

Leadership Communication and Cross Functional Collaboration Effectiveness in The Banking Industry: A Literature Review

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ABSTRACT

This study examines how leadership communication influences cross-functional collaboration in banking organizations undergoing digital transformation. A systematic literature review (SLR) was conducted to synthesize evidence from peer-reviewed studies published between 2018 and 2025. Literature was identified through Scopus, Emerald Insight, ScienceDirect, Wiley Online Library, and Google Scholar. From 112 records identified, 58 articles underwent full-text assessment, and 15 studies meeting the eligibility and quality criteria were included in the final synthesis. The findings identify four interconnected mechanisms through which leadership communication supports cross-functional collaboration: communication clarity and coordination, trust building, shared-goal alignment, and adaptive collaboration. Clear and participative communication facilitates coordination and information exchange, while transparent communication strengthens trust and relational integration. Shared-goal alignment helps coordinate functional priorities, and adaptive communication supports continuous adjustment during digital transformation. The study contributes a conceptual perspective linking leadership communication with trust, goal alignment, cross-functional coordination, and collaboration effectiveness in digital banking. The findings suggest that communication is most effective when supported by organizational structures and collaborative conditions that facilitate information sharing, participation, and adaptive responses.

Keywords: *Collaboration, Communication, Leadership, Organizational Agility.*

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1. | INTRODUCTION

The banking industry is undergoing rapid transformation as digital technologies reshape service delivery, organizational processes, customer expectations, and the integration of business and technology. In this environment, banks increasingly require organizational structures that can respond to uncertainty, coordinate interdependent activities, and support continuous adaptation. Evidence from the digital transformation of DBS Bank, for example, shows that becoming future-ready requires the integration of business and technology and organizational arrangements capable of responding to pervasive digitalization and changing conditions (Sia et al., 2021). Organizational agility is similarly associated with the alignment of leadership, structure, culture, processes, and cross-functional ways of working (Kovynyov et al., 2021). Digital banking strategies also require organizational readiness and technological capabilities to expand access to financial services and respond to changing customer needs (Makau & Orlando, 2021). These developments make leadership communication increasingly important for coordinating employees and functional units during digital transformation.

Leadership communication extends beyond the transmission of information because it shapes how organizational members understand change, interpret priorities, and coordinate their actions. Ramos-Maçaes and Román-Portas (2022) found that organizational communication is positively related to leadership, employee commitment, and organizational change, indicating that communication can support organizational alignment during change processes. Participative leadership also contributes to employee engagement and psychological safety, which can facilitate constructive participation and collaborative behavior (Chen et al., 2020). More recent evidence further indicates that transparent communication and leadership communication can strengthen organizational trust and openness to change (Pusparini, 2023), while adaptive leadership combined with communication transparency can contribute to trust building in changing organizational environments (Meng et al., 2024). In digitally mediated work settings, leadership communication is also relevant to employees' organizational commitment, particularly when direct interaction is reduced (Ilter et al., 2023).

Cross-functional collaboration is particularly important in banking because digital services and organizational processes frequently require interaction among business, information technology, operations, risk management, compliance, and customer-service functions. Collaboration allows specialized knowledge to be integrated and enables organizations to coordinate activities that cannot be completed effectively within a single functional unit. Research on organizational agility emphasizes the importance of cross-functional collaboration, employee empowerment, short feedback cycles, and distributed decision rights in transformation initiatives (Kovynyov et al., 2021). In banking, digital transformation also requires organizational designs that connect technology and business activities and enable rapid responses to changing

customer and market conditions (Sia et al., 2021). Evidence from Indonesian banking further shows that transformational leadership and digital transformation are associated with organizational agility and corporate resilience (Probojakti et al., 2025).

However, effective cross-functional collaboration cannot be explained by structural integration alone. Communication quality and trust are important relational conditions that influence whether employees are willing to exchange information, coordinate tasks, and engage in joint problem solving. Research on facilitative leadership, communication quality, and trust demonstrates that these factors are interconnected with collaborative outcomes (Som, 2023). Similarly, team research indicates that team structure can influence communication and trust, highlighting the importance of organizational conditions that support interaction among members (Eisenberg & DiTomaso, 2021). Psychological safety is also relevant because it shapes how team members respond to conflict and participate in team processes (Johnson & Avolio, 2019). Research on digital readiness further indicates that organizational support and digital competence influence the effectiveness of information-management systems, reinforcing the importance of organizational conditions during digital transformation (Zheng, 2024). Thus, leadership communication can be understood as a mechanism that connects strategic direction with relational and coordination processes across functional boundaries.

Despite growing research on leadership communication, digital transformation, organizational agility, and collaboration, these streams have often been examined separately. Existing studies provide evidence on communication and organizational change (Ramos-Maçaes & Román-Portas, 2022), participative leadership and psychological safety (Chen et al., 2020), digital transformation and agility (Sia et al., 2021; Probojakti et al., 2025), and communication, leadership, and trust (Pusparini, 2023; Som, 2023). Nevertheless, the specific mechanisms through which leadership communication facilitates cross-functional collaboration in banking during digital transformation remain insufficiently synthesized. This study therefore conducts a systematic literature review to examine how leadership communication influences cross-functional collaboration in banking organizations. The review focuses on three interconnected mechanisms: communication clarity and coordination, trust and relational integration, and shared goals and adaptive collaboration. By integrating these dimensions, the study seeks to clarify how leadership communication supports collaborative effectiveness in banking environments characterized by digital transformation and increasing functional interdependence.

2. | LITERATURE REVIEW

Leadership Communication

Leadership communication refers to the process through which leaders communicate organizational priorities, create shared understanding, facilitate employee participation, and coordinate collective action. In organizational change, communication is not limited to the transmission of information but also contributes to

employee commitment and the interpretation of organizational objectives (Ramos-Maçães & Román-Portas, 2022). This function becomes increasingly important when organizations operate through digitally mediated and geographically dispersed work arrangements. Ilter et al. (2023) demonstrate that digital leadership communication is relevant to employees' organizational commitment in home-office settings, indicating that communication remains an important leadership mechanism when direct interaction is reduced.

Participative leadership provides another dimension of effective leadership communication. Chen et al. (2020) found that participative leadership is associated with employee creativity through psychological safety and creative process engagement. Such findings suggest that communication that encourages employee involvement can create conditions for openness, participation, and knowledge exchange. Similarly, communication transparency and trust are closely connected in organizational contexts, particularly during periods of change (Pusparini, 2023; Meng et al., 2024). Thus, effective leadership communication can be understood through three related characteristics: clarity of strategic messages, participation and dialogue, and transparency that supports trust. These characteristics provide a foundation for coordination among employees and functional units during organizational transformation.

Cross-Functional Collaboration

Cross-functional collaboration refers to coordinated work among individuals or groups from different organizational functions who contribute specialized knowledge toward shared objectives. In complex organizations, collaboration enables different expertise to be integrated and supports collective responses to changing operational requirements. Organizational agility research indicates that effective transformation requires coordination across organizational dimensions, including leadership, structure, culture, processes, and technology (Kovynyov et al., 2021).

The importance of collaboration becomes particularly evident in banking because digital services involve interdependent activities across business, information technology, operations, risk management, and customer-service functions. Digital transformation can increase this interdependence by requiring closer integration between technological capabilities and organizational processes. Sia et al. (2021), for example, demonstrate how digital transformation in banking requires organizational integration between business and technology. In Indonesian banking, transformational leadership and digital transformation have also been associated with organizational agility and corporate resiliency (Probojakti et al., 2025).

Communication and trust represent important relational conditions for effective cross-functional collaboration. Research on team structures emphasizes the relationship between organizational arrangements, communication, and trust (Eisenberg & DiTomaso, 2021), while psychological safety can influence team interaction and identification (Johnson & Avolio, 2019). Therefore, cross-functional collaboration

depends not only on formal structures but also on communication, trust, and conditions that enable employees to exchange information and coordinate activities across functional boundaries.

Digital Transformation and Organizational Agility in Banking

Digital transformation in banking involves the integration of digital technologies with organizational processes, customer services, and business models. It therefore represents more than technological adoption because it can require changes in organizational structures, capabilities, leadership practices, and coordination mechanisms. Sia et al. (2021) illustrate this transformation through the case of DBS Bank, showing how a future-ready banking organization integrates digital capabilities with business and organizational transformation. Digital banking strategies have similarly been associated with the expansion of financial services and organizational responses to changing customer requirements (Makau & Olando, 2021).

Organizational agility is particularly relevant to this transformation because banks must respond to changing technologies, customer expectations, and competitive conditions. Kovynyov et al. (2021) show that organizational agility is influenced by multiple organizational dimensions, including leadership, culture, structure, processes, and technology. In the Indonesian banking context, Probojakti et al. (2025) found that transformational leadership and digital transformation contribute to organizational agility and corporate resiliency. Digital readiness and organizational support are also important for the effective use of information-management systems (Zheng, 2024).

These findings suggest that digital transformation increases the need for coordinated and adaptive communication. When technological and organizational changes create greater interdependence among functional units, leaders need to communicate priorities, clarify responsibilities, and facilitate information exchange. Digital leadership communication may consequently serve as a bridge between technological transformation and collaborative organizational behavior (Ilter et al., 2023).

Trust, Goal Alignment, and the Conceptual Linkage

Trust and goal alignment provide two complementary mechanisms through which leadership communication can facilitate cross-functional collaboration. Trust reduces uncertainty in interpersonal relationships and creates conditions in which employees are more willing to share information, express concerns, and engage in joint problem solving. Research on communication and trust demonstrates the importance of transparent communication and leadership behavior in developing organizational trust (Pusparini, 2023; Meng et al., 2024). Similarly, team research highlights the relationship between communication, trust, and team functioning (Eisenberg & DiTomaso, 2021).

Goal alignment represents a complementary mechanism. Clear communication of organizational priorities enables different functional units to understand how their activities contribute to shared objectives. In digital transformation, this alignment is

particularly important because projects frequently require simultaneous contributions from business and technology functions. Sia et al. (2021) demonstrate the importance of integrating business and technology capabilities in banking transformation, while Kovynyov et al. (2021) emphasize the need to coordinate multiple organizational dimensions to achieve agility.

Based on the literature, this study conceptualizes leadership communication as an enabling mechanism connecting communication clarity and participation with trust and shared-goal alignment, which subsequently support cross-functional collaboration. The conceptual linkage is therefore consistent with the study's focus on coordination, relational integration, and adaptive collaboration in digitally transforming banking organizations. Figure 1 illustrates the proposed dual-path mechanism, in which leadership communication facilitates collaboration effectiveness through trust building and goal alignment.

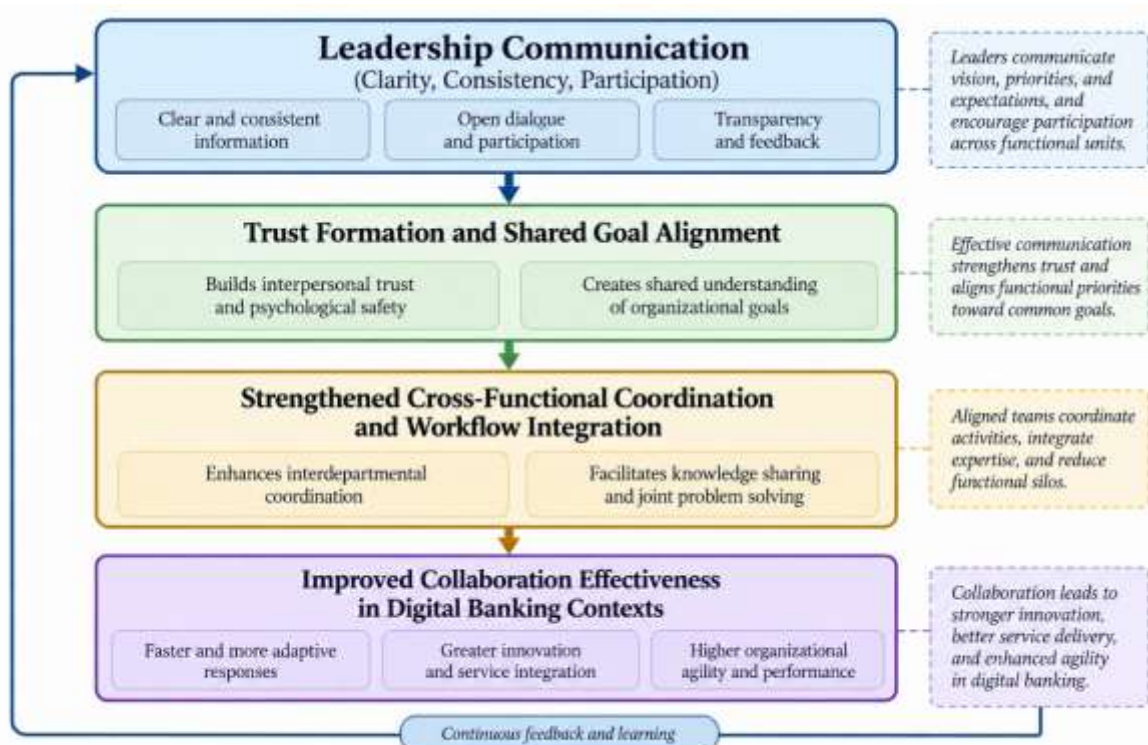


Figure 2. Conceptual Model Linking Leadership Communication to Cross-Functional Collaboration Outcomes

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3. | RESEARCH METHOD

This study employed a Systematic Literature Review (SLR) with a qualitative-descriptive synthesis to examine how leadership communication influences cross-functional collaboration in banking organizations undergoing digital transformation. The review followed a structured process consisting of literature identification, screening, eligibility assessment, quality appraisal, and thematic synthesis. The review

focused on peer-reviewed studies addressing leadership communication, cross-functional collaboration, trust, coordination, shared goals, digital transformation, or organizational agility within banking and comparable service-oriented organizational contexts.

The literature search was conducted using five academic databases: Scopus, Emerald Insight, ScienceDirect, Wiley Online Library, and Google Scholar. The search was restricted to publications from 2018 to 2025 to capture contemporary evidence concerning organizational communication, digital transformation, and collaborative work. The database-specific search strings, year range, and number of identified and selected records are presented in Table 1.

Table 1. Database Search and Keyword Strings

Data base	Search String (Boolean Keywords)	Used	Year Range	Initial Records Identified	Records Screening (Title/Abstract)	After	Final Articles Included
Scopus	("leadership communication" AND "cross-functional collaboration") AND ("banking" OR "financial services")	AND	2018–2025	42	21		5
Emerald Insight	("internal communication" AND "team coordination" AND banking)		2018–2025	26	13		3
ScienceDirect	("collaboration effectiveness" AND "leadership style" AND "digital transformation")	AND	2018–2025	18	9		3
Wiley Online Library	("organizational trust" AND "communication clarity" AND "interdepartmental cooperation")	AND	2018–2025	14	7		2
Google Scholar	("leadership communication" AND "digital banking" AND "cross-functional teams")	AND	2018–2025	12	8		2
Total	—		—	112	58		15

The search identified 112 records. After title and abstract screening, 58 articles were retained for full-text assessment. Following the eligibility assessment and application of the inclusion and exclusion criteria, 15 articles were selected for the final synthesis. The article selection process is presented in the PRISMA flow diagram (Figure 2). The inclusion criteria required studies to address leadership communication or collaborative organizational behavior, focus on banking or comparable service organizations, and provide empirical or conceptual evidence concerning trust, coordination, shared goals, or collaboration. Studies were excluded when they were non-peer-reviewed, conference abstracts, unrelated to organizational collaboration,

lacked a communication dimension, or fell outside the organizational context. The detailed criteria are presented in Table 2.

Table 2. Inclusion and Exclusion Criteria Conceptual

Criteria Type	Description
Inclusion	(1) Focus on leadership communication or collaborative organizational behavior; (2) Conducted in banking or similar service sectors; (3) Presents empirical or conceptual explanation of trust, coordination, or shared goals; (4) Published in peer-reviewed journals indexed in Scopus, Emerald Insight, ScienceDirect, Wiley Online Library, or Google Scholar.
Exclusion	Non-peer-reviewed papers, conference abstracts, studies unrelated to collaboration dynamics, articles lacking communication dimension, or research outside organizational context.

The article selection process is presented in the PRISMA flow diagram (Figure 2).

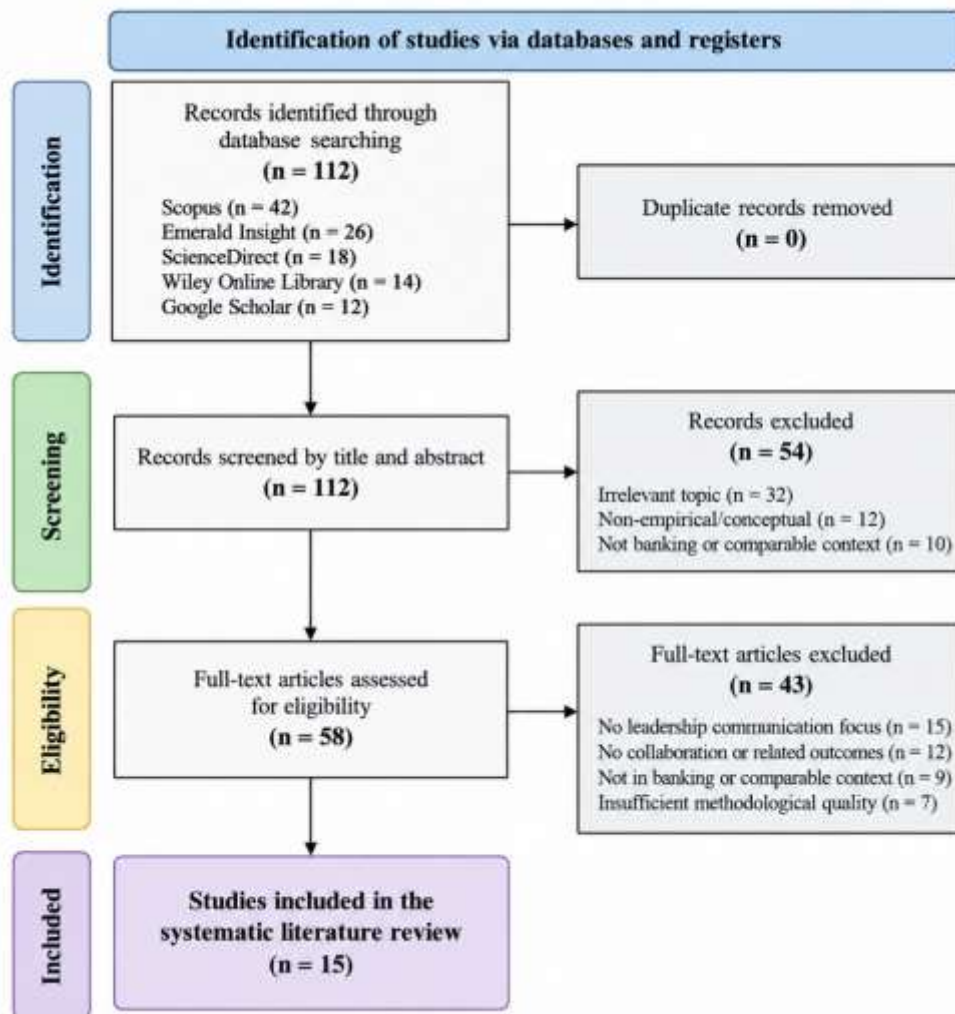


Figure 2. PRISMA Flow Diagram of the Article Selection Process

The methodological quality of the selected studies was assessed using criteria adapted from the Critical Appraisal Skills Programme (CASP), considering research objectives, methodological rigor, interpretation of evidence, theoretical contribution, and relevance to the study focus. Studies classified as high or moderate quality were retained for synthesis. The quality appraisal criteria are presented in Table 3.

Table 3. Quality Appraisal of Selected Studies

Quality Level	Criteria Description
High	Clear research design, strong analytical grounding, and high theoretical relevance
Moderate	Methodologically sufficient, relevant findings though less analytical depth
Low	Weak conceptual justification or insufficient methodological clarity

The final 15 studies were analyzed through thematic synthesis. First, relevant statements concerning leadership communication, trust, coordination, goal alignment, and collaboration were identified. Second, related findings were grouped into thematic categories. Third, the categories were integrated to identify the mechanisms through which leadership communication contributes to cross-functional collaboration. This process provided the basis for the conceptual interpretation and findings presented in the subsequent sections.

4. | RESULTS

The systematic literature review identified 112 records across Scopus, Emerald Insight, ScienceDirect, Wiley Online Library, and Google Scholar. After title and abstract screening, 58 records were retained for full-text assessment. Following the application of the eligibility criteria and methodological quality assessment, 15 studies were included in the final synthesis. The selected studies represented research conducted in banking, digital banking, service organizations, and comparable organizational contexts, with publication years ranging from 2018 to 2025. The synthesis focused on the relationship between leadership communication and cross-functional collaboration, particularly through communication clarity, participation, trust, shared-goal alignment, and adaptive coordination.

Across the 15 included studies, the findings indicate that leadership communication functions as an important organizational mechanism for coordinating employees and integrating activities across functional boundaries. The reviewed literature does not suggest that communication operates through a single pathway. Instead, four interconnected patterns emerged: communication clarity and coordination, trust building, shared-goal alignment, and adaptive collaboration during digital transformation. These patterns are consistent with the conceptual framework developed in the literature review, in which leadership communication supports collaboration through relational and coordination mechanisms.

Table 4. Thematic Synthesis of the 15 Included Studies

Theme	Main Mechanism	Representative Studies	Synthesized Finding
Communication clarity	Coordination	Ramos-Maçaes & Román-Portas (2022); Chen et al. (2020)	Clear and participative communication supports alignment and interaction
Trust building	Relational integration	Pusparini (2023); Meng et al. (2024); Eisenberg & DiTomaso (2021)	Transparent communication supports trust and information exchange
Goal alignment	Shared strategic understanding	Sia et al. (2021); Kovynyov et al. (2021)	Communication helps integrate functional priorities
Adaptive collaboration	Response to digital change	Ilter et al. (2023); Zheng (2024); Probojakti et al. (2025)	Adaptive communication supports collaboration during digital transformation

The first pattern concerns communication clarity and cross-functional coordination. The reviewed studies indicate that clear communication helps employees understand organizational priorities, responsibilities, interdependencies, and expected outcomes. Ramos-Maçaes and Román-Portas (2022) emphasize the role of organizational communication in supporting leadership and employee commitment during organizational change. Their findings support the view that communication contributes to organizational alignment when employees are required to respond to changing organizational conditions. Similarly, Chen et al. (2020) show that participative leadership is associated with psychological safety and employee engagement, suggesting that communication that allows employees to participate and express their views can strengthen interaction and cooperation. In the context of digital organizations, communication becomes particularly important because work processes increasingly involve interaction between business and technology functions.

The second pattern relates to trust and relational integration. The reviewed literature indicates that communication influences collaboration not only by providing information but also by shaping employees' perceptions of openness, reliability, and interpersonal safety. Pusparini (2023) demonstrate the relationship between leadership communication, transparency, organizational trust, and openness to change. Meng et al. (2024) similarly identify communication transparency and adaptive leadership as important elements of trust building during organizational change. These findings suggest that transparent and responsive communication can reduce uncertainty and encourage employees to share information and participate in joint problem solving. This mechanism is particularly relevant to cross-functional teams because collaboration requires employees from different professional and organizational backgrounds to exchange knowledge and coordinate activities.

The third pattern concerns shared-goal alignment. The reviewed evidence indicates that communication contributes to collaboration when leaders translate organizational strategies into understandable and shared objectives. Cross-functional collaboration requires different units to coordinate activities that may otherwise be guided by separate priorities, performance indicators, or professional perspectives. Sia et al. (2021), through their analysis of DBS Bank, demonstrate the importance of integrating business and technology capabilities during digital transformation. Their findings illustrate how organizational transformation requires coordination between different organizational domains rather than technological implementation alone. Similarly, organizational agility research emphasizes the importance of aligning organizational structures, leadership, processes, culture, and technology when implementing transformation initiatives (Kovynyov et al., 2021). These findings indicate that leadership communication can contribute to collaboration by creating a common interpretation of strategic priorities across organizational boundaries.

The fourth pattern concerns adaptive collaboration in digital transformation. Digital transformation changes the speed, structure, and interdependence of organizational activities, requiring employees and functional units to continuously adjust their roles and processes. Makau and Olando (2021) highlight the importance of digital banking strategies in responding to changing financial-service requirements, while Zheng (2024) demonstrates the relevance of digital readiness, digital competence, and organizational support to information-management systems. In the banking sector, Probojakti et al. (2025) further show that transformational leadership and digital transformation are associated with organizational agility and corporate resiliency. These findings collectively indicate that communication during digital transformation needs to be continuous and adaptive rather than limited to one-way transmission of strategic information.

The synthesis also indicates that participative communication can strengthen collaborative behavior by encouraging employees to contribute information and respond to organizational challenges. Chen et al. (2020) associate participative leadership with psychological safety and creative process engagement, while Ilter et al. (2023) demonstrate the relevance of digital leadership communication to organizational commitment in digitally mediated work environments. These findings extend the role of leadership communication beyond formal information dissemination toward interaction, participation, and relationship management.

At the same time, the reviewed literature suggests that communication alone does not automatically produce effective cross-functional collaboration. Organizational structures, leadership practices, trust, technological capabilities, and organizational support influence whether communication can be translated into coordinated action. Eisenberg and DiTomaso (2021) highlight the relationship between team configuration, communication, and trust, demonstrating that structural conditions can influence how teams communicate and develop relational connections. Johnson and Avolio (2019)

similarly show the relevance of psychological safety and team processes to team identification and satisfaction. These findings indicate that communication should be considered part of a broader organizational system rather than an isolated leadership behavior.

The overall synthesis therefore identifies four mechanisms through which leadership communication contributes to cross-functional collaboration: coordination clarity, trust building, shared-goal alignment, and adaptive interaction. Coordination clarity helps employees understand responsibilities and interdependencies; trust building facilitates information sharing and joint problem solving; shared-goal alignment reduces differences in functional priorities; and adaptive interaction enables teams to respond to changing requirements during digital transformation. These mechanisms reinforce one another rather than operating independently.

The findings also show that the strength of these mechanisms varies according to organizational context. Communication is more likely to support collaboration when employees have opportunities for participation, when organizational goals are clearly communicated, and when structural arrangements support interdepartmental interaction. In contrast, communication may have a more limited effect when organizational roles, incentives, or decision-making structures remain strongly fragmented. Therefore, the results support a relational and coordination-based understanding of leadership communication rather than treating communication as a direct and independent determinant of collaboration.

Overall, the 15 studies reviewed provide consistent evidence that leadership communication is closely associated with the conditions required for effective cross-functional collaboration. The evidence particularly emphasizes communication clarity, transparency, participation, trust, shared strategic understanding, and adaptive interaction. In digitally transforming banking organizations, these mechanisms become increasingly important because technological and organizational changes create greater interdependence among functional units. The synthesis consequently supports the conceptual proposition that leadership communication facilitates cross-functional collaboration primarily by strengthening trust and shared-goal alignment while improving coordination and adaptive responses.

5. | DISCUSSION

The findings of this systematic literature review indicate that leadership communication contributes to cross-functional collaboration through interconnected coordination and relational mechanisms rather than through communication alone. Across the 15 included studies, four recurring mechanisms were identified: communication clarity and coordination, trust building, shared-goal alignment, and adaptive collaboration. These findings support the conceptual model proposed in the literature review, in which leadership communication provides a foundation for trust and shared understanding, which subsequently facilitate cross-functional coordination and collaboration effectiveness in digitally transforming banking organizations.

First, the findings emphasize the importance of communication clarity and coordination. Clear and consistent communication helps employees understand organizational priorities, responsibilities, and interdependencies across functional boundaries. This interpretation is consistent with Ramos-Maães and Román-Portas (2022), who associate organizational communication with leadership and employee commitment during organizational change, and with Chen et al. (2020), who demonstrate the importance of participative leadership and psychological safety for employee engagement and participation. In banking environments, where business, technology, operations, risk, and customer-service functions increasingly depend on one another, such communication can support coordination by creating a shared interpretation of tasks and priorities.

Second, trust building emerged as an important relational mechanism. The findings indicate that communication contributes to collaboration when leaders provide transparent information, encourage dialogue, and create opportunities for employees to express concerns and exchange knowledge. This finding is consistent with Pusparini (2023), who identify relationships among leadership communication, transparency, and organizational trust, and with Meng et al. (2024), who emphasize communication transparency and adaptive leadership in trust building. Eisenberg and DiTomaso (2021) further demonstrate the relevance of communication and trust to team functioning. These findings suggest that communication becomes more effective when supported by relational conditions that encourage openness and joint problem solving.

Third, shared-goal alignment provides a strategic mechanism connecting communication with cross-functional collaboration. Different organizational units may possess distinct responsibilities and priorities, particularly during digital transformation. Leadership communication can reduce this fragmentation by translating strategic objectives into shared expectations. The experience of DBS Bank illustrates the importance of integrating business and technology capabilities during digital transformation (Sia et al., 2021), while organizational agility research emphasizes alignment among leadership, structure, processes, culture, and technology (Kovynyov et al., 2021). Thus, communication supports collaboration not only by exchanging information but also by establishing a common direction across organizational boundaries.

Fourth, the findings highlight the importance of adaptive collaboration in digitally transforming banking organizations. Digital transformation changes processes, technologies, work arrangements, and organizational requirements, requiring continuous adjustment. Ilter et al. (2023) highlight the relevance of digital leadership communication in digitally mediated work, while Zheng (2024) emphasizes digital readiness, competence, and organizational support. In the banking context, Probojakti et al. (2025) further link transformational leadership and digital transformation with organizational agility and corporate resiliency. These findings indicate that

communication should function as a continuous process of feedback, adjustment, and learning rather than as one-way information transmission.

Overall, the findings suggest that leadership communication is most meaningful when embedded within supportive organizational structures and relational conditions. Communication alone does not guarantee collaboration; its effects depend on trust, shared goals, organizational support, and the ability of teams to coordinate under changing conditions. Therefore, the study extends the understanding of leadership communication by positioning it as an enabling mechanism that connects relational integration with cross-functional coordination. The evidence should nevertheless be interpreted within the limitations of an SLR based on secondary literature rather than direct empirical testing in a single banking organization.

6. | CONCLUSION

This systematic literature review concludes that leadership communication plays an important role in supporting cross-functional collaboration in banking organizations undergoing digital transformation. Based on the synthesis of 15 selected studies, leadership communication contributes to collaboration through four interconnected mechanisms: communication clarity and coordination, trust building, shared-goal alignment, and adaptive collaboration. These mechanisms demonstrate that effective communication is not limited to the transfer of information but also facilitates relational integration, shared understanding, and coordinated action across functional boundaries.

The findings indicate that clear and consistent communication helps employees understand responsibilities, priorities, and interdependencies, while participative and transparent communication strengthens trust and encourages information exchange. Shared-goal alignment further enables different functional units to coordinate their activities toward common organizational objectives. At the same time, adaptive communication supports continuous adjustment and learning as digital transformation changes technologies, processes, and work arrangements. The study contributes to the literature by integrating leadership communication, trust, goal alignment, cross-functional coordination, and digital transformation into a single conceptual perspective. The proposed model highlights that collaboration effectiveness is supported when communication practices are reinforced by appropriate organizational structures, shared objectives, and relational conditions.

Practically, banking organizations should develop leadership communication practices that emphasize clarity, transparency, participation, feedback, and cross-functional alignment. Communication should also be supported by organizational arrangements that facilitate information sharing, collaborative decision-making, and adaptive responses to technological and organizational change. This study is limited by its reliance on secondary literature and the absence of direct empirical testing within a specific banking organization. Future research should therefore examine the proposed mechanisms through empirical studies across different banking institutions, organizational structures, and cultural contexts. Such research could further clarify how

leadership communication contributes to sustainable cross-functional collaboration in increasingly digital banking environments.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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Appendix A. Literature Review Matrix (15 Articles)

No	Author(s) & Year	Context / Setting	Method	Main Topic	Key Findings	Relevance to This Study
1	Chen et al. (2020)	Organizational leadership	Empirical study	Leadership, communication, employee engagement, organizational outcomes	Leadership behaviors emphasizing communication and participation are associated with employee engagement and organizational outcomes.	Supports the importance of participative leadership communication for coordination and engagement across organizational boundaries.
2	Eisenberg & DiTomaso (2021)	Organizational / human resource context	Conceptual / review-based analysis	Organizational relationships, human resource management, collaboration	Highlights the importance of relational and organizational factors in understanding employee and organizational effectiveness.	Provides a broader organizational foundation for explaining relational mechanisms and collaborative effectiveness.
3	Haghighinasab et al. (2025)	Digital-only banking, Iran	Quantitative survey; 384 customers	E-CRM, reputation, customer satisfaction, loyalty	E-CRM and organizational reputation were examined in relation to customer satisfaction and loyalty in a digital-only banking context.	Provides evidence of the digital banking context, supporting the need for coordinated communication and organizational adaptation in digitally transformed banks.
4	Ilter et al. (2023)	Organizational / team context	Empirical organizational study	Leadership, interaction, communication and organizational relationships	Examines interaction and organizational relationships relevant to leadership and collaborative processes.	Supports the relational dimension of leadership communication and interaction among organizational members.
5	Johnson & Avolio (2019)	Organizational teams	Empirical study	Leadership, team dynamics and cross-boundary collaboration	Leadership and team-level dynamics influence how members coordinate and work across organizational boundaries.	Supports the relationship between leadership behavior, coordination, and cross-functional collaboration.

6	Kovynyov et al. (2021)	Organizations in Germany, Switzerland, France and the UK	Quantitative survey; 125 responses	Organizational agility, leadership, structure, processes and transformation	The study identifies organizational dimensions such as leadership, culture, structure and processes as important elements in transformation toward organizational agility.	Supports the argument that communication and leadership must operate within organizational structures that enable agility and coordinated transformation.
7	Kuráth et al. (2023)	Organizational / higher-education context	Empirical study	Leadership, communication and organizational cooperation	Examines organizational communication and leadership-related processes that influence cooperation and organizational functioning.	Provides supporting evidence for the role of communication and leadership in collaborative organizational processes.
8	Makau & Orlando (2021)	Organizational / business context	Empirical study	Leadership and organizational performance	Leadership-related practices are associated with organizational effectiveness and performance.	Supports the broader connection between leadership practices and organizational outcomes, which provides context for collaboration effectiveness.
9	Meng et al. (2024)	Corporate communication	Empirical study	Adaptive leadership, communication transparency, empathy and trust	Adaptive leadership, empathy and communication transparency are examined as integrated mechanisms for building organizational trust.	Directly supports the trust-building pathway in the proposed leadership communication framework.
10	Probojakti et al. (2025)	Regional banking sector, Indonesia	Quantitative survey; 185 organizational units; PLS-SEM	Transformational leadership, digital transformation, organizational agility and resilience	Transformational leadership significantly enhanced organizational agility; digital transformation also improved organizational agility and resilience.	Provides direct evidence from banking organizations linking leadership and digital transformation with organizational agility.

11	Pusparini (2023)	Public sector, Indonesia	Quantitative survey; SEM; 290 respondents	Leadership communication, transparency, trust, openness to change	Charismatic and transparent leadership communication were associated with openness to change, with organizational trust functioning as a mediating mechanism.	Supports the role of transparent leadership communication and trust as mechanisms linking communication with organizational adaptation.
12	Ramos-Maães & Román-Portas (2022)	Organizational communication	Conceptual / empirical organizational analysis	Leadership communication and organizational communication	Leadership communication is positioned as an important mechanism for conveying organizational meaning, coordinating activities and supporting organizational functioning.	Provides the theoretical foundation for defining leadership communication as more than information transmission.
13	Sia et al. (2021)	Digital transformation / organizational context	Empirical / conceptual analysis	Digital transformation and organizational agility	Digital transformation requires organizational capabilities that enable responsiveness and adaptation to changing environments.	Supports the connection between digital transformation, agility and the need for coordinated organizational responses.
14	Som (2023)	Public-private partnership context	Empirical study	Facilitative leadership, communication quality and trust	Examines the relationships among facilitative leadership, communication quality, trust and partnership success.	Provides evidence supporting communication quality and trust as relational mechanisms relevant to collaborative effectiveness.
15	Zheng (2024)	Organizational / digital transformation context	Empirical / organizational analysis	Digital transformation, communication and organizational agility	Highlights the importance of communication, responsiveness and organizational capabilities during digital transformation.	Supports the adaptive communication and organizational agility dimension of the framework.