References

Ahemad, R. (2013). Promotional mix & advertising. Retrieved from https://www.scribd.com/doc/51277606/Promotion-mix-advertising.

Aliata, V. L., Odondo, A. J., Aila, F. O., Ojera, P. B., Abong'o, B. E., Odera, O. (2012). Influence of promotional strategies on banks performance. International Journal of Business, Humanities and Technology, 2(5), 169-178.

Arina, M. V. (2015). Promotion Banking Services and Products – Factors Influencing Bank Offer Promotion among Consumers | Journal of Knowledge Management, Economics and Information Technology. Retrieved from http://www.scientificpapers.org/economics/promotion-banking-services-and-products-factors-influencing-bank-offer-promotion-among-consumers/

Bagadiya, J. (2016). Why Timing is Everything For Your Social Media Marketing. *Mento.io*. Retrieved From: https://mento.io/blog/why-timing-is-everything-for-your-social-media-marketing/

Beese, J. (2016). Complete guide to social media for banks & financial institutions. Retrieved from: http://sproutsocial.com/insights/social-media-for-banks/.

BMS team. (2013). Sales Promotion in Banking sector. Retrieved from http://www.bms.co.in/sales-promotion-in-banking-sector/.

Central bank of Sri Lanka. Financial System Stability. Retrieved from http://www.cbsl.gov.lk/htm/english/05_fss/f_1.html#.

Chand, S. (2016). Sales Promotion: Meaning, Definition, Objectives and Importance of Sales Promotion. Retrieved from http://www.yourarticlelibrary.com/sales/sales-promotion-meaning-definition-objectives-and-importance-of-sales-promotion/25889/

Cognizant. (2014). How Banks Can Use Social Media Analytics to Drive Business Advantage. Retrieved from https://www.cognizant.com/InsightsWhitepapers/How-Banks-Can-Use-Social-Media-Analytics-To-Drive-Business-Advantage.pdf.

Corbin, J., & Strauss, A. (2008). Basics of qualitative research: Techniques and procedures for developing grounded theory. Los Angeles: Sage.

Colombo Digital Marketer. (2016). Internet usage statistics in Sri Lanka. Retrieved from http://www.digitalmarketer.lk/internet-usage-statistics-in-sri-lanka.html.

Daoud, H. (2016). 8 Essential Elements Of A Social Media Marketing Strategy: Social Media Examiner. *Socialmediaexaminer.com*. Retrieved From: http://www.socialmediaexaminer.com/essential-elements-social-media-marketing-strategy/

DeMers, J. (2013). The Power of Images in Social Media Marketing. *sendible*. Retrieved From: http://sendible.com/insights/the-power-of-images-in-social-media-marketing

Douglas, K. (2013). 10 Differences Between Classic and Social Media Marketing. Retrieved 17 February, 2017, from https://martech.zone/class-vs-social-media-marketing/

Department of Information and Media Ministry of Information and Communications. (2016). "Social Media Policy for the Royal Government of Bhutan". Retrieved From: http://www.moic.gov.bt/wp-content/uploads/2016/08/Social-Media-Policy-for-the-Royal-Govt.-of-Bhutan-Approved-Version.pdf

DePierro, D. (2016). The Rules, Regulations, and Risks of Social Media for Financial Institutions. *Institute for Public Relation*. Retrieved From: http://www.instituteforpr.org/social-media-and-financial-services-rules-regulations-and-risk/

First bank. (2016). Four Different Types of Services | Banking. Retrieved from https://localfirstbank.com/content/different-types-of-banking-services

Gedenk, K., Neslin, S. A., & Ailawadi, K. L. (2006). Sales Promotion. Retailing in the 21st Century, 345-359. doi:10.1007/3-540-28433-8_22

Glaser, B.G., Strauss, A.L. (1967). The discovery of grounded theory: Strategies or qualitative research. New Brunswick: Aldine Transaction.

Hausman, A. (2012). 16 Differences Between Traditional Media and Social Networking. Retrieved from https://www.hausmanmarketingletter.com/16-differences-between-social-media-and-traditional-media/

Holtzhausen, T. (2010). Chapter 2: The Promotional Mix. University of Pretoria. Retrieved from http://repository.up.ac.za/bitstream/handle/2263/29282/03chapter2.pdf

James, G. (2014). 13 Social Media Rules to Live By. *Inc.* Retrieved From: https://www.inc.com/geoffrey-james/13-social-media-rules-to-live-by.html

Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of Social Media. *Business Horizons*, 53(1), 59-68. doi:10.1016/j.bushor.2009.09.003

Khandkar, S.H. (2015). Open Coding. Retrieved from http://www.ssnpstudents.com/wp/wp-content/uploads/2015/02/open-coding.pdf

Larossa, R. (2005). Grounded Theory Methods and Qualitative Family Research. Journal of Marriage and Family, 67(4), 837-857. doi:10.1111/j.1741-3737.2005.00179.x

Lindsey, A. (2015). Which mode of communication is best?. *phonetree*. Retrived From: https://www.phonetree.com/blog/which-mode-of-communication-is-best/

Mando. (2016). 8 Benefits of Sales Promotion. Retrieved from http://www.mando.co.uk/8-creations-of-sales-promotions/

Manis, K.T. (2014). Promoting Products: 5 Components of the Promotional Mix. Retrieved from https://www.linkedin.com/pulse/20141002042202-284765029-promoting-products-5-components-of-the-promotional-mix.

Ministry of Finance Sri Lanka. (2014). STATE BANKS. Retrieved from http://www.treasury.gov.lk/web/guest/banking?p_p_id=56_INSTANCE_NPqeWjoR HC3f&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view&p_p_col_id=_118_I NSTANCE_8mJW8WxBuKpN__column-&p_p_col_count=1&_56_ INSTANCE_NPqe WjoRHC3f_page=1.

Mitchell, S. (2010). Top 5 Reasons to Choose a Community Bank or Credit Union Retrieved from https://ilsr.org/top-5-reasons-choose-community-bank-or-credit-union/

Marketing schools. (2012). Direct Marketing. Retrieved 17 February, 2017, from http://www.marketing-schools.org/types-of-marketing/direct-marketing.html

Maximizer. (2015). How to Integrate Social Media Into Sales Promotions. Retrieved from https://www.maximizer.com/blog/how-to-integrate-social-media-into-sales-promotions/.

Moritz, D. (2015). 6 Ways to Use Short Video for Social Marketing. *Socialmediaexaminer*. Retrieved From: http://www.socialmediaexaminer.com/use-short-video-for-social-marketing/

Paquette, H. (2013). Social Media as a Marketing Tool: A Literature Review. University of Rhode Island. Retrieved from http://digitalcommons.uri.edu/tmd_major_papers/2

Patel, N. (2015). What Are The Best Times to Post on Social Media. Retrieved From: http://markedsforing.dk/sites/default/files/skal_man_kvidre _om_onsdagen_pdf.pdf

Ray, L. (2016). The Long-Term Effects of Customer-Oriented Sales Promotions. Retrieved from http://smallbusiness.chron.com/longterm-effects-customeroriented-sales-promotions-21921.html

Ross, L.Y. (2014). Engaging with extant Literature in Grounded Theory: A contentious issue. Retrieved from: https://www2.rcn.org.uk/__data/assets/pdf_file/0008/569213/2014_RCN_research_4.5.1.pdf

Rothwell, L. (2016). Social Media Laws and Regulations: What You Need to Know. Retrieved From: http://www.environicsdc.com/blog-2/social-media-laws-and-regulations

Schaffer, N. (2016, March 21). 11 Effective Ways to Use Social Media to Promote Your Content. Retrieved from: http://www.curata.com/blog/11-effective-ways-to-use-social-media-to-promote-your-content/

Seaman, J. & Tinti-Kane, H. (2013) Social Media for Teaching and Learning, Pearson Learning Solutions and the Babson Survey Research Group, Retrieved From: http://www.pearsonlearningsolutions.com/assets/downloads/reports/social -media-for-teaching-andlearning-2013-report.pdf#view FitH.

Sean. (2016). How Much Does Social Media Marketing Cost in 2017?. *lyfemarketing.com*. Retrieved From: http://blog.lyfemarketing.com/how-much-does-social-media-marketing-cost/

Shankar. V., Jeffery. I., Murali. M., Eileen. K., Ross. R. (2011). Innovations in Shopper Marketing: Current Insights and Future Research Issues. *Journal of Retailing* 1:s29-s42, doi:10.1016/j.jretai.2011.04.007.

Silva, J.L.N.S. (2016). Critical success factors for tech start-ups in Sri Lanka. MBA Thesis, University of Moratuwa.

Simon, K. (2017). Digital in 2017: Southern Asia. Retrieved from http://www.slideshare.net/wearesocialsg/digital-in-2017-southern-asia

Srivastava, P. (2012). Social Networking & Its Impact on Education-System in Contemporary Era. *International Journal of Information Technology Infrastructure*, *1*(2), 11-18. ISSN 2320 2629

Stelzner, M.A. (2013). 2013 Social Media Marketing Industry Report - How Marketers Are Using Social Media to Grow Their Businesses. *Social media examiner*. Retrieved from: https://www.socialmediaexaminer.com/SocialMediaMarketingIndustryReport 2013.pdf

Suvarna. V.K., Banerjee. B. (2014). Social Banking: Leveraging Social Media to Enhance Customer Engagement. *Capegemini, Consulting Technology Outsourcing*. Retrieved from: https://www.capgemini.com/resource-file-access/resource/pdf/social_banking_leveraging_social_media_to_enhance_customer_engagement.pdf

Thornberg, R. (2012). Informed grounded theory. *Scandinavian Journal of Educational Research*, 56(3), 243-259. doi:10.1080/00313831.2011.581686

Thuseethan, S., Kuhanesan, S. (2014). Influence of Facebook in Academic Performance of Sri Lankan University Students. *Global Journal of Computer Science and Technology: ENetwork, Web & Security.* 14 (4) Version 1.0. ISSN 0975-4172.

Webdesignerdepot staff. (2009). The History and Evolution of Social Media. Retrieved from: http://www.webdesignerdepot.com/2009/10/the-history-and-evolution-of-social-media/

William, G.F. (2012). Being there: A Grounded-theory study of student perceptions of instructor presence in online classes. *Educational Administration*: Theses, Dissertations, and Student Research. Paper 122. Retrieved from: http://digitalcommons.unl.edu/cehsedaddiss/122.

Work in Sri Lanka. (2013). The Sri Lankan banking and financial services. Retrieved from: http://workinsrilanka.lk/living/banking-and-financial-services-industry-in-srilanka/.