

Supervisory Leadership and Coaching for Cross-Selling Performance: A Systematic Review

Nartha Simamora¹✉, Roland Hutagalung¹, and Amie Kusumawardhani¹

Universitas Diponegoro, Semarang, Indonesia¹

ABSTRACT

This study examines how supervisory leadership and managerial coaching are associated with cross-selling performance in frontline and digitally enabled service environments. A systematic literature review was conducted using peer-reviewed studies relevant to supervisory leadership, managerial coaching, adaptive selling, employee engagement, organizational agility, and cross-selling. Following a structured screening and quality-appraisal process, 15 studies were included in the final synthesis. The findings identify four interconnected patterns. Supervisory leadership provides direction and an enabling context for frontline adaptation, while managerial coaching strengthens competence, role clarity, confidence, and customer-oriented behavior. Adaptive selling enables employees to respond to diverse customer needs and selling situations. Employee engagement supports sustained effort, while organizational agility facilitates coordinated processes, technology integration, and responsive decision-making. The review therefore conceptualizes cross-selling performance as a multidimensional outcome emerging from the interaction of leadership, coaching, adaptive selling, engagement, and organizational agility. The findings provide a framework for understanding frontline capability development in banking and other digitally enabled service organizations.

Keywords: *Coaching, Cross-Selling, Salesforce Control System, Supervisory Leadership.*

CORRESPONDING AUTHOR:

Nartha Simamora
Department of Management, Faculty of Economics and Business,
Universitas Diponegoro, Semarang, Indonesia
contact: nartha10@gmail.com

ARTICLE HISTORY

Received : December 20, 2025
Final Revised : May 27, 2026
Accepted : June 06, 2026
Published : June 30, 2026

1. | INTRODUCTION

Digital transformation has reshaped how financial institutions deliver services, manage customer relationships, and coordinate frontline work. In financial services, digital transformation is not limited to technology adoption; it also changes organizational processes and performance requirements (Dehnert, 2020). Digital service encounters can increase interaction complexity because employees must combine customer-oriented judgment with digital tools and information flows (Larivière et al., 2017). Consequently, frontline employees require leadership support to interpret digital information, respond to changing customer needs, and maintain effective service behavior. Research on digital leadership emphasizes the need for leaders to develop capabilities suited to digitalized work environments (Shah & Patki, 2020).

Within this context, supervisory leadership is relevant because frontline employees operate where organizational objectives, customer demands, and digital systems converge. However, leadership alone may not be sufficient to translate strategic direction into consistent frontline behavior. Managerial coaching enables supervisors to give feedback, model behaviors, clarify goals, and support employee learning. Evidence from sales organizations shows that managerial coaching skill is associated with sales goal attainment, partly through improved role clarity (Dahling et al., 2016). Evidence from frontline bank employees indicates that managerial coaching supports customer orientation and adaptive selling, which are associated with sales performance (Pousa et al., 2020). Other research reports that coaching can strengthen affective commitment and individual performance (Ribeiro et al., 2021), while evidence from salesforces suggests that coaching can contribute to performance through customer and results orientation (Coimbra & Proença, 2023).

Cross-selling performance is closely connected to employees' ability to understand customer needs and adjust selling behavior accordingly. Digitalization can expand opportunities for firms to integrate information and develop digitally enabled service models (Kohtamäki et al., 2019). At the same time, adaptive selling requires salespeople to interpret situational information and modify their approaches during customer interactions (Locander et al., 2020). Recent scholarship positions adaptive selling as a multidimensional capability involving salesperson, customer, and context (Chaker et al., 2025). In financial services, cross-buying is shaped by customer and market conditions, indicating that cross-selling should be understood as a relational and contextual process rather than merely an additional-product transaction (Mansouri, 2021).

Capability development, however, does not automatically produce consistent performance. Employee engagement represents an important psychological condition because engaged employees are more likely to invest energy, persistence, and attention in their work (Bakker & Albrecht, 2018). Empirical evidence also links work engagement with employee performance and indicates that affective processes can help

explain this relationship (Koekemoer et al., 2021). Thus, in frontline banking, coaching may be most effective when it develops capability while supporting employees' capacity to apply those capabilities in customer interactions.

At the organizational level, organizational agility provides an additional structural condition for translating frontline capability into performance. A systematic review conceptualizes agility as a combination of drivers, enablers, capabilities, and dimensions that allow organizations to respond to changing environments (Walter, 2021). Empirical research further shows that agile transformation involves coordinated changes in leadership, structure, processes, and technology (Kovynyov et al., 2021). In banking, recent evidence indicates that digital transformation and leadership can strengthen organizational agility, while agility is associated with organizational resilience and competitive outcomes (Probojakti et al., 2025). These findings suggest that frontline cross-selling effectiveness may emerge from the interaction of leadership, coaching, employee engagement, adaptive selling capability, and organizational agility rather than from a single managerial intervention.

Despite these insights, the literature remains dispersed across leadership, managerial coaching, sales behavior, employee engagement, and organizational agility. Studies have generally examined individual mechanisms or specific relationships, leaving limited integration of how these mechanisms operate together in digital-banking frontline settings. This gap is particularly relevant to microfinance and micro-banking units, where employees manage diverse customer needs, sales targets, service complexity, and rapidly changing digital processes. Therefore, this systematic literature review synthesizes evidence on how supervisory leadership and managerial coaching contribute to cross-selling performance through capability development and engagement, while examining the enabling role of organizational agility. The review addresses three questions: how supervisory leadership supports frontline readiness for cross-selling; how managerial coaching develops capability, engagement, and adaptive selling behavior; and how organizational conditions facilitate or constrain the translation of these mechanisms into cross-selling performance. By integrating these dimensions, the study develops a multi-level explanation of cross-selling performance relevant to digital banking and microfinance contexts.

2. | LITERATURE REVIEW

Supervisory Leadership and Managerial Coaching

Supervisory leadership is important in digital banking because frontline employees must simultaneously manage customer needs, digital systems, service complexity, and performance expectations. Digital transformation changes organizational processes and the nature of frontline work, requiring employees to adapt to new technologies and information flows (Dehnert, 2020). Digital service encounters can further increase interaction complexity, making supervisory guidance important for helping employees interpret information and respond appropriately to customer situations (Larivière et al., 2017). Digital leadership literature also emphasizes the need for leaders to support

capability development and adaptation as organizations respond to technological change (Shah & Patki, 2020).

However, leadership direction needs to be translated into concrete employee capabilities. Managerial coaching provides a developmental mechanism through which supervisors clarify expectations, provide feedback, and support employee learning. Dahling et al. (2016) found that managerial coaching skill and coaching frequency are associated with sales goal attainment, with role clarity representing an important mechanism. More specifically, evidence from frontline bank employees shows that managerial coaching influences sales performance through customer-oriented and adaptive selling behaviors (Pousa et al., 2020). Coaching can also strengthen affective commitment and individual performance by supporting employees' development and work-related resources (Ribeiro et al., 2021). Thus, supervisory leadership and managerial coaching can be viewed as complementary mechanisms in which leadership provides direction while coaching converts that direction into employee capability and behavior.

Adaptive Selling and Cross-Selling Performance

Cross-selling in financial services involves identifying additional products or services that are relevant to existing customers. Its effectiveness depends not simply on the number of products offered but on the salesperson's ability to understand customer needs and adjust recommendations to the specific interaction. Digitalization can expand opportunities for firms to integrate customer information and develop new digitally enabled service models, including opportunities for cross-selling (Kohtamäki et al., 2019). Consequently, frontline employees require behavioral capabilities that allow them to transform available customer information into relevant recommendations.

Adaptive selling represents one of these capabilities. It refers to the salesperson's ability to modify selling behaviors according to situational and customer characteristics. Locander et al. (2020) emphasize the role of salesperson traits and intuitive judgments in adaptive selling, indicating that selling behavior is influenced by how employees interpret and make sense of customer situations. More recent research conceptualizes adaptive selling as a multidimensional phenomenon involving the salesperson, customer, and selling context (Chaker et al., 2025). This perspective is particularly relevant to digital banking, where employees may have access to extensive customer information but still need interpersonal judgment to determine appropriate recommendations.

Cross-selling should therefore be understood as a customer-oriented behavioral process rather than merely an additional-product sales activity. Evidence from financial services also indicates that customer and market conditions can influence cross-buying behavior (Mansouri, 2021). Managerial coaching can support this process by developing employees' ability to interpret customer needs, adjust selling approaches, and apply product knowledge appropriately (Pousa et al., 2020). Accordingly, adaptive

selling provides an important behavioral pathway connecting employee capability with cross-selling performance.

Employee Engagement and Organizational Agility

Employee capability does not necessarily translate into consistent performance without appropriate psychological and organizational conditions. Employee engagement describes a positive work-related state involving energy, dedication, and involvement in work activities (Bakker & Albrecht, 2018). In digitally intensive service environments, engagement is particularly relevant because employees must sustain attention, persistence, and customer-oriented behavior while responding to changing demands. Empirical evidence also indicates relationships among leadership behavior, work engagement, technological flexibility, and employee performance, suggesting that engagement can support employees' ability to perform effectively under changing working conditions (Koekemoer et al., 2021).

At the organizational level, agility provides a structural condition that allows employee capabilities to be converted into timely action. Walter (2021) conceptualizes organizational agility as a dynamic capability involving agility drivers, enablers, capabilities, and dimensions. Organizational agility therefore concerns more than speed; it involves coordinated organizational mechanisms that enable appropriate responses to environmental changes. Research on agile transformation further indicates that organizational agility can require coordinated changes in leadership, organizational structures, processes, and technology (Kovynyov et al., 2021). In banking, digital transformation and leadership have also been associated with organizational agility and organizational resilience (Probojakti et al., 2025).

Taken together, the literature suggests an integrated pathway in which supervisory leadership establishes direction, coaching develops frontline capability, adaptive selling translates capability into customer-facing behavior, engagement supports sustained employee effort, and organizational agility enables the organization to respond rapidly to customer and market requirements. This integrated perspective provides the conceptual basis for examining cross-selling performance in digital-banking and microfinance environments.

3. | RESEARCH METHOD

This study employed a Systematic Literature Review (SLR) to synthesize evidence on the relationships among supervisory leadership, managerial coaching, adaptive selling, employee engagement, organizational agility, and cross-selling performance in digital-banking and microfinance contexts. The SLR approach was selected because the relevant literature is distributed across leadership, sales management, digital transformation, employee behavior, and organizational agility. The review followed a structured process covering identification, screening, eligibility assessment, quality appraisal, data extraction, and thematic synthesis.

Literature searches were conducted using Scopus, ScienceDirect, Emerald Insight, SpringerLink, Taylor & Francis, and Google Scholar. The search strategy combined the following keywords: “supervisory leadership,” “managerial coaching,” “cross-selling,” “adaptive selling,” “frontline employees,” “digital banking,” “employee engagement,” and “organizational agility.” The selection process followed the PRISMA framework to provide transparency in identification, screening, eligibility, and final inclusion.

Table 1. PRISMA Flow Summary

PRISMA Stage	Description	Count
Identification	Records retrieved from databases	453
Identification	Duplicates removed	91
Screening	Titles and abstracts screened	362
Screening	Records excluded	268
Eligibility	Full-text articles assessed	94
Eligibility	Full-text articles excluded	79
Included	Final studies included in synthesis	15

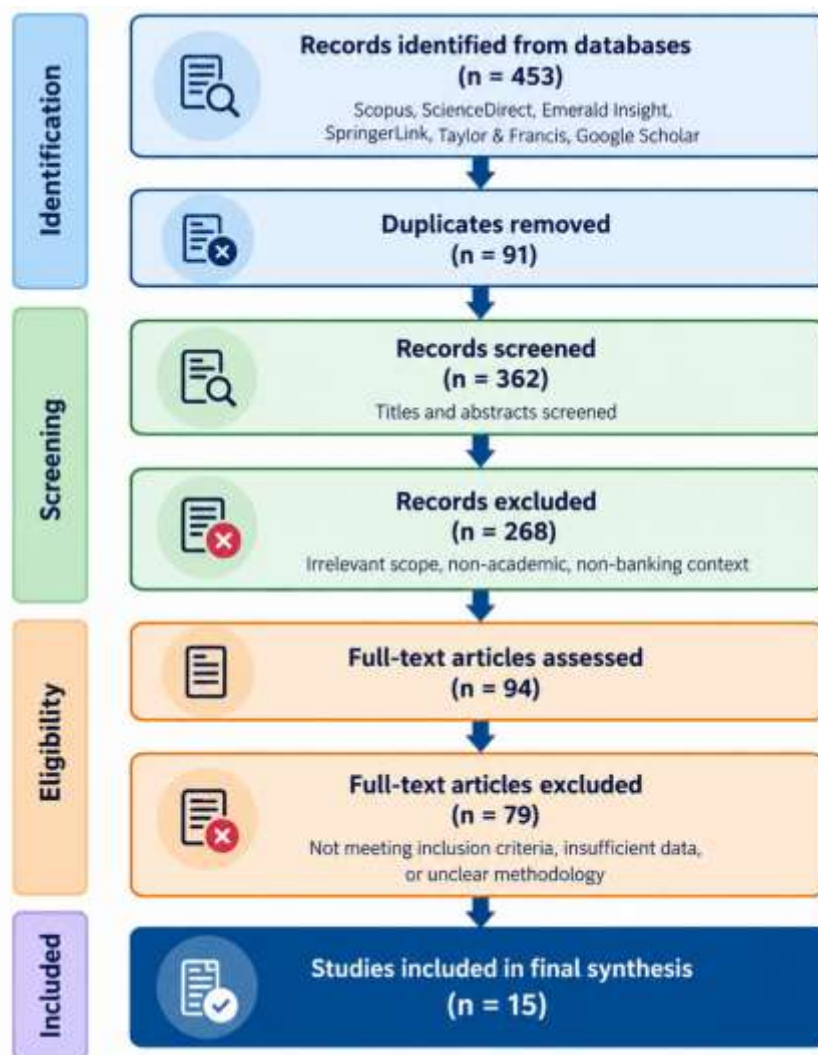


Figure 1. PRISMA Flow

Table 1. PRISMA Flow Summary should present the number of records identified, duplicates removed, records screened, records excluded, full-text articles assessed, full-text articles excluded, and the 15 studies included in the final synthesis.

The inclusion and exclusion criteria were established before the final selection. Studies were included when they were published in peer-reviewed journals indexed in Scopus or SINTA 1–2, addressed at least one of the focal constructs, examined service, sales, banking, or related organizational contexts, and provided sufficient empirical or conceptual information. Studies were excluded when they were non-peer-reviewed publications, books, editorials, theses, unrelated to the research constructs, or lacked adequate methodological or conceptual clarity.

Table 2. Inclusion Exclusion Criteria

Criteria Type	Description
Inclusion	(1) Published in Scopus or SINTA 1–2; (2) Discuss supervisory leadership, coaching, cross-selling, agility, engagement, or frontline behavior; (3) Conducted in service, sales, or banking contexts; (4) Empirical or conceptual paper; (5) Full-text accessible.
Exclusion	(1) Non-peer-reviewed sources; (2) Books, editorials, theses; (3) Studies without leadership or coaching relevance; (4) Articles lacking methodological clarity.

Table 2. Inclusion and Exclusion Criteria should remain immediately after this paragraph because it operationalizes the eligibility criteria used during full-text assessment.

The methodological quality of the selected studies was assessed using established appraisal principles, focusing on clarity of objectives, methodological rigor, analytical transparency, and alignment between evidence and conclusions. The final 15 studies were categorized according to their overall quality to support the credibility of the synthesis.

Table 3. Quality Appraisal of Selected Studies

Quality Level	Criteria	Number of Articles
High	Clear objectives, rigorous methodology, strong evidence alignment	8
Medium	Adequate methods but limited analytical detail	4
Low	Conceptual relevance but weak methodological clarity	3

Table 3. Quality Appraisal of Selected Studies should be placed immediately after the quality-appraisal paragraph and should contain 15 articles in total.

Data extraction recorded authors, publication year, research context, methodological approach, focal variables, and principal findings. The extracted information was then synthesized thematically to identify recurring relationships among supervisory leadership, managerial coaching, adaptive selling, employee engagement, organizational agility, and cross-selling performance.

Table 4. Characteristics of the 32 Included Studies

No	Authors (Year)	Context Country	Method	Key Variables	Key Findings
1	Bakker & Albrecht (2018)	Multi-industry / International	Conceptual review	Employee engagement	Employee engagement supports motivation, performance, and resilience in dynamic work environments.
2	Chaker et al. (2025)	Various industries / International	Conceptual framework & literature review	Adaptive selling	Adaptive selling is multidimensional and shaped by salesperson, customer, and contextual factors.
3	Dahling et al. (2016)	Sales organizations / International	Quantitative study	Managerial coaching, role clarity, sales performance	Managerial coaching is associated with sales goal attainment, partly through greater role clarity.
4	Dehnert (2020)	Financial services / International	Conceptual & case-based study	Digital transformation, organizational capability	Digital transformation requires organizations to adapt capabilities and support employees during transformation.
5	Koekemoer et al. (2021)	Service organizations / South Africa	Quantitative study	Leadership behaviour, work engagement, technological flexibility	Leadership behaviour is associated with work engagement and employee performance under changing technological conditions.
6	Kohtamäki et al. (2019)	Industrial / International	Conceptual framework	Digitalization, service innovation, cross-selling	Digitalization creates opportunities for value creation and cross-selling through digitally enabled business models.
7	Kovynyov et al. (2021)	Various industries / International	Empirical study	Leadership, structure, processes, technology, organizational agility	Agile transformation requires coordinated changes in leadership, organizational structure, processes, and technology.

8	Larivière et al. (2017)	Service industry / International	Review	Digital service, service complexity, frontline employees	Digital service encounters increase interaction complexity and change frontline employee requirements.
9	Locander et al. (2020)	B2B sales / International	Quantitative study	Salesperson traits, intuitive judgment, adaptive selling	Salesperson characteristics and intuitive judgments influence adaptive selling behaviour.
10	Mansouri (2021)	Financial services / International	Quantitative study	Customer characteristics, market conditions, cross-buying	Customer and market conditions significantly affect cross-buying behaviour in financial services.
11	Pousa et al. (2020)	Banking China	Quantitative survey	Managerial coaching, customer orientation, adaptive selling, sales performance	Managerial coaching supports sales performance through customer-oriented and adaptive selling behaviours.
12	Probojakti et al. (2025)	Banking Indonesia	Quantitative study	Digital transformation, leadership, organizational agility, resilience	Digital transformation and leadership are associated with organizational agility and corporate resilience in banking.
13	Ribeiro et al. (2021)	Service organizations / International	Quantitative survey	Managerial coaching, affective commitment, individual performance	Managerial coaching strengthens affective commitment and contributes to individual performance.
14	Shah & Patki (2020)	Various organizations / International	Conceptual paper	Digital leadership, organizational adaptation	Digital leadership supports employee adaptation and capability development during digital transformation.
15	Walter (2021)	Various industries / International	Systematic literature review	Organizational agility, drivers, enablers, capabilities	Organizational agility comprises drivers, enablers, capabilities, and dimensions that support rapid responses to environmental change.

Table 4. Characteristics of the 15 Included Studies should be placed after the data-extraction paragraph. It should replace the existing 32-study table and contain only the 15 studies used in the final Appendix. The original manuscript currently presents 32 studies in Table 4.

The thematic synthesis followed three coding stages: open coding to identify relevant concepts, axial coding to group related concepts, and selective coding to integrate the findings into an explanatory framework. The final synthesis therefore focused on the mechanisms through which leadership and coaching contribute to frontline capability, adaptive selling, engagement, organizational agility, and cross-selling performance.

4. | RESULTS

The systematic literature review identified 453 records from the selected databases. After 91 duplicate records were removed, 362 records remained for title and abstract screening. A total of 268 records were excluded because they did not sufficiently address the research scope or relevant organizational, service, sales, leadership, or digital-banking issues. Ninety-four full-text articles were subsequently assessed for eligibility. Following a further assessment against the predefined inclusion criteria, 79 articles were excluded because they did not provide sufficient alignment with the focal constructs, adequate methodological or conceptual information, or direct relevance to the research objectives. The final synthesis therefore comprised 15 studies. The characteristics of these studies are presented in Table 4, while the overall selection process is illustrated in Figure 1.

The thematic synthesis of the 15 included studies identified four interconnected patterns: supervisory leadership as a capability driver, managerial coaching as a developmental mechanism, employee engagement as a psychological condition supporting performance, and organizational agility as a structural enabler. These themes were identified through comparison of the variables, contexts, methods, and principal findings reported in the 15 studies.

Table 5. Summary of Thematic Patterns

No	Theme	Key Findings	Frequency (n = 32)
1	Supervisory leadership as capability driver	Influences clarity, emotional stability, adaptability	4 studies
2	Coaching as behavioral reinforcement	Strengthens skills, confidence, adaptive selling	3 studies
3	Engagement as mediating mechanism	Converts capability into performance	4 studies
4	Agility as structural enabler	Supports responsiveness and cross-functional synergy	5 studies

The first pattern concerns the contribution of supervisory and digital leadership to employee capability and organizational adaptation. Studies by Dehnert (2020), Koekemoer et al. (2021), Shah and Patki (2020), and Probojakti et al. (2025) indicate that leadership becomes particularly important when employees and organizations face technological change. Leadership supports adaptation by providing direction, facilitating employee adjustment, and connecting technological transformation with organizational capabilities. Larivière et al. (2017) further indicates that digital service encounters can increase the complexity of frontline interactions, highlighting the need for employees to manage both technological and customer-related demands. Across the reviewed evidence, leadership therefore operates primarily as an enabling condition for capability development rather than as an isolated determinant of cross-selling performance.

The second pattern relates to managerial coaching and frontline capability. Dahling et al. (2016) demonstrates that managerial coaching is associated with sales goal attainment, with role clarity providing an important explanatory mechanism. Pousa et al. (2020), focusing specifically on frontline bank employees, shows that managerial coaching is associated with customer-oriented and adaptive selling behaviours and sales performance. Ribeiro et al. (2021) further links managerial coaching with affective commitment and individual performance. Collectively, these studies indicate that coaching translates supervisory direction into practical employee capabilities by providing developmental feedback, clarifying expectations, and supporting the application of knowledge and skills in customer-facing situations.

The third pattern concerns adaptive selling and cross-selling behavior. Kohtamäki et al. (2019) shows that digitalization can create opportunities for new value-creation and cross-selling activities, while Locander et al. (2020) emphasizes the role of salesperson characteristics and intuitive judgment in adaptive selling. Chaker et al. (2025) conceptualizes adaptive selling as a multidimensional capability shaped by salesperson, customer, and contextual factors. Mansouri (2021) further demonstrates that customer and market conditions influence cross-buying behavior in financial services. The combined evidence indicates that cross-selling effectiveness depends on the ability to interpret customer information, adapt selling behavior, and align additional product recommendations with customer and situational characteristics.

The fourth pattern concerns employee engagement and organizational agility. Bakker and Albrecht (2018) position engagement as an important positive psychological condition associated with employee functioning and performance, while Koekemoer et al. (2021) connects leadership, technological flexibility, work engagement, and employee performance. At the organizational level, Walter (2021) conceptualizes agility through drivers, enablers, capabilities, and dimensions that allow organizations to respond to environmental change. Kovynyov et al. (2021) shows that agile transformation requires coordinated changes involving leadership, organizational structures, processes, and technology. Probojakti et al. (2025) provides banking-

specific evidence connecting digital transformation and leadership with organizational agility and resilience.

Taken together, the 15 studies support an integrated mechanism in which leadership provides direction and an adaptive context, managerial coaching develops employee capability, adaptive selling translates capability into customer-facing behavior, employee engagement supports the sustained application of those capabilities, and organizational agility enables rapid organizational responses. Cross-selling performance therefore appears within the reviewed literature as a multidimensional outcome influenced by interacting behavioral, psychological, and organizational conditions rather than by a single managerial practice.

5. | DISCUSSION

The findings of this systematic literature review indicate that cross-selling performance in digital-banking and microfinance contexts is best understood as a multi-level process involving leadership, coaching, employee capability, adaptive selling, engagement, and organizational agility. Based on the 15 included studies, the evidence does not indicate that supervisory leadership operates as an isolated direct determinant of cross-selling performance. Instead, leadership primarily establishes the direction and conditions through which employee capabilities can be developed and applied.

First, the findings indicate that digital and supervisory leadership provide an important foundation for employee adaptation. Dehnert (2020) emphasizes that digital transformation changes organizational capabilities and requires adaptation within financial services, while Shah and Patki (2020) highlight the importance of leadership in supporting organizational adaptation to digital environments. This finding is consistent with the Results, which identified leadership as a capability-enabling mechanism. In frontline banking, leadership therefore appears particularly relevant when employees must simultaneously manage technological systems, customer requirements, and changing performance expectations.

Second, managerial coaching represents the most direct developmental mechanism connecting leadership with frontline behavior. Dahling et al. (2016) demonstrates the relevance of coaching to sales goal attainment, while Pousa et al. (2020) provides evidence from frontline bank employees that coaching is associated with customer-oriented and adaptive selling behaviors. Ribeiro et al. (2021) further indicates that coaching can support affective commitment and individual performance. These findings support the Literature Review's proposition that coaching converts supervisory direction into practical employee capability through feedback, clarification, learning, and behavioral reinforcement.

Third, adaptive selling provides an important behavioral pathway toward cross-selling performance. Kohtamäki et al. (2019) shows that digitalization can create opportunities for cross-selling, whereas Locander et al. (2020) and Chaker et al. (2025) emphasize the importance of situational judgment and adaptive selling capability. Mansouri (2021) further demonstrates that customer and market conditions influence

cross-buying behavior. Thus, effective cross-selling requires more than product knowledge; employees must interpret customer needs and adjust their selling behavior to specific situations.

Finally, employee engagement and organizational agility provide complementary enabling conditions. Bakker and Albrecht (2018) identify engagement as an important psychological condition for effective work, while Koekemoer et al. (2021) connects leadership, technological flexibility, engagement, and performance. Walter (2021) and Kovynyov et al. (2021) demonstrate that organizational agility involves coordinated capabilities, structures, processes, leadership, and technology. Banking-specific evidence from Probojakti et al. (2025) further connects digital transformation and leadership with organizational agility and resilience.

Overall, the findings support the integrated framework developed in this study: leadership provides direction, coaching develops capability, adaptive selling converts capability into customer-facing behavior, engagement sustains employee effort, and organizational agility enables effective execution. This interpretation extends the fragmented literature by positioning cross-selling as an interaction among behavioral, psychological, and organizational mechanisms rather than as the outcome of a single managerial practice.



Figure 2. Integrated Framework

Figure 2. Integrated Framework

6. | CONCLUSION

This systematic literature review synthesizes evidence from 15 peer-reviewed studies to explain how supervisory leadership and managerial coaching are associated with cross-selling performance in frontline and digitally enabled service environments. The findings indicate that cross-selling performance is not shaped by a single leadership factor but emerges from the interaction of leadership capability, managerial coaching, adaptive selling, employee engagement, and organizational agility. Supervisory leadership provides direction and an enabling context for employee adaptation, while managerial coaching functions as a developmental mechanism that strengthens role clarity, competence, confidence, customer-oriented behavior, and adaptive selling capability. Adaptive selling represents the primary customer-facing behavioral mechanism through which frontline employees respond to diverse customer needs and selling situations. Employee engagement supports sustained effort and the consistent application of these capabilities, whereas organizational agility enables organizations to coordinate processes, technology, and decision-making in response to changing customer and market conditions.

The review contributes an integrated framework linking leadership, coaching, adaptive selling, engagement, and organizational agility as interconnected dimensions of cross-selling performance. For banking and other digitally enabled service organizations, the findings highlight the importance of structured coaching, capability development, employee engagement, and agile organizational processes. However, the review is based on secondary evidence and therefore does not establish causal relationships. The included studies also vary in context, methodology, and organizational setting, limiting direct generalization across all banking environments. Future research should empirically test the proposed relationships through quantitative, longitudinal, experimental, or mixed-method designs, particularly in Indonesian banking, microfinance, and digital-banking contexts.

Acknowledgment

We gratefully acknowledge the contributions of individuals who supported the completion of this article.

Funding Information

This research did not receive any funding.

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.

REFERENCES

- Bakker, A. B., & Albrecht, S. (2018). Work engagement: current trends. *Career Development International*, 23(1), 4-11. <https://doi.org/10.1108/CDI-11-2017-0207>
- Chaker, N. N., Epler, R. T., Moreno, G., Amiri, D., McDougal, E. G., & O'Toole, J. (2025). The past, present, and future of adaptive selling: Toward an integrative framework. *Journal of the Academy of Marketing Science*, 53(6), 1572-1599. <https://doi.org/10.1007/s11747-025-01096-3>
- Dahling, J. J., Taylor, S. R., Chau, S. L., & Dwight, S. A. (2016). Does coaching matter? A multilevel model linking managerial coaching skill and frequency to sales goal attainment. *Personnel Psychology*, 69(4), 863-894. <https://doi.org/10.1111/peps.12123>
- Dehnert, M. (2020). Sustaining the current or pursuing the new: incumbent digital transformation strategies in the financial service industry: A configurational perspective on firm performance. *Business Research*, 13(3), 1071-1113. <https://doi.org/10.1007/s40685-020-00136-8>
- Koekemoer, L., De Beer, L. T., Govender, K., & Brouwers, M. (2021). Leadership behaviour, team effectiveness, technological flexibility, work engagement and performance during COVID-19 lockdown: An exploratory study. *SA Journal of Industrial Psychology*, 47(1), 1-8. <https://doi.org/10.4102/sajip.v47i0.1829>
- Kohtamäki, M., Parida, V., Oghazi, P., Gebauer, H., & Baines, T. (2019). Digital servitization business models in ecosystems: A theory of the firm. *Journal of Business Research*, 104, 380-392. <https://doi.org/10.1016/j.jbusres.2019.06.027>
- Kovynyov, I., Buerck, A., & Mikut, R. (2021). Design of transformation initiatives implementing organisational agility: An empirical study. *SN Business & Economics*, 1(6), 79. <https://doi.org/10.1007/s43546-021-00073-6>
- Larivière, B., Bowen, D., Andreassen, T. W., Kunz, W., Sirianni, N. J., Voss, C., ... & De Keyser, A. (2017). "Service Encounter 2.0": An investigation into the roles of technology, employees and customers. *Journal of Business Research*, 79, 238-246. <https://doi.org/10.1016/j.jbusres.2017.03.008>
- Locander, D. A., Locander, J. A., & Weinberg, F. J. (2020). How salesperson traits and intuitive judgments influence adaptive selling: A sensemaking perspective. *Journal of Business Research*, 118, 452-462. <https://doi.org/10.1016/j.jbusres.2020.07.013>
- Mansouri, S. (2021). Business cycles influences upon customer cross-buying behavior in the case of financial services: S. Mansouri. *Journal of Financial Services Marketing*, 26(3), 181-201. <https://doi.org/10.1057/s41264-021-00091-3>
- Pousa, C., Liu, Y., & Aman, A. (2020). The effect of managerial coaching on salesperson's relationship behaviors: new evidence from frontline bank employees in China. *International Journal of Bank Marketing*, 38(6), 1259-1277. <https://doi.org/10.1108/IJBM-12-2019-0437>
- Probojakti, W., Utami, H. N., Prasetya, A., & Riza, M. F. (2025). Driving sustainable competitive advantage in banking: The role of transformational leadership and

- digital transformation in organizational agility and corporate resiliency. *Business Strategy and the Environment*, 34(1), 670-689. <https://doi.org/10.1002/bse.4005>
- Ribeiro, N., Nguyen, T., Duarte, A. P., Torres de Oliveira, R., & Faustino, C. (2021). How managerial coaching promotes employees' affective commitment and individual performance. *International Journal of Productivity and Performance Management*, 70(8), 2163-2181. <https://doi.org/10.1108/IJPPM-10-2018-0373>
- Shah, S. S., & Patki, S. M. (2020). Getting traditionally rooted Indian leadership to embrace digital leadership: challenges and way forward with reference to LMX. *Leadership, Education, Personality: An Interdisciplinary Journal*, 2(1), 29-40. <https://doi.org/10.1365/s42681-020-00013-2>
- Walter, A. T. (2021). Organizational agility: ill-defined and somewhat confusing? A systematic literature review and conceptualization. *Management Review Quarterly*, 71(2), 343-391. <https://doi.org/10.1007/s11301-020-00186-6>