References

- Aarti, c. (2013). A Study of Training Need Analysis Based Training and Development: Effect of Training on Performance by Adopting Development Based Strategy. *International Journal Of Business And Management Invention*, 2(4), 41-51.
- Ahmad, N., Iqbal, N., & Sheeraz, M. (2012). The Effect of Internal Marketing on Employee Retention in Pakistani Banks. *International Journal of Academic Research In Business And Social Sciences*, 2(8), 270.
- Akamavi, R. (2005). Re-engineering service quality process mapping: e-banking process. *International Journal Of Bank Marketing*, 23(1), 28-53.
- Alalwan, A., Dwivedi, Y., & Rana, N. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99-110.
- Alderfer, C. P. (1969). An Empirical Test of a New Theory of Human Needs. *Organizational Behavior & Human Performance*, 4(2), 142-175.
- Anderson, J. L. (2014). Get Used to Virtual Banking. In *Kiplinger*. Retrieved from https://www.kiplinger.com/article/saving/t005-c000-s002-get-used-to-virtual-banking.ht ml
- Antonsen, Y., Arne Thunberg, O., & Tiller, T. (2010). Adaptive Learning and Reduced Cognitive Uncertainty in a Financial Organization. *Journal of Workplace Learning*, 22(8), 475-488.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior And Human Decision Processes*, 50(2), 179-211.
- Berry, L. L. (1981). The Employee as Customer. *Journal of Retail Marketing*, *3*(1), 33–40.
- Bhat, S., & Darzi, M. (2016). Customer Relationship Management: An Approach to Competitive Advantage in the Banking Sector by Exploring the Mediational Role of Loyalty. *International Journal of Bank Marketing*, 34(3), 388-410.

- Bill, D., Beach, R., & Mike, R. (2016). Changing Times Try These 3 Contingency Leadership Theories!. Retrieved from https://mgmt.blog/changing-times-try-these-3-contingency-leadership-theories/
- Bill, D., & Mike, R. (2014). How to Understand Your Organization at a Deeper Level.

 Retrieved from https://www.uagc.edu/blog/how-to-understand-your-organization-at-a-deeper-level
- Briggs, N. (2021). Why B2B Financial Services Marketers Are Focusing on the Accounts That Matter Most. Forrester. Retrieved 25 January 2021, from https://go.forrester.com/blogs/why-b-to-b-financial-services-marketers-are-focusing-on-the-accounts-that-matter-most/.
- Business Today. TOP 30 2019–2020 Corporate Performance in a Challenging Environment. (2020). *Business Today*, (November 2020). Retrieved from http://businesstoday.lk/article.php?article=13149
- Campbell, A. (1997). Mission Statements. Long Range Planning, 30(6), 931-932.
- Central Bank of Sri Lanka. (2018). *Payments and Settlements Department: Payments Bulletin* Third Quarter 2018. Colombo.
- Central Bank of Sri Lanka. (2018). Payments and Settlements Department: Payment and Settlement Systems Circular No. 19 of 2020. Colombo.
- Central Bank of Sri Lanka. (2021). Licensed Commercial Banks. Retrieved 17 January 2021, from https://www.cbsl.gov.lk/authorized-financial-institutions/licensed-commercial-banks
- Central Bank of Sri Lanka. (2021). Licensed Specialised Banks. Retrieved 17 January 2021, from https://www.cbsl.gov.lk/authorized-financial-institutions/licensed-specialised-banks
- Central Bank of Sri Lanka. (2021). Retrieved 17 January 2021, from https://www.cbsl.gov.lk/en/financial-system/financial-system-stability/banking-sector

- Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017). Challenges and Factors Influencing Initial Trust and Behavioral Intention to Use Mobile Banking Services in the Philippines. *Asia Pacific Journal of Innovation And Entrepreneurship*, 11(2), 246-278.
- Department of Census and Statistics. (2019). Computer Literacy Statistics 2019 (Annual). Colombo.
- Eckerson, W. (2011). Performance dashboards. Hoboken, N.J.: Wiley.
- Ellinger, A. D., & Bostrom, R.P. (1999). Managerial Coaching Behaviors in Learning Organizations. *The Journal of Management Development*, 18(9), 752-771.
- Ellinger, A. E., Ellinger, A. D., & Keller, S.B. (2005). Supervisory Coaching in a Logistics Context. *International Journal of Physical Distribution And Logistics Management*, 35(9), 620-636.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behaviour: an introduction to theory and research.* Addison-Wesley.
- Galanou, E., & Priporas, C. (2009). A Model for Evaluating The Effectiveness of Middle Managers' Training Courses: Evidence From a Major Banking Organization In Greece. *International Journal Of Training And Development*, 13(4), 221-246.
- Gao, L., & Bai, X. (2014). A Unified Perspective on the Factors Influencing Consumer Acceptance of the Internet and of Things Technology. *Asia Pacific Journal of Marketing And Logistics*, 26(2), 211-231.
- Ghlichlee, B., & Bayat, F. (2020). Frontline employees' engagement and business performance: the mediating role of customer-oriented behaviors. *Management Research Review*..
- Glavee-Geo, R., Shaikh, A. A., Karjaluoto, H., & Hinson, R. E. (2019). Drivers and Outcomes of Consumer Engagement: Insights from Mobile Money Usage in Ghana. *International Journal of Bank Marketing*, 38(1), 1-20.
- Gronroos, C. (1996). Relationship Marketing Logic. *Asia-Australia Marketing Journal*, 4(1), 7-18.

- Haruna, I. (2015). 7ps Marketing Mix and Retail Bank Customer Satisfaction In Northeast Nigeria. *British Journal Ofmarketing Studies*, *3*(3), 71-88.
- Han, S., & Baek, S. (2004). Antecedents and Consequences of Service Quality in Online Banking: An Application of the SERVQUAL instrument. *Advances in Consumer Research*, 31(2), 208-214.
- Hatami, H., Huber, I., Murthy, V., & Plotkin, C. (2018). Sales Incentives that Boost Growth.

 McKinsey & Company. Retrieved 25 January 2021, from https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/sales-incentives-that-boost-growth#.
- Jun, M., & Palacios, S. (2016). Examining the Key Dimensions of Mobile Banking Service Quality: An Exploratory Study. *International Journal of Bank Marketing*, 34(3), 307-326.
- Kaplan, R. S., & Norton, D. P. (1996). *The Balanced Scorecard Translating Strategy into Action*. Boston, MA: Harvard Business School Press.
- Khan, I., Rahman, Z., & Fatma, M. (2016). The Role of Customer Brand Engagement and Brand Experience in Online Banking. International Journal of Bank Marketing, 34(7), 1025-1041.
- Khan, M. I. (2012). The Impact of Training and Motivation on Performance of Employees. *Business Review*, 7(2), 84-95.
- Knowledge, H. (2021). Companies Know Innovation Is Crucial, But Do Their Boards?.

 Retrieved from https://www.forbes.com/sites/hbsworkingknowledge/2019/02/11/companies-know-inn ovation-is-crucial-but-do-their-boards/?sh=60f7b5182cf6
- Koshksaray, A., Ardakani, A., Ghasemnejad, N., & Qhodsikhah, A. (2020). The Effect of Customer Orientation Coaching on Employee's Individual Performance and Financial and Non-Financial Performance: A Case of Tejarat Bank in Iran. *International Journal Of Islamic And Middle Eastern Finance And Management*, 13(3), 437-469.

- Kotler, P. (2000). Marketing Management. New Jersey: Prentice Hall.
- Kuzmenko, O., & Kyrkach, S. (2014). The Use of Regression Analysis In The Financial Planning Of Banks, Mathematical Formalization Of The Stages Of Financial Planning In Banks. *Banks and Bank Systems*, 9(1), 121-126.
- Laukkanen, T. (2007). Internet vs Mobile Banking: Comparing Customer Value Perceptions. Business Process Management Journal, 13(6), 788-797.
- Leibenstein, H. (1966). Allocative Efficiency vs 'X-Efficiency'. *American Economic Review*, 56(3), 392-415.
- Li, J., Ji, J., & Wang, Y. (2016). A study of the relationship between employee wage and commercial banks efficiency in China. *Journal of Chinese Human Resource Management*, 7(2), 147-159.
- Liao, H., & Chuang, A. (2004). A Multilevel Investigation of Factors Influencing Employee Service Performance and Customer Outcomes. *Academy Of Management Journal*, 47(1), 41-58.
- Luk, S. (1997). An Examination of the Role of Marketing Culture in Service Quality. International Journal of Contemporary Hospitality Management, 9(1), 13-20.
- Maslow, A. (1943). A Theory of Human Motivation. *Psychological Review*, 50(4), 250-329.
- McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial Trust Formation in New Organizational Relationships. *Academy Of Management Review*, *23*(3), 472-490.
- Meidan, A. (1984). Bank Marketing Management. London: Macmillan Publishers.
- Mir Mahmudul, H. (2019). Centralised versus Decentralised Banking System. Retrieved 21

 November 2020, Retrived from https://thefinancialexpress.com.bd/public/index.php/views/centralised-versus-decentralised-banking-system-1568388353
- Mullane, J. V. (2002). The Mission Statement is a Strategic Tool: when used properly.

 Management Decision, 40(5), 448-455.

- Naji, D. M. (2011). Assessing and Measuring Sales Culture within Commercial banks in Jordan. *Euromed Journal of Business*, 6(2), 227-252.
- Opoku, R., Atuobi-Yiadom, N., Chong, C., & Abratt, R. (2009). The impact of internal marketing on the perception of service quality in retail banking: A Ghanaian case. *Journal Of Financial Services Marketing*, 13(4), 317-329.
- Panigyrakis, G. G., & Theodoridis, P. K. (2009). Internal Marketing Impact on Business Performance in a Retail Context. *International Journal of Retail & Distribution Management*, 37(7), 600-626.
- Paranjape, B., Rossiter, M., & Pantano, V. (2006). Performance Measurement Systems: Successes, Failures and Future A Review. *Measuring Business Excellence*, 10(3), 4-14.
- Parasuraman, A. (1988). The New Role of Service in Customer Retention. *Managing Service Quality*, 4(4), 53-56.
- Parasuraman, A., Zeithmal, V., & Berry, L. (1991). Understanding Customer Expectations of Service. *Sloan Management Review*, *32*(Spring), 39 48.
- Phelan, S. E., & Lin, Z. (2001). Promotion Systems and Organizational Performance: A Contingency Model. *Computational & Mathematical Organization Theory*, 7, 207–232. doi: 10.1023/A:1011986519310
- 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. doi: https://doi.org/10.1108/IJBM-12-2019-0437
- Richardson, L. (2009). Sales Coaching: Making the Great Leap from Sales Manager to Sales Coach (2nd ed.). New York: McGraw-Hill.
- Rigby, D. K. (1994). Managing the Management Tools. *Planning Review*, 22(5), 20-24.

- Riquelme, H. E., & Rios, R. E. (2010). The Moderating Effect of Gender in the Adoption of Mobile Banking. *International Journal of Bank Marketing*, 28(5), 328-341.
- The Global State of Digital. (nd). Retrieved from www.hootsuite.com
- The World Bank, (n.d). World Development Indicators. Retrieved from https://datatopics.worldbank.org/world-development-indicators/
- Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425.
- Zeithaml, V., Bitner, M., & Gremler, D. (2006). Services Marketing: Integrated Customer Focus Across the Firm. Boston, MA: McGraw-Hill International.
- Zhang, T., Lu, C., & Kizildag, M. (2018). Banking "On-the-Go": Examining Consumers' Adoption of Mobile Banking Services. *International Journal Of Quality And Service Sciences*, 10(3), 279-295.