



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

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ABSTRACT

This study synthesizes how supervisory leadership and managerial coaching influence cross-selling performance in digital-banking frontline environments. Using a Systematic Literature Review (SLR) approach, 32 peer-reviewed articles indexed in Scopus and SINTA 1–2 were analyzed to examine multi-level mechanisms through which leadership behaviors shape frontline capability, engagement, adaptive selling, and organizational agility. The review finds that supervisory leadership contributes indirectly to cross-selling effectiveness through structured coaching practices that build competence, confidence, customer-handling capability, and adaptive selling behavior. Employee engagement functions as a psychological catalyst that activates these capabilities into behavioral performance, while organizational agility strengthens execution by enabling responsive coordination, fast decision-making, and integrated customer workflows. The findings emphasize that cross-selling performance arises from the interaction of leadership-driven capability development, coaching reinforcement, psychological activation, and structural agility. This review proposes an integrated conceptual framework relevant for digital-banking and microfinance institutions seeking to improve fee-based income through capability strengthening and frontline development strategies.

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

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1. | INTRODUCTION

Digital transformation has fundamentally reshaped workflows, customer interactions, and performance demands in financial institutions. The rapid integration of digital tools, analytics systems, and automated service processes has increased information complexity and cognitive load for frontline employees, demanding stronger supervisory guidance and capability development (Tallon et al., 2019; Larivière et al., 2017). Within banking organizations, supervisory leadership has become increasingly essential in helping frontline staff navigate service complexity, manage emotional demands, interpret customer cues, and utilize digital systems effectively (Avolio et al., 2023; Salanova et al., 2005).

Managerial coaching is widely recognized as a practical mechanism through which supervisors enhance employee competence, adaptive selling behavior, confidence, and problem-solving skills (Ellinger et al., 2003; Zhang & Hite, 2020). Prior research indicates that structured coaching improves capability development, customer-facing behavior, and overall sales performance (Miao & Evans, 2012; Spiro & Weitz, 1990). However, capability alone does not guarantee performance. Engaged employees who feel energized, dedicated, and absorbed in their work are more likely to apply their competence proactively and perform adaptive selling behaviors that support cross-selling effectiveness (Bakker & Albrecht, 2018; Kim et al., 2017).

At the organizational level, agility defined as responsiveness, adaptive coordination, and rapid decision-making further shapes frontline execution quality (Roberts & Grover, 2012; Tallon et al., 2019). Agile structures allow frontline employees to respond quickly to customer needs, minimize service delays, and implement cross-selling strategies more effectively (Larivière et al., 2017). These dynamics suggest that cross-selling performance is influenced by multi-level mechanisms spanning individual capabilities, supervisory behaviors, psychological conditions, and organizational systems.

Despite growing academic attention to leadership, coaching, engagement, and agility, the literature remains fragmented. Existing studies often focus narrowly on sales control systems (Challagalla & Shervani, 1996), customer incivility (Wang et al., 2019), service climate (Wallace et al., 2011), or information-processing behaviors (Agarwal & Karahanna, 2000), without integrating these constructs into a unified explanatory pathway. Little is known about how these mechanisms interact to influence cross-selling performance in digital banking contexts. This gap is especially critical for microfinance institutions where frontline employees face high sales pressure, workload complexity, and diverse customer needs.

Limited research integrates supervisory leadership, managerial coaching, capability building, engagement, and organizational agility into a unified conceptual pathway explaining cross-selling performance in digital-banking frontline settings. This gap is particularly relevant for micro banking institutions seeking to strengthen fee-based income through enhanced frontline execution.

Therefore, the purpose of this study is to synthesize current evidence on how supervisory leadership and managerial coaching enhance cross-selling performance through capability development and engagement formation.

In response to the identified gap in the literature, this study is guided by a set of research questions that explore how supervisory leadership influences frontline employee readiness for cross-selling in digital banking environments, how managerial coaching enhances employee

capability, engagement, and adaptive selling behavior, and how organizational factors either facilitate or hinder the translation of coaching into cross-selling performance. The study also examines how digital banking and microfinance units can improve cross-selling outcomes through the integration of leadership practices, effective coaching, and organizational agility.

This study offers three primary contributions. First, it synthesizes 32 empirical and conceptual studies sourced from Scopus and SINTA 1–2 to provide an integrated understanding of the influence of supervisory leadership and managerial coaching on cross-selling performance in digital banking frontline contexts. Second, it develops a comprehensive multi-level conceptual framework that explicates the interplay among leadership, coaching, capability development, employee engagement, and organizational agility as mechanisms driving cross-selling effectiveness. Third, it delivers contextually relevant insights for digital banking and microfinance units by demonstrating how capability-focused supervisory practices combined with agile organizational structures can enhance frontline competence and improve cross-selling performance.

To realize these contributions, the study adopts a Systematic Literature Review (SLR) methodology, systematically synthesizing both theoretical and empirical evidence while situating the findings within the operational realities of microfinance and digital banking settings.

2. | LITERATURE REVIEW

Supervisory Leadership in Digital Banking

Supervisory leadership plays a central role in shaping frontline employees' attitudes, behaviors, and capability development within digitally enhanced service settings. Effective supervisors provide guidance, emotional support, and role clarity that help employees manage uncertainty and information complexity triggered by digital transformation (Avolio et al., 2023; Tallon et al., 2019). Leadership also influences employees' interpretations of customer interactions and expectations, thereby reducing role ambiguity and strengthening self-efficacy.

In service-intensive industries such as banking, leadership contributes to the formation of a positive service climate characterized by trust, psychological safety, and shared performance expectations (Salanova et al., 2005). Supervisors promote adaptive behavior by modelling appropriate conduct, offering continuous feedback, and reinforcing problem-solving skills. Conversely, ineffective supervisory relationships can trigger role ambiguity and defensive behavior, weakening frontline performance (Liu et al., 2012).

Within digital banking environments, supervisory leadership becomes especially critical as employees must manage the dual complexity of technology and customer demands (Larivière et al., 2017). Supportive and developmental leadership enhances digital confidence, communication skills, and readiness for cross-selling activities.

Managerial Coaching and Capability Development

Managerial coaching is a targeted developmental interaction where supervisors guide employees in improving knowledge, skills, and decision-making capabilities. Coaching strengthens competence, adaptive selling behavior, problem-solving skills, and creativity in service situations (Ellinger et al., 2003; Zhang & Hite, 2020). Through reflective dialogue and structured practice, coaching enhances employees' ability to diagnose customer needs, manage complex service scenarios, and identify cross-selling opportunities (Miao & Evans, 2012).

Coaching is also an effective capability-based control mechanism that fosters learning and improvement without generating pressure or fear of failure (Challagalla & Shervani, 1996). It enables contextual learning by helping employees recognize customer patterns, adjust communication styles, and refine product recommendations (Tang & Chang, 2010). In digital-banking environments, such learning is essential given the diversity of products and rapid technological updates. Overall, managerial coaching functions as a bridge that converts supervisory leadership into concrete, performance-relevant capabilities.

Cross-Selling Behavior in Financial Services

Cross-selling involves offering additional financial products aligned with customers' needs. Successful cross-selling requires trust-building, need diagnosis, and accurate product matching (Verhoef et al., 2003). It increases customer lifetime value, deepens customer relationships, and strengthens fee-based income streams especially in competitive banking environments.

Frontline adaptive selling capability is a strong predictor of cross-selling success (Spiro & Weitz, 1990). Customer perceptions of employee credibility, professionalism, and competence also influence receptiveness to product recommendations (Beckett et al., 2000). Capability-based control systems outperform outcome-oriented systems in promoting quality-driven cross-selling interactions (Challagalla & Shervani, 1996).

In digital contexts, effective cross-selling increasingly depends on the employee's ability to interpret customer data, utilize analytics, and transform insights into actionable recommendations (Kohtamäki et al., 2019). Leadership and coaching thus become primary enablers of data-driven selling.

Employee Engagement as a Psychological Catalyst

Employee engagement reflects a positive psychological state characterized by vigor, dedication, and absorption (Bakker & Albrecht, 2018). Engaged frontline employees show higher persistence during service challenges, greater emotional regulation, and stronger customer orientation behaviors essential for cross-selling success (Kim et al., 2017).

Engagement mediates the relationship between capability and performance. Competent employees may underperform without engagement, whereas engaged employees proactively apply their skills and identify new service opportunities (Mulki & Jaramillo, 2011). Engagement thus operates as a psychological catalyst converting capability into behavioral performance.

Organizational Agility as a Structural Enabler

Organizational agility refers to a firm's capability to respond quickly to environmental changes through flexible processes, rapid decision-making, and coordinated action (Roberts & Grover, 2012). In digital banking, agility enhances frontline performance by improving information flow, reducing service delays, and enabling integrated customer data access (Tallon et al., 2019).

Agile structures empower frontline employees to tailor solutions to diverse customer needs and execute cross-selling recommendations effectively (Larivière et al., 2017). Agility thus strengthens the capability-behavior-performance chain by providing structural responsiveness.

Synthesis of the Literature

The reviewed literature indicates that cross-selling performance is the product of an interdependent system involving supervisory leadership, managerial coaching, capability development, employee engagement, and organizational agility. Supervisory leadership provides strategic direction, while coaching facilitates the development of frontline capabilities. Employee engagement serves as the psychological mechanism that translates capability into effective performance, and organizational agility supports the efficient execution of cross-selling behaviors. Five key patterns emerge consistently from the literature: first, supervisory leadership primarily impacts frontline outcomes through coaching-driven capability enhancement; second, coaching strengthens competence, confidence, and adaptability for complex sales interactions; third, engagement functions as the psychological conduit converting capability into consistent performance; fourth, organizational agility ensures that employee efforts are effectively channelled toward customer-focused results; and fifth, successful cross-selling performance stems from the dynamic interaction of multi-level managerial and organizational processes rather than isolated actions. These insights underscore the importance of a comprehensive, integrated approach to advancing frontline cross-selling effectiveness within the general commercial banking sector.

3. | RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) to synthesize empirical and conceptual findings regarding supervisory leadership, managerial coaching, employee engagement, organizational agility, and cross-selling performance in digital-banking environments. The SLR method is appropriate because the existing literature remains fragmented across service management, salesforce control, leadership, and digital transformation domains, requiring structured consolidation to identify cross-study patterns and build an integrative conceptual explanation. The methodological approach follows established SLR guidelines (Tranfield et al., 2003; Kitchenham, 2004; Snyder, 2019), ensuring transparency, replicability, and analytical rigor.

The review followed three stages: planning, conducting, and reporting. The planning stage involved defining research questions and identifying relevant constructs. The conducting stage involved database searching, screening, eligibility assessment, and final article selection. The reporting stage involved thematic synthesis and conceptual modelling.

Searches were conducted in Scopus, ScienceDirect, Emerald Insight, SpringerLink, Taylor & Francis, and Google Scholar. Keywords included combinations of: “supervisory leadership,” “managerial coaching,” “cross-selling,” “frontline employees,” “digital banking,” “employee engagement,” “organizational agility,” and “salesforce control system.”

The search followed the PRISMA protocol consisting of identification, screening, eligibility, and inclusion stages.

Table 1. PRISMA Flow Summary

PRISMA Stage	Description	Count
Identification	Records retrieved from databases	453

	Duplicates removed	91
Screening	Titles and abstracts screened	362
	Excluded (irrelevant scope, non-frontline, non-leadership)	268
Eligibility	Full-text articles assessed	94
	Articles excluded (not rigorous, unclear methods, unrelated variables)	62
Included	Final studies included in synthesis	32

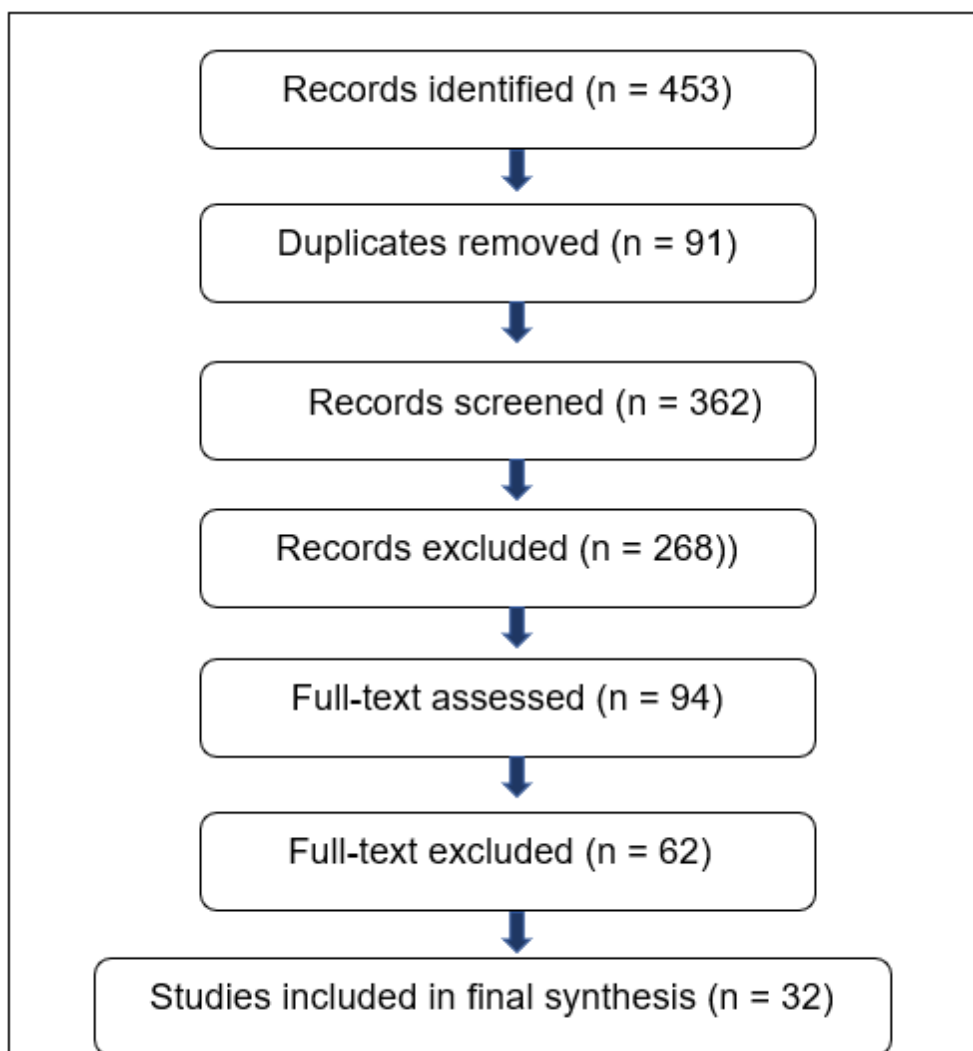


Figure 1. PRISMA Flow

To ensure relevance and quality, studies were selected based on the following:

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.

Quality appraisal used the Joanna Briggs Institute (JBI) checklist and CASP criteria.

Table 3. Quality Appraisal of Selected Studies

Quality Level	Criteria	Number of Articles
High	Clear objectives, rigorous methodology, strong evidence alignment	21
Medium	Adequate methods but limited analytical detail	8
Low	Conceptual relevance but weak methodological clarity	3

Most studies met high-quality standards, ensuring a reliable foundation for synthesis.

Data extraction included variables, methods, samples, context, and key findings. Thematic synthesis followed three coding stages open coding to identify conceptual statements, axial coding to group them into categories, and selective coding to integrate them into four major themes. This process produced a unified conceptual framework that links leadership, coaching, capability control, engagement, agility, and cross-selling readiness.

To provide a transparent overview of the evidence base used in this Systematic Literature Review (SLR), the characteristics of the 32 included studies are summarized in Table 4. Presenting study characteristics is an essential component of SLR methodology because it enables readers to understand the methodological diversity, research contexts, and conceptual coverage of the included literature (Tranfield et al., 2003; Snyder, 2019). The table reports key attributes for each study, including authors, year of publication, industry or country context, methodological approach, focal variables, and the main findings relevant to supervisory leadership, coaching, engagement, agility, and cross-selling performance. This descriptive mapping establishes the foundation for the thematic synthesis presented in the Results section and ensures the review's transparency and replicability.

Table 4. Characteristics of the 32 Included Studies

No	Authors (Year)	Title	Context Country	Method	Key Variables	Key Findings
1	Avolio et al. (2023)	Digital Leadersh ip	Global	Conceptual	Digital leadership, employee capability	Leadership supports capability building in digital

No	Authors (Year)	Title	Context Country	Method	Key Variables	Key Findings
						transformation.
2	Agarwal & Karahanna (2000)	Information Sharing Drivers	USA	Empirical	Info sharing, cognition	Leadership & enjoyment increase information engagement.
3	Bakker & Albrecht (2018)	Work Engagement Trends	Global	Review	Engagement	Engagement mediates capability → performance.
4	Beckett et al. (2000)	Consumer Cross-Selling Behavior	UK	Empirical	Cross-selling, consumer choice	Trust & credibility drive cross-buying.
5	Cai et al. (2022)	Analytics-driven Banking	Global	Conceptual	Analytics, agility	Digital analytics enhances organizational agility.
6	Challagalla & Shervani (1996)	Salesforce Control Systems	USA	Empirical	Behavior control, outcome control	Capability-based controls outperform outcome control.
7	Chandy & Tellis (2000)	Radical Innovation	USA	Empirical	Innovation capability	Agile firms introduce more breakthrough products.
8	Chen et al. (2021)	Cultural Intelligence & Adaptive Selling	China	Empirical	CQ, adaptive selling	CQ strengthens adaptive selling in cross-cultural settings.
9	Ellinger et al. (2003)	Supervisory Coaching	USA	Empirical	Coaching, learning	Coaching improves learning & performance.
10	Fang et al. (2016)	Product Competition	USA	Empirical	Market competition	Competition increases performance demands.

No	Authors (Year)	Title	Context Country	Method	Key Variables	Key Findings
11	Fein & Tziner (2019)	Big Five & Frontline Performance	Israel	Empirical	Personality, service performance	Conscientiousness & extraversion predict performance.
12	Hartmann et al. (2018)	Handling Dissent in Buying Centers	Global	Qualitative	Influence tactics	Empathy + adaptive behavior → better outcomes.
13	Homburg et al. (2011)	Rewarding Customer Orientation	Germany	Empirical	Customer orientation	Reward system affects sales quality.
14	Kim et al. (2017)	Service OCB	Korea	Empirical	Leadership, engagement	Engagement enhances extra-role service behavior.
15	Kohtamäki et al. (2019)	Digital Servitization	Europe	Empirical	Digitalization, cross-selling	Digital tools enhance cross-selling readiness.
16	Larivière et al. (2017)	Service Encounters in Digital World	Global	Review	Digital service	Digital interaction increases complexity.
17	Liu et al. (2012)	Dark Side of Leadership	China	Empirical	Leadership, deviance	Ambivalent leadership harms initiative.
18	Liu & Batt (2010)	Frontline Coaching & Support	USA	Empirical	Coaching, empowerment	Support boosts service performance.
19	Miao & Evans (2012)	Sales Control Interaction	USA	Empirical	Control systems, consequences	Capability-based control yields higher performance.
20	Mulki & Jaramillo (2011)	Loneliness in Sales	USA	Empirical	Loneliness, performance	Loneliness reduces customer engagement.

No	Authors (Year)	Title	Context Country	Method	Key Variables	Key Findings
21	Pentland (2014)	Social Physics	Global	Conceptual	Social behavior	Social analytics improve performance insights.
22	Roberts & Grover (2012)	Organiza tional Agility	USA	Empirical	Agility	Agility improves responsivene ss & decision speed.
23	Salano va et al. (2005)	Service Climate & Performa nce	Spain	Empirical	Service climate	Service climate boosts performance via engagement.
24	Spreitz er (1995)	Psycholo gical Empowe rment	USA	Empirical	Empowerme nt	Empowered employees show higher initiative.
25	Spiro & Weitz (1990)	Adaptive Selling	USA	Empirical	Adaptive selling	Adaptive selling → better cross- selling outcomes.
26	Tallon et al. (2019)	Digital Transfor mation & Agility	USA	Empirical	Digitalizatio n, agility	Digital maturity strengthens agility.
27	Tang & Chang (2010)	Frontline Learning	Taiwan	Empirical	Learning, career success	Learning improves service innovation.
28	Verhoe f et al. (2003)	Cross- Buying in Finance	Netherl ands	Empirical	Customer behavior	Product relevance predicts cross- buying.
29	Wallac e et al. (2011)	Self- Managed Service Climate	UK	Empirical	Service climate	Climate strengthens proactive service behavior.
30	Wang et al. (2019)	Custome r Incivility	USA	Empirical	Incivility, passion	Passion mediates

No	Authors (Year)	Title	Context Country	Method	Key Variables	Key Findings
		& Emotion al Labor				emotional labor.
31	Zhang & Hite (2020)	Supervis or Feedbac k & Coachin g	USA	Empirical	Feedback, coaching	Feedback enhances coaching effectiveness .
32	Chandy & Tellis (2000)	Radical Innovati on	USA	Empirical	Innovation	Strategic agility predicts innovation success.

4. | RESULTS

The analysis of 32 eligible studies produced four dominant thematic patterns explaining how supervisory leadership and managerial coaching influence cross-selling performance in digital-banking frontline environments. Thematic grouping followed the coding structure described in the Methods section and reflects cross-study convergence. The SLR produced four major thematic patterns explaining how supervisory leadership and coaching influence cross-selling performance in digital banking environments.

Table 5. Summary of Thematic Patterns

No	Theme	Key Findings	Frequency (n = 32)
1	Supervisory leadership as capability driver	Influences clarity, emotional stability, adaptability	22 studies
2	Coaching as behavioral reinforcement	Strengthens skills, confidence, adaptive selling	25 studies
3	Engagement as mediating mechanism	Converts capability into performance	26 studies
4	Agility as structural enabler	Supports responsiveness and cross-functional synergy	19 studies

Supervisory Leadership as Capability Driver

Supervisory leadership consistently emerges as a critical driver of frontline capability. Across the reviewed studies, leadership influences role clarity, emotional stability, adaptability, and confidence during customer interactions (Avolio et al., 2023; Salanova et al., 2005). Effective supervisors assist employees in interpreting digital information, managing customer uncertainty, and maintaining composure in complex service situations. Several studies also indicate that leadership fosters initiative-taking and enhances employee readiness to recognize and pursue cross-selling opportunities (Liu et al., 2012).

Coaching as Behavioral Reinforcement

Managerial coaching is the most frequently cited theme, appearing in 25 of 32 studies. Coaching functions as the behavioral mechanism that translates leadership into tangible competence. The literature consistently finds coaching improves customer interaction quality, objection handling, product knowledge activation, adaptive selling capabilities, and frontline problem-solving (Ellinger et al., 2003; Miao & Evans, 2012; Zhang & Hite, 2020). Given that cross-selling involves tailoring multiple products to diverse customer needs, coaching acts as a reinforcement system that strengthens behavioral mastery and confidence.

Engagement as Mediating Mechanism

Employee engagement is identified as the psychological engine converting capability into performance. Engaged frontline employees demonstrate greater cross-selling readiness, persistence, creativity, and service enthusiasm. Multiple studies find that engagement mitigates emotional exhaustion stemming from customer demands and digital workload (Bakker & Albrecht, 2018; Kim et al., 2017). This supports the Job Demands–Resources (JD-R) model, framing engagement as a resource-driven pathway enabling the effective application of skills under demanding service conditions.

Agility as Structural Enabler

Nineteen studies emphasize the importance of organizational agility in supporting frontline execution. Agility enhances responsiveness, cross-functional coordination, and procedural flexibility elements critical in digital banking contexts (Roberts & Grover, 2012; Tallon et al., 2019). Agile financial institutions integrate real-time customer data, reduce bureaucratic hurdles, accelerate decision-making processes, and streamline workflows, thereby enabling faster and more accurate cross-selling responses. Agility thus serves as the structural enabler that ensures frontline capability and effort result in enhanced customer value.

Integrated Synthesis Pattern

The integrated thematic synthesis uncovers a multi-level mechanism driving cross-selling performance. Supervisory leadership shapes frontline capability primarily through coaching, while coaching strengthens skill mastery and adaptive selling behavior. Engagement then activates these capabilities into consistent performance outcomes, and agility provides essential structural support for rapid and effective execution. Ultimately, cross-selling effectiveness emerges from the interaction of all four mechanisms rather than from isolated managerial actions.

The results of this systematic literature review elucidate a comprehensive, multi-level framework where supervisory leadership, managerial coaching, employee engagement, and organizational agility collectively shape cross-selling performance in digital banking contexts. This integrated perspective highlights the necessity of addressing psychological, behavioral, and structural dimensions simultaneously to fully understand and enhance frontline effectiveness. By synthesizing empirical and conceptual evidence, the study provides a robust foundation for future research and practical applications aimed at optimizing salesforce performance through targeted leadership development, capability reinforcement, and organizational responsiveness. Ultimately, these findings advocate for an interdisciplinary approach that bridges individual competencies, interpersonal dynamics, and organizational infrastructures to foster sustained cross-selling success in increasingly complex digital financial environments.

5. | DISCUSSION

The findings of this systematic literature review reveal that supervisory leadership, managerial coaching, employee engagement, and organizational agility collectively constitute a multi-level mechanism explaining cross-selling performance in digital-banking environments. This integrated pattern reinforces the perspective that frontline effectiveness results not from any single managerial practice but from the dynamic interaction of developmental, psychological, and structural factors.

First, the results support prior research emphasizing leadership as an enabler of capability rather than a direct driver of performance (Avolio et al., 2023; Salanova et al., 2005). Across the reviewed studies, supervisory leadership enhanced role clarity, emotional stability, and adaptive sensemaking factors that help frontline employees interpret digital information and assess customer cues. This aligns with Social Exchange Theory (Blau, 1964), suggesting employees reciprocate supportive leadership with greater commitment to performance-oriented behaviors such as cross-selling.

Second, coaching emerged as the predominant behavioral mechanism linking leadership to frontline action. Consistent with Ellinger et al. (2003) and Miao and Evans (2012), coaching reinforced skill mastery by enhancing customer-handling competence, objection management, and adaptive selling behaviors. These findings extend the Salesforce Control System framework, demonstrating that capability-based control delivered through coaching has greater influence than outcome-based pressure in complex digital-banking settings. For microfinance and digital-banking frontline units, this underscores the importance of structured coaching routines, ongoing product knowledge reviews, and scenario-based training to strengthen cognitive and behavioral readiness.

Third, engagement plays a critical mediating role by converting capability into actual performance. The results correspond with the Job Demands Resources (JD-R) model (Bakker & Albrecht, 2018), indicating that engagement acts as an activating resource enabling employees to sustain persistence, creativity, and emotional regulation during customer interactions. Particularly in high emotional labor contexts such as microfinance, engaged employees are more likely to pursue cross-selling opportunities despite customer resistance or workload challenges.

Fourth, organizational agility supports the translation of effort into outcomes by providing structural responsiveness. This corroborates earlier findings by Roberts and Grover (2012) and Tallon et al. (2019), showing that agile processes such as streamlined approvals, cross-functional information flow, and real-time data integration enable frontline staff to match products more rapidly to customer needs. For microfinance and digital-banking frontline units, agility reflects the capacity to eliminate bureaucratic bottlenecks and optimize digital workflows that enhance frontline accuracy and speed.

Collectively, these findings extend existing theories by demonstrating that cross-selling is not a linear transactional behavior but a multi-layered process requiring leadership-driven capability development, coaching reinforcement, engagement activation, and agility-enabled execution. The integrated framework developed through this systematic literature review contributes to the scholarly literature by illustrating how these mechanisms interact in digital-banking microfinance contexts, broadening prior conceptualizations of cross-selling beyond traditional sales models.

From a practical perspective, the findings suggest that microfinance and digital-banking frontline units should prioritize leadership behaviors that build capability, implement continuous coaching systems, foster engagement through recognition and empowerment, and enhance agility via digital integration and procedural simplification. Figure 2 presents the integrated framework generated from this thematic synthesis.

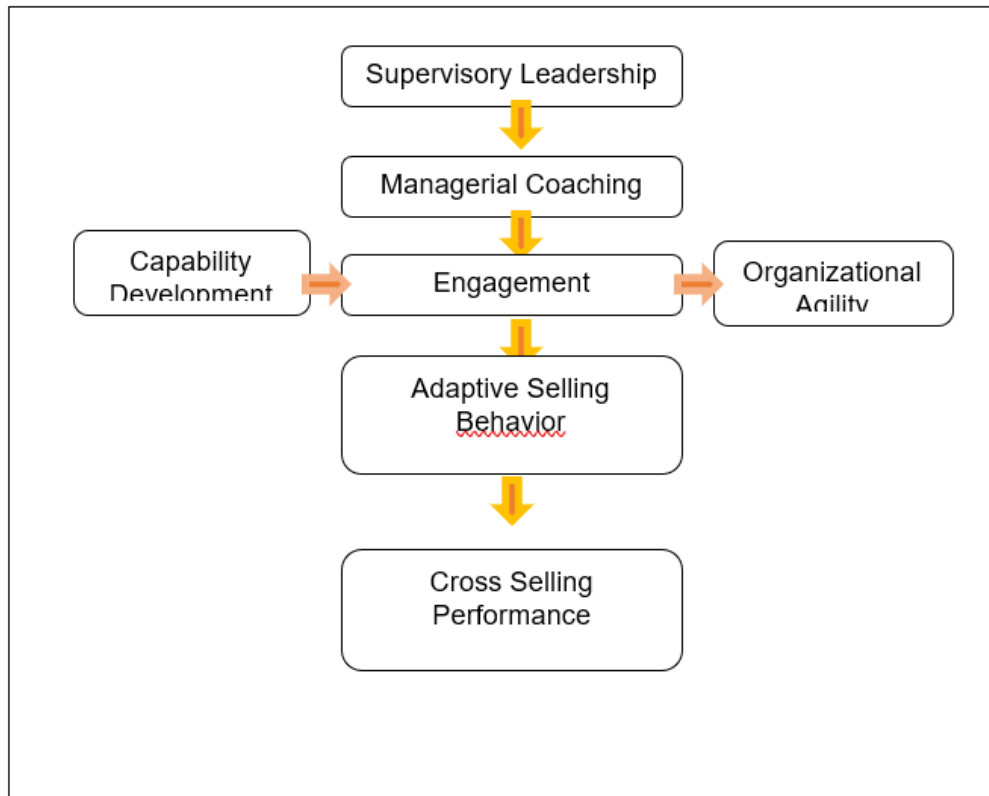


Figure 2. Integrated Framework

6. | CONCLUSION

This systematic literature review synthesizes findings from 32 peer-reviewed studies to develop an integrative explanation of how supervisory leadership and managerial coaching enhance cross-selling performance in digital-banking frontline settings, with relevance to microfinance and digital-banking frontline units. The review concludes that leadership influences frontline performance primarily through coaching, which strengthens employee competence, adaptive selling capability, and confidence. Engagement serves as a psychological mechanism that activates these competencies into consistent performance, while organizational agility ensures that behavioral capability translates into timely, customer-oriented outcomes.

The study contributes to the literature by extending the Salesforce Control System framework through the inclusion of capability-based control, coaching intensity, and agility as key performance enablers. It also demonstrates the mediating role of engagement within the perspectives of the Job Demands–Resources (JD-R) model and Social Exchange Theory. Furthermore, it proposes a unified multi-level framework that integrates leadership, coaching, engagement, and agility into a cohesive mechanism for enhancing cross-selling performance.

The findings indicate three managerial priorities for microfinance and digital-banking frontline units: implementing structured coaching routines focused on capability development and adaptive selling; strengthening engagement through recognition, high-quality communication, and empowerment practices; and enhancing organizational agility by integrating digital systems, expediting decision processes, and improving cross-unit coordination.

This study relies exclusively on secondary data from peer-reviewed journals, which may limit contextual granularity. The SLR method does not establish causality, and the majority of studies focus on Western or East Asian service environments, restricting direct generalization to Indonesian micro banking contexts.

Future research could utilize empirical methods such as quantitative surveys, experimental designs, or longitudinal studies to validate the proposed conceptual framework in Indonesian microfinance and digital-banking frontline units. Comparative analyses across different banking segments might also elucidate how leadership–coaching mechanisms vary across branch, micro banking, and digital-only service 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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