Crédito en Ecuador                                                                                          | Revista Santiago                                               | <a href="https://doi.org/10.37811/cl_rcm.v5i2.383">https://doi.org/10.37811/cl_rcm.v5i2.383</a>           |
| Benítez, J. M.<br>C.                                                         | 2025 | Incidencia de las estrategias<br>de comunicación<br>organizacional en el<br>desempeño financiero de las<br>cooperativas de ahorro y<br>crédito en Ecuador y<br>Argentina | EPSIR                                                          | <a href="https://doi.org/10.46377/epsir.2025.1.1591">https://doi.org/10.46377/epsir.2025.1.1591</a>       |
| Naula<br>Tenesaca, E. F.                                                     | 2024 | El entorno de las<br>Cooperativas de Ahorro y<br>Crédito en Ecuador: Retos y<br>perspectivas                                                                             | 593 Digital Publisher                                          | <a href="https://doi.org/10.33386/593dp.2024.3.3285">https://doi.org/10.33386/593dp.2024.3.3285</a>       |
| Morales<br>Guerrero, R. E.,<br>& Álvarez<br>Aros, E. L.                      | 2021 | Innovación abierta como<br>acelerador de competitividad<br>y resultados empresariales                                                                                    | Revista Economía y<br>Política                                 | <a href="https://doi.org/10.37811/cl_rcm.v5i2.383">https://doi.org/10.37811/cl_rcm.v5i2.383</a>           |
| Fonseca, M. F.,<br>Martínez, F. X.,<br>Franco, M. R.,<br>& Pazmiño, G.<br>E. | 2020 | Marketing digital como<br>herramienta de<br>posicionamiento de<br>cooperativas de ahorro crédito<br>del cantón La Maná                                                   | Dilemas<br>Contemporáneos:<br>Educación, Política y<br>Valores | <a href="https://doi.org/10.46377/dilemas.v35i1.2258">https://doi.org/10.46377/dilemas.v35i1.2258</a>     |
| Alava, L. M.                                                                 | 2025 | Estrategias de marketing<br>digital en la captación de<br>clientes en cooperativas de<br>ahorro y crédito                                                                | Revista GID                                                    | <a href="https://doi.org/10.46377/rev_GID.2025.3.29566">https://doi.org/10.46377/rev_GID.2025.3.29566</a> |

| Author(s)                 | Year | Title                                                                                                                                                  | Magazine          | DOI                                                                                                                   |
|---------------------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------|
| Benítez, J. M. C.         | 2025 | Incidencia de las estrategias de comunicación organizacional en el desempeño financiero de las cooperativas de ahorro y crédito en Ecuador y Argentina | EPSIR             | <a href="https://doi.org/10.46377/epsir.2025.1.1591">https://doi.org/10.46377/epsir.2025.1.1591</a>                   |
| Pilamunga Yucailla, N. V. | 2023 | Endomarketing y el compromiso institucional en los empleados de la cooperativa de ahorro y crédito de la ciudad de Loja, Ecuador                       | Repositorio UNACH | <a href="https://repositorio.unach.edu.ec/handle/51000/11547">https://repositorio.unach.edu.ec/handle/51000/11547</a> |

Source: The authors

### Detect research gaps or recent trends

The analysis reveals that although there are relevant advances in the integration of neuromarketing and endomarketing in higher education, important research gaps remain. Most studies focus on Higher education and endomarketing contexts, with particular emphasis on virtual learning environments and university branding strategies (Šola et al., 2024; Mampaey et al., 2020; Asif et al., 2022). However, empirical evidence in Latin America is scarce, and direct applications in non-educational sectors, such as cooperatives, are practically absent. At the same time, recent trends highlight the growing incorporation of neuroscientific metrics and digital analytics into the evaluation of educational experiences, opening pathways for their transfer and validation in other organizational and financial contexts.

Endomarketing, also known as internal branding, has become a key strategy in higher education institutions to strengthen internal communication, engagement, and organizational identity. This practice aims to align the institution's values, goals, and culture with the expectations and motivations of academic and administrative staff, fostering a sense of belonging and loyalty. By applying internal marketing principles, universities not only enhance staff satisfaction and performance but also indirectly improve the student experience, educational quality, and institutional reputation. In this context, internal branding allows the university's brand to extend beyond external

perception, establishing itself as a driver of innovation, cohesion, and competitiveness within the educational sector (Clark, 2020).

### **Conclusions and Recommendations**

The bibliographic review carried out over the last five years highlights that Endoneuromarketing and internal branding strategies are gaining relevance as tools to strengthen both higher education institutions and savings and credit cooperatives in Ecuador. The analysis of twenty scientific articles reveals that internal marketing initiatives contribute to improving organizational commitment, service quality, and stakeholder loyalty.

In the field of higher education, endoneuromarketing fosters a stronger alignment between institutional culture and staff motivation, which directly enhances teaching quality and indirectly impacts the student learning experience. Within savings and credit cooperatives, the application of these strategies has proven effective in reinforcing financial education, optimizing digital transformation processes, and consolidating trust among members.

The review demonstrates that the integration of neuroscience principles in marketing not only drives innovation but also strengthens emotional engagement, a critical factor for competitiveness in both academic and financial cooperative sectors. However, the findings also identify a research gap: few studies explicitly connect endoneuromarketing with higher education and cooperatives simultaneously, suggesting an emerging field for future empirical investigations in Ecuador and Latin America.

The evidence suggests that endoneuromarketing plays a dual role: internally, it enhances employee satisfaction and loyalty, while externally, it strengthens the institutional image and brand positioning, generating a multiplier effect on organizational performance. The comparative analysis reveals that digital marketing and internal

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branding converge as complementary strategies, where neuromarketing insights allow institutions and cooperatives to create more personalized, emotionally resonant experiences for their stakeholders.

The importance of cross-sector collaboration between universities and savings and credit cooperatives, since both sectors share challenges related to trust, innovation, and stakeholder engagement. Such cooperation could lead to the development of hybrid models of endoneuromarketing adapted to Ecuador's socio-economic context.

The recommendations derived from this bibliographic study highlight the importance of integrating endoneuromarketing as a strategic tool within both Higher Education Institutions and Savings and Credit Cooperatives in Ecuador. They emphasize the need to strengthen internal branding practices to foster identity and loyalty, while also promoting interdisciplinary collaboration that bridges education, marketing, and financial management for more effective outcomes. Furthermore, they underline the relevance of continuous training and the incorporation of digital tools to ensure that these organizations remain competitive and aligned with contemporary market and social dynamics.

Strengthen Internal Branding and Endoneuromarketing Strategies, Higher Education Institutions (HEIs) and Savings and Credit Cooperatives (SCCs) should design systematic internal branding campaigns that not only enhance employee engagement but also create emotional and cognitive connections aligned with institutional values. This will help ensure loyalty, identity reinforcement, and long-term sustainability.

In the Promotion based on Interdisciplinary Research and Application, it is essential to encourage collaboration between education, marketing, and financial management disciplines to advance innovative applications of endoneuromarketing.

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Such interdisciplinary work can generate practical models adapted to Ecuador's cultural and socioeconomic context.

Moreover, the Investment in Training and Digital Tools, both HEIs and SCCs need to invest in continuous professional development for staff in areas such as neuromarketing, behavioral economics, and customer experience management. Additionally, the adoption of digital tools and analytics will strengthen decision-making and enhance the effectiveness of endoneuromarketing practices.

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