

INVESTIGATING THE IMPACT OF TRANSFORMATIONAL LEADERSHIP STYLE ON EMPLOYEE JOB SATISFACTION IN FINTECH COMPANIES IN WALES

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DECLARATION

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

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STATEMENT 1

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Abstract

This study examines the idiosyncrasies of transformational leadership that focus on usability in fintech platforms, its cascading effects on employee satisfaction, followed by customer satisfaction. Guided by transformational leadership and affordance theories, the study develops a conceptual framework that reveals the relationship between leadership-driven organisational dynamics, usability empowerment, and satisfaction outcomes. The qualitative methodology utilized in this study draws on data received from 10 employees and 16 customers, thereby providing an overarching understanding of both internal workforce empowerment and external customer experiences. The researchers identify usability characteristics, such as navigation, rapid feedback, customizable tools, and error minimization, which were positively influenced by key leadership behaviours like inspiring purpose, articulating vision, catalysing innovation, and persisting through change. These usability factors directly correspond with critical operational and customer-oriented objectives that promote reduction of cognitive load for employees, while simultaneously creating reliable, intuitive and inclusive platforms.

Employee satisfaction, following from usability improvements, flows through to delivery — to customer experience — as a service that is sustainable, personalized, efficient, and trustworthy. The research proposes new theoretical constructs like employee-customer bridge and satisfaction chain, extending dystopian theories by framing employees as proactive agents in customer-oriented transformation.

On the one hand, the theoretical contribution discusses an emergent phenomenon among fintech organisations that shift to usability excellence through design thinking and human-centered design; on the other hand, practical strategies are offered for fintech organisations to navigate these changes, in particular making adaptive leadership, inclusivity, and iterative feedback key to their usability attempt's. The study acknowledges limitations regarding a small sample and qualitative scope and suggests future research that uses longitudinal and mixed methods approaches. The study ultimately contributes a foundational basis for utilizing transformational

leadership principles to construct a user-oriented fintech ecosystem, with implications for both theory and practice in a rapidly changing market landscape.

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CHAPTER 1: RESEARCH INTRODUCTION

1.1 STUDY INQUIRY

Fintech combines innovative technologies with the delivery of financial services, seeks to reshape, improve, and automate the numerous processes in the financial ecosystem, including digital payments, blockchain technology, online peer-to-peer and consumer lending, and robo-advisers for asset or fund management (Sampat et al., 2024). Fintech firms use artificial intelligence (AI), machine learning (ML), blockchain, and big data analytics to offer services that are more accessible and less expensive than traditional financial institutions (Nguyen, Tapanainen, & Nguyen, 2022). This change aims to democratize access to financial services (Mainardes et al., 2023). Nevertheless, fintech suffers from significant organisational issues that impede strategy development in addition to the day-to-day running of the firm (Jangir, Sharma, Taneja, & Rupeika-Apoga, 2023).

Financial regulation is integral to the industry aiming to protect consumers and maintain a stable market while preventing illegal practices such as fraud and money laundering [5] and thus regulatory compliance is one of the major challenges for fintech. Fintechs are designed to operate as disruptive, decentralized platforms, outside of traditional institutional frameworks, which creates unique compliance complexities (Hassan, Islam, Sobhani, Hassan, & Hassan, 2022). Regulatory divergence across jurisdictions can serve as a hindrance to scalability and market entry for many fintech companies (Das & Das, 2023), having resource implications that smaller entrants may find difficult to overcome by reallocating capital from innovation and customer service enhancements (Bermeo-Giraldo, Valencia-Arias, Palacios-Moya, & Valencia, 2023).

Data privacy and security is another major challenge. As financial transactions and sensitive customer data form the bedrock of fintech operations, cybersecurity plays a crucial role in warding off breaches that may result in both financial loss and loss of consumer confidence (Alshari & Lokhande, 2022). For instance, continuous monitoring and rapid response mechanisms can be prohibitively expensive, which proves to be a challenge for many startups that must pair efficiency with strict

standards of data protection (Puschmann & Halimi, 2024). Because of the continuously emerging cyber threats, this forces fintech companies to frequently update their defences and staffs must be well trained, otherwise the companies would face severe reputational damage as well as regulatory fines (Singh & Sharma, 2023).

A further challenge relates to talent acquisition and retention due to the need for specialised skills in areas such as software development, data science, cybersecurity, blockchain, and financial analysis within the sector (Fasano & Cappa, 2022). Fintech space calls for cross-disciplinary skills thus employees in the industry must possess knowledge in not only regards to technical skills but also domain-specific regulatory knowledge (Krupa & Buszko, 2023). This makes it a challenge for startups to attract and retain the best talent while competing with established tech companies that are offering more security and stability (Serdarušić, Pancić, & Zavišić, 2024). High turnover further compounds this problem by marking down the operational and innovation disruption, potentially prolonging earning (Solarz & Swacha-Lech, 2021) product release or increasing the error margin of compliance.

The operational challenges are further exacerbated by competition within the fintech ecosystem. With the exponential growth in fintech, the market became crowded, and companies were pushed to innovate and provide unique products to raw consumer interest (Gupta, Wajid, & Gaur, 2024). In addition, traditional financial institutions have adopted digital methods to capitalize on their existing assets and consumer confidence to build fintech solutions, and as a result increase competition (Hassan et al, 2022). Consequently, fintech firms are pressured to bring products to market at speed, with limited thorough user testing, security, and compliance, in order to address their operational risk (Wang, 2024).

Another organisational challenge remains scalability especially as customer bases expand (Ngo & Nguyen, 2024). Additionally, improper scaling of IT infrastructure may result in downtime during high demand periods, resulting in lost revenues and loss of consumer trust (Dospinescu, Dospinescu, & Agheorghiesei, 2021). Scaling operations also include growing the workforce and complementing resources with appropriate support systems, which can overwhelm the limited budget of smaller firms (Setiawan, Phan, Medina, Wieriks, Nathan, & Fekete-Farkas, 2024). Expansion

without the plan is a recipe for destabilizing fintech firms while jeopardizing customer relations (Berman, Cano-Kollmann, & Mudambi, 2022).

The lack of long-lasting reputation from traditional banks makes building consumer trust a continual task for fintech firms (Liu, Chau, Liu, & Huang, 2023). Fintechs operate mainly through digital interfaces and do not have physical branches, and this can hinder their ability to establish trust with consumers when dealing with sensitive financial data and assets (Han, Ulhøi, & Song, 2024). Due to the industry pressures, using a transparency led approach to instil trust in consumers will be the key focus for fintechs with secure technology and services (M. Anwarul Islam, Hasan, Taleb Tawfiq, Bashar Bhuiyan, & Faisal-E-Alam, 2024). A failure in these areas would bring serious reputational damage and request for a smaller market presence (Moreira-Santos, Au-Yong-Oliveira, & Palma-Moreira, 2022).

The sheer speed of technological change presents a chronic challenge for many fintech firms as the myriad technologies introduced — encompassing blockchain, artificial intelligence, and machine learning — give rise to both new opportunities and challenges (Sampat, Mogaji, & Nguyen, 2024). It is important and challenging to keep up with the current technologies and consumer trends as this is a fast-paced emerging technology domain, and the financial burden of acquisition of such technology could be quite high (Mainardes, Costa, & Nossa, 2023). For Fintech companies, this means a significant financial investment in R&D in order to successfully embed these technologies, as well as the need for development expertise (Puschmann & Halimi, 2024).

Companies that struggle to keep pace with technology run the risk of obsolescence or less competitiveness in an environment where consumers always demand the best solutions (Bermeo-Giraldo et al., 2023). Yet as fintech revolutionises the fabric of financial services through novel solutions, the industry grapples with significant organisational hurdles ranging from regulatory compliance and data security to talent acquisition, competition, and operational scalability, consumer trust, and the dizzying speed of technological progress, not to mention the economic pressures of increasing relevance and sustainability (Nguyen, Tapanainen, & Nguyen, 2022). To address these challenges, fintech companies need to balance innovation and responsibility,

whereby they must not only provide value to consumers, but also contribute to the integrity and stability of the financial ecosystem (Han, Ulhøi, & Song, 2024).

Given an industry characterised by a perpetually changing marketplace that necessitates continual evolution, adaptation and fortitude (Gupta, Wajid, & Gaur, 2024), leadership has an outsized influence on the hurdles confronting fintech organisations. Given the pace of technological change and volatility in the fintech landscape, leaders need to be able to respond to the pragmatic and strategic challenges of regulation, competition, security and scale while also nurturing a culture within the organisation that supports adaptability, employee commitment and overall job satisfaction (Das & Das, 2023). One approach that seems to align well for solving such complex challenges is transformational leadership, which focuses on visioning, inspiring, and empowering individuals (Raza & Yousufi, 2023). Through such initiatives, transformational leaders help create a motivated and satisfied workforce that helps build a resilient organisation, which can address challenges holistically and sustainably (Gunawan et al., 2021).

Visionary transformational leaders articulate a clear sense of purpose and direction for employees (Farooq et al., 2023). Consider fintech: as with any industry undergoing real-time technological evolution, coupled with rapid regulatory changes, the leaders of the fintech enterprise are charged with creating a narrative that connects the work of employees to the organisational mission and goals (Rhanoui, 2022). This type of vision offers an over-arching goal that can help alleviate anxiety among employees who experience stress and uncertainty in a fast-paced and high-stakes external context (Cheng, Liu, & Zhou, 2023). Such a sense of purpose tells employees why they must focus on things like regulatory compliance, data security, and customer-centricity, contributing to a culture imbued with the language of responsibility and commitment (Singh & Sharma, 2023). Transformational leaders, for instance, can make regulatory challenges a shared mission that employees want to support by embedding compliance and ethical values into the organisational culture (Hassan et al., 2022). Employees, when they are driven by a strong vision and purpose, are also likely to be more resilient, engaged, and involved in addressing complex regulatory requirements, which they consider as integral components of their joint work (Krupa & Buszko, 2023).

With such characteristics, transformational leadership is critically important in empowering and allowing employee autonomy (Liu et al., 2023), aspects relevant to the fintech sector where innovation and agility are an important part of the equation. Transformational leaders empower employees to be responsible for their projects, creating a work culture that embodies innovation and personal problem-solving (Nguyen, 2023). Employees who feel trusted and valued are more likely to contribute innovative ideas to their workplaces (Thomas 2023), an essential element in competition management. Fintech companies face constant pressure to innovate to remain competitive, and empowered employees are more inclined to try new approaches, to iterate, and to develop new solutions that can offer the firm a competitive advantage (Khan et al., 2022). Transformational leaders empower employees and offer continuous encouragement and guidance to foster a culture of sustained improvement, inspiring employees to not only address contemporary issues but also consider future challenges (Shaikh et al., 2020). This proactive approach is essential for maintaining a competitive edge within the rapidly changing fintech sector (Mascarenhas et al., 2021).

Conversely, transformational leaders increase loyalty and mitigate turnover by demonstrating a genuine concern for their employee's bill of health and professional growth (Chen, Ding, & Li, 2021). They develop their team by providing training, mentorship, and growth opportunities (Alhanatleh et al., 2024). Continued professional growth can lead to employee retention. Employees are unlikely to leave a company where they feel valued and can envision clear paths for growth despite stressful industry demands (Escorati, Baquero, & Delgado, 2020). For fintech organisations, high retention rates are particularly important as they decrease the expenses and challenges of employee turnover, and also help in developing a stable, experienced team who could manage complex tasks efficiently in larger customer bases (Sharma et al., 2023). Employees who feel satisfied with their jobs and have a strong sense of belongingness with their respective organisations also tend to be more compliant with the firm's data protection guidelines because they understand that their diligence is directly tied to the firm's reputation and success (Bermeo-Giraldo et al., 2023).

Furthermore, transformational leadership plays a vital role in addressing the threat of data privacy and security, endeavouring to cultivate a workforce that is both vigilant

and responsible (Zhang et al., 2023). Transformational leadership is essential in fintech, where trust and security are of utmost importance, and transformational leaders have recognized the value of strong integrity and ethical conduct (Serdarušić et al., 2024). Singh, Sahni, & Kovid, 2020 This is done by engaging in open dialogue and providing routine training sessions to employees regarding matters of cybersecurity and data protection. Transformational leaders are skilled at creating a psychologically safe space where employees engaged with security can freely voice concerns and recommend solutions without fear of being reprimanded (Islam et al., 2020). Such openness and joint responsibility of employees to defend companies from security breaches is central to preventing these breaches, Zang et al. (2023) argue, as employees are more likely to report any possible risks to such firms. Employees that feel recognised or valued, therefore, have a greater propensity towards investing in the firms' reputations, which in turn means they would be more careful about security practices and also vigilant against threats themselves (Berman, Cano-Kollmann, & Mudambi, 2022).

Profoundly, transformational leadership triggers an adaptive mentality in employees, which allows them to respond to the operational challenges of growth in terms of scalability and also adaptability (Shu et al., 2024). With the growth of fintech, the challenges related to technology infrastructure and customer service also mount (Nguyen & Sharma, 2024). According to (Alshari & Lokhande, 2022), transformational leaders inspire employees to think of these challenges as opportunities for personal and professional growth rather than as impositions. These leaders prepare their teams for navigating the complexities of scaling the operations by promoting a culture of learning and adaptability (Cavazotte et al., 2020). Motivated employees are also more keen to adapt to technological innovations and processes that augment growth and participate in workflow optimization to propel results forward (Philip, 2021). Doing this creates a dynamic topline workplace for employees for a smoother scalability process while uncovering new employee skills and competencies (Mascarenhas et al., 2021). An agile and learning team is an incredible value in a field where flexibility is everything as it allows the company to adapt to market trends and technological advancements (Serdarušić et al., 2024).

The role of transformational leadership is also significant to foster trust among consumers toward new financial technologies highly – as it is an essential yet harder task for fintech businesses (Nguyen et al., 2022). Such transformational leaders anchor a strong culture of transparency and customer-centricity among their employees resulting in aligning their efforts towards building long-lasting relationships with their stakeholders (Mainardes et al., 2023). They also prompt employees to comprehend and prioritise consumer wants, highlighting that every interaction impacts on the market company's reputation and credibility (Zhang et al., 2023). Building a customer-oriented culture can motivate employees to provide service in a consistent and reliable manner leading to building trust and improving the company brand (Jangir et al., 2023). Additionally, transformational leaders set an exemplary standard through ethical conduct and transparent practices, thereby reinforcing the organisation's commitment to integrity (Hasan et al., 2023). When employees witness their leaders embodying these values, they are more likely to adopt them, leading to an organisation that is cohesive and trustworthy (Hassan et al., 2022). Motivated employees committed to the company's values and customer service become a strategic advantage in fostering the loyalty and trust necessary for competitive success (Sampat et al., 2024).

Hence, transformational leadership presents an effective approach to tackling the multiple issues fintech companies are facing (Krupa & Buszko, 2023). Through inspiring a shared vision, empowering employees, fostering accountability, and prioritizing employee satisfaction, transformational leaders, cultivate a workforce that can withstand the regulatory, technological, and competitive pressures inseparable from the industry (Nguyen & Sharma, 2024). In addition, transformational leadership increases employee commitment and satisfaction in a high-innovation and secure environment, allowing the organisation to meet industry challenges and maintain a competitive edge (Gunawan et al., 2021). This way of leading not only enables employees to tackle existing organisational challenges but also prepares them to predict and surmount future ones — providing an underlying mechanism for sustained success in the rapidly-changing environment of fintech (Puschmann & Halimi, 2024).

1.2 RATIONALE OF RESEARCH

Transformational leadership also plays a critical role because employee satisfaction is intrinsically connected to something truly important to fintech companies: This business sector cannot afford not to resolve their technological problems, and satisfied workers are much better motivated and empowered to make that happen (Raza & Yousufi, 2023). The sector also sits at the crossroads of finance and (advanced) technology with financial services firms continuously facing challenges like data security, scalability, compliance, and constant evolution of technology (Sampat, Mogaji, & Nguyen, 2024). The first role is that of the transformational leader, since creating a sense of purpose, autonomy, and growth among employees helps them see these technological problems not as impediments but rather as accelerants for innovation and professional growth (Nguyen & Sharma, 2024). This indicates that engaged and satisfied employees are more likely to willingly take on these challenges and deliver innovative solutions and agility, which is crucial in a fast-moving sector (Raza & Yousufi, 2023).

Fintech data security is a major concern, meaning companies must remain alert and agile against emerging threats (Zhang et al., 2023). Transformational leadership comes into play to solve this challenge to create an overall culture of accountability and higher ownership of security protocols (Alhanatleh et al, 2024). By reinforcing data security as part of the company's mission, leaders accomplish the goal of instilling values among employees that make them more willing to take extra precaution when protecting customer data (Zhang et al., 2023). Happy employees with a sense of security better adhere to processes and proactively look for vulnerabilities (Nguyen, Tapanainen, & Nguyen, 2022). They are encouraged to propose improvements or areas of concerns considering that they matter (Raza & Yousufi, 2023). Fintech is exactly the sector where such engagement and commitment is required: a single breach in security as much as damage to the company's reputation or the trust of end-users in that company is critical (Zhang et al., 2023). When employees regard data security as relevant to their own mission, rather than simply as a responsibility, they more effectively help build a strong security culture (Zhang et al., 2023).

Scalability is a must-have challenge, meaning that the technology infrastructure and operations must be able to scale up as customer demand grows (Mainardes et al., 2023). Transformational leaders nurture a culture of adaptability while guiding the workforce to be receptive to the difficulties of rapid expansion (Probojakti et al., 2024). Framing scalability as an exciting opportunity for impact, leaders help employees own their roles in that growth (Choi, Han, & Lee, 2024). On the other hand, happy workers, who believe that they will participate in the organisation's journey tend to be more open to develop creative conditions to enable scale (e.g.: workflow improvements, IT infrastructure upgrade suggestions) (Mainardes, Costa & Nossa, 2023). Instead of being daunted by additional demands, engaged employees view their contributions as critical to the firm's success (Raza & Yousufi, 2023). The emphasis on empowerment through transformational leadership enables employees to feel confident enough to risk, and consider new ideas for scalability, thus allowing fintech organisation to preserve both efficiency and quality of services offered as they expand (Nguyen & Sharma, 2024).

Fintech companies are privy to high levels of customer satisfaction based on their constant technology functionality (Mainardes, Costa, & Nossa, 2023). In addition to empowering employees to take ownership of customer encounter, transformational leaders reinforce that each member of the team influences customer experience (Shi & Zhou, 2023). According to Shi & Zhou (2023), when employees are satisfied and perceive that their work directly contributes to the trust of the customer, they are more committed to maintaining existing service standards. In fintech, where small technical issues can shake customer confidence, this commitment becomes paramount (Mainardes, Costa, & Nossa, 2023). Employees who are satisfied with their jobs are more likely to respond promptly and effectively to any tech-related customer concerns, thereby upholding the company's image and building customer loyalty (Nguyen, 2023). Transformational leaders who advance customer-centric values enable employees to recognize their contribution to the larger mission, improving customer service quality and reducing the adverse consequences of technological disruptions (Shi & Zhou, 2023).

Amid intense competition in the market, transformative leadership can turn the satisfaction of employees into a market advantage (Raza & Yousufi, 2023). According

to (Gunawan et al., 2021) leaders with good vision inspire employees to innovate and could potentially differentiate their products. When employees are fulfilled and engaged in a mission that serves a purpose, they are likely to be incentivized to think creatively and innovate solutions that will help the company stay ahead of the pack (Nguyen & Sharma, 2024). This push for modernisation is especially crucial in fintech, where differentiation usually comes from unique tech or better service offerings (Berman et al., 2022). By ensuring that employees feel satisfied and supported in their creative endeavours, companies benefit from this competitive edge, maintaining relevance and attractiveness in a crowded market (Nguyen, 2023).

All in all, transformational leadership can be a strong instrument to understand the technological challenges of fintech by ensuring employee satisfaction (Philip, 2021). “Transformational leaders derive the energy to address data security, scalability, compliance and integration through empowering employees, promoting continuous learning and instilling shared ownership among employees. (Farooq et al., 2023) Contented employees loyal to their leaders and the company’s larger purpose are easier to adapt and more resilient, as well as taking the initiative to tackle the industry’s unique challenges (Raza & Yousufi, 2023). The integration of leadership vision, well-being, and company goals enables fintech companies to not only address their technological challenges but also flourish within an ecosystem marked by perpetual metamorphoses and lofty aspirations (Nguyen, 2023).

The user experience is very important for customers as well as employees for the fast-growing and industry's highly competitive market. Fintech services are based on the technologies as artificial intelligence, machine learning and big data analytics, which make it possible to provide user-centred solutions (Sampat, Mogaji, & Nguyen, 2024). Nevertheless, internal operations and user experience can suffer from issues like data security and regulatory compliance (Nguyen, Tapanainen, & Nguyen, 2022). Usability factors — such as ease of navigation, error prevention, and visual clarity — feed directly into employees’ operational efficiency and confidence, thus improving customer experience. According to a study conducted by Mainardes, Costa and Nossa (2023), fintech customer satisfaction is directly related to system reliability and ease of use. When fintech platforms are developed with usability front of mind, employees are able to provide better service on the front line, eliminating frustration

and building trust. Moreover, a satisfied workforce, as pointed out by Hasan et al. (2023), is more prone to following data protection protocols, increasing customer trust and loyalty in an area where security is very important.

TF leadership is vital to building a positive organisational culture focused on usability improvements and enabling staff to proactively address operational challenges. Transformational leaders motivate employees by delivering a clear vision and motivating them to view regulatory and technology challenges as growth challenges (Bermeo-Giraldo et al., 2023). For instance, they promote employee satisfaction, leading to usability improvements that enable passing employees to utilize systems with increased confidence and effectiveness, and this has been found to drive customer satisfaction as well (Jangir et al., 2023). Empowered team members are more focused around the organisation, proving their mettle when dealing with complicated regulatory or customer service challenges. In fact, Nguyen, Tapanainen, and Nguyen (2022) argue that a leadership style has developed by setting a vision by visionaries and adapting their work to meet the increasing levels of satisfaction among their service customers which allows fintech companies to achieve a culture of continuous improvement. When positioned with transformational leadership backed by usability, fintech organisations can foster a motivated workforce that offers better service, which improves customer satisfaction and loyalty.

The literature on transformational leadership in technology-enabled contexts is extensive (Bass & Riggio, 2006; Yukl, 2013). Yet there is a considerable need to address how such leadership behaviours uniquely relate to in-house usability efforts, and the job satisfaction of employees in the fintech sector. Current research often leans towards either leadership and its impact on general organisational activity (Avolio & Bass, 2004; Bennis, 2013) or usability from a customer perspective. As such, the employee's experience of using fintech systems has so far been overlooked (Shneiderman et al., 2018; Lewis, 2014). This gap overlooks the two-way relationship of usability in terms of its ability to enable enhanced platform functionality and to affect staff morale, system uptake and workflow efficiency.

Fintech companies, however, operating in an environment of fast-paced innovation, complex regulations, and mobile workforce structures, require leadership that extends beyond transactional efficiency to build a proactive, user-oriented, and learning culture

(Nguyen & Sharma, 2024; Sharma & Nair, 2022). However, few empirical studies have investigated how transformational leadership influences internal usability climates, or how internal usability climates mediate employee satisfaction and customer outcomes. Although scholars have espoused different perspectives regarding user experience in platform design (Nielsen, 1993) and digital transformation leadership (Kane et al., 2015), empirical evidence which integrates both views for fintech in the organisational context seems scarce. Therefore, the current research fills an important gap by examining the role of transformational leadership behaviours in line with usability enhancing strategies to enhance internal engagement and satisfaction within fintech ecosystems.

This study is underpinned by the necessity to comprehend the effects of leadership styles on technological adaptability and system usability as these variables are perceived amongst internal users. Ultimately, such users, and specifically employees, determine service delivery in fintech. While the literature has highlighted the strategic role of leadership in promoting organisational culture (Schein, 2010) and technology adaptation (Bass & Avolio, 1993), the specific ways in which digital leaders shape platform usability, feedback systems and employee motivation has been under-theorised in fintech studies.

‘Investing in professional development is one way to build, not only a competent workforce, but a workforce that is eager and excited to learn about and implement new technologies (Nguyen & Sharma, 2024). Yet professional development has been recast in the literature as a mediating process influenced by leadership styles. In particular, transformational leaders create an organisational context in which professional development activities are congruent with usability principles. These ultimately contribute to system integration and employee empowerment. This redefinition corresponds with earlier work by Kane et al. (2015) who stress the role of leadership in digital transformation and the significance of employee-centred design considerations in internal platform ecosystems (Lewis, 2014; Shneiderman et al., 2018). In this sense, the current study contributes to the literature by exploring the relationships between transformational leadership, internal usability dynamics, and employee satisfaction. This triad has been overlooked so far in literature, and notably in fintech sectors.

The study this explores the fintech market, which is notable for a convergence of factors spanning technology, regulation, and operational velocity (Nguyen & Sharma, 2024; Sharma & Nair, 2022). These forces challenge employees to keep up with constantly changing platforms, and to operate within performance and compliance guidelines. In this sense, leadership plays a central role by determining how efficiently employees interact with technology, not just in terms of performance results, but also with regard to system usability and workplace enjoyment (Bass & Riggio, 2006; Avolio & Bass, 2004). Transformational leadership, although commonly accepted as promoting employee motivation, engagement, and organisational change (Yukl, 2013; Bennis, 2013) has not been explored in relation to usability; and especially not in an intra-organisational platform context.

The existing literature has, for the most part, adopted a binary approach. Much of it has focussed on transformational leadership, and its general effects on employee levels of performance and levels of organisational effectiveness (Bass, 1999). On the other hand, human-computer interactions and usability research primarily in human-centered design have focused on end-user experiences, design simplicity and accessibility (Lewis, 2014; Shneiderman et al., 2018). This disjointed perspective means that other significant areas have not yet been unexamined in the literature. Specifically, the crossroads of transformational leadership practices and internal platform usability have been overlooked as have their combined impact on employee satisfaction and engagement in technological work settings such as fintech.

Specifically, use of technology in internal systems is not purely a technical issue, but a social and organisational issue that is influenced by leadership vision, communication and determination structures (Kane, et al., 2015; Schein, 2010). Transformational leadership, and its emphasis on behaviours such as intellectual stimulation, inspirational motivation, and individualised consideration (Bass & Avolio, 1993) can be tailored to enable UCD engagement and platform feedback cultures. Yet relatively little is known about how to put these leadership decision-making behaviours into practice in a way that might support staff as they manoeuvre through increasingly complex digital systems.

This gap is addressed by applying an empirically based model that tests the influence of transformational leadership on the internal usability environment inside Fintech

organisations. The aim is to measure the resultant impact on employee satisfaction. In doing so, the study transcends conventional boundaries of leadership theory and human-computer interaction by providing a fuller comprehension of how leadership affects technological experience from inside the organisation. By focusing on this under-researched combination (leadership–usability–employee satisfaction), this study offers a unique contribution to theoretical and practical leadership in digitally intensified work in the context of fintech.

1.3 RESEARCH AIM:

To explore the impact of transformational leadership on usability enhancements in fintech platforms, focusing on how improved usability influences employee satisfaction and, subsequently, customer satisfaction.

1.4 RESEARCH OBJECTIVES:

This study seeks to delve into the significant role that transformational leadership plays in improving usability in fintech platforms and how this style of leadership cultivates a culture of innovation and adaptability. This research investigates how usability improves the overall employee experience by considering the relationship between factors of usability, like ease of navigation, feedback, and error prevention, to employee satisfaction. Through fintech, where businesses are subject to fast-paced technological shifts and high customer expectations and where a user-centric work environment effects the happiness of employees. Whereas the study tone focuses on how happy employees contribute to customer satisfaction in the long run as the motivated and empowered workforce not only improves but also has a beneficial impact on customer-doing customer dealings and service delivery. The collective purpose of these objectives is to help understand the multidimensional implications of leadership on usability and satisfaction in fintech to start with and offer insights into developing high-performance work systems and work culture which are sustainable.

1. To examine how transformational leadership fosters usability improvements within fintech platforms.
2. To investigate the relationship between usability factors and employee satisfaction in fintech firms.

3. To explore how employee satisfaction influenced by usability factors impacts customer satisfaction in the fintech industry.

1.1 RESEARCH QUESTIONS:

In line with that, the research questions aim at exploring the intersection of leadership, usability, and satisfaction on fintech organisations. The first question investigates transformational leadership's impact on usability improvement, looking particularly at the leader's role in creating an agile and user-oriented culture on fintech platform. The second question aims at identifying particular usability factors (for example, easy to use, feedback, consistency) that are more effective in contributing to financial technology experiences that facilitate employee satisfaction. The final one out of the three questions look into how employee satisfaction leads to customer satisfaction in fintech services, emphasizing how better equipped and satisfied employees enhance the customer journey. Together, these questions highlight the connections between leadership practices, platform usability, and the satisfaction of both employees and customers.

1. How does transformational leadership support usability improvements in fintech platforms?
2. What usability factors contribute to employee satisfaction in fintech

organisations?

3. How does employee satisfaction impact customer satisfaction within the context of fintech services?

1.5 PROBLEM STATEMENT

Although there are now many studies on leadership and organisational performance, exactly how transformational leadership promotes internal platform usability, and how such usage in turn leads to satisfied use, is not well examined in the high-speed, tight-regulation environment of fintech. This gap forms the motivation for the present study, which aims to address this gap by examining the relationships between usability of the internal system with the leadership style as well as with the organisational outcomes, with multidimensional understanding that is missing in the current literature. While the significance of leadership in digital transformation is gaining traction, limited empirical

evidence exists which substantiates how transformational leadership directly impacts internal usability design and employee engagement in the context of fintech firms. Leadership has long been studied in the context of organisational performance and cultural change (Bass, 1999; Avolio & Bass, 2004; Yukl, 2013), but the question of how leadership impacts the ease of use of internal systems (such as those which employees use on a day-to-day basis to produce complex, regulated services) has received less attention.

This neglect is particularly important in fintech, where internal ease of use is more than a mere functional concern. Indeed, ease of use is crucial for regulatory adherence, agile decision-making, and employee productivity (Nguyen & Sharma, 2024; Sharma & Nair, 2022). Even the usability literature itself has been predominantly customer facing on issues such as UX and interface design (Lewis, 2014; Shneiderman et al., 2018). This is despite the equally significant domain of awareness in internal systems for use by employees. Consequently, there is a paucity of research that addresses how the design, integration and continuous updates of internal systems are influenced by leadership behaviours, and conversely, how these systems, in return, impact on employee satisfaction, staff retention and quality of service.

Second, there is little understanding of how transformational leadership behaviours (e.g., intellectual stimulation, idealized influence, and individualized consideration; Bass & Avolio, 1993) are enacted to facilitate employee engagement with platform features, feedback mechanisms, and usability routines. In this way, leadership has largely been viewed in isolation from digital systems, and usability has been considered separate from organisational leadership cultures. The result is a siloed perspective where people and technology are thought of as distinct. This is despite the growing dependency between the two in digitally enriched industries.

Through the lens of the intersection of transformational leadership, internal usability design and employee satisfaction in fintech, this study fills an important and under-theorized research gap. It meets the need for an empirically based leadership model that integrates leadership theories with usability partners and employee-focused digital practices. In the process, it adds to our understanding of how leadership impacts on both the technological and experiential aspect of working in fintech sector.

1.6 SIGNIFICANCE OF RESEARCH

This research is an attempt to connect the dots of transformational leadership, usability improvement, and satisfaction outcomes in a fintech platform. From this research study I developed a conceptual framework that highlights how leadership traits of inspiring purpose, innovation catalysis, skill alignment and change resilience promote usability improvements. From intuitive design to live feedback, these interface features shape employee satisfaction, customer experiences and reveal the dependence of users between agency targets and user-centred design.

This experimental framework is notable especially for its incorporation of insights from qualitative data collection and analysis. The research reflects in-depth perspectives about usability challenges and opportunities from employees across all departments, including IT, compliance, and customer support, and customer demographics of all types. An eclectic literature base across industry domains increases the variety of themes/codes captured through the analysis (e.g., adaptive leaders, usability power, user evolution drivers), creating opportunities for an empirically based, yet flexible, suggested framework that retains authenticity across the spectrum of organisation types.

Several stakeholders can clearly derive practical value from the framework. For fintech co-founders, it becomes a specific playbook for how to ensure that the practices of leadership are measured alongside the goals of usability, driving innovation and resiliency. For employees, it shows usability enhancements that decrease cognitive effort, improve skill application and boost job satisfaction. For customers, the framework makes sure platforms are intuitive, reliable and inclusive, hence creating the trust and loyalty.

The study has a structured methodology from the perspective of data collection and analysis. A comparative thematic coding strategy reflexively engaged relevant leadership dimensions in order to nuance the explorative identification of usability-affording factors. Now, this is not some help merely in that it trains some theory; it is also one can derive insights to improve practice that can be advanced through iterative processes in feedback loops. This research will assist organisations as the

fintech landscape is maturing, organisations that want to align leadership, usability, and satisfaction to drive growth and a sustainable competitive advantage.

1.7 RESEARCH METHODOLOGY

This study employs qualitative research methodology by stressing the context, subjectivity, and interpretive analysis of human experience. The study adopts a constructivist ontology and interpretivist epistemology to investigate how transformational leadership, usability improvements, and satisfaction interact in the context of fintech platforms. Philosophical details provide guidance on the choice of methods and the inductive approach adopted, ensuring that the research goals align with an exploratory design that prioritizes in-depth and context-dependent understanding.

Qualitative methods — semi-structured interviews, purposive sampling — are central to the methodology deployed in this study, implemented to ensure that the data collected captures the views of those with direct engagement in leadership and usability practices in the fintech landscape. The semi-structured interviews enable the researcher to be flexible, following up deeply on participants' experiences, and switching to divergent topics based on emergent themes. Purposive sampling purposely pinpoints subject matter experts or informants who have first-hand exposure to the phenomena, for example, leaders demonstrating transformational behaviours and workers or end-users engaging with usability processes. So, one can aim to select a sample that is slice either a drop or a gouge in rich meaningful data, a demanding but useful process in any qualitative or interpretative study.

The analysis will be conducted using a deductive thematic approach (Braun et al, 2016), ensuring a rigorous and transparent data interpretation process. This cycle starts by transcription and immersion in the data, allowing the researcher to become familiar with the data before starting to identify new patterns. The data is then sorted following a criterion of relevance and richness to categorize it in manageable sizes through keywords and codes extraction. Codes are then grouped into themes — larger byte insights that speak more broadly to the research questions. Elements such as adaptive leadership, empowered workforce, and user-centric evolution serve as

conceptual bridges between leadership practices, usability improvements, and satisfaction outcomes. This culminates in the proposed conceptual model, which integrates all the findings into a single framework, linking transformational leadership dynamics with usability and satisfaction in the context of fintechs.

This methodology gives a reasoned nexus between the research questions, philosophical frameworks, and methods. Using qualitative approaches, the study can explore the complexity and nuance of participants' experiences, allowing rich insight into the role leadership plays in usability and satisfaction. Such an approach does not only supply a solid foundation of analysis but juicy and dynamic, contextually sensitive nature of leadership and usability within the fast-paced fintech industry. The study provides theoretical and practical implications for improving leadership and usability strategies in similar organisational contexts through its systematic process.

1.8 STRUCTURE OF THESIS

The feedback hook thesis covers the importance of transformational leadership, usability improvement, and satisfaction of fintech. It examines how inspiring purpose and alignment of skills, in leadership behaviour, propels improvements in usability, leading to employee satisfaction and world-class customer experiences. Tied to transformational leadership theory and affordance theory, the paper synthesizes empirical evidence to formulate a conceptual framework associating leadership with usability and satisfaction. The research impactful and far reaching by focusing on significant issues in fintech, such as enabling operational efficiency and establishing consumer trust through in-depth analysis and offering practical solutions for organisations to foster innovation, flexibility and long-term effectiveness in the fast-paced digital realm.

Chapter one introduces the study background, rationale and objectives, which set the stage for the thesis. Discusses the importance of transformation leadership and usability improvements in the fintech industry and their importance to employee engagement and customer development. This chapter delineates the research aim and questions, providing a framework for the study under discussion. By offering a detailed elucidation of the rationale, it acknowledges the ever-evolving problems that

characterize the fintech landscape, including fast-paced technological advancements and rigorous compliance demands, and directly links them back to the aims of the study. This Chapter is organized in a way that offers clarity regarding the research trajectory and its conformance with addressing, both, practical and theoretical gaps to the extent that the readers gain an understanding of both significances of the study from the beginning.

Chapter 2: Literature Review

In this chapter, I conducted a literature review of the existing knowledge on the concepts of transformational leadership and usability and explore how the two areas intersect within the fintech industry. It systematically addresses theoretical foundations, such as transformational leadership theory and affordance theory, to contextualize the research. The review is further pursued with a focus on employee satisfaction, efficiency of operations, and usability issues. This creates a solid argument for integrating key tenets of leadership strategies for the purpose of enhancing usability by linking them to fintech-related issues such as scalability and multifaceted customer trust. Finally, research gaps are identified, the rationale for the study focus is provided, and a conceptual framework is introduced, which will underpin the following chapters.

Chapter 3: Research Methodology

Research paradigm, methods and strategies are outlined to achieve the study objectives in the methodology chapter. It provides rationale for the qualitative approach and describes how data were collected and analysed to explore the relationship between leadership and usability. This structure includes considerations of research paradigms and strategies within an overarching framework which aligns the study with its theoretical base and aims. The methodological rigor is highlighted by transparent explanations of participant recruitment, data collection instruments, and style of thematic analysis. The objective of this chapter is to justify the research design and to prove that results will be consistent and relevant to the fintech context.

Chapter 4: Data Analysis and Findings

Readers will appreciate a thorough analysis of qualitative data from employees and customers of the two organisations, along with key themes, particularly around adaptive leadership, workforce empowerment, and usability empowerment, in addition to comparing data across these threads. The following are arranged to show how leadership can transform usability outcomes and satisfaction. Themes are further explored in detail accompanied by participant quotes and categorized into adaptive leadership characteristics, usability elements, and customer-focused evolution. The analysis shows how the leadership practices and how they resulted in enhanced usability and user satisfaction. This chapter acts as the empirical core, linking theoretical insights with empirical observations.

Chapter 5: Conceptual Framework

Based on the findings, in this chapter, a conceptual framework that improves on transformational leadership with usability improvements is introduced. It illustrates how leadership qualities (e.g., inspiration and aligned competence) influences usability factors (e.g., perfect navigation, bug reduction, etc.). The framework illustrates the interconnection of leadership, employee satisfaction, and customer outcomes based on the affordance theory. It highlights iterative feedback loops and usability as a dynamic construct influenced by leadership. The framework serves as a theoretical and practical model of the insights gained from the study and is in line with its objective of having an influence in both the scholarly and operational arenas.

Chapter 6: Conclusion and Recommendations

The last chapter synthesizes the contributions of this research, both answering the research questions, and providing operational recommendations for organisations within the fintech space. It explains how usability is fuelled by transformational leadership, how transformational leadership creates better employee outcomes, and how this affects the customer. The study that examines these means of motivation, including innovation communities and feedback loops, thus proposes practical strategies that can be applied to address real-world challenges. The limitations of this chapter are discussed, including the small sample size and qualitative nature, and suggestions for future research on how to expand the scope of the study are made.

This section reinforces the contribution nature and hints at managerial implications by endorsing leader-oriented usability strategies for the continued viability of fintech.

1.9 SUMMARY

When exploring the effectiveness of transformational leadership in FinTech in terms of usability and satisfaction of employees, this chapter presents the conceptual framework for the research. The chapter starts with an overview of the state-of-the-art technologies (AI, machine-learning, blockchain) and how they are transforming financial services in terms of accessibility, cost-efficiency and user-centricity. At the same time, the fintech industry helps with such advantages but also struggle with regulatory compliance, data security, talent retention, scalability, and building consumer trust. All of these issues affect the ability of the industry to function as and stay competitive.

Directly addressing these challenges and fostering an adaptable and resilient organisational culture is pivotal to transforming the way your organisation does business at all levels, and transformational leadership is a key strategy here. Transformational leaders inspire a strong vision and support innovation, enabling employees to manage pressures from the industry and see obstacles as growth areas. The chapter delves deeper into the importance of usability in fintech platforms, emphasizing how aspects like ease of use, error prevention, and feedback loops are critical in boosting employee productivity and satisfaction. Having a user-friendly internal platform doesn't just help reduce your employees' cognitive load — it makes it easier for them to help customers, which ultimately bolsters customer satisfaction!

This study will investigate the role that transformational leadership can play in enhancing usability, leading to increased employee satisfaction and a more positive customer experience of the fintech. The key goals are to investigate the relationship between leadership and usability, the usability elements that drive employee satisfaction, and how these elements influence customer work as a whole. helps to find direction on which bank can lead in terms of usability and leadership, this direction will lead to high performance, customer focused banking culture in fintech.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter examines what the literature has to say in regard to the conceptualization of fintech, the work done in many dimensions of fintech and the work, for example, policy when it comes to fintech. It intends to lay the groundwork by providing an understanding of fintech's disruptive force in the traditional financial services, as well as its large potential implications in various fields — for example, on economic

inclusion, security and regulatory frameworks. This chapter also explores the influence that advanced digital technologies — like artificial intelligence, blockchain and big data — are having on the growth of fintech as a means of making it more efficient and reaching underbanked populations. By reviewing fundamentals and challenges relevant in the space, this chapter contextualizes fintech (for good and for bad) as a democratizing force in finance.

Specifically, covering all of the key components of fintech: How it disrupts traditional financial practices, the many benefits it brings, in terms of accessibility, as well as trust, and data security among other aspects. It delves into the adaptation of fintech for diverse demographics through unique models that sidestep traditional banking systems, especially advantageous for consumers in developing areas. Finally, this chapter explores the complexities inherent in the demands on fintech organisations to earn the trust of their customers. This chapter ends with a reflection on these challenges together with the organisational role of employee satisfaction which effectively has significant importance for the resilience and operational excellence of the fintech sector. By closely examining the body of scholarly work to date, this literature review establishes a framework from which to understand the landscape of fintech today and its future impact on finance and technology.

2.2 CONCEPTUAL CLARIFICATION OF LEADERSHIP AND TRANSFORMATIONAL LEADERSHIP

Transformational leadership is one of the most potent forms, emphasizing the importance of inspiring and motivating employees to achieve both personal and organisational goals. This creates an environment that is held together by behaviours that nurture trust, transparency, a shared purpose, and a sense of belonging. Idealized influence, a core aspect of transformational leadership, refers to the leader who maintains role models, embodies the desired ethical conduct, and shows commitment to the goals and ideals of the organisation. Not only this, but this also becomes a source of motivation for the employees to follow these values which together creates a better work environment with the employees feeling a sense of attachment to their work (Raza & Yousufi, 2023). Farooq et al. (2023) explains that idealized influence creates a base of trust, which supports the alignment of team goals to the broader goals of the organisation.

An essential feature of transformational leadership is inspirational motivation, in which leaders articulate compelling vision that unite and inspire employees. Through articulating this vision, leaders establish a purposeful sense that goes beyond the day-to-day to make employees feel more purposeful and their efforts matter in terms of organisational success (Gunawan et al., 2021). This congruence between personal and organisational values fosters higher job satisfaction, organisational commitment, and a propensity to go the extra mile in achieving shared objectives (Jnaneswar et al., 2021).

The third aspect, intellectual stimulation, means that leaders challenge their employees to think in new and innovative ways and make suggestions, leading the way with a process of discovery. This characteristic is essential in quickly changing industries where constant innovation is required for the competitive edge. Intellectual stimulation leaders focus on building employee capabilities and adaptiveness to industry transformation, enhancing the creative ability of the organisation and its performance (Weller et al., 2020; Hilton et al., 2023).

Transformational leadership also involves individualized consideration, where leaders understand each employee's unique strengths and weaknesses and encouragement toward their goals. Such individualized experience improves employee retention rates as employees who benefit from this new approach feel more appreciated and understood (Shi & Zhou, 2023; Cavazotte et al., 2020). Retention of talented and skilled professionals is equally major for organisational stability and happy employees are more likely to stay in an organisation, which is beneficial in this way.

The overall advantages of transformational leaders involve improved employee commitment, increased job satisfaction, and enhanced organisational development. Those leaders who put forward a clear vision and empower its staff, risk and uncertainties in the workplace can be mitigated through resilience and proactive behaviours (Siswanto & Yuliana, 2022). Moreover, this leadership style promotes job satisfaction, as it generates an environment in which employees feel supported and valued, fostering higher employee retention and organisational stability (Escortell et al., 2020).

At the organisational level, transformational leaders clearly articulate performance expectations as well as promote a culture of continuous improvement. Furthermore, this practice allows for both productivity and efficiency and brings an individual's contribution closer together with the organisation's strategic vision, making sure that the workforce comes together with the same ideas (Akdere & Egan, 2020; Alwali & Alwali, 2022). Furthermore, work agility encouraged through transformational leadership is especially useful in fast-changing industries, as it allows teams to respond quickly to shifts and challenges they may face (Abolnasser et al., 2023).

However, there are also disadvantages to transformational leadership, like the risk of employee burnout based on high standards of performance. To prevent stress and burnout of team members, leaders need to balance demands by showing empathy and flexibility (Farooq et al., 2023). Additionally, reliance on the vision and presence of a transformational leader could create barriers to autonomy within the team that becomes problematic in their absence (Gunawan et al., 2021). Moreover, the abstract nature of these core concepts often takes away any sense of routine and procedural orientation which are required for procedural discipline sometimes at the ground level which can lead to discrepancy with a conservative or hierarchical organisational culture (Karakitapoğlu-Aygün et al., 2024; Nguyen, 2023). This underlines the need for transformational leaders who can create interdependence and provide balance between new ideas and operating-model consistency.

This section establishes the theoretical lenses of Transformational Leadership Theory (Bass & Avolio, 1993) and Usability Theory (Nielsen, 1993; Lewis, 2014) as a fitting framework to explore leadership, system designs, and employee engagement in fintech. These models are not only presented as background theories, but they are also employed to compare how prior research has approached the connections between leadership styles, internal digital platform usability and employee satisfaction. Such studies in turn, allow this review to move beyond mere descriptive synthesis to a critical exploration of underlying assumptions, marginal areas and empirical lacunae in the literature. Their relevance is especially strong in fintech environments, in which technologically advanced platforms and employee skills develop side by side, guided by technology platforms and leadership culture.

Transformational Leadership Theory is concerned with leadership behaviours that result in followers with high levels of motivation, trust, creativity and commitment. Bass and Avolio (1993) recognised four dimensions—idealised influence, inspirational motivation, intellectual stimulation and individualised consideration—that in combination have particular relevance to the model of leadership as change, innovation and human potential. In dynamic high-technology industries such as fintech in which platform ecosystems are driving continuous evolution and regulatory commitments (Nguyen & Sharma, 2024), transformational leadership constitutes a relevant conceptual lens. It enables a mode of engagement that promotes employee voice, fosters system malleability, and supports ongoing learning — all of which are key to developing and maintaining internal platforms that employees want to use and enjoy.

Despite the widespread acceptance of transformational leadership in the organisational literature (Avolio & Bass, 2004), such literature seldom extends to examine how such leadership behaviours shape the usability climate of internal systems. The majority of research in this area is concerned with macro-level “meta-effectiveness”, which originates from changes made on the micro-stage, including influencing organisational change readiness, rates of innovation and cultural alignment (Bennis, 2013; Schein, 2010). As shown in Section 2.3, very few studies interrogate how technology leadership actively designs the user experience inside digital infrastructures. Analytically, this oversight is significant in the fintech space, where employees negotiate compliance-mediated interfaces and feedback-mediated design loops. However, despite recent methodological attempts to bridge this oversight, for the most part, labour is conceptually absent in fintech research. This thesis, accordingly, uses transformational leadership as a hermeneutic concept through which vision-setting, relational influence, and feedback empowerment intersect with usability-centered work activities.

Usability Theory is a useful addition to such a leadership view, and particularly that which is described by Nielsen (1993), who established a set of heuristics defining effective digital interfaces. These are comprised of efficiency, learnability, error prevention, satisfaction, and memorability interfaces. Although these dimensions were originally developed for the consumer space, Lewis (2014) and Shneiderman et al.

(2018) broadened their applicability into employment and professional scenarios. Usability is not seen as a technical property of systems, but as an organisational practice in this thesis. This encompasses how digital systems are used, accepted and interacted with by employees. This takes the debate away from usability, in terms of how an interface looks or works, towards usability as a condition of inner involvement and morale,.

Yet most work in usability and Human Computer Interaction (HCI) has treated usability as separate from organisational leadership (Lewis, 2014). Usability is frequently analysed as an engineering or design problem, but very little thought has been given to the ways in which leadership styles, institutional cultures, and managerial approaches are conducive, to or prohibitive to usability in practice. Most notably, Nielsen's (1993) usability heuristics, which have become popularized in the context of interface testing, tell use little in terms of the social, motivational, or procedural issues that influence the adoption of the systems, or cyclic feedback systems in workplaces. On the contrary, the leadership literature has traditionally overlooked the impact of system designs on employee empowerment and satisfaction. Filling this vacuum, the current study adopts both theories in combination, providing insights into how leaders influence usability outcomes through relational engagement, support for training, being responsive to feedback, and through platform integration strategies.

This dual lens is especially helpful for exposing theoretical voids in the study of employee satisfaction. Scores of studies connect satisfaction to leadership support or organisational trust, while remaining silent on how satisfaction can be influenced by usability experiences. Satisfaction tends to be explained in terms of motivation or performance (Bass, 1999; Avolio & Bass, 2004) rather than the way in which employee experiences the platform, the data, or issues of compliance. This study suggests that transformational leadership does not just inspire affective attachment—it engenders enabling contexts which mould digital technologies to mimic, mirror, and match the needs of staff. As a result, the extent to which transformational leadership can influence system use depends on the role of human-centred design, the continual feedback process, and the systems of iterative employee performance that are in place.

Furthermore, the application of these frameworks draws attention to inconsistencies in the theorisation of digital transformation. Kane et al. (2015) assert that successful digital transformation necessitates a connection between the strategic vision and the capability of staff to deliver the vision. Yet many transformation models fail to progress beyond macro-level alignment and fail to demonstrate how this centralized vision becomes tangible on employee-friendly digital platforms. Such models are critically reviewed in light of transformational leadership to question how leaders facilitate usability process and endorse the outcomes. The Nielsen usability principles are a starting point in this regard but need to be understood in institutional contexts with the type of leadership that has yet to commit to accessibility, training, or tool utility. In fintech, where systems are not static, and are constantly evolving, these leader / usability interactions are even harder felt.

Schein (2010) argues that usability is not technical, but cultural when it comes to communication and value systems. The attitudes of leaders can impact these norms and dictate the extent to which usability is treated as a one-time activity, or a continuous contributory concern. Such influence can come in the form of professional development policies (Nguyen & Sharma, 2024), performance appraisal feedback, or the offering up of usability feedback in strategic sessions. As a result, transformational leadership, instead of being an afterthought or tangential to usability, becomes one of the most important drivers of how usability culture is woven into the fabric of organisations.

In sections 2.3 through to 2.6 the chapter revisits these points as theoretical touchstones. When examining employee satisfaction, the chapter explores the extent to which satisfaction is the outcome of use of ease, management commitment (MC), or both. In reviewing empirical evidence on the adoption of internal systems, it questions whether the transformational features of leadership (e.g., intellectual stimulation, individualized consideration) matter in terms of usability improvement. The chapter also examines how, when appraising usability studies, the authors construe usability as a behavioural end-state, an organisational process, or an interface level 'skin' issue. In all instances, these twin design frameworks facilitate the synthesis and critique of the literature in a deeper and more nuanced way, highlighting limitations, tensions, and underappreciated intersections in the current theoretical landscape.

This review uses the interpretive lens provided by Transformational Leadership Theory and Usability Theory as a conceptual grounding. It surpasses catalogue-type reflections to provide an integrative perspective, capturing how leadership and technology intertwine dynamically to construct employee experiences in fintech. This integration, in turn, contributes to the formulation of a conceptual model which better captures the complexity and interrelationships between leadership, usability, and satisfaction in digital workplaces.

2.3 TAXONOMY OF TRANSFORMATIONAL LEADERSHIP

Transformational leadership taxonomy focuses on the Four I's (Idealized Influence, Inspirational Motivation, Intellectual Stimulation, Individualized Consideration) as defined by Bass and Avolio (1994). Together, these elements equip leaders to inspire and transform their followers, cultivate an environment rich in innovation and commitment. Idealized Influence refers to leaders acting as ethical paragons, garnering respect and loyalty from followers who hope to model their virtues and what they embody as the organisation's vision and mission (Bass & Riggio, 2006; Northouse, 2018; Judge & Piccolo, 2004). Inspirational Motivation is the description of how great leaders will articulate an appealing vision that galvanizes followers toward collective aspirations while fostering the spirit of enthusiasm with the organisation (Yukl, 2013; Rowold & Heinitz, 2007). Intellectual Stimulation involves leading and challenging followers to think independently and offers an environment conducive to producing new ideas and solving problems in a best way (Avolio & Yammarino, 2002; Bass & Riggio, 2006). Individualized Consideration entails a degree of personalized mentorship and guidance from leaders, understanding the specific needs and potential of each follower which fosters a spirit of empathy and loyalty — (Bass, 1985; Eagly, Johannesen-Schmidt & Van Engen, 2003).

This seminal research led to further exploration of these dimensions and added closely related traits such as "vision" and "empowerment", which highlight the leader's ability to create a better future and give followers autonomy (Kirkpatrick & Locke, 1996; Conger & Kanungo, 1988). Though transformational leadership has its criticisms, as it

is often considered demanding or unrealistic owing to the high expectations placed on leaders to consistently display charisma, ethical integrity, and devotion which may lead to burnout of both leaders and followers in high demand environments (Tourish, 2013; Northouse, 2018).

Though not without some negative aspects, transformative leadership is applicable in a range of environments such as business, charity, healthcare, and education. In education, for or instance, it has been associated with greater teacher effectiveness and student performance (Leithwood & Jantzi, 2005); and in business, it fosters innovation and employee loyalty, needed to remain competitive in fast-changing environments (Garcia-Morales, Jimenez-Barrionuevo, & Gutierrez-Gutierrez, 2012). Additionally, ethical behaviour as a personal duty resonates with the increasing relevance of ethical governance and corporate social responsibility (furthermore in terms of follower trust (Mayer, Kuenzi, Greenbaum, Bardes & Salvador, 2009), with implications for stakeholder and consumer perception of organisational integrity. But transformational leadership not only matters, but also challenges, great performance in the organisation and positive feelings and energy in its followers.

The challenges facing the fintech sector are diverse, nuanced and critical to its survival and future prosperity. These issues are not just affecting organisational efficiency and customer experience -- they are also critical in defining the regulatory and competitive dynamics in the market. Taking a more employee-centered approach to these challenges can help strengthen organisational resilience, better support employees and drive overall performance.

These are direct implications for customer confidence and, in turn, for the regulatory standing of fintech organisations, since regulatory compliance and data security are two areas of utmost importance for fintech organisations, which are directly tied to customer trust. Working in a high-risk environment can stretch employees thin navigating and adapting to the intricate and changing regulations, which can create a stressor for employees who have little support in doing so. Comprehensive training sessions and effective resource allocation will prepare employees to meet with these concerns, which significantly will increase security standards and regulatory compliance leading to employee satisfaction (Sampat et al., 2024; Zhang et al.; Teoh et al., 2023).

Customer trust is of the utmost importance in the fintech sector as there is no physical touchpoint between the customer and the tech. That lays a lot of pressure on front-line employees, who play a key role in ensuring a consistent, clear, high-quality service. Allowing employees to participate in customer service policy decisions will also improve customer trust and employee satisfaction. Such an approach is congruent with transformational leadership, where valuing employees' input and aligning their contributions with organisational objectives foster an engaged and satisfied workforce (Nguyen et al., 2022; Raza & Yousufi, 2023).

In summary, scalability and talent acquisition are double-edged challenges that impact employee workload and satisfaction. When the fintech group expands to meet market demand, the existing team often literally feels the pressure of higher work volumes without a reflection of increased resources or manpower. By adopting efficient talent acquisition practices, as well as the use of employee feedback in their scaling strategies, they are able to manage volume and remain a balanced workplace. Flexible staffing solutions and cross-functional training are some of the best solutions to this problem in peak periods, which can reduce pressure during high-peak times and preserve mental health and productivity (Puschmann & Halimi, 2024).

Because fintech is such a competitive space, talent retention is a massive need. It can combat retention challenges by fostering an environment in which employees are developed, achievements are recognized, and employees have defined career progression pathways. These kinds of leadership styles can create loyalty and job satisfaction, making employees want to give their all and stay, avoiding turnover. The rationale also allows for some internal strategy for dealing with concerns around workload and career stability and brings a degree of organisational stability (Nguyen & Sharma, 2024).

These are interlinked operational issues that are impacting employee morale by raising stress and extending duties. But these four challenges, if approached with the employee at the center — think employee feedback as part of your compliance strategy, manageable workloads — can go a long way in enhancing employee engagement and satisfaction. All of this creates a culture of ownership and belonging, which empowers and strengthens the workforce while not just improving regulatory compliance and data protection. Accordingly, positive employee outcomes are

directly related to improved operational performance, customer satisfaction, and employee retention. Highlighting transformational leadership adds to empowering employees and overcoming not only the challenges set by regulatory demand, scalability and security requirements, but also the building of a workforce that is resilient and content (Mainardes et al., 2023).

To enable a more critical framing of the proposed style of transformational leadership within the wider field of leadership, there is a need to compare and contrast it with other models, including transactional and laissez-faire leadership. Both styles were derived from the full-range leadership model (Bass, 1990; Avolio & Bass, 2004) and as such, offer an alternative means of influence and organisational oversight. However, their applicability in fast-paced, usability-sensitive domains like fintech is quite narrow. This section compares these views to support the theoretical highlighting of transformational leadership in this thesis.

Transactional leadership, based on behaviouristic assumptions, focuses on the conditional relationships between leader and follower, offering compliance and performances as reciprocations for contingent rewards and punishment (Bass, 1999; Avolio & Bass, 2004). Although transactional leadership promotes structure and accountability, its criterion to meet short-term goals and efficient task completion makes it less suitable for participatory involvement and the circularity of internal systems. In fintech spaces, characterised by an expectation of agile responses to system and regulatory feedback as well as active participation in user-centred design processes, transactional leadership can foster a staid culture in which creativity and feedback are not encouraged (Yukl, 2013). As users have transactional experiences, they are less likely to reflect and learn about platform usability and, instead, focus on output compliance. This can weaken drive, integration and learning cycles.

In contrast, laissez-faire leadership represents a hands-off approach in which the leader avoids taking responsibility, and defers decision making, while providing little direction (Avolio & Bass, 2004). Despite infrequent connection with empowerment in expert teams, or hands-off leadership bears a role ambiguity, spotty communication, and sketchy coordination—pertinent to platform usability and staff satisfaction in the realm of digitally-based systems use (Yukl, 2013; Bennis, 2013). For fintech companies, user-oriented platforms transform at lightning speed, and the need for

usability is greater than ever. —Yet, without guidance, teams are likely to be disjointed, usability issues are ignored, and feedback is disconnected. Shneiderman et al. (2018) note that organisational alignment is required for effective system design and usability implementation, but these are actions that *laissez-faire* leaders are unlikely to engender.

Transformational leadership, on the other hand, offers a unified vision and a proactive process that nurtures organisational learning, systems responsiveness, and employee involvement. These are all necessary conditions for fintech to flourish (Bass & Riggio, 2006; Nguyen & Sharma, 2024). A leader who exhibits idealised influence and inspirational motivation may embed system design goals that are congruent with employee values and task meaning (Bass & Avolio, 1993). When such leaders provide individualised consideration and intellectual stimulation, they generate a climate conducive to usability-oriented invention and reflection (Yukl, 2013). This approach allows leaders to influence emerging platform development cultures, bring their employees closer to the iterative design process, and embed usability as a shared value of the organisation (Lewis, 2014; Kane et al., 2015).

Even though transactional and *laissez-faire* models provide *some* situation-specific knowledge on employee innovation and growth, they are likely inadequate in the world of fintech where job empowerment, the evolution of usability, and the agility of systems feedback are critical to enable robust exchanges of value. It is on this basis that the current study sees transformational leadership as a workable lens through which to analyse the nexus of leadership, internal system usability and employee satisfaction in the digital-surf-driven organisational environment.

2.4 EMPLOYEE SATISFACTION IN CONTEXT OF DIGITAL SERVICES

From a theoretical perspective, employee satisfaction across the fintech and digital banks is a crucial topic that directly impacts service management, organisational stability, and long-term performance (Sampat, Mogaji, & Nguyen, 2024). These industries are confronted with common issues including data security, user faith, and service scalability that require a professional, devoted, and involved workforce to

navigate the pressures of a fluid online atmosphere (Sampat, Mogaji, & Nguyen, 2024). Happy employees tend to be more efficient in their individual performance as a consequence, strengthening the organisation's ability to keep its services up to par (Nguyen et al., 2022). High employee satisfaction is important to make sure that the personnel are goal-oriented towards organisational objectives, which holds importance in areas like data security (Zhang et al., 2023). Employees, when empowered to do so, have greater diligence and dedication regarding the application of rigorous security measures, decreasing the prospect of data breaches which can have extremely damaging reputational and financial consequences (Gupta et al., 2024).

While monitoring the data collected through employee actions, and developing the service through continuous improvement, customers tend to confide in customer support and these factors play a critical role in the digital service industry (Das & Das, 2023). Once employees and workers feel recognized and valued, service quality improves vicariously, as happy employees and workers will display behaviours that go beyond what is expected, creating a confident and reliable context for the service (Mainardes, Costa, & Nossa, 2023). In fintech, operational efficiency, and scalability have a huge role to play. Happy workers who are flexible and enthusiastic can play a vital role in efficiently scaling operations to sustain burgeoning demand (Jangir et al., 2023) — a crucial lever for managing surging transaction volumes and customer expectations. Such adaptability fosters continuous sustainable development and cohesiveness in the firm (Puschmann & Halimi, 2024; Alshari & Lokhande, 2022).

Employee satisfaction also influences the household financial literacy and accessibility to digital financial services among underserved and rural communities (Hasan et al., 2023). This helps to promote financial inclusion and improves user experience since motivated employees are more likely to produce customer-focused solutions that tackle accessibility concerns (Setiawan et al., 2024). Building trust is one of the most critical challenges to fintech services because the products they provide are often abstract in nature. Satisfied and empowered employees are more likely to cultivate processes that maximize reliability and transparency of these services, which in turn foster trust from their customers (Wang, 2024). This not only

gives them the resources to act more quickly in terms of crisis management but also sustains faith in the entity's ability to serve customer requirements (Zhang et al., 2023).

Problems with technology in fintech, such as glitches or service outages, can be countered with people who are content and engaged. Actively engaging on the technical side keeps the likelihood of escalation low and business as usual during critical processes which fosters trust and security for financial transactions (Krupa & Buszko, 2023). So, another area where employee satisfaction is the key in maintaining ethical standards and compliance. Thus, to shrink the possibility of unethical undertakings that can cause extreme reputational damage, motivated employees are more likely to abide by ethical principles and compliance standards (Nguyen et al., 2022; Hassan, Islam, & Sobhani, 2022). Thus, employee satisfaction in fintech goes beyond the creation of an atmosphere that promotes positive work, but also focuses on harnessing the potential of a satisfied workforce that will ensure efficient resolution of any challenges related to service, thus contributing to the growth, innovation, and continuity of organisational success in the digital landscape (Nguyen et al., 2022; Zhang et al., 2023; Sampat, Mogaji, & Nguyen, 2024).

2.4.1 Key Drivers of Employee Satisfaction in Digital Service Delivery: Insights from the Fintech Sector

The curation of employee satisfaction as a key factor in increasing service quality within digital services is even more pronounced in fintech, where the fast pace of innovation and the requirement for secure, easy to use experiences means that a committed workforce is essential. Employee satisfaction is key to efficiency and customer trust, which ultimately drive the success of digital services initiatives. Such as successful leadership, autonomy in the role, satisfaction in the space, career progression, and acknowledgment of the work performed.

Effective leadership is an important factor in employee satisfaction in digital service organisations. Research on transformational leadership has found it to be associated with more engagement, job satisfaction and employee motivation. Transformational leaders inspire employees to be in sync with organisational goals and encourage them to be creatively and proactively motivated to help service enhancement (Sampat et al., 2024). Transformational leaders in fintech motivate their employees to adapt to

technological changes while cultivating a culture of innovation, which is key to remaining competitive in a quickly changing industry. However, if leadership actively stimulate knowledge sharing and organisational innovation, it positively improves employee morale, satisfaction, which is very important in high pressure area like digital services (Nguyen and Sharma, 2024).

A sense of job autonomy is a further driver of employee engagement, particularly within digital services where there is often a significant emphasis on flexibility and the need for fast decision-making. Finding an architecture of value system for employee stand at the perception of value that they are joined (Ahsan et al,2013). This model could not be more effective in the ever-changing fintech space, which requires timely updates and cutting-edge ideas — letting workers experiment with ways to create even more stream-lined and user-friendly digital solutions. Another example would be fintech developers and service designers who need the agility to proactively explore new initiatives based on indeterminate user needs. This autonomy can fuel both employee satisfaction and service excellence (Wang, 2024).

In digital services, a positive work environment is critical for employee satisfaction. Such a work culture that supports partnership, involvement, and openness lets individuals be the best version of themselves in their workspace. Within fintech, where collaboration with employees from different skill sets and backgrounds is key to the development and maintenance of various complex digital products, a positive environment leads to trust and unity amongst employees (Nguyen et al., 2022). This localisation then creates a more resilient and collaborative workforce and the ability to cope with service. According to Zhang et al. (2023), such an environment also reduces stress and burnout, which are prevalent issues of high-paced sectors like digital service. Organisations must engage with this supportive work culture to help retain talent and avoid high turnover rates to maintain a stable and engaged workforce.

Employee Happiness through Skill Development Opportunities for skill development play a key role in employee happiness, especially for digital service companies where technology evolution constantly changes employee roles. This approach inspires employees to be happy as they can ultimately learn relevant skills to grow a better

career through training programs (Liu et al.,2023). Given that the fintech sector relies heavily on digital literacy and technical expertise, continuous professional development ensures that employees keep abreast of technology trends and appear confident in their ability to produce top-tier digital solutions. Offering development opportunities convey to an organisation's talent the importance and commitment to the growth of both the individual and their contribution, which in turn drives their satisfaction and value, resulting in improved productivity and quality of service (Hasan et al., 2023).

Another thing which can greatly influence satisfaction is recognition of employee contributions; especially in a digital environment where individual effort can have an enormous impact on service quality as well as customer satisfaction. Recognitions of success or compliments, both formally and informally, remind employees that their work has a purpose, and they hold value to the success of the organisation (Bermeo-Giraldo et al., 2023). In fintech, where work is often fast-paced, rewarding employees whose hard work has led to successful digital services, or subsequent back-end services, can foster team morale and keep them driven to maintain high performance. Acknowledging contributions to the customer service experience is an effective way to cultivate a sense of ownership, which in turn empowers employees to take pride in their work and proactively tackle potential service issues (Mainardes, Costa, & Nossa, 2023).

Likewise, employee satisfaction in the digital services sector is directly influenced by the organisation's approach towards data privacy and ethical norms. For instance, fintech employees operate under the pressure of ensuring data privacy and security in a highly regulated environment (Zhang et al., 2023). Organisations that demonstrate an ethical culture with resources needed to reach the standard make employees feel supported to do the task at hand without fear of regulatory failure. Such support decreases apprehension regarding adherence problems and aids in establishing an assured, content workforce vested in sustaining elevated levels of ethics in service delivery (Hassan et al., 2022). Ethical leadership that emphasizes compliance and transparency makes employees feel resonant with the organisation's values, thus contributing to their job satisfaction.

In addition to this, job security is a foundational element of employee satisfaction that is increasingly paramount in the volatile climate of digital services. As fintech continues to evolve at breakneck speed, employees may do an exercise due to their job security reading the writing on the wall since the fast-paced tech development can make some jobs unnecessary (Puschmann & Halimi, 2024). Organisations that provide retraining programs and make it clear what career paths exist within digital services mitigate this feeling of uncertainty by creating an environment of stability and satisfaction. Additionally, job security plays a role in employees' psychological well-being and their motivation to contribute toward the organisation's success, particularly in a rapidly changing sector like fintech (Gupta, Wajid, & Gaur, 2024).

A second major factor relates to whether employees' personal values align with the mission of the organisation, which is most relevant in digital services, where ethical aspects are gaining ground. When employees see alignment between their values and that of the organisation's mission, which in turn relates to the fulfilment of their needs, the employee is likely to be committed to the organisation (Das & Das, 2023). In fintech, a sector where financial inclusion, innovation and ethical finance are often defined at the organisational level, employees that share these values experience greater job satisfaction. This alignment, serving to increase individual satisfaction, feeds into a culture of service leading to meaningful, customer- or user-centric digitalisation processes, enabling the delivery of digital services (Han, Ulhøi, & Song, 2024).

The use of technology in day-to-day functions is another factor that affects employee contentment while dealing with digital services. Streamlined technological tools that are easy to navigate help employees to perform their roles better, decreasing the frustrations that too many processes have caused (Singh & Sharma, 2023). Utilizing overall efficiency systems can ultimately increase production/ output and decrease stress for employees leading to happier overall employees. Conversely, In the fintech sector, where speed and real-time data are critical, providing employees with advanced technology leads to better workflow management, allowing them to spend more time focusing on innovation and customer service (Arora et al., 2023). Providing the right tools for employees can give rise to job satisfaction in employees and motivate better service delivery.

This is where effective leadership + autonomy + positive workplace culture + skill development opportunities + recognition + job security + value alignment + technology integration = employee satisfaction in digital services, specifically, the fintech sector. Each of these aspects contributes to a motivated and engaged workforce that can address the challenges of delivering citizen-focused services digitally. Happy employees are likely to be more productive, engaged with the goals of the organisation, and provide a more resilient, adaptable service perspective to address the needs of customers in an ever-evolving digital scenario (Nguyen et al., 2022; Sampat, Mogaji, & Nguyen, 2024). Encouraging aspects of satisfaction enables the organisation to create a working environment in which efforts in digital service can keep improving, leading to greater customer satisfaction and generating a great image within the competitive world of fintech (Wang, 2024).

The following table gives you a better understanding of some of the more general challenges fintech organisations typically encounter, as well as how they relate to customers and their satisfaction. However, these innovations come with their own set of challenges, including navigating regulatory frameworks, establishing strong cybersecurity measures, and building trust with customers. These problems may not be independent but typically interleave and collectively contribute to the user experience. Customer satisfaction is a key driver of fintech success, and how well the companies tackle operational and strategic challenges dictates this. As with any other type of software, each issue can significantly affect the customer perception, trust and loyalty of fintech solutions, which is why it is crucial for fintech organisations to offer solutions that have their end users at heart. Moreover, the table complements this framework with examples from the fintech world, highlighting how specific actions or policies are responding in practice to these challenges. Fintech firms, by grasping these dynamics, can calibrate their strategies with customer expectations more closely, developing a user-centric approach that engenders trust, security, and long-term satisfaction.

2.5 UNDERSTANDING USABILITY

Usability is an important factor for users when it comes to their satisfaction, engagement, and retention in any digital service. This concept refers to the ease and

effectiveness of users getting what they want to do in digital services (Nielsen, 1993). Important factors that affect usability include but are not limited to ease of navigation, accessibility, consistency, loading speed, and visual clarity (Shneiderman et al., 2016; Lazar et al., 2017). Good navigation saves time and minimizes frustration and cognitive load, enabling users to find information as quickly as possible (Nielsen, 1993). Accessibility opens up a broader user base open to inclusivity, particularly users with disabilities in adherence to the Web Content Accessibility Guidelines (WCAG) (Lazar et al., 2017; Petrie & Kheir, 2007; Ozuem et al., 2023). Regarding the design preparation across interfaces, uniformity leads us to arise familiarity between the platforms, and this enables us to interact more intuitively in the behaviours of these platforms and reducing the learning curve (Tidwell, 2010).

Because users perceive loading time as a key attribute speeding pages can increase user engagement especially for mobile users (Bauer et al., 2003; Ozuem, and Azemi, 2023). Readability — Properly organized layouts with minimum visual noise will enhance ease of processing information, aiding user comfort and satisfaction (Tullis & Albert, 2013). Furthermore, feedback mechanisms update users on the state of the system, thus minimizing uncertainty (Shneiderman et al., 2016; Kallevig, et al., 2023). Mobile-friendly design, anticipation, prevention, and recovery of errors, user control, trust, and simplicity enrich the user experience even more (Marcotte, 2010; Norman, 2013; Corritore et al., 2003; Naeem, et al., 2023). All of these pieces work together to improve usability, resulting in increased satisfaction and loyalty. Focusing on these aspects can help digital services meet a variety of user needs and preferences that deliver a seamless, efficient and secure experience in an increasingly digital-first world.

In the end, the employee satisfaction and experience inside the fintech organisations will play a major role in the usability challenges and issues on the internal platforms onwards. Research shows employees with lower cognitive load, driven by easier-to-navigate fintech platforms, spend more time being productive and satisfied with their jobs. Shneiderman et al. According to Graminich et al. (2016), simplified navigation adds towards completing tasks for employees, while according to Nielsen (1993) efficient navigation systems reduce time spent searching for a feature and therefore improve effectiveness and satisfaction.

A standardized approach to fintech design exponentially increases system interaction for employees. According to Anwar and Ozuem (2022), when a design is consistent, less time is required to learn to operate different systems, which enhances efficiency and minimizes errors. Further supporting this observation, Tidwell (2010) notes that common design elements across tools make it easier for employees to share knowledge between each other, which increases their confidence and reduces frustration. Further supporting this claim, Nielsen (2013) and Naeem and Ozuem (2022) show that if employees are able to work in a consistent environment (user interfaces), they will feel more confident and less frustrated which will, in turn, lead to higher satisfaction overall.

Feedback loops in fintech systems are another major factor in improving usability. Shneiderman et al.'s research suggests (2016), feedback effectively increases the control, reduces uncertainty, thus raising satisfaction with job task since such feedback makes employees conscious of what is done and what requires rework. This is reinforced by Naeem, M, Ozuem and Ward (2022), who explain that in an industry such as fintech that relies on precision, feedback systems help employees enter the space with more confidence, that they can be proactive in correcting errors. Moreover, System response speed plays a major role in employee productivity and satisfaction. Bauer et al. (2006) show that faster loading speeds positively impact user perception, with higher satisfaction and engagement with the system from employees. This is true for all technology roles but especially so in fintech, where employees deal with large sets of data or high transaction volumes efficiently.

This is holdover from the old approaches of designing for error prevention and recovery (majorly critical in fintech platforms). According to Norman (2013) such effective error prevention, features that offer prompt validation and undo actions, give employees tools to avoid or quickly rectify mistakes, which improves satisfaction and reduces anxiety. It prevents a culture where the people creating our work feel forced to guess what the tools are doing (as if they're wrong) just because they don't trust them, which takes away their focus off that they do best which is creating correct and quality work without the shadow of looming mistakes.

Aside from the technical no-tech stuff, the ability to customize and control the fintech tools used, is vital to ensuring it supports a people-friendly digital working environment. Dix et al. (2004) also note that usability of software is significantly improved when employees can customize their experience with the platforms. In fintech, for example, enabling employees to customize dashboards or be alerted to certain alerts, leading to a more efficient workflow based on their position.

Innovative mobile-enabled systems have changed the way that fintech is operated because it allows for work to be done in a variety of locations. As Marcotte (2010) notes, mobile responsiveness empowers employees by allowing them to do work on the go, which is essential for juggling professional and personal tasks, and leads to increased work-life balance.

Another way to reduce cognitive load and improve usability is by having visual clarity in available fintech systems. According to Tullis & Albert (2013), interfaces that feel intuitive, visually organized and present information in a way that helps users and are informative and helpful enhance the experience and make users feel efficient. Such transparency is essential for precision and speed in fintech, an industry in which workers frequently decide based on visual information. So, the systems' reliability and security are the top priorities when it comes to fintech — something that involves sensitive financial information every day. Corritore et al. (2003) find that system credibility increases level of trust toward the digital platforms resulting in greater use and acceptance of system.

This emphasizes that in order to improve usability in the fintech system, it should not just focus on one thing, such as faster notifications, better feedback etc., but it should be able to guide the navigation, following the consistency, managing the errors, and allowing the transaction process to be shortened by giving the users options to customize their own transaction process. All of these attribute's query and contribute to the user experience each in their different way and reflect a composite perspective that perceives utility and usability in order to find the best conditions and enhance employee satisfaction and business productivity.

2.6 ROLE OF TRANSFORMATIONAL LEADERSHIP IN USABILITY IMPROVEMENT

The concept of transformational leadership as the key to higher employee engagement, job satisfaction, organisational performance and adaptability. Transformational leaders provide a supportive, innovative, and collaborative work environment through idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. This makes transformational leadership very effective in organisations focusing on growth and innovation. Nonetheless, this style also has some limitations, including burnout risk, dependency, routine issues and cultural misfit. Transformational leadership will only work for an organisation if the organisational culture is able to support it, and it maintains a structure and systems that aim for this change. A purposeful implementation of the transformational leadership approach by organisations helps build performance-orientated, sustainable teams aligned to their vision, mission and strategic aims. The following table connects the traits of transformational leadership and employee satisfaction and how they address fintech issues specifically, their contribution to improved usability and operational efficiency of the fintech platforms. Each of these dimensions is then linked with its potential impact on employee satisfaction, and why this evolution in employee satisfaction is linked to challenges faced by fintechs in context of compliance, security,

The first one is idealized influence where leaders act as role models so that employees trust these leaders and they feel more connected to the organisation they are working in. For example, in a fintech environment, taking this step is particularly crucial for helping employees internalize the organisation's dedication to best-in-class usability and security. Seeing ethical behaviour and dedication to excellence leads employees to be more conscientious when adhering to such measures in usability enhancements, especially regarding data protection and compliance, key requirements in fintech to gain consumer trust (Raza & Yousufi, 2023). When employees are motivated by such behaviours, they are more likely to consider the security features, which not only contributes towards improving the usability of the fintech platforms but also protects the data, increases transparency, instils confidence among users, thus motivating them to use the fintech solutions. The relationship between the figurative aspect of leadership and employee behaviour is related to our research goal, which is to explore

the transformational leadership culture that can underline the usability enhancement in sensitive sectors, where usability needs to coexist with the security.

Inspirational motivation, in which leaders offer a vivid vision for the future, can have a powerful influence on ensuring that employees' work aligns with organisational goals. In the vast world of fintech, where technology advances at differing rates and constant innovation is essential to stay relevant, a clear, aspirational vision can motivate employees to think about usability not solely as a useful, but input time to build, but rather as an opportunity for creativity and a meaningful contribution. If employees grasp that their endeavours to improve usability led to the success of the company and satisfaction of customers, they'll be more proactive in innovating and tackling usability issues (Gunawan et al., 2021). This might be creating intuitive navigation features or user-friendly layouts that make complex financial services easier to access. When a leader shares a vision with their employees, it further motivates them to start acting themselves in order to implement the usability improvements, which links transformational leadership to usability improvements in fintech platforms while also answering the research question on how leadership catalysed previous improvements in usability.

Intellectual stimulation, which is the third and critical aspect of transformational leadership, makes sense for an industry such as fintech, where change is the only constant. When leaders encourage their staffs to question the world around them, to analyse what they read like journalists and think critically about what in processes can be improved, staff learn and grow from each other and work together to keep a dynamic work environment from routine and stale. This intellectual stimulation enables employees to own their skills solving creative solutions for usability improvement to the challenges specific to fintech, e.g. compliance and data integration (Weller et al., 2020). Intellectual stimulation motivational employee may adopt adaptive interface designs, or predictive feedback-administered systems to anticipate particular needs of the user that can ameliorate usability variable that leads to customer satisfaction. Transformational leadership thereby serves as a direct enabler of usability innovation that addresses complex problems, resulting in employees generating solutions that enhance customer centricity while acting as a catalyst for organisational adaptivity.

Transformational leadership also comprises the component of individualized consideration which positively influences usability. This is where employees have their different personalities acknowledged and receive personal support. This is especially important in fintech, where employees often work on complicated and high-profile projects that demand attention to detail and specialized skills. Leaders who give specific feedback and forms of development initiate employees feelings of confidence and ability to take action in individual usability-related projects (Shi & Zhou, 2023). As an instance, a staff member focusing on user interface design could be prompted to tailor dashboard arrangements using certain user input, optimizing the general effectiveness of the platform. A department that focuses on varying needs also leads to greater job satisfaction, since employees feel valued and supported. This serves to increase employee morale, ensuring that they put in their best efforts in order to release a product which is of high quality and user-friendly in nature, which further solidifies the relationship between personalized consideration, usability advancements and customer satisfaction whilst answering the research question of how usability factors affect employee satisfaction.

The empowerment and autonomy provided by transformational leaders, for example, are critical to building a sense of ownership and commitment amongst employees, which is important if you want usability improvements to be sustained in the long run. In this particular example, when it comes to the world in fintech, when the UI tends to get slick and complex, employees who are empowered will be more likely to take the initiative to make very simple solutions that ease the UX aspect of the interface. Transformational leaders create employee autonomy, which leads employees to seek out user-centered designs and features that directly address real customers' needs (Siswanto & Yuliana, 2022). Fostering employee power employees with a sense of trust and value to offer meaningful contributions to the usability of the fintech platform (include features such as preventing errors or implementing recovery from error areas that generate user frustration and counteract satisfaction). Empowerment leads both to a better employee experience and a more directly customer-impacting usability-favourable path to a more reliable and accessible platform.

The impact of leadership on employee satisfaction clearly a relevant topic in the field of organisation studies, but it seems to contribute very little subject-specific knowledge

to digitally rich environments such as fintech. Bass and Riggio (2006) stress that transformational leadership raises job satisfaction by introducing positive effects, such as a vision for a legitimate future and colleague motivation. Although foundational, their empirical foundation is largely derived from conventional industries such as health, education, and manufacturing. Therefore, its applicability to fintech, where work is shielded by digital systems and usability infrastructure that is constantly evolving, is limited. Furthermore, their methodological perspective, which is often quantitative, does not provide knowledge about employees nuanced lived experiences, or interactions with internal platforms.

Similarly, Avolio & Bass (Avolio & Bass, 2004) propose a solid, validated model in the form of the Multifactor Leadership Questionnaire (MLQ), although most of the research supporting this model has only skimmed the surface in terms of understanding how leadership styles determine the internal usability environment. The transformative dimensions of intellectual stimulation and individualized consideration are, on paper, an ideal candidate for promoting platform feedback and user training (Bass & Avolio, 1993). Yet empirical research on these initiatives in platform-centric workspaces is limited. It will be up to the research community that focuses on fintech environments to verify if these behaviours correlate with system re-engagement cycles, re-usability, adaptation or gratification in digital tasks.

Bennis (2013) in discussing authentic leadership and trust-building, sheds light on the concept of relational leadership, but his work still needs to be empirically tested in the context of fintech and digital transformation. His focus on values-centered leadership can work in fintech contexts — particularly in the midst of fast-moving platform shifts that require a moral compass. Yet, his thinking remains purely conceptual and unspecific. While Yukl (2013) provides a rich model of effective leadership behaviours, he does not explicate discuss their system implications or digital adaptability. His empirical discussion also largely stays at the level of behaviour and stops short of incorporating environmental factors such as technology usability, regulation, or digital literacy, which are elements of fintech.

An exception to this is Sharma & Nair's (2022) study of leadership in technology-rich settings. Their qualitative examination investigates leadership responsiveness and innovative culture in digital companies, which closely matches the needs of fintech.

But their case-based approach is not comprehensive, and only indirectly deals with usability. It fails to offer a salient mechanism through which internal processes, feedback, or employee–platform interactions are affected by leadership choices. In addition, it makes no distinction between types of systems, such as those serving customers as opposed to those that are used internally (Lewis, 2014; Shneiderman et al., 2018). This makes it less relevant for the current study, where usability is not viewed as a design end feature, but as an intermediary concept that mediates the relationship between leadership and employee satisfaction.

Nguyen and Sharma (2024) also advocate for professional development and employee readiness for technology adoption. Yet their claim that “‘investing in professional development’ engenders a “culture of innovation” is more rhetoric than analysis. The association between leadership, learning design and system usability is less developed. Their research does not separate results by platform use, and it is not clear what individual leadership behaviours contribute to usability-compliance development. Accordingly, the study has strong conceptual value, but weak methodological certainty. Aspects such as the sampling justification, control variables, and analytical methods applied are not adequately reported, reducing confidence.

The literature on leadership and organisational culture linked to leadership styles reinforces the belief that leadership and organisational culture are intertwined (Schein, 2010). Although he focused on the role of the leader in cultural transmission, Schein’s theory would be more useful if was extended to include platform values including responsiveness, transparency and user-centeredness. Yet this link remains theoretical. Schein does not address digital mediation and in-house system use as cultural manifestations. While this theoretical framework is useful, its practical implications for fintech usability cultures remains unexplored.

While the existing literature on leadership and employee satisfaction serves as a strong theoretical base, very little work directly reports on topics related to fintech, such as the ease-of-use of systems, regulatory burdens, and responsiveness to feedback. Empirical work is required to avoid the temptation to generalise leadership behaviours to consider the effects of digitally structured, platform-moderated environments in which satisfaction is somewhat driven by usability experience.

The second literature domain centres around usability as a driver of employee satisfaction and organisational efficiency. Nielsen's (1993) classic usability principles of learnability, efficiency, error prevention, and user satisfaction have guided HCI research for decades. Yet most of these principles emanate from studies of consumer-facing interfaces being tested in labs. They are not suitable for use in the real-time organisational context, such as fintech ecosystems, where updates occur frequently for compliance. Nielsen (1993) fails to explore how leadership or organisational design affects the usability climate, spotlighting a lacuna in our understanding of usability as a socio-technical construct enhanced by human and managerial interventions.

Lewis (2014) expands on the evaluation of usability with the advent of scalable evaluation tools such as the System Usability Scale (SUS). Although his approach provides practical measures for user experience, it does not explain leadership and organisational factors. One troubling characteristic of studies using SUS is that they frequently value SUR scores as out-of-the box satisfaction scores, without investigating what lies beneath these scores. Finally, Lewis considers interface usability, whilst neglecting to indicate how internal systems influence employers' workflow integration, knowledge sharing, and agency, which are core issues in fintech platforms (Shneiderman et al., 2018).

Shneiderman et al. (2018) advocate for universal usability and inclusive design, arguing that usability should be adjusted to various user requirements and their prevailing situations. This approach also resonates with fintech's front and center, multi-role, multi-location workforce. Yet, their work is centered on customer technologies and user diversity, and less focused on the undertow of internal usability. It is also based on lab tests and HCI theory, rather than organisational theory. As a result, they are unable to explain how leadership or culture within an organisation can help or hinder the integration of usability into operation systems.

Kane et al. (2015), offer one of the more comprehensive views of leadership, company structure and digital transformation. Their focus on agility, alignment, and vision map well to the fintech reality. However, their sample of senior executives in large digital businesses provides limited insights into the middle management or the experiences of frontline staff. Kane et al. also fail to draw a direct association between leadership behaviour and platform use outcomes. Their model focuses on implementation and

alignment but does not detail the specific mechanisms via which leadership facilitates usability at the local level.

In the same vein, Nguyen and Sharma (2024) posit that organisational learning and leadership drive digital adaptability. Yet their assessment is short on specifics in terms of operations. The relationship between adaptability and usability is claimed, however, not quantitatively addressed. The issue of how the results actually prove and improve usability with the help of the leadership is not addressed. What is also lacking in their study, is methodological rigour, it is ultimately anecdotal, and case-based, rather than empirically tested to create results that can be replicated. Therefore, it does not consider how a mediating factor like usability could help explain the relationship between leadership and employee satisfaction.

In general, little is known about how usability research and organisational leadership theory are related. Although it provides deep insights about design, testing, and interface quality, this work fails to consider how internal users (employees) interact with systems that are embedded in organisational routines, compliance workflows, and performance structures. Those who study leadership in connection with the process of digitalization seldom include usability in their models. This fractionalization highlights the importance of the present study, which is the first to locate usability as a mediating variable between leadership and satisfaction in the fintech industry.

2.7 CONCEPTUALIZATION OF FINTECH

Fintech, a portmanteau of financial technology, refers to a broad spectrum of digital innovations that aim to enhance, streamline, and even revolutionize conventional financial services. It has countless applications in areas like online payments, lending, investment management, cryptocurrency and blockchain technologies (Sampat, Mogaji, & Nguyen, 2024). Fintech leverages digital tools (e.g., AI, machine learning, blockchain, big data analytics) to provide quicker, broader-access, and cost-efficient services relatively to traditional financial institutions (Nguyen, Tapanainen, & Nguyen, 2022). Fintech doesn't just make consumer banking better; it can also revolutionize other industries, like healthcare, insurance, and small business financing, making financial services accessible to everyone (Mainardes, Costa, & Nossa, 2023).

The fintech idea disrupts banks and traditional financial practices. Fintech harnesses technology to minimize friction — that is, the resistance people experience in various financial transactions and bureaucratic processes. This feature is especially useful in underdeveloped areas, where traditional banking frameworks are absent. For example, digital financial services facilitate entry from a way of life in the countryside to the formal financial sector, which can contribute to economic inclusion and growth (Hasan et al., 2023). Moreover, fintech services cater to diverse demographics, including youth and rural consumers, which helps diversify the demands and make banks competitive, as these demographics are often not targeted by traditional financial institutions (Das & Das, 2023). This is made possible by the digital nature of finances, ideal for mobile phones and the growing interest in app-based mailers that can assume the banking role without the involvement of physical bank branches — providing business and personal financial management 24/7.

The reason for this is simple: fintech is an abstract concept that is fundamentally linked with what it depends on, namely advanced tech that promotes efficiency and personalization. For instance, AI and machine learning play a crucial role in fintech by processing large amounts of data, enabling personalized financial advice, predictive analytics, and automatic customer support via chatbots (Jangir et al., 2023). Conversely, in particular high-risk sectors like cryptocurrency trading or peer-to-peer lending (Puschmann & Halimi, 2024) Blockchain technology has been crucial in increasing transaction transparency and security. Opting for REST APIs Rest APIs enable developers to integrate fintech services onto their platform while providing data exchange via HTTP protocol resulting in higher connectivity and ease to develop the services. This also helps fintech providers create innovative solutions that are tailored to varying cultural and economic contexts, which is paramount in conducting business in the various global markets (Bermeo-Giraldo et al., 2023).

While fintech is extolled for the potential to upend the finance industry, it has real hurdles to both uptake and action -- especially if you are talking about customer trust, data security, etc. As a digital industry, fintech is inherently vulnerable to cybersecurity risks, data breaches, and other system weaknesses. Research is showing that there are mixed feelings towards the risk involved in the use of fintech applications, as users have doubted the security of their financial data in the platforms (Jangir et al., 2023).

Such scepticism represents a significant hindrance to the explaining use of fintech services because trust is a prerequisite, notably in the case of new fintech organisations still lacking the long-standing reputation of traditional banks (Podsakoff et al., 2003; Nguyen et al., 2022). To overcome this fear, fintech companies are forced to adopt strict data protection protocols and make substantial investments in cybersecurity infrastructure and compliance with regulatory requirements to gain consumer trust and protect their reputation (Fasano & Cappa, 2022).

Fintech is not only regarded as a threat in terms of security but also as enabling global financial inclusion by providing financial services to previously unbanked segments of the population, including low-income populations, women, and rural communities (Setiawan et al., 2024). Digital payment systems and mobile banking go a long way to making this accessibility, with their lower operational costs allowing them to serve these under-banked, low-income groups more effectively than the traditional banking systems (Berman, Cano-Kollmann, & Mudambi, 2022; Alshari & Lokhande, 2022). But the non-traditional players — aligned with Big Tech companies — are complicated the fintech landscape, which inserts large customer bases and sophisticated data processing capabilities into the financial infrastructure. While this interconnectedness can spur innovation and competition, it also presents risks of market monopolization as well as abuse of consumer data for profit (Puschmann & Halimi, 2024; Solarz & Swacha-Lech, 2021).

From a customer point of view, the attraction of fintech is in its highly personalized, user-friendly approach which taps directly into a modern-day desire for ease and effectiveness. In contrast to traditional banks, which follow a certain process when providing utilities to their customers, fintech services that offer payment systems aim to align with users' preferences, providing tailored payment systems, smoother transaction speeds, and user-friendly interfaces (Liu, et al., 2023). The nature of fintech itself possessing personalization ensures user engagement and user satisfaction which results in a competitive edge and plays a vital role in retaining customers (Hasan et al., 2023; Mainardes et al., 2023).

However, the market dynamics of fintech is ever evolving but regulators often fall behind in keeping up with these changes which brings with it complications in adhering to compliance with governing bodies across the world. Facilitating cross-border

transactions through multiple countries creates a host of challenges for fintech companies due to differing consumer protections laws surrounding data privacy and money laundering regulations (Nguyen, Tapanainen, & Nguyen, 2022). Additionally, ethical considerations like responsible use of customer data and transparency in automated decision-making processes are crucial for sustaining trust and integrity in fintech services (Nour, 2022). Whilst fintech is rife with potential for digitalizing the end-to-end experience of financial services, it is also contending with a range of very real hurdles, which require careful navigation. These challenges include achieving data security, ensuring regulatory compliance, establishing customer trust, and grappling with the competitive engagements ushered in by Big Tech entrants. Fintechs are also challenged to continually innovate and adapt to the rapidly changing technology landscape. Effectively addressing these concerns is critical for fintech companies to reach their potential and sustain a path of growth and innovation in the digital era.

Although usability is considered one of the cornerstones for successful digital systems, its association with employee engagement and satisfaction is not straightforward, initially being assumed. The classical contributions e.g. Nielsen's (1993) usability heuristics and Shneiderman et al. 's (2018) universal usability model have produced more general principles of interface design and usability evaluation. Consistency, error prevention, flexibility, and user control have all become the standard metrics to apply to software and platforms. Yet, there is, however, a lack of a critical exploration of how usability translates into employee experience, particularly within multifaceted organisations as the fintech industry.

Though there is widespread opinion regarding its utility, some academics argue that conceptual coherence for usability does not equal ubiquity. Lewis (2014) considers IUEs as being oversimplified, and too much focus is placed upon shallow metrics like time to complete a task or number of errors. Though helpful, such metrics seldom convey the deeper relational, motivational and situational factors that contribute to how employees interact with internal systems. For example, while a well-designed user interface could drive initial adoption, it might not maintain ongoing engagement if the employee doesn't have the right level of support, understand their role, or believe their tasks align with the goals of the business. From this perspective, usability would be

more appropriately treated, not as the primary cause of satisfaction, but rather as one among several mutually dependent factors feeding into a complex ecology of engagement.

2.7.1 Theoretical Tensions within Usability and Engagement

For many years, usability has been considered a first principle in system design, and is frequently claimed to promote productivity, efficiency and user satisfaction. Important contributions, such as Nielsens' (1993) heuristics and Shneiderman et al's (1992) request-level usability issues, have supported usability practitioners in the definition of evaluation criteria. s (2018) structure on universal access has had a major influence on the discussion, in particular concerning user interface design and human-computer interaction. In organisational domains such as fintech, such usability principles had led to the perception that these systems are easier to use (see e.g. Han et al. 2004) and therefore increase individuals' propensity to use the system. There are associated implications for job-satisfaction. Yet a closer look suggests that this idealistic perspective may mask a more complicated organisational infrastructure that influences how technologies are used.

Although usability is often identified with satisfaction in the literature, not all researchers consider this to be a direct cause of user satisfaction. For example, Lewis (2014) cautions against measurements of ease of use at the level of the interface. Such measurements include navigability, errors, and visual clearness that might draw attention away from problems pertaining to broader levels of structure. These factors include a lack of support structures and weak leadership communication as well as high cognitive load. These are variables that can often decide the success or failure of how technology is implemented or seen throughout high-paced sectors, such as fintech. This implies that usability is an important, but not autonomous, theme to consider when addressing discourse in Computer Human Interaction (CHI).

Such structural thinking specifically in fintech, is however, particularly acute. Tireless innovation, bi-weekly compliance updates and an under-pressure workforce which must deliver in a rapidly changing digital landscape all paint a challenging picture of the industry (Nguyen and Sharma, 2024). In such working environments, the performance of internal systems manages to be less reliant on static usability heuristics; a guiding approach popularized by famous design gurus, such as Don

Norman and Jakob Nielsen. Instead, the way staff are empowered in their learning and engagement with the creative use of the platform is seen as more important. The failure to recognize this complexity in various empirical investigations has constrained the capacity of these researchers to account for the subtle interdependencies that can exist between platform design and personalised employee engagement.

Bass and Riggio (2006) and Avolio and Bass (2004) emphasize the role of transformational leadership in stimulating motivation and satisfaction through actions such as intellectual stimulation and individualized consideration. Their models, however, overlook the importance of system usability as a mediating variable for employee engagement. Instead, they look at the affective and relational dimensions of leadership, without paying attention to how the technological infrastructure of the organisation mediates these leadership effects. This is a theoretical omission in environments, where internal systems are a core part of people's day-to-day work, such as fintech.

Schein (2010) also addresses the influence of leadership within organisational culture, indicating that values, norms and artifacts are communicated from top to bottom. In fintech companies where user-friendliness is not just an attribute but also reflects organisational agility and user empowerment, system and feature design are effectively a cultural artefact. However, only a small handful of studies already attribute this cultural transfer to usability. The consequence is a disjointed literature where leadership, engagement and system design are discussed in parallel, but do not converge as concepts.

Second, another criticism of the literature is the propensity in previous studies to generalise the universally beneficial effects of usability without considering the differential effects on roles, departments or user types. Shneiderman et al. (2018) note that universal design principles for more inclusive products should also apply to a more diverse range of target user groups based on Gulliksen et al's (2003) framework. However, since that framework is outcome-orientated it can lead to generalisation. Usability in fintech might look very different for compliance officers than it does for customer service representatives or technical teams. Nevertheless, while there are exceptions that disaggregate findings to examine how usability relates to particular

work practices, digital skills, or leadership routines, there are relatively few such studies. This lack of nuance threatens the generalisability of many findings.

Additionally, the use of surface-level usability measures generally leads to a shallow analysis. As Kane et al. (2015) suggest, digital transformation is not about new technology, which represents just a small element of digital transformation, but about leadership and cultural alignment. The reach and scale of innovations within digital transformation are now starting to prove their value. However, research that addresses usability specifically, without considering the construction of the organisation as a context for the uptake of platforms have a propensity to associate employee satisfaction with the efficiency of use of interfaces. Kane et al. (2015) support such an integrative approach, in which usability is situated within a wider sociotechnical system that is influenced by leadership behaviours, feedback mechanisms, and strategic intent.

Similarly, this focus on usability can serve to sideline additional, but no less important aspects of the employee experience. Job satisfaction, as Bennis (2013) and Yukl (2013) observe is influenced by a combination of factors such as job autonomy, recognition, role clarity, and professional growth. These interact with technology yet are not limited to interface design". For example, an extremely functional system will not address dissatisfaction with management communication or lack of career progression. Hence, the emphasis on usability as a necessary, much less sufficient, condition for engagement is theoretically flawed.

In addition, there are methodological constraints associated with much of the empirical work that undermines the ability to argue for the effects of usability. Claims made by Nguyen and Sharma (2024) with regard to professional development and technological readiness are informative but somewhat lacking in terms of methodological rigour. Their findings are based on high-level organisational observations, not on specific tests of usability or quantified measures of engagement. Likewise, studies that use instruments such as the System Usability Scale (Lewis, 2014) are often reported without having been complemented by qualitative analysis which could provide sensemaking and nuance to findings, placing them in the framework of real work life. This methodological gap constrains the theoretical

implications of such studies in terms of employee satisfaction and organisation performance.

In addressing these concerns, the current study takes a more nuanced stance. It does not consider usability as a deterministic force of engagement, but as a situational condition that is influenced by leadership style, organisational culture, and contextual constraints. It does so by drawing on transformational leadership theory (Bass & Avolio, 1993), which directs attention to how leaders can foster usability enhancing climates through actions that contribute to innovation, feedback, and user-centred design. This approach combines leadership and usability knowledge, and accounts for limitations in previous studies on the subject. It delivers a more comprehensive model for a study of employee experiences in fintech.

As such, usability is a critical notion in system design, and the way in which it influences employee satisfaction and engagement depends on several organisational and relational factors. Statements in studies that do not take such interdependencies into account may be partly or even completely erroneous. As fintech continues to mature, a research agenda that advances beyond UI metrics to models that account for the interplay between leadership, culture, and usability in the digital workplace should be embraced.

2.8 THEORETICAL UNDERPINNING

The concept of affordance theory was first introduced by James J. Gibson in 1977 and has since become a significant aspect of human-environment interaction research. This theory also solves the problem of how objects in the world (their physical properties) select the desired actions for a user, which makes this theory a bridge between an object and the user's abilities or intention (Gibson, 1977). This concept has been adapted as a foundational element contributing to a rich understanding of how users "interact" with objects, spaces, and interfaces, as in their potential usefulness across a wide variety of disciplines, including psychology, design, and human-computer interaction (Gibson, 1977).

Gibson depression theory proposed perceived affordances and actual affordances. "In the subfield of HCI, perceived affordances are descriptions of what a user can do

with an object or resource based upon design cues, shaped through individual experience, abilities, and context (Norman, 1999). A button or icon in software implies that you can click on it, reducing the learning curve and allowing users to be more productive within an organisation [3]. Precisely, 'actual affordances' referring to the qualities of an object that set up its affordances, such that these affordances are independent of an individual's perception (Gibson, 1977). Those would be the physical characteristics that render a chair sit-upon-able, or a whiteboard write-upon-able, capable of performing the same utility for any number of people. Another key aspect is represented by effectivity which is related to the user's competences to capitalize an object's affordances, highlighting the match between personal capabilities and the configuration of the environment (Turvey, 1992). It is an essential idea, particularly in organisation, where the physical space in which employees work can be tailored to complement and amplify the abilities of employees and keep them engaged.

The affordances are a context dependent. Examples of these inputs are environmental or situational factors, such as the arrangement of a workspace or the hierarchy of a team, that shape how resources are utilized in organisations. The physical workplace can also facilitate or inhibit psychology-based processes. Trained affordances occur as users are exposed to specific tools or environments that become increasingly intuitive as users engage with more complex systems over time (Norman, 1999). This aspect of the affordance theory highlights the role of knowledge and training in workplaces; the advanced features of the digital tool may not be visible/available for immediate use without prior knowledge through training.

Signifiers and feedback are other elements that lend the functionality of affordances to an interface. Signifiers are used such as labels or icons to help users understand how to use object or tool (Norman, 2013). On the other hand, feedback offers immediate information to users regarding the outcomes of their actions, affirming appropriate use, rectifying errors, and ultimately enhancing confidence and speed in interacting with technological systems (McGrenere & Ho, 2000). More broadly, affordance theory is about how all of the many varieties relate—perceived, actual, effectivity, context, learned, signifier, feedback, etc. Trowler supports the design of user-centered workflows and interfaces, environments that are intuitive and accessible, for optimum interaction and productivity outcome. Ensuring the Alignments

By a careful application of these principles, designers and organisations can develop spaces and tools that fit users' requirements and capabilities, contributing to efficiency across a range of settings.

Another area of focus affording theory is the relationship of "signifiers" and affordances, which was particularly interesting from a design perspective. Signifiers are external markers that signal or make visible affordances; clearer indication on how to use an object (Norman, 2013). For instance, an arrow on a door handle indicates the way it needs to be pulled, clarifying the affordance to pull. Signifiers serve an important function of confirming or clarifying affordances, thereby guiding user behaviour. Signifiers become particularly useful in complex and novel environments, where affordances might be less obvious (Norman, 2013). Signifiers make it easier for designers to guide user behaviour through interaction with objects and can provide critical information about how they are meant to be interacted with as affordances (Hartson, 2003). Different signifiers influence the type of affordances that are derived, so this quote shows just how interdependent these ideas are — how design elements work together to help users understand how to interact with a given product, particularly in cases where the functional cues of an object cannot inform a user on how they are to use an object.

Feedback is another important factor in affordance theory, helping the user to understand whether their action was successful or not (in real time). Feedback helps to strengthen affordances by indicating that an interaction was successful or guiding users when they make a mistake (Norman, 2013). Speaking of interaction systems, system feedback can consist of visual feedback, sounds, or haptics that provide information to the user on their actions, helping them to achieve their intention with the system. This feedback reinforces the user's grasp of affordances and thus allows for a cyclical pattern where actions and outcomes are connected (McGrenere & Ho, 2000). For instance, in a touch-based system, clicking and highlighting a button upon press can indicate a button has been pressed, reiterating the affordance of touch interaction. In the context of technology design — where affordances rely on user actions, and these user actions typically require continuous exchanges and responses — this role of feedback in enhancing affordances is key.

Affordance theory weaves all these factors — perceived affordance, actual affordance, effectivity, context, learned affordance, signifiers and feedback — into cohesive interrelation. The perceived affordance is complemented by the actual affordance which acts as the physical basis for possible actions. Further, affordances are qualified in feature of effectiveness as only users with the appropriate abilities might actualize them in meaningful ways. The context dictates and sometimes narrows affordance perception, displaying how situational factors affect user interaction. Learned affordances take that even further, as based on experience users can recognize and utilize the affordances, and signifiers and feedback broaden and strengthen the affordance perception by showing users the proper interactions. Collectively, these aspects highlight the multi-faceted characteristic of affordance theory, demonstrating that affordances can no longer be seen as static features of objects but are dependent on users' perceptual, cognitive and situational dimensions.

Such a framework is particularly salient in the context of design and user experience, where supporting and implementing give and take through affordance theory encourages intuitive, accessible, and more usable products (Chemero, 2003). Designers, for example, can integrate additional signifiers or apply alternative feedback mechanisms to improve perceived affordances and communicate the intent behind the actions to the user. By considering real affordances and effectivity, designers build products that can accommodate a range of abilities and thus have a wider range of appeal for different users. Products communicate deeper interaction with learned affordances while remaining approachable and simple enough for newcomers and novices (Kaptelinin & Nardi, 2012). This style illustrates how affordance theory can be a right approach to achieve meaningful designs to attract users and have user-centered interaction over a wide range of use contexts.

Thus, affordance theory provides a deep insight into how objects and environments scream to people about what they can do with them, providing the link between perception and action. Affordance theory, through its essential elements of perceived affordance, actual affordance, effectivity, context, learned affordance, signifiers, and feedback, describes the interaction between users and designs, highlighting the potential for design features to enhance or restrict usability. Instead, designers can use these factors to develop products that fit better to the desires and abilities of

users, facilitating higher user experience with more effective, astounding and accessible interactions. In organisational contexts, affordance theory serves as a valuable analytical lens for examining how aspects of the environment afford opportunity or impose limitations on interaction in the workplace. Affordances in organisations go beyond mere physical and perceptual attributes suggested by Gibson (1979), becoming cognitive, social, and functional encounters (Leonardi, 2011). In an organisation, affordances are relational properties, and thus, the material environment (e.g., tools) and the social structures give employees certain potentials for action or opportunities to allow them to engage effectively in tasks, cooperate with colleagues, or contribute to strategic objectives (Hutchby, 2001). In the organisational world structures and social constructions SC affordances describe how something like design features, technologies, social structures and norms afford us as individuals and teams action possibilities that range from aligned for-purpose to counter-productive. So, in organisations, understanding affordances means exploring how these potentialities can affect the level of engagement of employees, their productivity, collaboration, or innovation.

Functional affordance of workplace tools and technologies is one of the most important drivers of organisational affordance. Functional affordances are established through the perceived ability of the artifact to complete a task in an organisational context and thus allow employees to conduct their tasks more effectively (Leonardi, 2013). And for example, if you implement project management software, it has specific affordances, such as the ability to track progress, internal communication, external communication, resources that are invited to the same space, this reduces friction in the way employees worked together, all these features could only be provided through standardization or convergence. These functional affordances link the design of a tool with its actual use by organisational members, connecting the material attributes of the tool to the goals of its user, thereby making them instrumental in task performance. These affordances are essential to provide users with the ability to use the technological tools in a meaningful way, keeping in mind the conceptualization of affordances as highly relevant in the dynamic relationship between tools, design and users' expectations and needs (Norman, 1999). Thus, functional affordances serve as a relevant driver in organisational systems, allowing to perform actions which

otherwise would be requiring more time and energy, promoting efficiency and effectiveness from an organisational perspective.

Cognitive Affordances — This concept closely relates to functional affordances but refers to the mental cues or design elements that allow employees to understand how they need to use specific tools or resources in their work environment. These affordances impact how quickly a tool will get adopted as well as how much it gets used over the long haul. In software programs (icons, interface layouts, and workflows) for example, serve as cognitive affordances by giving employees intuitive understanding or mental models of how the tools work, thus decreasing mental overhead and increasing productivity (Hartson, 2003). It is here that cognitive affordances play an important role, making sure that users can not only correctly utilize tools but that they can also do so with minimal guidance, independently performing their job responsibilities. Cognitive affordances aid in understanding functional affordances of handles, as they lower the cognitive burden related to interpreting the function of such tools, hence making the tool essentially comprehensible and useful in organisational scenarios where time is of the essence. While function affordance and cognition affordance combine to create the holistic experience leadership provides to employees who can use the tools presented confidently and meaningfully adding efficiency and enhanced competency to the organisation.

Within the field of organisational psychology, affordances are seen less as interactions between an entity and the objects it engages with, and more as social phenomena that describe how artifacts shape interaction in a group setting. Zammuto et al. (2007) demonstrate how organisational structures, cultural norms and, in turn, behaviour are a social affordance that facilitate collaboration and communication in a social space like an open-plan office. But segmented layouts can compromise this pace of interaction, narrowing the social affordances of employees.

Conceptually similar to technological affordance, the role of physical affordance is itself critical at the organisational level emphasizing the economic aspects of the surrounding ecosystem, such as ergonomic design and spatial layout, which in turn will influence task-level comfort and effectiveness (Gibson, 1979). Physically aligned affordances, make for healthy lifestyle choices that, indirectly, boost employee productivity and ethic, facilitating the realization of goals pursued by the organisation.

Leonardi (2011) explains that affordances come in three types within an organisation, cognitive, social, and physical and that these three are not mutually exclusive but they are interrelated factors that combine to determine the experiences of employees and the results of the organisation. For example, cognitive affordances such as easy to use software interfaces can make physical affordances such as spaces for collaboration (social and physical affordances) work even better.

Along similar lines, McGrenere & Ho (2000) argue that the organisational context is a dynamic environment in which affordances are regularly reassessed. Thereby helping organisations to stay agile and responsive to changing technology and workforce demographics, so that affordances seamlessly align with their transforming employee requirements and corporate goals. Moreover, Leonardi (2013) and Norman (2013) introduced the concept of perceived affordances, which is especially relevant for organisational settings, as it describes the meaning given by people over how they interact with tools and environments depending on their roles, skills and experiences. How this diversity is perceived varies widely, underscoring the necessity for designs that cater to different user groups, improving organisational effectiveness at large.

Evolving nature – as new technologies can change existing affordances to help employees do their jobs and interact with one another in new ways (Faraj & Azad, 2012). This transformation also emphasizes the importance of being flexible within organisations to adapt their environments to the changing needs of the present as well as accommodate future demands. It helps you to comprehend the interplay between features of the organisation such as the physical environment and the social and cognitive patterns that shape the working culture. When organisations listen to and implement affordances, they quickly find that they must create environments not just for employee satisfaction and productivity, but for ideation and innovation to best adapt to changing technologies and markets.

Thus, the framework of affordance theory encompassing perceived affordance, actual affordance, effectivity, context, learned affordance, signifiers and feedback as a robust basis for explaining how the transformational leadership style can lead to improvements of usability in fintech platforms. The three factors of affordance theory

interrelate with the goals of transformational leadership to empower employees, promote learning and achieve usability-alignment with organisational goals. Using affordance theory, this study can understand the subtle ways in which usability improvements affect employee satisfaction, which in turn influences customer satisfaction. However, they can only do that if some type of transformational leadership in a fintech organisation optimizes the affordances of its platforms and employees actually perceive, actualize and benefit from those affordances in a way that is conducive to operational efficiency and positive customer experience. To conclude, therefore, affordance theory provides a strong theoretical basis to investigate the links between leadership and acceptance in fintech by offering the rationalization of usability and satisfaction.

2.9 SUMMARY

This section provides a comprehensive overview of the literature on the conceptualisation of fintech or “financial technology”, highlighting its disruptive effect on the traditional financial services sector and the potential to improve accessibility, efficiency, and user experience. Fintech generally refers to a set of cutting-edge digital technologies — artificial intelligence, blockchain, machine learning, big data analytics, etc. — to reprioritize and reform financial services. One can see that there is wide scope for fintech, including topics like online payments, lending, investment management and cryptocurrency and blockchain, that can make transactions quicker, cheaper and more accessible than traditional banking methods.

That significant topic of this chapter is that, in addition to being an innovative and efficient technology, fintech has played a role as a democratizing force in finance and particularly in reaching the underserved, both through providing access and lowering cost. Fintech has opened access to banking services for individuals in remote or underbanked areas through mobile technology, resulting in economic inclusion and empowering local economies. In developing areas, where physical banking might not even exist, this digital shift makes even more business model sense. Fintech reaches demographics — such as youth, rural population and low-income community — previously underserved by traditional retail channels of financial services through mobile banking, digital wallets and other accessible platforms. It also emphasizes the

technological innovations that make fintech's efficiency, personalization, and security possible. AI & ML, for example, contribute considerably to the provision of customized financial services, predictive analysis and automation in support in form of AI-powered chatbots. On the other hand, blockchain is especially useful in improving the transparency and security of transactions, because allow to supporting activities such cryptocurrency trading and peer-to-peer lending. Together, these technologies give fintech the versatility to quickly adapt to consumer needs and shifting market conditions—and to operate successfully in quite different cultural and economic environments.

While the chapter remains bullish on fintech, it does flag hurdles fintech must overcome, particularly around data security, regulatory compliance and customer trust. However, the increasing global digitization also means increased exposure to cyber security threats and the risk of system failure. A critical component of ongoing mass adoption in the fintech sector is customer trust, which rests on how securely data is handled and incorporated into business processes. And, unlike traditional banks, many of these fintech companies do not have longstanding reputations, complicating the job of founding consumer confidence. As a result, fintech companies are forced to invest significantly in cybersecurity infrastructure, regulatory compliance, and transparent communication to mitigate these concerns. Furthermore, the COVID-19 pandemic highlighted the role of fintech to ensure economic continuity as digital solutions became vital in an era of unprecedented disruption. The pandemic was a catalyst for fintech adoption, as solutions for making contactless payments or remotely accessing financial services enabled individuals and businesses to overcome obstacles posed by restricted mobility. But this rapid growth has also brought up challenges of scaling, infrastructure development, and increased security requirements.

The chapter then discusses the role that fintech plays in promoting financial inclusion and its importance in the broader context of socioeconomic development, by providing accessible financial services to some of the least served segments of the population. Fintech: BigTech players are also entering fintech, providing intense competition and driving the industry to innovate at a breakneck pace. However, with BigTech in the picture the potential for abuse of data and monopolisation of market is

into play, meaning there is now a balancing act to strike between the benefits of expansion versus the ethics and regulations surrounding the financial sector. The chapter demonstrates this by presenting several cases of fintech making financial services more inclusive, accessible and user-centered in nature. But the growth of fintech will be dependent on dealing with challenges such as regulatory compliance, cybersecurity and customer trust. The future of fintech represents a delicate interplay between innovation and regulation, with the potential to shape the next phase of the financial landscape.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The guiding philosophical framework articulating the methodological approach is described and the setting, sample, methods employed, and tools constructed or adapted tailoring the methodological framework are teased out in this chapter. Chapter descriptions: Intro and methodology This chapter starts with research paradigm that is the philosophical background behind the study that underpins all parts of research process, ranging from both data collection, to data analysis and interpretation. Epistemological and ontological positions are referred to because of their relevance to the research paradigm, which indicates the point of view for understanding knowledge and reality — within research. Which fits in the aim here from whatever perspective of the interpretivist epistemology and constructionist ontology chosen in this warranted learning, are aligned with the qualitative approach to be done, which is one of the best fits for studying the exploratory subjectively methodological social interactions.

This is then followed by a discussion around valid methods and approaches to conducting proposed research and the contribution that qualitative, inductive approaches can make to understanding complex, context sensitive phenomena. Using

this method means that the research will seek to find out in what ways transformational leadership affects usability & satisfaction in contexts in and around fintech, such that patterns/themes emerge based on the experiences of participants.

Overall, the proposal is structured to provide a clear and well-understood plan for the research study that reflects its objectives. It also elaborates on how semi-structured interviews allow some flexibility in the conversation to enable the participant to express himself adequately while purposive sampling means that only those with relevant insights are included.

3.2 RESEARCH PARADIGM

The research paradigm describes the researcher's way of finding, understanding, and interpreting the patterns which he is exploring. It explains the language, and ways of thought which the researcher is accustomed to. It includes reasoning around ontological, epistemological and methodological standpoints that jointly inform the process of research. At the center of any robust study is philosophical consistency, that is, the research paradigm must be consistent with the nature of the phenomenon being studied, the researcher's viewpoint and the purpose of the study (Creswell & Creswell, 2023).

There is no shortage of prevailing paradigms in social scientific research. Amongst these are positivism, post-positivism, interpretivism, and critical theory. Each paradigm has its own ontology (what counts as real), epistemology (what counts as knowledge), and attendant set of preferred methods (how to obtain knowledge). Positivism holds that the reality is objective and can be measured without researchers. It endorses hypothesis testing, statistical generalisation, and researcher neutrality (Neuman, 2014). The focus is still objectivity using the post-positivism perspective, but positivism acknowledges that all observation is inherently prone to errors, and it introduces considerations of subjectivity and probability (Lune & Berg, 2017).

On the other hand, the interpretivist paradigm underlying this study is based on a relativist ontology and subjectivist epistemology. This view assumes that reality is

dynamic and shaped by human exchanges, encounters and social dynamics (Tracy, 2019). Instead of searching for laws that are the same for all, interpretivism focuses on meanings that are behavioural in specific contexts and is interested in the meaning that people give to the world in which they live (Cassell, Cunliffe, & Grandy, 2017). Interpretivist inquiry is thus qualitative and inductive. It seeks depth and nuance and multiple realities, rather than breadth and generalisability (Silverman & Patterson, 2014).

The ontological position of this study is relativist. That is to say that it denies the existence of an external, objective reality and adopts a perspectival, social constructionist understanding of reality. From a relativist perspective, meanings are loose, multiple and located in the social and cultural practices in which we live and work (Patton, 2015). This corresponds well with the focus of the current research—to understand how transformational leadership is understood and applied in fintech. Specifically, it looks at such leadership affects usability in practice, and how experiences by both employees and customers are made sense of. In a reality as dynamic and complicated as this one, it is of little use, or interest for that matter, to believe that there is a single truth 'out there' waiting to be discovered. Instead, the aim is to reveal and interpret diverse point of views and daily life experiences in relation to specific organisational and technological settings.

The study's framing epistemology is subjectivism which holds that community-academic knowledge is coproduced through the researcher and comembers' engagement. Knowledge is something we do not find, but create through dialogue, thoughtfulness and interpretations (Howitt, 2019). It portrays the researcher as an active navigator in meaning-construction, a mutual dialogue partner with the data, and a vehicle for self-reflection and critical consciousness of his or her perspective. This epistemological orientation is suitable for research that wants to investigate how participants experience leadership, react to usability changes and assign meaning to satisfaction in working life or as consumers. It provides the study with the ability to look beyond what people say to how they say it. It looks at the contexts within which they speak, and at the symbolic meanings they have acquired from their experiences (Taylor, Bogdan, & DeVault, 2016).

Methodologically, interpretivism underpins depth before breadth using qualitative inquiry (Tracy, 2013). This research was undertaken using semi-structured interviews in order to gather articulate, contextually rich storied experiences from employees and customers in the fintech industry. These narratives were interpreted and synthesised using thematic analysis with a focus on patterns, dissonances and latent themes. This methodological decision is in line with the parameters of the study, and the aim is not to measure the occurrence of certain perspectives, but to explore participant voices on the impact of leadership behaviours on employee empowerment, platform usability, and user satisfaction.

The ontological and epistemological orientation relative ontology, subjective epistemology and qualitative approach although compromised, it was not happenstance that these philosophical positions ontology, epistemology and methodology were selected. They express a strong grounding in terms of the research questions and their ability to address the phenomenon under investigation. Transformational leadership is a socially constructed process, ruled by interpersonal exchange, common sensemaking, and cultural prescriptions. Usability, in contrast, is not a technical measure, but an experienced quality that is a function of design opportunities, organisational concerns, and end user expectations. Service quality has to be analysed broadly beyond survey observations. It is emotional, context-specific and related to trust, accessibility and perceived value. To account for these complexities, a philosophy capable of accommodating multiplicity, reflexivity and embeddedness in context is required.

This perspective also underlines the concept of validity. In terms of interpretivist research, trustworthiness is achieved through credibility, transferability, dependability and confirmability rather than through statistical validity/reliability (Guba & Lincoln, 1994). The use of triangulation, member checking, audit trails, and reflective journaling were all part of ensuring transparency and ethical robustness as part of a rigorous analytical process. In addition, reflexivity was present throughout, with the researcher reflecting on his or her assumptions, interpretation and potential reflexivity. This contributes to the trustworthiness of the findings, as the intersubjective character of knowledge generation is recognised.

In contrast, positivist or post-positivist frameworks would have restricted the range and depth of the study. These paradigms reach for universal truths through hypothesis testing, but also through controlled variables, and large samples. These are tools that are not well-suited to a research aim that mostly values subjective experience, meaning-making, and social interactions. Objectivist presumptions would have sidelined the relational, emotional, and symbolic aspects of leadership and usability, replacing these with simple quantitative emblems of complex organisational processes. Given this study's aim to investigate "how" and "why" leadership behaviours were related to usability and usability satisfaction in particular contexts, an interpretivist paradigm was seen as more fitting.

An inductive logic of inquiry is equally consistent with the interpretivist paradigm. A theme was not decided prior to data collection, as testing a hypothesis was not the intention. This inductive progression facilitated the emergence of a conceptual grounded in participants' lived experiences (as opposed to being forced into a predetermined framework derived from elsewhere). It is also important that they are used flexibly during data collection and analysis and are kept open to unforeseen findings and relationships between variables (Charmaz, 2014).

This study is based on an interpretivist perspective with a relativist ontology and a subjectivist epistemology. This epistemic position recognizes the plurality of realities, the inter-subjective character of knowledge, and the relevance of context, reflexivity, and sense-making. It provides the foundation for the methodological choices made in the study and permits a localized understanding of how transformational leadership instructions, usability practices and satisfaction manifest in fintech environments. Highlighting and supporting this paradigm means that this study meets the demands of epistemic and ontological legitimation in high-quality qualitative research with coherence and reactivity in terms of the study design.

3.3 RESEARCH METHODS AND APPROACHES

An approach is a basic plan or design of a study, which will help conduct research analysis, research design and research methods. The inductive, deductive, and abductive approaches of research are amongst the important research paradigms

(Tracy, 2019), even though, each of these approaches varies in the theoretical building process and examination of theories/hypotheses. Inductive research starts with observations and progresses to theory formation, deductive research starts with existing theories and tests these in the world, and abductive reasoning seeks to discover the most probable explanations for the data, often blending aspects of both induction and deduction (Neuman, 2014).

Further differences between deductive and inductive approaches can be found, amongst others, in the researcher's involvement, the research outcomes and the methodological elements. With deductive research, the researcher remains impersonal, an outside observer seeking not to interfere. This objectivity is crucial to the maintenance validity in positivist paradigms where the researcher tests hypotheses rather than interprets meaning (Neuman, 2014). Deductive research seeks quantifiable, reproducible results that build on generalizable knowledge and inform policy. It employs structured approaches, many of which are quantitative and hence amenable to statistical analysis and predictive modelling.

In contrast, inductive research demands a more active role from the researcher in the research process, often involving interaction with participants to ensure a comprehensive understanding of their perspectives. Such practice fits within interpretivism's emphasis on co-constructing meaning with participants, an acknowledgement that reality varies across contexts and is influenced by individual and group subjectivities (Tracy, 2019). Unlike deductive studies, which produce universal truths, inductive studies produce highly contextualized knowledge, drawing on participants subjective experiences to understand a rich and complex social phenomenon in depth. Such approaches often comprise qualitative methodologies such as interviews and thematic analyses that provide the flexibility needed to understand emerging discoveries.

Methodological applications are another way in which deductive and inductive approaches differ. For instance, deductive studies often use quantitative data collection procedures (including but not limited to surveys and experiments) that align with a positivist focus on standardization and measurement (Patton, 2002). By contrast, inductive studies employ qualitative data collection methods that can capture

the nuances of participants' experiences, and the meanings ascribed to these. They only offer case studies, ethnographies, or grounded theory approaches, which supply the rich, detailed data needed to theorize new concepts from the ground up (Creswell, 2014).

In combination, these differences demonstrate the extent to which each approach aligns to different philosophical positions and research objectives. Due to its structured methods and objective stance, deductive research is aligned with positivism, allowing researchers to derive conclusions that have broader application. On the contrary, inductive research is classified as interpretivism and social constructionism as the approach emphasizes what people experience subjectively, theory generation, in-depth comprehending the phenomenon's significance socially (Taylor et al., 2016). How each approach maps onto various methodological and epistemological dimensions helps illustrate that the appropriate choice will depend on which approach best suits the aims of the research, the philosophical position of the researcher, and the intended output.

This would fit comfortably with inductive research and inquiry, which is aptly suited to the research aim and objectives to investigate the link between transformational leadership, usability enhancements in fintech platforms and employee and customer satisfaction with those platforms. Inductive research relies on the idea that one begins with single pieces of data, eventually assembling more general theories or patterns from those (Tracy, 2019). This is especially appropriate for revealing the ways in which transformational leadership provides a foundation for (sometimes subtle) user-centered usability interventions, and as a result impact on both employee and customer satisfaction in multi-faceted and dynamic ways.

Inductive research is useful for this study, as it enables the researcher to navigate the intricacies of leadership and usability, and to extract insights directly from the participants based on their experiences within fintech organisations. The research questions—on the influence of leadership over usability, the relationship of usability factors with employee satisfaction, and the effects on customer satisfaction—are not hypothesis-driven, but rather exploratory. The inductive reasoning nature, where the emphasis is placed on achieving depth of understanding rather than generalizability

(Neuman, 2014), is evident in its open-ended, exploratory nature. The inductive approach allows for the production of rich qualitative data like interviews and case studies, which helps the researcher to identify themes in the practices of leaders and improvements in usability which might otherwise go unnoticed within a more prescriptive deductive approach (Silverman, 2004).

A deductive approach, which is normally employed when starting with a hypothesis derived from existing theory and then testing it against empirical data, in contrast, would not fit this research. Deductive research is consistent with positivist assumptions; interested in hypothesis tests and objective measurements. Using a deductive approach would mean that the researcher had to develop hypotheses about how transformational leadership contributes to usability outcomes before the study was implemented. This assumes a static, one-size-fits-all approach to understand the leadership-user relationship that may not reflect the intricacies of context-dependent, subjective nature of leadership and satisfaction in fintech platforms (Tracy, 2013). The deductive approach tends to prioritize quantifiable variables, large sample sizes, and structured instruments, potentially hindering the researcher's qualitative understanding of the subjective, emergent, complex dynamics of leadership and usability in a rapidly changing context such as the fintech industry (Patton, 2002).

It is appropriate to adopt an inductive position here, given that social constructionism is the epistemological position on which this research is based. Social Constructionism as a perspective, social constructionism argues that reality is built through people's interactions with each other and the meanings that emerge from those interactions, rather than being static, objective truth. Thus, investigating how transformational leadership influences improvements in usability in fintechs requires comprehension of the co-constructed understanding between leaders and employees in their organisational milieu pertaining to usability, satisfaction, and service orientation (Cassell et al. 2017). By adopting the lens of social constructionism, the researcher can see all of these elements as socially constructed and contextually dependent, interpreting how leaders enable usability enhancements and how employees and customers experience the change. This epistemological position involves an emergent and responsive approach to research, which is really the nature of inductive research

where the findings are based on experiences of the participants themselves (Lapan, Quartaroli, & Riemer, 2011).

In opposition to this perspective, a more common approach aligned with objectivism (generally associated with realism and positivist epistemologies) holds that an objective reality exists outside of human perception. Because it would suggest leadership practices and usability outcomes are not the result of the interpretations of the manager and stakeholder; the mentality of behaviour would not account for this research, lest Objectivism frame the researcher. More so, this viewpoint ignores the contexts and interpretive aspects of leadership and usability in fintech, where there is a great deal of changes in technology, as well as the role of experience of the users as they relate to the technology (Neuman, 2014). The study of employee and customer satisfaction, one would argue, is best approached through the lens of transformational leadership rather than objectivism — which would negate two highly individualized, complicated experiences to a set of standardized variables and would inevitably fail to identify the dynamic relationship between satisfaction and usability that comes about as a result of effective transformational leadership.

For addressing the research aim and objectives the interpretivist approach builds on the idea of relativism and thus an appropriate framework can be established. Reality is not absolute, but change according to different individuals, and social context. When examining transformational leadership's contribution to usability improvements, and its impact on satisfaction, the researcher needs to understand how different agents—including leaders, employees, and customers—construct and interpret their realities affecting perceptions of usability and satisfaction (Clift, 2021). An interpretivist approach justifies the use of methods that promote mutual interaction and understanding between researcher and participants, such as semi-structured interviews, allowing for the possibility of space for participants to express their lived experiences, and their values related to usability and satisfaction. This, therefore, corresponds with an inductive alignment, from which knowledge evolves straight from qualitative data, leading to understandings rooted within the lived realities of those who mutually experienced the phenomena (Denzin, Lincoln, Giardina, & Cannella, 2024).

Therefore, in this case, the research aims and objectives would be best served by using an inductive approach because the research seeks an understanding of the social constructs of leadership, usability, and fintech. The focus on context of social constructionism as well as its emphasis on interpretation works well with an inductive approach that starts with emergent findings from the participants' perspective. Inductive research helps achieve a deep, contextual understanding of the influences of transformational leadership on usability and satisfaction by focusing on social interactions, context, and meanings. This pluralism is critical for matching the various subtleties of a dynamic fintech landscape, where uniform, objective measures would barely convey the complexity and subjectiveness at play. As such, inductive reasoning and social constructionism provide a synthetic, revealing approach to understanding these dynamics.

Research method is a systematic way to solve a problem. Each of these three basic research methods—qualitative, quantitative and mixed methods—provides an alternative lens through which to view how one approaches a research question in line with the epistemological and methodological stance taken. Qualitative methods, quantitative methods, and mixed methods are the three basic approaches in the research design (Tracy, 2019; Neuman, 2014).

Tracy (2013) notes that qualitative research is particularly suited to examining how people perceive and make meaning of their experiences. This approach corresponds to an interpretivist epistemology, which posits that reality is constructed through social engagement (Silverman & Patterson, 2014). Social constructionism, which is the base of interpretivism, posits that knowledge is co-constructed among individuals in social contexts. As a result, qualitative research typically uses more open-ended data collection methods, such as interviews, and focus groups that gives researchers room to dive into the participants perspective (Cassell, Cunliffe, & Grandy, 2017). This is an inductive approach; researchers begin data collection without having a hypothesis to test and instead allow themes and patterns to inform understanding based on what is present in the data (Patton, 2015).

In contrast, quantitative research has positivist epistemology, assuming that reality is objective and measurable. This method strives to explain phenomena via statistical

analysis, frequently utilizing structured means of data collection, such as surveys or experiments, which can result in hypothesis testing and generalizable conclusions (Neuman, 2014). Quantitative research uses a deductive approach, where researchers start with a theory-based hypothesis and either confirm or refute it with data (Howitt, 2019). Explanatory research design typically features quantitative designs, since the goal of explanatory research is to assess causal relationships and develop generalizable findings (Creswell & Creswell, 2023). Quantitative research often requires larger sample sizes and controlled environments to ensure the validity and reliability of results.

In contrast, mixed methods research combines qualitative and quantitative approaches, thereby providing depth & generalizability. This type of approach enables researchers to study complex questions by exploiting the advantages of each (Denzin et al., 2024). An example of this could be mixed methods that starts with qualitative exploration to develop a deeper understanding of an issue, which is followed by quantitative analysis to test and generalize the findings (Creswell, 2014).

There are also differences between qualitative and quantitative research in aspects such as research involvement, sample size, outcomes, and alignment with the different elements of research methodology. Qualitative research often involves the researcher as an active and engaged participant who represents participants, considers what they say from the authority of their own experience (Tracy, 2019). This reflects subjectivism, in which the researcher participates in the meaning of the event in a study. Researchers using smaller, intentionally selected sample sizes make depth over breadth the focus of their research (2) and discover point-in-time, place-based insights rather than generalizable, universal truths (Patton, 2002). Qualitative results are usually more descriptive or thematic in nature as they try to describe complexity and develop a rich understanding of the phenomenon.

Quantitative research, hailing from an objectivist approach, assumes that if the researcher keeps their distance, they will not impact the results. This is usually done through larger sample sizes allowing for statistical significance and generalization (Neuman, 2014). Research is more structured and linear, being concerned with hypothesis testing where replicable and predictable outcomes are sought. However,

quantitative studies provide statistical findings that allow for comparison, as well as the identification of trends.

These differences are further highlighted by inductive and deductive approaches. Qualitative research, specifically as it follows inductive reasoning through the emergence of themes, not with the imposition of a framework based on preconceived notions. Researchers iteratively hone their understanding as data is collected this way 31; however, this process remains challenging. On the other hand, deductive logic, the basis of quantitative research, starts with a theory that directs the data collection and analysis. This structured approach reflects positivism's concern for objectivity, predictability and control (Silverman, 2004).

However, the decision is ultimately dependent on the research question, the epistemological orientation, and the level of understanding required – qualitative and quantitative methods represent different ends of a spectrum. The inductive and interpretive nature of qualitative research makes it a good fit for finding new and better understood subjective experiences and social processes. However, quantitative research is most appropriate for theoretical testing, making predictions, and producing generalizable findings. In contrast, using mixed methods provides a well-rounded solution that combines the richness of qualitative insight with the breadth of quantitative findings to deliver multifaceted answers to complex research questions.

Therefore, a quantitative research method is unsuitable given that this research's aim and objectives are exploratory and interpretive with a focus on understanding the complex interrelationship between transformational leadership, usability improvements, and satisfaction in fintech platforms. Quantitative methods involve testing of hypothesis, quantifying variables and then generalising results using structured measurable data. This study, however, attempts to reveal the importance of meaning, why, and how within the fintech organisations where transformational leadership is. Affects metrics usability factors and satisfaction levels of employees and customers. Quantitative approaches, focusing on objective metrics and statistical evaluation, fail to accommodate the nuance and subjectivity of these interactions.

For example, a quantitative perspective would address transactional and transformational leadership metrics but frustrate the study because they will lead to abstraction of safety processes into statistical variables with absolutely no explanation of how transformational leadership encourages usability improvements, nor an exploration of how leadership styles can affect usability design practices on a fintech platform, through fool's gold resistances offered by culture terms that leadership celibates would use, not understanding the organisation from the leadership perspective. The research has been conducted within the scope of qualitative research methods focusing on transformational leadership's effect on the usability and satisfaction of a culture driven by innovation and adaptability, which cannot be understood or generalized with mere statistical data. While quantitative approaches are useful for establishing relationships, they do not allow us to dig into the lived experiences, contextual aspects, and individual perspectives that are key to separating how leaders really influence usability and satisfaction through helping others use effectively across the organisation. Qualitative perspectives — those that value the descriptive power of individual perspectives, reflections, and personal contexts — can begin to fill in how it looks from the other side of the equation: how users perceive leadership-driven changes in usability, for example.

This study relies on qualitative research methods which are more suitable to address its research aims, so it can generate in-depth insight into the subjective meanings embedded within usability and satisfaction regarding fintech. Such interpretivist approaches—where the (social) world is understood to be constructed and experienced differently across individuals—are facilitated by qualitative methods. Qualitative research, with its emphasis on participant perspectives, can also dig deeper with the range of usability factors that have meaning to employees and explain how this meaning improves their overall satisfaction. As is the relationship between employee satisfaction and customer satisfaction, where there exist subjective aspects (empowerment, employee engagement, organisational culture et al) not readily convertible into numbers. Qualitative research allows the researcher to gain insight into these relational dynamics from the perspective of those closely involved, including what attitudes, values, and interactions contribute to improvements in usability and satisfaction.

This confirms the exploratory nature of the study, which falls under an interpretivist epistemological stance seeing it is trying to evaluate how transformational leadership affects the usability and satisfaction of employees by living through their experiences and interpretations in fintech organisations. Interpretivism therefore argues that objectives of organisational environments are constructed differently by different individuals. This illustrates that there exists a need to explore these differing experiences and how usability-enhancing leadership behaviours, based on transformational leadership, influence employee and customer satisfaction. In this case, the exploratory design is most fitting as it does not aim to determine causation or universal truths, rather reveals the hidden aspects behind the processes, motivations, and sense of leadership and usability in the fintech area.

A quantitative research approach would not fit into the interpretivist research philosophy, which views that reality is subjective and (co) created by spiritual or actual meanings from the people who are experiencing it together. In contrast, interpretivism considers participant subjectivity and context as valid, recognizing that individual lived experiences are often shaped by idiosyncratic situational dynamics that resist standardization and quantitative measurement. This is likely beyond the scope of a quantitative approach, which would struggle to adequately capture the rich, context-specific experiences that are the hallmark of this study and would require qualitative research methods such as interviews, focus groups, or case studies. These methods enable the researcher to engage in in-depth exploration with participants and acquire a rich understanding of perceived transformational leadership and its influence on usability and satisfaction in fintech organisations.

Quantitative methods were not appropriate for this study because this was an inductive study, which implies that theories are not fully formed at the beginning but are grounded in data collected from participants. In contrast, in the inductive approach employed here, rather than starting with a pre-defined theory that one seeks to test, to allow ourselves to explore freely to search for the common patterns that emerge from the data. Such flexibility allows this research to focus on the myriads of employee perspectives and the unique ways in which usability improvements, mediated by transformational leadership, impact satisfaction. Qualitative methods facilitate an inductive research approach allowing the researcher to allow themes to emerge,

reposition the research focus to emerging insights and explore participants' subjective interpretations in depth. The exploratory nature of the study best fits an interpretivist epistemology, in which attention is paid to the subjective construction of reality and the multitude of ways in which people in organisations encounter and make sense of their environments. In contrast to quantitative approaches, which emphasize objective measurement and statistical relationships, qualitative research emphasizes context, meaning, and relational dynamics, offering the flexibility required to explore the nuanced interplay between leadership style, system usability, and user satisfaction. The inductive nature of the study, where theories are generated from rather than tested through pre-specified hypotheses, and a desire to generate a deeper and more contextualised understanding of the research questions being posed were other factors that aligned with this approach.

3.4 RESEARCH STRATEGY

A case study research strategy uses qualitative research method to conduct an in-depth study about case, which can be a person, group, organisation, an event or situation. This is an approach used widely by social scientists to provide a holistic view of complex phenomena as they exist in real-life contexts. Whereas methods based on broad statistical analysis act like birds-eye views, case studies enable researchers to explore context, details, and the interrelationship of various factors impacting the subject (Tracy, 2019). In exploring the complexities and distinctiveness of a case, qualitative case study research design also allows researchers to recognize wider patterns and yield empirical knowledge that would be useful and insightful in their examination of similar cases in different contexts (Silverman & Patterson, 2014).

Context, interactions, and meanings from the participants' perspective is highlighted in qualitative case study research design. This is typically done through these types of procedures, such as interviewing people, being among them looking over documents, etc., as it can provide insight into the case from an insider's perspective (Taylor, Bogdan, & DeVault, 2016). Such research designs typically feature a case, context, and an application of multiple data sources to achieve a well-rounded picture of the case. This triangulation of data sources is vital to improving the reliability and validity of findings (Patton, 2002). Marketing theorists describe a qualitative case study as

experiments that can be used to discover underlying data relations. For example, leadership behaviours, organisational changes, or community responses are a few examples of phenomena where case studies are an appropriate approach because they enable an exploration of the how and why associated with specific behaviours/interactions (Cassell, Cunliffe, & Grandy, 2017). By examining one or fewer cases, researchers may uncover more subtle patterns and interactions that would get lost in larger, more generalist studies.

In doing so, there are a number of different types of case study design, linked here to different research aims and epistemologies. For example, case study designs may be exploratory, explanatory, descriptive and intrinsic case studies. They are ideally suited for work developing novel theories or frameworks, so exploratory case studies are used to examine phenomena in newly recognized domains with little previous substantiation. Whereas explanatory case studies are designed to explore or establish cause and effect relationships, in cases where complex individual or collective actors operate, and descriptive case studies are designed to provide a detailed account of the phenomenon under study. Finally, when an intrinsic case study is the choice of study, the purpose of study is to better understand an unusual or special case that has intrinsic value—rather than a specific purpose to generalize (Creswell, 2014). Of these, the exploratory case studies connect well with inductive case study methods because these case studies aim to understand and produce hypotheses rather than testing them. Such a case study design is well suited to research conducted from an interpretivist perspective, whereby the research explores subjective meanings and social processes. Where social constructionism is the epistemological stance being taken, exploratory case studies allow the researcher to study how the participants have constructed meanings around their experiences in the context (Tracy, 2013).

The broad methodology of social constructionism argues that knowledge is socially constructed and embedded in cultural and interpersonal contexts and lends itself well to the qualitative case study approach, as it emphasizes participant voices and acknowledges multiple perspectives. Because the case study design involves researchers watching and recording meaning making and maintenance in a particular social setting. This is particularly valuable with inductive strategies, where the

researcher strives to create theory inductively from the data collected from the case, instead of subsuming the case to pre-defined constructs and hypotheses (Neuman, 2014). In addition, the case study strategies that go with qualitative research methods allow researchers to investigate phenomena that are context dependent, complex, and embedded in subjective experience. This immersive, detailed, holistic in-depth investigation is a characteristic of qualitative case studies enabling rich data collection to describe and understand participants' multiple realities and interpretations. For instance, when looking at topics such as leadership or community development initiatives, the case study can elucidate insights into how individual people and groups perceive and react to initiatives, rather than treating the experiences of such groups as mile markers that can be distilled into simple metrics (Silverman, 2004).

The former emphasis is often lost in quantitative approaches and deductive reasoning where the focus is on hypothesis testing and correlation (often across a variety of examples) and it fails to unpack the nuance that might be revealed in qualitative case studies. Qualitative case studies are common in gaining a sound and deep understanding of phenomenon through interpretive analysis which is vital in understanding how people conceptualize, interpret and make sense of their experiences and social realities (Taylor & Francis, 2013). The qualitative case study research strategy suit exploratory inductive social constructionist research as it explores how an individual or a group make sense of a phenomenon in a particular context. Its alignment with social constructionism and interpretivism helps to explore the respective social phenomena and subjective interpretations, providing a more holistic and context-sensitive perspective. One prominent approach to qualitative research is the exploratory case study, which is particularly well-suited for research that aims to generate new understandings or frameworks; this type of study closely follows an inductive approach to research.

3.5 DATA COLLECTION

Common methods in qualitative research involve interviews, observations, focus groups, and case studies that allow researchers to examine social phenomena in-depth. For example, interviews are often employed to gather detailed, personal accounts directly from participants, yielding valuable qualitative data that can help

researchers uncover individual perspectives and experiences. 25 Participant observation—a related foundational method—requires the researcher to be immersed in the setting to observe behaviours and interactions firsthand, capturing the subtlety of social dynamics and context. Focus groups bring people together to discuss things collectively, and with just 3-4 people, some of the voices will be totally different, others will be interacting with each other. Thirdly, case studies facilitate an in-depth examination of a particular case or group case in the context it actually occurs in, in such a way that through studying this case we can gain an in-depth understanding of complex interactions and processes (Tracy, 2019; Silverman & Patterson, 2014).

Qualitative methods based on the premise that knowledge is socially constructed, and that understanding meaning is a subjective process are compatible with social constructionism, relativism, subjectivism, and an inductive approach to research. It says that knowledge is best viewed as a social construct — interacting and shared understanding lest that reality would also only be an indirect reflection. Researchers can do this through practices such as interviews and participant observation, which allow them to see how people understand their experiences and find meaning in the reality they construct within their particular cultural and social settings. In addition, relativism reinforces this alignment when it recognizes that there is no single or absolute reality, that reality is subjective and different people see it through their own cultural lenses (Neuman, 2014; Tracy, 2013). By paying attention to participants' understandings, these methods enable meaning making and sharing to be explored.

Qualitative methods had a good marriage with subjectivism (ontological stance and philosophy of making sense of human experience) as they were less interested in generalising objective truths but rather in understanding how individuals made sense of their lived experience. Emphasizing the voices of participants, qualitative methods allow exploration of the nuanced and complicated realities participants create. Research questions that ask “how” and “why” something occurs socially are particularly fruitful for qualitative methods as they enable researchers to develop more abstract layers of meaning and context. Focusing on participant perspectives and contextual detail, these methods generate rich, interpretivist data in contrast to the numeric measure's characteristic of quantitative research (Cassell, Cunliffe, & Grandy, 2017).

Qualitative Methods are Naturally Aligned with Inductive Research Approach Unlike deduction, which concerns testing existing hypotheses, inductive theory-building approach builds theory up from the specific observations and patterns evident in the data. Qualitative methods support an inductive process by allowing data to emerge from participant narratives and observations. In inductive approaches like grounded theory, the researcher engages in systematic analysis of the data to identify themes and procedures leading to the construction of a theory based on the data (Glaser & Strauss, 1967). This top-down or bottom-up approach depending on the project may align with qualitative inquiry because instead of forcing a framework onto the participants, qualitative inquiry seeks an understanding of the participants realities.

Quantitative methods, on the other hand, and deductive approaches usually correspond with positivism, which entails the existence of an objective reality that can be quantitatively measured by means of statistical analysis. Qualitative methods differ from this by emphasizing meaning and context over quantitative, generalizable results. This agreement is also exhibited in the role of the researcher in qualitative research, where the researcher does not seek to stay distant and objective, but to engage actively with participants and data, often subscribing to the idea of co-creating knowledge. Step three: Hallmark of qualitative research is researchers are involved in the process of their own inquiry. This means researchers are able to see their findings in the context of their interactions with participants and the particular research setting (Hennink et al., 2020). The focus on subjective meaning, social interaction and contextual understanding characteristic of these qualitative methods reflects their fit with social constructionism and the inductive approach. In doing so, they often work closely with participants to better understand their context and help them construct their own understandings — thereby helping them to make sense of the social phenomena at hand to create theories that represent social realities and lived experiences.

Semi-structured interviews – which means that qualitative data will be collected through a preset of questions yet allowing the freedom to explore the conversation when aligned with discovering novelties in the latter. Now this combines a partially scripted framework with the willingness to pursue deeper on the topic, as the answers from the participant emerge. Semi-structured interviews use a list of questions and

topics to guide the conversation, allowing the interviewer to explore in-depth the interviewee's experience, attitudes, and beliefs, hence being flexible and responsive, therefore, one of the most powerful tools in qualitative research.

The use of semi-structured interviews is consistent with the principles of interpretivism, which focuses on the subjective meanings people attach to their experiences. Through interpretivism, knowledge is constructed through social interactions and individual perspectives rather than being a form of objective truth that works universally. Semi-structured interviews enable participant perspectives to be expressed in their own voice — an emergent and descriptive format for capturing these types of personal perspectives. With data up to October 2023, this approach delivers the depth and nuance so critical to an interpretive approach, allowing researchers to understand not just the "what" but the "why" and "how" behind participant responses, particularly across complicated social landscapes.

Because this method is closely aligned with qualitative research, semi-structured interviews fit particularly well in exploratory research designs. Qualitative research is fundamentally focused on exploring rather than generalising phenomena within populations. Semi-structured interviews enable researchers to explore additional areas of inquiry that emerge from participants' answers, exposing deeper meaning and nuanced dynamics that may not have been foreseen when designing the study. On the contrary, exploratory research aims to explore new or less explored fields to develop hypotheses or understandings, instead of assessing a pre-formed hypothesis, making semi-structured interviews a perfect fit. The open-ended nature of these interviews helps elicit detailed narration of relevant events and reflections from the respondent which can often expose complex inter-relationships within the study topic. Semi-structured interviews, therefore, align with exploratory research because they can reveal processes and perceptions overlooked by quantitative methods.

Additionally, the semi-structured interview format lends itself to a subjectivist ontology, arguing that reality is socially constructed based on lived experiences as opposed to an externally existing, objective reality. According to subjectivism, the view of each individual in the study contributes to a different side of reality, and helped achieve a more comprehensive understanding of the research subject by means of

several subjective experiences. Where structured interviews can lead to relatively shallow transactions in the names and dates of lived experience, semi-structured interviews allow interviewees to guide portions of the conversation toward places most relevant to them as individuals. The qualitative approach, and most notably semi-structured interviews, aligns with a researcher's objective of capturing and interpreting the meanings people attach to their experiences. This is particularly pertinent when the research question is related to understanding how individuals or groups experience certain phenomena.

Additionally, semi-structured interviews tend to have methodological advantages that further cement their connection to qualitative research and interpretivism. [The difference between semi-structured interviews and discharged interviews or surveys with closed-ended questions is that semi-structured interviews allow participants to elaborate, which might lead to more richness of data.] As such, it creates an interactive space for the researcher and participant to co-construct meaning, a hallmark of interpretive inquiry. I can ask follow-up questions on the spot depending on the participants' answers, which synergizes to clarify and deepen the responses in a way that enables us to achieve a more nuanced understanding of the participant's perspective. This flexibility is essential when analysing complex social phenomena, in which participants' responses typically do not allow themselves to be categorized directly into predetermined categories or binaries.

One reason semi-structured interviews align so closely with qualitative and exploratory research is how they can be tailored to the interviewee's experiences, making them more aligned with the inductive approach commonly used in qualitative research. Inductive approach means the interest is to build understanding and generate theories based on observations and findings, unlike deductive research where the focus is to test theories. In semi-structured interviews, researchers are not limited to testing hypotheses, in computer/structure approaches, but are encouraged to Explore new patterns and understanding according to the data. Below, I will go through an example of how emerging themes and theories can arise through the process of dynamic interaction with participants and their responses, where researchers can follow the paths laid by participants that they possibly did not foresee based on their prior knowledge or experience.

This exploratory element of semi-structured interviews is reinforced by the alignment of the method with social constructionism or constructionism, and how these approaches assert that meanings are co-constructed through the interaction of the researcher and the participants. Semi-structured interviews allow for a conversational space to develop between participants, who can freely speak to their experiences in the knowledge that the interviewer will listen and take cues from them regarding the topics that they believe matter (Aronson, 1995). A broad intersubjectivity governs this glimpse of the co-constructed dialogue that can lead to the conclusion of increased faculty buy-in for the assessment within context, which is so vital for a social constructionist orientation that prioritizes context, interactions, and individual understandings.

Semi-structured interviews are one of the most effective techniques used for qualitative research because they are exploratory in nature and adaptable. Qualitative methods fit inherently well with interpretivist, subjectivist, and social constructionist ontological and epistemological perspectives that guide much qualitative research design as they direct investigations toward an exploration of subjective experience and the complexities of social phenomenon. This semi-structured format gives an understanding to the individual nuances of the perspective and thus can be used by researchers to potentially grasp a lot of information about subjects that otherwise might have a lot of restrictions by a fixed structure. Such flexibility, and thorough deviation from structured formats, means semi-structured interviews are not just appropriate, but necessary, in situations where determining detailed, individual-specific meanings and experiences are key to the interests of the research.

The purposive sampling technique is most appropriate when the research has an exploratory aim; this is the case for research being conducted on the application of transformational leadership and usability improvements in fintech platforms, as it allows researchers to recruit participants at their own discretion with rich familiarity and specialized knowledge as relevant to the context of the study (Patton, 2015). Purposive sampling, by deliberately selecting participants including transformational leadership practitioners within fintech sector and employees directly involved in usability testing or design, allows for a deep exploration of these core themes, consistent with the research interpretive objectives (Tracy, 2013). Purposeful sampling

is a powerful strategy in qualitative research to obtain a deep understanding of complex phenomena in specific, and often bounded, research settings and is often used when the goal is not to generalize (Creswell, 2014) but to study those with information-rich cases.

This naturally resonates with the interpretivist epistemology informing qualitative research. Neuman (2014) describes interpretivism as a study which seeks subjective meaning and aims to understand the way individuals ascribe contexts to their lived experiences. As a result, purposive sampling enables researchers to specifically target individuals with practical experience in transformational leadership and usability in the fintech sector. Such participants would be leaders, and employees who experienced changes driven by usability and who could provide insight, thus leading to in-depth understandings that would align with the study's purpose of uncovering the multilayered relationship between leadership, usability, and subsequent employee and customer satisfaction (Silverman, 2004).

Moreover, this approach is ideal for exploratory research design, which seeks to brood over new or complex problems without being confined to existing hypotheses. Purposive sampling allows researchers to identify and provide in-depth data from participants who possess relevant knowledge, context, and experience, as indicated by Patton (2002), and in so doing, allow a longitudinal exploration of transformational leadership in providing usability and satisfaction in the multi-directional flows associated within the rapidly evolving contexts of fintech platforms. This method is similarly promoted by Tracy (2019), who states that purposive sampling helps to provide unique insights corresponding to the inductive, exploratory goals of the study. Given this challenge of rapid change, we purposefully used a technique called purposive sampling to identify participants who are engaged with current usability practices; thus their insights would be highly relevant to the study goals (Hennink et al., 2020).

Moreover, purposive sampling aligns with the subjectivist ontology of this study, which argues that reality is constructed through individual and collective experiences. Subjectivism complements purposive sampling, in that the researcher can choose participants with the experiences and views that will illuminate the research aims

(Denzin & Lincoln, 2024). The chosen people are operating at the ground level of transformational leadership practices and usability enhancements, making it applicable to examine how transformational leadership and usability enhancements are experienced. According to Miles, Huberman, and Saldaña (2014), purposive sampling promotes attention to processes of meaning-making in particular contexts, a methodological view vital to studies governed by social constructionism and subjectivism.

On the other hand, random sampling and other sampling methods would not be the best approach for this study, considering that it would not guarantee that the participants have the knowledge or experience related to the transformational leadership and usability factors in fintech during this study. Purposive sampling, in contrast, enables researchers to target individuals with particular knowledge, enabling them to hold consistency between the sampling strategy, interpretivist epistemology and the exploratory nature of the research (Creswell & Creswell, 2023). This strategy precludes this issue, as data collected is rich and contextually relevant but also that the participants are more likely to have relevant, direct and meaningful experiences with the phenomena that are being studied (Tracy, 2019). Thus, purposive sampling is compatible with qualitative methods, interpretivism, and exploratory research design — all of which further support its appropriateness for this study. This methodology enables the researcher to capture the nuanced, context-specific insights needed to assess the interplay between transformational leadership, usability, employee satisfaction, and customer satisfaction within fintech platforms, offering a more rich and contextual understanding of these relations.

Participants were recruited for this research using personal networks and professional connections in order to access individuals with direct relevant experience in transformational leadership and usability dynamics in the fintech space. This method allowed for a more focused selection process by which participants would be identified who could contribute relevant, rich insights in correspondence with the purpose of the study.

Participants were reached by both professional and personal means in the form of emails, LinkedIn messages, and casual recommendations. With access to employees

and customers of the fintech company being investigated, these connections facilitated the recruitment of a representative mix of participants for the purpose of the study. Building trust and prompting candid participation — particularly in interviews, which sought rich detail on members' work experiences and perceptions — relied heavily on personal relationships.

Ten employees from IT Development, Customer Support, Product Management, Marketing, and Compliance were selected as participants. This selection considers a variety of professional experiences and roles, which helps in representing organisational dynamics and usability challenges holistically. Employees learned about the purpose of the study and how their input would add context, with participation being voluntary and ethical guidelines being followed.

Similarly, 16 customers were recruited by personal connection and professional leads, which included retail users, small business owners, corporate clients, individual investors, and high-net-worth clients. The diverse nature of this group ensured that a wide range of user experiences were captured, allowing for a more comprehensive understanding of the relationship between usability improvements, customer satisfaction, and trust.

Data collection was conducted through semi-structured interviews conducted virtually for feasibility and flexibility. Personal ties allowed for open and collective environments during such interviews, where participants were able to explain nuanced aspects about their experiences. Not only did this approach guarantee high-quality and workforce-representative data, but it also allowed space for themes that otherwise may not be realized in formal or impersonal recruitment environments to emerge.

This relational-based recruitment strategy was consistent with the interpretivist paradigm of the research. Utilizing participants who were either personally known or recommended to the online community allowed for improved rapport and engagement, which is essential in qualitative research focused on subjective experience and holistic social interaction. Such an approach also ensured a rich and contextually grounded dataset, which was reflective of the study's intention to probe

the multifarious role of transformational leadership in driving usability enhancements in the fintech domain.

A pilot study has been conducted in order to enhance the research instruments as part of an iterative process and to enhance coherency in terms of the research questions and the methodological foundation. In qualitative work, it is claimed that testing an approach early on is crucial in design-validation to highlight the pragmatics as well as the conceptual problems of one's field (Denny and Weckesser 2022). The pilot comprised of 3 semi-structured interviews with participants from the target population. Preliminary feedback was solicited in terms of the clarity and length of interviews. As well as the comfort level of interviewees with questions about leadership and systems.

A key insight from the pilot study was that some questions that precluded rich narratives from developing were considered vague, and ought to have reached further into the nexus between leadership practices and internal system usability. Following Köhler, Smith, & Bhakoo's (2022) guidance on the adaption of templates in qualitative methods, the interview guide was updated to help frame prompts that would encourage participants to incorporate particular examples of context. Instead of asking how people generally felt about leadership, or how satisfied they were, these new questions elicited rich stories about how leaders have influenced how people use digital systems, feedback loops and larger technology ecosystems. This served to further enrich the data, resulting in increased relevance and thus making the main study more capable of addressing the research questions.

The pilot also disclosed variance in the conceptualization of usability and leadership within organisational tiers in terms of contextual learning. This underscored the need to introduce more than one perspective and led to the introduction of sample frames. Situational meanings and experiences matter in qualitative research (Silverman and Patterson 2014), and that is particularly true in organisational studies in which the job itself conditions perceptions. Purposeful sampling in turn was expanded to ensure representation from staff across different departments and program areas, to allow variation in staff experience and language around leadership and system engagement to be captured in the data.

The exercise also revealed how data could be displayed and understood. The initial themes around empowerment, poor communication and the challenge of systems led to concerns about how such complex relational concepts might be best represented. Visual representations can aid in the qualitative analytic process, in that they provide a way to represent connections or deviations between themes (Creamer, 2024). Expanding on this, the main study featured matrix displays to support cross-case comparisons, and to expose trends between leadership and experiences of usability.

The pilot also confirmed the ethical and affective dimensions of the field. Grønmo (2024) emphasizes the value of learning-as-you-go research designs when human subjects are involved. What emerged in the pilot is that some staff were not comfortable being critical of leadership, or of the internal workings of the organisation. This led to changes in the manner of obtaining consent and conducting interviews—specifically the statements of confidentiality and the wording of questions in such a manner as to encourage narrative reflection as opposed to evaluative reasoning. These distinctions contributed to the level of trust and interaction quality of the parent study. The pilot study was an important bridge between the model and real 'on the road' data collection. It helped to broaden, contextually embed and ethically ground the research instruments and methodology. It thus consolidated a methodological foundation for researching the relationship between transformational leadership, internal system usability and employee satisfaction in the fintech sector.

3.5.1 Data Analysis

This section describes the framework used for the analysis of the qualitative data collected in this study. Thematic analysis was chosen as the analytical approach and followed the six-step framework laid out by Naeem et al. (2023) emphasizing the need for rigor and consistency when interpreting qualitative data. This systematic approach facilitates progressing from raw data to meaningful generalizations and developing a conceptual model that meets the objectives of the study. This thematic analysis followed a clear set of interconnected steps: Familiarisation, selection of keywords, coding, identification of theme related to each data (cases), development of theme, conceptualisation and finally development of conceptual model. Provide details on how the outcomes progressed with each step building upon the previous to develop

the meaning and improve the richness and clarity of the results. This systematic approach, as seen in Figure 4.1, allows for identifying patterns, themes, and concepts that explain the phenomena of transformational leadership, usability improvements, and satisfaction in the fintech domain.

Figure 4.1 depicts how data progresses through various stages from transcription to coding to thematic categories up until the concept framework is developed. Data collected through semi-structured interviews were transcribed and analysed qualitatively. It identified key themes and initial findings related to the research questions. The next several steps included a careful, deductive process of keyword selection and coding guided by the 6Rs framework (realness, richness, repetition, robustness, reflectiveness, and relevance). These processes helped ensure that the analysis remained grounded in participants' accounts yet relevant to the study's aims. Keywords and codes were then consolidated into higher-order themes (e.g., adaptive leadership, usability empowerment) that encompassed the core dynamics under investigation.

The themes were then re-conceptualised into the framework with relationships over time during the latter phases of analysis, capturing the relationship between transformational leadership practices, usability factors and customer satisfaction outcomes. This interaction model is employed as a conceptual model to understand transactional interplay between leadership and usability dynamics of fintech platforms as discussed in the following sections. This thematic analysis, which was factual and iterative in nature, allowed us to build a data-driven model that nuances the focal research questions while generating insights into how our findings can be used to inform both theory and practice within the fintech space.

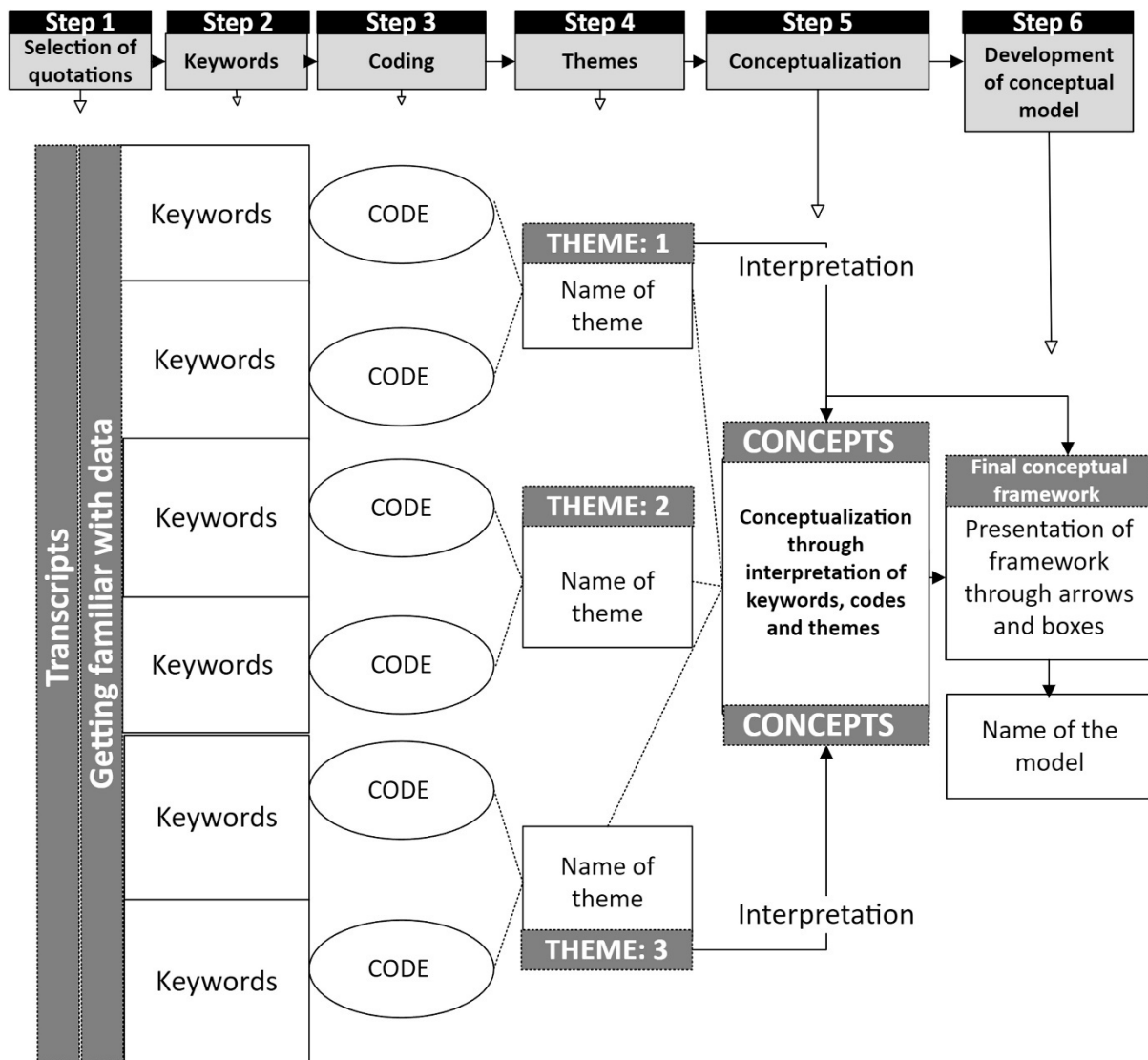


Figure 3-1 Thematic analysis process

Naeem et al. (2023) present a stepwise and rigorous procedure for thematic analysis that consists of six steps, providing a comprehensive guide for analysing qualitative data. Having this organized process adds consistency and helps to bridge the gap from raw data to conceptual results. There are sequential steps that build on one another to create an increasingly nuanced interpretation of the data and scholarly basis for the findings. The current study closely followed this process, as this ensures completeness, as well as replicability.

Thematic analysis was applied within this study. This is a widely accepted procedure in qualitative research, which aims to discover, interpret and explain patterns of meaning in data (i.e., “themes”). Naeem et al.’s (2023) six step thematic analysis model was used as an iterative framework to provide guidance. This ensured

methodological robustness, conceptual clarity and consistency in analysis. This structured method facilitated movement from raw, unorganised interview material towards a theoretically solid interpretation or interpretation framework for achieving the central aims of the study. The aim was to discover the process of how transformational leadership affects usability improvements that in turn translate to customer and employee satisfactions in fintech settings.

The process initially involved transcribing and familiarisation. The transcriptions of all semi-structured interviews were made word-for-word with both employees and customers of fintech platforms. The first level of familiarisation, becoming familiar with the text was conducted through a close reading of the transcripts to allow the researcher to enter into the data. This was not a passive immersion, but an active one involving preliminary annotations, memo-writing and observing, and identifying recurring expressions, metaphors and contextually embedded insights about observed leadership behaviour. It also involved searching for perceptions of usability and satisfaction experience in the data. Preliminary ideas about adapted leadership functions, technological limitations, or service responsiveness were registered during this stage and revisited in subsequent stages of the analysis.

The second process was keyword extraction. This involves the systematic exploration of data, utilizing the 6 heuristic Rs (Realness, Richness, Repetition, Robustness, Reflectiveness and Relevance) suggested by Naeem et al. (2023). The author noted the keywords that captured the experiential core of the participants' stories and bore relevance to the research theme. Terms such as "transparency", "empowerment", "customisation" and "satisfaction" were chosen as they were frequently mentioned amongst participants' accounts of what effective leadership interactions and usability experiences constitute. These keywords were not randomly selected but emerged out of theoretical sensitivity. They were considered closely linked to the study's theoretical framework and practical value within fintech service environments.

Once a complete list of keywords was defined, the third phase of coding began. This entailed giving interpretative 'labels' or 'codes' to units of transcribed text that were delineated as units of meaning. These codes represented the analytic interface between the data and informal conceptualization. For example, a participant quote such as "I feel like my feedback actually gets sort of reflected in how the app works

now” was coded as “feedback integration” and connected to the categories of leadership responsiveness and system adaptability. Coding was directed through both semantic and latent logics; that is, explicit definitions of meaning as well as unacknowledged beliefs or ideologies within the language itself. At this level, the application of the 6Rs meant that coding was descriptive as well as analytically oriented, addressing not only frequency, but also conceptual weight.

During the fourth stage, i.e., theme development, the themes were collated codes as per the overarching thematic categories. Themes were developed according to their potential to encapsulate related codes, reflect a wider conceptual construct and respond to research questions. All themes were examined for consistency with the 4Rs (reciprocal, recognisable, responsive, and resourceful) to ensure they captured both data representativeness and conceptual utility. For instance, a subcategory under the theme “Empowered Workforce” included the codes “autonomy boost,” “learning culture,” and “recognition loop,” all of which indicate a system of leadership actions that work collectively to produce supportive, high-skill, and motivating work settings. In contrast, the theme “User-Centric Evolution” integrated evidence on how leadership facilitated the use of usability features that were inclusive, user-friendly, and were responsive to user demand. By agglomerating codes across and within transcripts, the researcher made certain that the thematic framework constructed was representative of common themes yet maintained the granularity of context.

The fifth stage of the study, namely conceptualisation involved transforming these emergent themes into constructs for analysis. This entailed thorough engagement with the topics to establish internal properties, dimensions, and interrelationships. Conceptual models and mapping tools facilitated visualizing crossovers between themes like “Adaptive Leadership”, “Usability Empowerment” and satisfaction. This was a moment when the research began to yield results, as the themes were no longer just organisational labels, but dynamic constructs that could explain events and actions. For instance, ‘Change Resilience’ was re-described as not only an effect of leadership adaptability, but also a mediator between organisational vision and usability coherence. By abstract utilization and re-interpretation, they were thus distilled into stronger elements of a conceptual model.

The next stage of the Naeem et al (2024) s' methodology involved constructing a conceptual model. This integrative phase synthesized the interpretive results into an integrated structure that addressed the main research question. The model constructed in this study captures the connections among transformational leadership behaviours, usability factors, and satisfaction results. It shows how the adaptive leadership excellence variables of vision communication, promoting innovation, and employee development contribute to usability enhancements such as ease of navigation, real-time technology and service dependability. These usability components, in turn, can facilitate customer and employee satisfaction and illustrate a recursive relationship between organisational behaviour and user experience. Consequently, the conceptual model serves as an analytical framework for the study's results, but also a practical tool for fin-tech management to understand and enact user-centred change.

Trustworthiness in this analytic process was strengthened through a variety of means. Specifically, a constant comparison between transcripts ensured that codes and themes were not unique but rooted in commonalities. Second, reflective journaling allowed the researcher to record and bracket assumptions throughout analysis. Finally, peer debriefing and code cross-verification with a qualitative supervisor enhanced analytic transparency and decreased interpretive bias. This followed Lincoln and Guba's (1985) considerations of trustworthiness – credibility, dependability, confirmability and transferability, and contributed to maintaining the analysis of being both systematic and ethically reflexive.

The findings were further subsumed under a demographic matrix that positioned the voices of participants in a wider experiential and organisational framework. Table 4.1 presents an organized alignment of keywords, codes and themes which transformed empirical material to analytical production in a layered manner. The transparency and organisation of this table fulfilled both a communicative and evidential role, showing that the thematic progression is warranted and grounding the themes in genuine participant language.

The thematic analytical approach undertaken in this study was underpinned by a methodologically rigorous and theoretically sensitised toolkit. Each stage, from engagement to model construction, was performed with transparency, coherence and

analytical sensitivity. This structured approach facilitated a justifiable move from raw qualitative data to a conceptual model explaining how transformational leadership shapes usability and satisfaction in fintech. The rigorous development of themes, resonant reflexive practice, and the coherent integration of concepts served to strengthen the evidence-base and establish a framework for scholarly understanding and professional application.

3.5.2 Employee Participants:

This research included 10 employees from various departments including IT Development (PI1, PI2), Customer Support (PI3, PI4), Product Management (PI5, PI6, PI7), and Compliance (PI8, PI9, PI10). These were a mix of ages, genders, and professional experience and brought the internal organisational dynamics and usability challenges to light.

Customer Participants:

The study also included 16 customers (PC1–PC16), who were retail customers, high-net-worth individuals, and small business owners, among others. The diverse background and level of interaction from customers provided valuable insights into how the usability aspects affect service satisfaction and trust.

Demographic information of the participants is summarised in the following table by group status determined by the industry group in each area such as gender, age group, years of experience/years of usage and involvement within fintech ecosystem. The diversity of this demographic guarantees an enriching and multifaceted perspective on such themes as adaptive leadership, workforce empowerment, usability empowerment, user-centric evolution, etc.

Participant Type	Participant ID	Gender	Age Group	Years of Experience/Usage	Sector Involvement
Employee	PI1	Male	30-35	5	Operations
Employee	PI2	Female	25-30	3	Customer Support
Employee	PI3	Male	40-45	10	Product Management

Employee	PI4	Female	35-40	7	IT Development
Employee	PI5	Male	25-30	3	Marketing
Employee	PI6	Female	30-35	5	Finance
Employee	PI7	Male	45-50	12	HR
Employee	PI8	Female	30-35	6	Compliance
Employee	PI9	Male	25-30	2	Customer Support
Employee	PI10	Female	40-45	8	IT Development
Customer	PC1	Female	35-40	4	Retail Customer
Customer	PC2	Male	30-35	5	Small Business Owner
Customer	PC3	Female	25-30	3	Freelance Professional
Customer	PC4	Male	40-45	7	Corporate Client
Customer	PC5	Female	50-55	10	Individual Investor
Customer	PC6	Male	25-30	2	Retail Customer
Customer	PC7	Female	30-35	5	Small Business Owner
Customer	PC8	Male	45-50	15	High-Net-Worth Individual
Customer	PC9	Female	30-35	4	Retail Customer
Customer	PC10	Male	35-40	5	Corporate Client
Customer	PC11	Female	40-45	8	Freelance Professional
Customer	PC12	Male	25-30	3	Individual Investor
Customer	PC13	Female	50-55	12	Small Business Owner
Customer	PC14	Male	45-50	10	Corporate Client
Customer	PC15	Female	30-35	5	Individual Investor
Customer	PC16	Male	35-40	6	High-Net-Worth Individual

Table 3-1 Participant demographic information

3.6 ESTABLISHING TRUSTWORTHINESS: VALIDITY AND RELIABILITY IN QUALITATIVE RESEARCH

In qualitative research, reliability, and validity are viewed from the perspective of trustworthiness, and encompass four main standards: credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985). These criteria may be more appropriate within interpretivist and constructionist paradigms that emphasize meaning-making, contextual depth, and the mutual construction of meaning between researchers and participants. Since this study was based on a relativist ontology and subjectivist epistemology, trustworthiness had to be demonstrated through a conscientious attitude towards the design, collection and analysis of data (Groenewald, 2004).

Credibility is the belief in the accuracy of the information and interpretation. The study was designed using a number of techniques to explore credibility. First, data were collected through in depth, semi-structured interviews that made it possible for participants to express their views freely and in depth. The use of open-ended questions was not only consistent with the research objective to elicit subjective experiences but also enabled unanticipated themes to emerge which added to the richness of the analysis. Interviews were held in a location selected by participants (online or offline, as per their preference). More natural interactions and increased subject engagement were facilitated by this flexibility.

Second, trustworthiness was promoted by member checking. Following transcription and primary coding, a subsample of participants was invited back to review interpretations of their interviews. Their comments were useful in the fine tuning of theme constructions, making sure the findings really represented what was intended. This method facilitated the co-creation of knowledge, as per the interpretivist paradigm, while reducing misrepresentation of information or researcher bias.

Third, the researcher remained persistent with the data. Close and repeated reading, coding and analysis over a number of months facilitated the emergence of patterns that were carefully crafted and the meanings that were contextualized. Following Tracy's (2010) guidelines for qualitative quality, full data immersion was enabled to

increase the trustworthiness of the insights and decrease the risk of cursory interpretation.

Transferability, defined as how far findings can be generalised to other contexts, was handled by thick description. To foster the transferability of findings, in-depth descriptions of the research context, participant profiles, organisational environments, and fintech platform features were provided so that readers can make informed decisions as to whether the findings may be useful in their own contexts. The purpose here was not to seek the type of generalisability that follows a positivist approach, but to offer contextual richness and transparency in order that other researchers and practitioners interested in fintech or related fields, can judge the resonance of the insights. The organisational contexts of such fintech companies differ greatly in scale, digital maturity level, and regulative setting. Thus, the type of fine-grained description that was undertaken lends itself to placing insights between boundaries.

Dependability is like reliability in quantitative research, and is related to stability and consistency, or the replicability of the research over time. To establish trustworthiness, a rigorous and transparent research process was adopted, which has been described thoroughly in the methodology chapter. This entailed creating an audit trail in which activity was documented at every point in the research process.

Moreover, peer debriefing was deployed as a supporting research instrument. Analytical decisions were informed through research workshops and supervisory meetings with academic supervisors and with qualitative research peers. This dialogue served as an important sounding board that provoked the researcher to question assumptions, reveal blind spots and enhance analytical rigor. This concerted involvement served to enhance the credibility of the coding and theme development process by preventing interpretations from becoming idiosyncratic.

In order to increase reliability, the research used a code-recode method. Following initial thematic coding, a subset of transcripts was re-coded after a three-week period. The inter-coder reliability between the two thematic codes was also checked to assess the consistency in themes development. This self-validation ensured the interpretive processes were not capricious but data-driven and constant over time. The coding

process in qualitative research is subjective to some extent, however this process was internally consistent and helped make the findings robust.

The last principle was confirmability, and this is concerned with objectivity and the neutrality of research results. This is related to whether the findings are rooted in the accounts of participants or shaped by the researcher's views. As the research was based on a subjectivist epistemology, confirmability was achieved using rigorous and reflexive methods. The researcher kept a reflexive journal during these stages of gaining and analysing data. The diarized thoughts organised here were written down for the purposes of becoming aware of personal reflections, analytical choices, emotional reactions to interviews, and to monitor developing interpretations. The researcher was thus able to revisit their early and later readings of data to reduce the impact of any methodological assumptions and biases in the findings.

Finally, confirmability was enhanced via the transparent recording of the study process. All transcripts, coding schemes and thematic memos were kept secure and indexed to generate an explicit evidence trail. This also enabled external auditors or examiners to follow the analytical reasoning from raw data to final interpretation, improving the credibility and auditability of the research. The use of verbatim quotes within the findings chapter also demonstrates this confirmability, as each theme is validated against participants' own words.

A second approach to enhance credibility was triangulation. Although the key source of information was deep interviews, a review of documents contributed to a better-quality understanding of context. This methodological triangulation enabled the researcher to examine the degree to which participant accounts corresponded or conflicted with more general organisational or sector practices. While triangulation is not about finding an empirical 'truth' in qualitative research, it reinforces a more nuanced and complex knowledge of usability and leadership dynamics in the fintech industry.

Ethical considerations supported the credibility of the study. All participants gave informed consent, and ethical approval was obtained before the fieldwork took place. The purpose of the study along with data utilisation intentions were explained to the respondents, and they were informed that they could withdraw from the study at any

time. Anonymity and confidentiality were preserved, contributing to frank and open discussion. These measures were consistent with those adopted by institutional research ethics guidelines, and helped maintain a respectful and trusted research climate that facilitated the empowerment of participants, and the quality of the data.

Trustworthiness was rigorously established through methodological and philosophical consistency. In terms of the merits and reliability of the study, trustworthiness was determined by member checking and prolonged engagement, and via the iterations of thematic analysis. Validity was evidenced by rich contextual detail and transparency. The rigour of the findings was enhanced with the use of thick description, an audit trail, peer debriefing, and consistency checks. Reflexivity, triangulation, and clear data presentation supported confirmability. In combination, these components testify to the strength of the research, vouching for the validity and reliability of the findings which are methodologically sound and epistemologically in alignment with the relativist, interpretivist orientation of the work.

3.7 SUMMARY

In this chapter the philosophical, methodological and analytical frameworks that underpin the research are presented in a structured manner. The chapter emphasizes the selection of interpretivist epistemology and constructivist ontology—two approaches that complement each other and are well-suited to finding qualitative data indicating subjective and context-dependent experiences—starting with the research paradigm. Underpinning the inquiry is the philosophical standpoint of interpretivism, which aligns with the investigation of the role of transformational leadership in the context of usability and satisfaction at a fintech platform, thereby informing the researcher's method of interpretation of data collection and analysis.

The chapter goes on to cover selection of qualitative research methods and inductive approach and exploratory design. The primary data collection method adopted is semi-structured interviews, combined with purposive sampling to maximize the diversity of insights obtained from participants with direct relevance to issues of usability and

leadership dynamics in 'fintech'. These approaches fit within the interpretivist paradigm because they enable participants to express rich, nuanced views, necessary for digging into the complicated linkages between leadership, usability, and satisfaction. The chapter then describes a six-step thematic analysis process used in the studies adapted from Naeem et al. (2023). Such methodical reasoning gives a strong rationale to focusing raw findings into rich terms and theoretical constructs adding greater depth and fidelity of the final research elucidation. Overall, Chapter 3 lays a firmly structured framework for the study that binds the philosophical and methodological approaches together to holistically address the complex role that transformational leadership exert on usability and, consecutively, satisfaction within the fintech landscape.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter explores the relationship among platform usability, leadership, and employee and customer experience in the fintech industry. The study draws upon abundant qualitative data collected from representatives of disparate participants; — employees from diverse company functions and customers with distinct requirements—to elaborate on the macro-level patterns emerging from their usage experience on fintech platforms, illustrating how this digital agenda threatens to either mediate or cripple said transactional relationships. Integrating demographic profiles,

thematic analysis, and interpretive discussions of usability factors and leadership influence, this chapter structures the fare of the relationships propelling both organisational and user satisfaction.

The analysis is framed within four thematic areas: Adaptive Leadership, Empowered Workforce, Usability Empowerment, and User-Centric Evolution. A taxonomy of codes and keywords links the perspectives of participants and higher-level organisational and usability goals. Drawing on transformational leadership and affordance theories, this chapter assesses the mutual impact of usability improvements on employee performance and customer trust, highlighting areas for additional enhancements. The results illustrate the role of fintech platforms as key facilitators of organisational effectiveness, enabling seamless employee-customer interactions through systematic evaluation. The chapter also addresses challenges, such as inconsistent usability and feedback mechanisms, but underlines the potential of adaptive leadership to align technology and human capabilities.

4.2 MAJOR THEMES, CODES AND KEYWORDS

A comprehensive table 4-1 describe of links between identified keywords, codes and corresponding themes organizes every key element of the research findings as represented in the table below. In this way, it captures the essential information from what participants shared, while providing an unfolding that can be understood and processed about how fintech leadership dynamics, workforce empowerment and usability factors contribute to customer-centric evolution.

The themes represent higher order conceptual areas which emerged from the participant responses, representing the salient features of organisational effectiveness and leadership influence. Thus, the codes represent the specific focused areas of analysis under each theme, and the keywords are excerpted from the participants' quotations and are general but precise words to express the meaning and substance of these codes. In summary, a systematically created table provides a layered comprehension of the association between transformational leading styles, empowerment of employees, usability of platform, and satisfaction of customer.. This table in its structured way enables:

- **Clarity:** By grouping extensive data into the smaller, brief keywords that correlate with codes and themes.
- **Insight:** Providing actionable input for both leadership strategies and usability improvements.
- **Practical relevance:** Providing a framework for theoretical and practical conversations in fintech organisational contexts.

This table is structured in a way to indicate that adaptive leadership and user-centered strategies are at the core of an empowered workforce and impactful usability gains that tie employee efficiency to customer satisfaction. It is representative of the richness of qualitative data while simultaneously offering a more structured lens through which to analyse/bracket and discuss it.

Keywords	Codes	Themes
Impact, Goals, Motivation, Contribution, Meaningful, Focus, Mission, Difference, Vision, Alignment	Inspiring Purpose	Adaptive Leadership
Creativity, Ideas, Experimenting, Problem-solving, Innovation, Safe space, Support, Fresh, Exploration, Thinking	Innovation Catalyst	
Adapt, Preparedness, Transitions, Opportunity, Trust, Resilience, Calm, Change, Informed, Proactive	Change Resilience	
Skills, Training, Strengths, Resources, Preparedness, Talents, Learning, Growth, Alignment, Demands	Skill Alignment	
Clarity, Direction, Goals, Alignment, Future, Confidence, Picture, Vision, Page, Complex	Vision Articulation	
Trust, Ownership, Decision-making, Independence, Confidence, Freedom, Charge, Responsibility, Solutions, Empowerment	Autonomy Boost	Empowered Workforce
Training, Learning, Growth, Development, Success, Tools, Motivation, Skill-building, Embrace, Improvement	Learning Culture	
Recognition, Appreciation, Morale, Value, Efforts, Focus, Motivation, Celebration, Contribution, Engagement	Recognition Loop	
Teamwork, Collaboration, Unity, Brainstorming, Challenges, Synergy, Problem-solving, Voice, Input, Togetherness	Collaborative Synergy	

Trust, Transparency, Communication, Relationships, Honesty, Direction, Security, Openness, Foundation, Clients	Trust Amplification	
Navigation, Layout, Simplicity, Intuitive, Design, Tasks, Menus, Focus, Problems, Guidance	Seamless Navigation	Usability Empowerment
Feedback, Updates, Mistakes, Confidence, Decisions, Alerts, Workflow, Efficiency, Reassurance, Clarity	Real-Time Feedback	
Mistakes, Prevention, Confidence, Reliability, Speed, Safeguards, Errors, Critical, Focus, Accuracy	Error Reduction	
Customization, Flexibility, Features, Personalization, Layout, Productivity, Role, Efficiency, Adaptability, Versatility	Customizable Tools	
Smooth, Service, Clients, Satisfaction, Connection, Tools, Quality, Delivery, Outcomes, Work	Experience Alignment	
Consistency, Trust, Reliability, Service, Performance, Customers, Confidence, Delivery, Stress, Dependable	Service Reliability	
Customers, Tools, Efficiency, Problems, Expectations, Path, Experience, Focus, Happy, Connection	Employee-Customer Bridge	User-Centric Evolution
Data, Presentation, Access, Confidence, Transparency, Queries, Accuracy, Information, Clarity, Pressure	Data Transparency	
Dependable, Smooth, Service, Trust, Delivery, Focus, Robust, Stress, Customers, Outcomes	System Reliability	
Tools, Customers, Insights, Preferences, Personalization, Decisions, Patterns, Suggestions, Behaviour, Service	Customer Insight Tools	
Feedback, Team, Improvement, Perspective, Input, Adjustment, Trust, Evolution, Goals, Engagement	Feedback Integration	
Accessibility, Needs, Inclusivity, Tools, Performance, Limitations, Universal, Support, Diverse, Efficiency	Accessibility Enhancement	

Table 4-1 Detail of keywords, codes and themes

4.3 THEME 1: ADAPTIVE LEADERSHIP

The Adaptive Leadership framework investigates how transformational leaders create a flexible and innovative environment by building organisations that can thrive in the rapidly evolving technological and regulatory landscape of fintech. It emphasizes the

role that leadership plays in establishing a flexible work environment that can take advantage of usability improvements in a way that positively impacts the organisation's bottom line.

4.3.1 Inspiring Purpose

Inspiring Purpose describes transformational leaders who help employees link their job functions to the company and society as a whole, and who create meaning and motivation in their work. Inspired employees work with a sense of purpose that ensures their work is in alignment with organisational values. For consumers, this leadership style looks like a more humanistic, mission-driven customer experience.

Employees told us again and again how leaders inspired them by connecting their day-to-day work with the larger goals of the organisation. For example, one employee wrote, "Our leader frequently reminds us why our work matters and how it contributes to the company's objectives" (PI1). That attachment sparks motivation and accountability, creating a workforce that remains in synchronicity with the business goals. Indirectly, customers corroborated this by explaining how worker eagerness leads to higher quality service. The staff cares and tries to help, which makes (me) feel like somewhat of a valued customer" (CI2). This means when employees have a clear sense of purpose, which translates into positive customer interactions.

According to another employee, "They encourage us; we feel like part of the bigger picture, so it motivates me to work my best" (PI3). This shows how leadership creates a sense of belonging and a communal mission, which creates engagement. And customers rewarded this motivation by recognizing its outcome, saying, "Each interaction seems they are working on improving my experience" (CI8). This connection between employee purpose and customer satisfaction is an example of the downstream impact of transformational leadership.

The focus from leadership on the societal impact of employees' roles also made a difference. As one of the employees reflected, "It's inspiring when the manager talks about how our roles contribute to improving people's lives" (PI7). This perspective fosters an employee mindset in which one can have meaningful work that stretches beyond the confines of the organisation. This perception was also confirmed by

customers, and one commented that "Their service feels thoughtful and human, like they really want to make a difference" (CI4). Thus, this synergy of leadership and customer experience, reinforces how purpose-oriented leadership connect the dots both within the organisation and also between the organisation and its customers.

Furthermore, leaders' storytelling increased the emotional bond between employees. "When leaders tell stories about our work making a difference it energizes and energizes the whole team" (PI10); Companies engaging in this practice inspire their employees by reminding them why their work supports something bigger. Customers, as well, valued the authenticity this cultivates. "They look like they are happy to help customers, and it makes me trust them more," said one customer (CI11). That powerful leadership translates into engaged employees, who create memorable, empathetic service interactions for customers. By navigating the nexus of organisational ambitions, employee inputs, and customer outcomes, transformational leadership aligns internal satisfaction with external perception, making it a vital cog in the wheel of systemic synergy.

4.3.2 Innovation Catalyst

Innovation Catalyst -- as in the personality of transformational leadership and building a culture for creativity and experimentation. It is critical for leaders to inspire staff to think differently, embrace risks and offer innovative solutions. For clients, this translates into more innovative, efficient, and tailored services."

Empowering leadership and supportive workplace are positive space for more innovative environment became top of mind. As one employee pointed out, "We're encouraged to think outside the box and come up with fresh ideas" (PI6). Not only quenches their power of imagination, but also it enables them to gather around them to solve collective problems. This focus on innovation was reflected in the services that customers experienced. "They always seem to have new, efficient ways of managing my queries, meaning saving time for myself" (CI5) This reflects how internal innovation can be brought to bear for the benefit of customers.

Leadership was open to employee ideas, further cementing this culture of creativity. PI8 shared that there is a spirit of discussion and acceptance when it comes to new

ideas: “Whenever I want to have an idea, my manager welcomes me, has a conversation, and finds ways to make it happen. This variety inspires employees to feel included and encourages their work to be valued. Another customer echoed this sentiment by saying, “They adapt to feedback quickly, which makes me feel like my opinions matter” (CI10). These innovative journeys of employee-led innovation flow into customers and their adaptable behaviours with the alignment of change management, which tells the story of a ripple effect emanating from transformational leadership.

Psychological safety was also a key enabler of innovation. Instead, one employee asserted, “They allow us to feel safe in trying to do things differently” (PI3). Leaders foster bold thinking and experimentation through the removal of failure fear. Customers indirectly recognized this when they said they were pleased with the company’s feedback. “They’re quick to resolve issues and have creative solutions that I wouldn’t have thought of,” one said (CI12). This exemplifies how creating an internal environment conducive to innovation leads to iterative and impactful service delivery.

Another point that stuck out was leadership’s strategic focus on innovation. An employee describes this when he said, “They just keep pressuring about how to innovate so we can lead the industry” (PI2). This proactive approach keeps teams ahead of the curve in a rapidly evolving finance world. Customers acknowledged this leadership-driven innovation, saying “I always feel it’s a cutting-edge service from them which allows me to trust them to handle my finances well” (CI9). This is indicative of how trust and loyalty from customers stem from leadership having their eyes on innovation.

Another important component in developing creativity that came out was support for risk-taking. For example, one employee shared, “I’ve never felt afraid to share a risky idea because our manager always supports new thinking” (PI4). This feeling is in keeping with customers’ view of the company as flexible and customer centric. “I feel like they want to make my life easier, even crazy shit” (CI7). This underscores how management’s support of risk-taking leads to an active service theatre for customers.

Transformational leaders also motivate their people to push towards novel opportunities and solutions. As (P17) says: "We're constantly motivated to explore better ways of doing things" that is about leadership that enables curiosity and improving. Perhaps customers observed the success of this approach: "They appear to keep improving all the time, which makes me feel like they truly care about staying current" (C13). The dynamic between internal versus external this presents strategic importance of transformational leadership to maintain competitiveness. Innovation and change are driven and catalysed by transformational leaders which helps in creating a work environment where creativity, calculated risk-taking, and, above all, continuous improvement is valued. This style not only empowers employees but also leads to better customer experiences through new products and services. Verifying the Synchronization of Employee Innovation and Customer Satisfaction Shows That Transformational Leadership Reinforces Growth and Competitive Advantage in the Fintech Industry

4.3.3 Change Resilience

In this case, change resilience describes how employees can adapt and stay calm amid ongoing technological, regulatory or organisation change. Transformational leaders cultivate this resilience by leading teams through ambiguities, instilling a positive view of change, and providing employees with the resources and support necessary to succeed in fluid landscapes. By doing so, customers are assured the quality of service will remain the same through any changes in the industry.

The power of good leadership in navigating this dynamic fintech world quickly emerged as a key theme from the interviews, with change resilience coming of age as one of the most critical skills in an employee's toolkit. Employees frequently pointed to the supportive manner with which their leaders' handled transitions. "When there's a big shift in technology, our leader helps us be calm and adapt" (P19), said one employee. This guidance helps employees feel at ease so that they can stay focused, despite distractions around them. Customers felt the impact of such leadership, one stating: "I always receive consistent service, even when the system updates or changes" (C15). This demonstrates that how leadership-driven resilience promises remarkable customer experiences.

Employees also stressed the importance of preparation and communication. It clarifies further, "They prepare us for changes, so it doesn't feel overwhelming when new challenges come up" (PI6) and means that effective tech leadership helps action-oriented employees avoid making decisions based on over-arousal. CI3 observed that this preparedness is something that chimes in with customers: "When I have a problem then the staff appears prepared and know what was going on—and it makes me feel confident." It emphasises that employee enablement goes hand in hand with employer confidence, highlighting the need for effective leadership in times of change.

Another factor was the role of leadership in recontextualising change as an opportunity. Employees commented that they were "encouraged to see change as an opportunity rather than a threat" (PI7). This view not only increases employee morale; it paves the way for innovation. Campbell et al. (2013)²⁷ opined that customers internalize this sentiment, and, for example, remarked, "They always have new solutions which make my experience better" (CI9). It is a blog that demonstrates how a spirited workforce, rallied by the leadership, can innovate and evolve with customer demand.

Repeatedly stressed was employees' faith in their leaders in times of uncertainty. "As a team we face uncertainty better as we trust that our leader will take us through them" (PI1). This is what, in turn, creates a predictable work environment, which customers perceive as reliability. CI12: "I trust them, because they are always sort of centered, even when matter is changed. They always handle everything huge. So, they are what they are."

Finally, leadership's focus on the broader importance of resilience was observed. As one worker described them, "They are a reminder that we should be resilient to survive in this rapidly changing industry" (PI10). This perspective enables team members to embrace ongoing change. Customers valued this flexibility: "They never miss a beat, even when it's complex" (CI8). And this demonstrates how business resilience benefits customers.

Therefore, transformational leadership is critical because it propels change resilience that provides employees with the flexibility and stability needed to continue delivering

inspiring and innovative service in an ever-evolving work environment. This internal adaptability is translated into trust and satisfaction from customers, underscoring the interconnectedness of leadership, employee resilience, and customer experience.

4.3.4 Skill Alignment

The strategic alignment between employees' skills and "what the organisation needs" is one of the few crucial goals of transformational leaders, especially in an industry that is agile and ever evolving such as fintech. These include recognizing and closing skill gaps, providing training when necessary, and matching employee strengths to their roles. For the customers, this means better quality of service and professionalism.

The interviews indicated that it is vital for transformational leaders to confirm that their teams have aligned accordingly. Every employee brought up the need for specific training and skills development. For example, "Our leader makes sure we're trained for what we need in the industry" (PI5). This helps employees stay effective in their job capacity. Customers acknowledged this professionalism, as one mentioned, "Staff always seeming knowledgeable and willing to assist gives me confidence in their ability to help" (CI7). This shows that skill alignment builds customer trust.

Aligning employees' strengths with the appropriate tasks was another commonality. They put the effort to be pairing our strengths with the right tasks of what is needed to do (PI2) represents how leadership tries to help others to do the most paired with aligned tasks. This was recognized by customers too, one of whom noted that, "They seem to know exactly what they're doing, and everything gets handled smoothly" (CI11). That seamless delivery of the service underscores how critical it is to fully employ each of the employees' strengths.

There was an emphasis on continuous improvement and growth. Leaders were "always looking at where we can improve and helping us to find resources to grow" (PI6). Such attention to professional development ensures employees remain engaged and adept. Customers explained that they appreciated this growth-oriented approach; one simply stated, "They seem better every time I interact with them, which shows they're always improving" (CI10). Thus, the link between developing expertise

(though we have to construct our expertise boards with insights from others both inside and their vendors) inside (our consumers can only benefit) and acknowledging this great potential which in turn leads to their external clients (over a period of time, evident).

The also spoke to leadership's focus on preparing employees for success. "One employee said, "Our leader makes sure that everybody is equipped with skills to perform their job effectively" (PI9). By doing so, employees will be able to easily meet customer expectations. As a customer noted, "They do everything very well, like they know their systems so well" (C14). This shows how closely aligned skills create more effective operations that are better for customers.

Identifying and closing skills gaps was another key component of skill alignment. Employees noted that leaders "help identify gaps in our abilities and guide us to bridge those through learning opportunities" (PI8) By developing the requisite skill sets, teams become agile and competitive. Customers commented on this competence: "They've always been quick to adapt to my needs, which shows they're skilled and well-trained" (CI1). This direct correlation between skill alignment and adaptability brings to light the importance of continuous education.

Finally, employees mentioned leadership's emphasis on aligning talents with organisational goals. "It's a leadership here so focused on aligning our talents with what's needed for success" (PI7). By aligning roles with business goals, employee efforts become meaningful to reaching the company's greater goals. Customers echoed this sentiment: "The service seems to have purpose, and it makes me feel trust" (Customer CI15). The focus on outcomes for customers should create alignment for employees with their role, which in turn reflects the power of transformational leadership when it comes to ensuring that skills align. Transformational leadership would align employee skillsets and knowledge to prepare them for their roles, instilling confidence and abilities to boost performance. This internal synergy translates directly to customer-oriented experiences that prioritize professionalism, efficiency, and flexibility. The ability of leaders to influence their teams not only affects internal operations but also resonates externally with their customers, as evidenced by the link between employee competencies and customer satisfaction.

4.3.5 Vision Articulation

Vision articulation is the ability of a leader to communicate clearly and effectively the future goals of the organisation — what it is that the organisation hopes to accomplish in the future and where the organisation is heading, as well as how the employees in the organisation fit into this. This ability spurs employees by offering clarity, aligning group efforts with objectives, and engendering faith in their position. This is especially important in fintech, where clear messaging is often the compass teams need to navigate through the fog of innovation and swift headwinds.

The interviews brought out the important role leaders have in painting a clear and compelling picture for their teams. Companies of all sizes actually focus on how their leaders communicate future goals, making their roles part of the organisation meaningful. "Our leader has a clear company vision and where I fit into it" (PI1). Such a statement emphasises why employees should consider their roles in the context of something larger than themselves and why finding a higher purpose in their jobs is important. Customers also noticed such alignment and one mentioned, "The staff always seem clear about their goals. Their service is seamless" (CI2). This clarity is reflected directly in customer experiences.

Another common theme: communicating with clarity. "They paint their message in a certain way that it is so easy for us to fall into the same way of thinking" (PI4). This communication cross-pollinates a united workspace so that all the parts are working toward the greater good. Of course, this alignment must be assessed in terms of how consistently it is achieved (team-by-team). A critical customer comment surfaced, "It sometimes feels like not everyone on staff is on the same page, particularly around new changes" (CI7). This indicates a potential area for improvement in maintaining alignment as the organisation shifts.

I particularly enjoyed how the vision articulation was framed as an inspiration, "It's inspiring to hear them describe the future and our part to play in getting there," one employee said (multiple-PI7). Inspiring communication instils motivation and passion into the employees and makes them challenge the organisational goals. One customer echoed this impact: "I trust their service because they seem motivated by

something bigger" (CI6). This illustrates the correlation between employee inspiration and customer trust.

A key to effective vision articulation was a knack for breaking down complex ambitions into actionable chunks. "They break down complex goals into something we can all understand and work toward" (PI6) was one of many transparent communications that allowed employees to remain focused on their goals and remain productive. Yet a key observation from a customer of our organisation, "At times, I think some staff are not aware about the process" (CI12), highlights potential shortcomings in effectively interpreting vision within an organisation along with ensuring every employee/ staff gets it.

And finally, vision articulation guided even in an ambiguous time. This looks really important in uncertain times as an employee mentioned: "Our manager's vision is guiding us in uncertain times" (PI8). In the fast-moving space that is fintech, guidance like this ensures that teams stay confident and adaptable. Customers appreciated this flexibility, with one example stating their service feels consistent, regardless of the scenario: "Their service feels consistent no matter the situation" (CI4). I also think that while the communication of vision is necessary, it might be helpful to have feedback mechanisms to promote continued buy-in and alignment of the vision on the part of the employees.

In this context, adaptive leadership in fintech environments highlights the importance of transformational leadership in fostering agile, innovative, and resilient teams that can respond effectively to the rapidly changing technological and regulatory landscape. Drawing on the "Four I's" that define transformational leadership—idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration—such a leadership style builds the foundation for an agentic workforce in employee engagement and usability improvements, and thus customer satisfaction (Bass & Riggio, 2006). Second, these insights also reveal that in order to achieve those goals, there are nuances, as tangible in ways of how inspirational purpose, innovation catalyst, change resilience and skill alignment are interrelated.

The motivational glue of adaptive leadership is inspiring purpose. This sense of purpose drives intrinsic motivation: when those who carry out the daily tasks see a linkage between what they do and the wider organisational and societal goals (see also the essay summary of a previous blog series) they become more committed and willing to go the extra mile. This newfound connection motivates employees to go above and beyond, with Judge and Piccolo (2004) noting that purpose-driven leadership unifies employee engagement with organisational success. The focus on purpose drives innovation too, as people driven by meaningful goals are more likely to engage creatively with their work, leading to new ways to do things when they aren't flitting between tasks. This is evidently true with regard to the association of purpose and innovation, which illustrates how transformational leadership is aligned with the convergence between the human and technical dimensions of organisational success, as noted by Rowold and Heinitz (2007).

The second crucial dimension, innovation catalyst, builds upon a motivating factor set in place through inspiring purpose. This approach fosters an environment where staff feel confident enough to experiment and innovate. This relates to intellectual stimulation, which Bass (1985) identifies as an important aspect of transformational leadership, prompting employees to question assumptions and look for creative solutions. But innovation does not thrive in isolation; it must be accompanied by alignment of resilience and skill. Developing change resilience helps employees to be adaptable in the face of uncertainties, treating challenges as opportunities instead of threats. By instilling resilience, leaders prepare their teams for the dynamic nature of the fintech landscape, which is ever-changing with new regulations and technology (Nguyen et al., 2022).

The other codes are reinforced through a skill alignment, which is vital. Leaders who proactively fill in skill gaps help empower employees with the capabilities to pivot and provide effective solutions to implement new ideas. This makes individualized consideration a vital ingredient in transformational leadership as highlighted by Bass and Avolio (1994), as it provides developmental opportunities by tailoring it to suit individual or organisational requirements (Bass & Steidlmeir, 1999). Well-trained employees are also more likely to navigate transitions with confidence which, in turn, enhances the resilience of the organisation against change. Adaptive leadership

therefore integrates motivation, innovation, resilience and competence into an entrepreneurial response to the challenges and opportunities organisations face today.

These codes' relationship also spills over into customer outcomes. People working for organisations inspired by purpose and equipped with innovative solutions offer more empathetic and effective customer service. This is perceived by customers as thoughtful and human-oriented, described by Nguyen and Sharma (2024), stating that transformational leadership improves service quality through employee engagement. Change resilience, in a similar vein, prevents loss of service during disruptions, which can otherwise erode customer trust and satisfaction even when broadly understood as 'force majeure'. This ensures that customer interactions are smooth and professional, further establishing the organisation's credibility, and making skill alignment an integral aspect of customers' experiences (Zhang et al., 2023).

Adaptive leadership also highlights challenges that require scrutiny. On the other hand, top practitioners focus on either purpose or innovation at the backbone which might stress employees excessively and lead them to burnout (Tourish, 2013). Enduring well-being and productivity are fundamentally about balancing the right levels of demand/burden with support. Additionally, the high-speed scaling characteristic of fintech companies often stretches the resources available for talent growth and innovation, leaving voids that may compromise resilience and adaptability (Puschmann & Halimi, 2024). These gaps highlight the importance of targeted investments in employee training and resource allocation to ensure alignment across teams.

Thus, a full expression of adaptive leadership must ensure these adaptive components may be either converging or diverging in substance and response. This combination is important when it comes to building an organisation with psychology because in innovation or design processes, we should aim for not only psychological safety but also indication and communication of clear goals and making sure they are aligned with the organisation. Without effective strategies, efforts are fragmented and delayed, indicating the need for coherent leadership practices (Northouse, 2018). Resilience and skill alignment also require ongoing reflection and positive feedback

loops to help employees reorient themselves to their objectives — in fact, these may be among the most important aspects of building the new workforce your company needs.

Emphasizing the interconnectedness of inspiring purpose, innovation catalyst, change resilience, and skill alignment reveals the complexity of adaptive leadership. Through synergy of these components, transformational leaders engineer for a motivated, innovative, resilient, and skilled workforce to boost the fintech platforms usability enhancements. This approach creates a connectivity where the enhancement of employee experience leads to a better customer experience, re-validating the importance of adaptive leadership in achieving business and social objectives. This analysis shows the importance of practical implementations of balanced leadership practices that reinforce both internal dynamics and external expectations, in order to drive sustainable success within the fintech industry.

Drawing on the affordance theory, which focuses on the interaction between the objects and individuals of the system, can reveal how transformational leadership creates affordances that lead to usability innovation in fintech platforms. Transformational leaders emphasize empowering employees, creating a supportive environment for learning, and creating innovation that closely corresponds according to affordance theory with perceived affordance, actual affordance, effectivity, context, learned affordance, signifiers, and feedback. These relationships facilitate wholistic evaluation of usability effects on employee satisfaction and subsequently customer satisfaction.

The second construct emphasized in our case study is that of perceived affordance, a concept central to affordance theory, which refers to how individual identify potential actions that can be performed based on the design cues of an object (Norman, 1999). In the case of fintech, transformational leaders make sure every employee understands all the usability features baked into all platforms, such as intuitive navigation or streamlined workflows. Putting weightage on the usability of tools also improves employees most of the time as they can be seen how they can deal with platform functionalities. For example, if leaders encourage clarity when designing interfaces, employees will easily identify important functions, which reduces cognitive

load and frustration. When employees feel empowered due to perceived affordance, they become confident and satisfied, and they perform better leading to enhanced customer experience. As such, perceived affordances are key to providing users an intuitive understanding of complex systems (think banking, investing, etc.) and these elements provide the connective tissue between users and these systems (Norman, 2013).

Transformational leadership enables the improvements of usability, which is meant by actual affordance, the inherent properties of objects that support a function in one way or another. Fintech platforms are purpose-built to include features such as secure payment processing, data analysis or customer relationship management, which are fundamental to operational success. By cultivating a culture that places a high priority on usability and functionality, transformational leaders inspire employees to take full advantage of these affordances. For instance, one leader underscored the power of advanced analytics tools to produce actionable insights that build customer trust. This is consistent with Gibson (1977) where real affordances may always exist but can only prove useful once they are discovered, understood, and used appropriately. Leadership practices that are consistent with the actual affordances of fintech platforms allow organisations to harness fintech capabilities, improving employee experience and customer service.

Indeed, although Turvey (1992) ties individualized consideration and professional development to transformational leadership, the second task of effectivity — the user's ability to actualize affordances on the basis of their skills and capacities — is also directly related to the other task of transformational leadership (individualized consideration). Given that platforms in the fintech space can often require specialized knowledge, the transformational leader plays a critical role in connecting the dots between what the employees can offer as capabilities and what the tools afford. For example, role-specific training programs enable employees to develop the skills required to utilize complex functionalities, including automated fraud detection or blockchain-based systems. By investing in this type of development, leaders not only equip their employees to better leverage affordances, but they elevate confidence and job satisfaction. This feeds into the research aim of examining the relationship between usability and employee satisfaction (Riemer et al 2018), where employees

who are empowered to interact positively with tools and with the assistance of their usability are more likely to interact positively with these tools, and thus, project their satisfaction into improving customer effectiveness.

As organisational conditions greatly impact affordance perception and realisation (McGrenere & Ho, 2000), the context—an important aspect of affordance theory—shapes act of employees, which ultimately results in their functions in workplace environments. Transformational leaders shape the context through an environment of responsiveness, adaptability, and usability. In fintech, this could mean nurturing a culture that embraces experimentation and empowers employees to get creative with platform functionality that optimizes your customer interactions. An open communication culture enables employees to exchange insights on usability changes, which turns their efforts into alignments with bigger organisational goals. Context also encompasses structural and cultural aspects such as incorporating usability features with workflow suitable clicking. Leaders create and maintain a suitable context where employees perceive affordances congruent with the organisation's goal, strengthening the interrelations between leadership, usability, and satisfaction (Norman, 1988).

Norman (1999) describes learned affordance, which one based on the fact that as the user gets to be more familiar with systems, learned affordance becomes more evident., supporting transformational leaders that promote continuous learning and exploration. In fintech, and subtler examples where systems have layered functionality, employees need to train over time to achieve the proficiency necessary to optimise the affordances of the platform(s) in use. This comes with the support of transformational leaders who promote workshops or peer-to-peer exchanges to keep learning alive. As users further improve their capacity for orientation across platforms, they can access higher-order affordances that increase their capacity to produce and serve customers. This would support the purpose of exploring how transformational leadership can enhance the usability improvements, as employees become increasingly adept at using the tools which helps them work more efficiently and deliver better services. This dynamic interplay between leadership and usability illustrates how organisational acknowledgment of needs both fosters employee competence and contentment, while reinforcing learned affordances.

Signifiers, which are visual or contextual signals to affordances, have high usability in the design process defined by leadership techniques in line with intuitive design (Norman, 2013). For more details on usability traits, transformational leaders push for features that support strong signifiers (e.g. a clear label, a succinct icon description, a well-chosen visual feedback device used in the displays to communicate the current operational state of the device) that can reduce ambiguity in operations. For instance, a fintech platform that highlights a “secure transaction” icon instils confidence in both employees and customers over data protection efforts. Not only do Signifiers improve usability, but they also reinforce leadership’s mission of empowering employees by making tasks easier to perform. Transformational leaders build robustness in platform designs by leveraging the use of signifiers, allowing employees to use them with efficacy and confidence, aligning well with the goal of the research in correlating usability factors to employee satisfaction.

The affordance theory emphasizes the role of feedback in establishing the operational character of platforms in the form of near-immediate responses to user actions (McGrenere & Ho, 2000). The power of feedback mechanisms in fintech Feedback mechanisms are critical in general, but especially in fintech Whereas feedback mechanisms like confirmation messages on successful transactions are generally positive, to not expect feedback on failure (or negative feedback) is to expect chaos in a fintech organisation where you can do a lot of money with a click of your finger; employees won’t know if they made money or broke the bank. Transformational leaders who stress the significance of actionable feedback help employees realize the consequences of their actions, creating a feeling of competence and control of their lives. For example, providing instant feedback on system performance allows employees to respond to customer inquiries more accurately and improves employee satisfaction as well as the customer experience. Feedback mechanisms further illustrate the interconnectedness of the elements of affordance theory, as they reinforce perceived affordances by clarifying the outcomes of specific interactions and directing employees toward the optimal use of platform functionalities.

This importance of usability is particularly salient in fintech platforms, where the interface determines the effectiveness and support afforded by the platform; Consequently, the combined forces of transformational leadership then operate with

the components of affordance theory to the agency associated with the entrepreneurial creative pocket. For example, employees who see clear affordances in a well-designed platform are more likely to engage in actualizations of its functionalities, as long as their skills align with what is being requested by the platform. Leaders who cultivate context enable these encounters to take place seamlessly where learned affordances and signifiers enable employees to participate in powerful functionalities over time. These processes are further reinforced through feedback, resulting in a feedback loop that strengthens usability, employee satisfaction and quality of customer service.

Based upon affordance theory, Transformational leadership would also serve to overcome issues of potential challenges tainting fintech usability. For example, although perceived and actual affordances are critical to usability, when they do not align, confusion and inefficiency can occur. Intuitive design, strong training, and leaders who underscore the platform features to employees to bridge the gap. Likewise, learned affordances continually adapt to new technologies that develop and require both technology and people to work towards a solution supported by leadership to help workers integrate the new tool into the workflow. Such transformational leadership nurturing the culture of adaptability helps deal with these problems to make employees more comfortable with usability changes.

Therefore, affordance theory offers significant theoretical base to investigate the relationship between transformational leadership and usability in fintech applications. Transformational leaders also enhance the utilization of platform tools by across usability features, such as the perceived affordance, actual affordance, effectivity, context, the learned affordance, signifiers, and the feedback. Engaged users lead to satisfied employees, and ultimately increased customer profits, highlighting the intertwined nature of leadership, usability and satisfaction. Using affordance theory, the paper highlights the endeavours of leadership in crafting organisational surroundings that could enhance usability and lead to sustainable achievements within the fintech sector.

4.4 THEME 2: EMPOWERED WORKFORCE

Empowered Workforce explores how transformational leadership inspires employees to take initiative and ownership over usability processes, creating a culture of independence, responsibility, and continuous improvement within fintech organisations.

4.4.1 Autonomy Boost

Autonomy boost is all those leadership styles that will make them want to act on their own. By developing trust and decreasing micromanagement, leaders inspire confidence in their teams, helping them to address challenges proactively and connect with their role on a deeper level. Fintech depends on autonomy for real-time problem solving in a constantly shifting environment.

From the interview analysis, it is evident that autonomy has a profound impact on employee motivation and satisfaction. Employees appreciated the trust placed in them to make decisions, regardless of oversight, saying "Our leader trusts us with making decisions without micromanaging this really boosts our confidence." (PI3) Such trust empowers employees to feel like owners, driving them to perform better. Customers registered this confidence in their interactions, as one said: "The staff are fast, they know what they are doing, so it's fast and easy for me" (CI1).

Editorial from September 22, 2023, the other major theme was the continuing encouragement to take ownership. (PI7) "We're encouraged to take ownership of our tasks, and that makes us more invested in the outcomes" illustrates how empowerment leads to greater ownership and therefore deeper connection to their work. One customer confirmed this impact, commenting that, "They always seem invested in solving my issues, not just doing their job" (CI9). However, a potentially important insight from another customer observes that "sometimes the staff seems reluctant to take initiative" (CI13), which suggests at least some inconsistency in terms of hiring based on autonomy.

The freedom to implement their ideas was important to employees: "Whenever I have any of my ideas, my manager allows me to implement it" (PI6). It also enhances

problem-solving abilities because they learn to come up with many ideas before having a child. Customers outperformed in commenting on this initiative, one such comment mentioned, "Impressed about their ability to adjust relevant solutions per my needs" (C110). Many of these leaders react to a genuine humanitarian and moral imperative to act, but their high profile can also lead to what some would term an erosion of quality, due to lack of robust guidance — rigid but necessary, when thousands of unintended consequences are at stake.

Autonomy also played an important role in building confidence. Another employee stated, "Having the trust to work on your own makes you know more confident in yourself" (PI8). That confidence manifests in more confident engagements with customers." "I feel reassured when staff handle issues with confidence and clarity" (CI3), one customer said. Yet that occasional loss of confidence, such as in another customer, "Not all the staff appear to be equally confident which is frustrating" (CI15), suggests further efforts should be in place to build autonomy in the use of the fabric gradient.

Another important lesson was that leaders should step back and let others solve the problems. "I love how our manager takes a step back and lets us figure out solutions ourselves" (PI1) illustrates how autonomy encourages resourcefulness. Customers also saw the independence resulting in a saving of time, as one stated their ability to "just sort it out themselves without having to keep referring back, which saves time as well..." (CI8). However, autonomy must not run unchecked, lest independence devolve into inaccuracy or inattention.

They noted, there was a greater focus on empowering employees to solve problems on their own. Further, one employee mentioned, "They always say that we can solve problems independently before the instruction comes" (PI4). This allows the team to operate more flexibly in a rapidly moving sector such as fintech. Customers valued this efficiency: "Their responsiveness indicates they're empowered to take quick action" (CI11). However, a customer's critique, "Sometimes, I feel like they could communicate more during complex processes" (CI14), suggests that autonomy is wanting of transparent communication. By enabling more engaged, confident, and proactive teams through these autonomy boosts, organisations can ultimately help

increase not only employee satisfaction but also customer experience. Yet, there's still work to be done about uniformity in its application and to find the right measure of independence with oversight. Ensuring that autonomy-building practices are systematically established, reinforced through the provision of a communication structure to support autonomous efforts, and exercised consistently is a priority for leaders.

4.4.2 Learning Culture

This training also fosters employee nuggets of knowledge across the fintech vertical. This makes it possible for employees to keep track of the latest in the ever-changing tech and market space, which is vital in a fluid domain like fintech.

Interviews showed a clear focus on how ongoing learning premiums help develop talent and maintain job satisfaction among employees. Regular training was also highly valued by employees, and as one participant described: "Our manager makes sure whenever there's a training that can help us work better in the industry, we are always the first ones to know" (PI9). This shows the leadership's valuing of upskilling to keep the workforce industry ready. Customers expressed similar sentiments, with one person sharing, "It's current clear to me that the staff know what they are talking about and that lends credibility to their recommendations" (CI6).

There was also that encouragement to learn new skills. (PI6) explains how leadership encourages a culture of growth, always inviting us to learn something we don't know, a skill or something which can benefit our work. This proactive approach is in turn beneficial to customers, as one customer stated, "They always have the right answers, so I know that they're well trained" (CI3). Some customers mentioned occasional lack of knowledge, such as "sometimes part staff is not strong on more complex questions" (CI11). Which makes sense, as it means that specific training needs to be given to target specific skills.

Employees also said training sessions made them feel ready for challenges. The learning culture builds resilience; as one of our participants testified: "Training sessions are part of our work on a regular basis, they make us feel better about-facing challenges" (PI2). Customers responded to this readiness, noting, "They address

issues seamlessly, even the difficult ones" (CI9). But leaders must ensure that training is streamlined across the board to mitigate uneven expertise.

Another finding was that professional development and motivation was connected. Or "The focus on professional development here is motivating; it's clear the company values growth" (PI7), emphasizing how learning culture increased morale. Customers noted this enthusiasm as well, for example saying, "The staff's enthusiasm for what they do comes through in their service" (CI5). However, other customers felt that the enthusiasm was not felt by all its staff, one adding, "It doesn't seem like all staff want to help" (CI13). It indicates that [you need to work further] to develop a culture of learning throughout the organisation.

Ultimately, investing in the learning of employees demonstrates management's interest in success. It explains how learning culture leads to employee satisfaction: "They invest in our learning. It shows how much they care about our growth and success." (PI8) Customers also acknowledged this investment noting that, "The staff seem well equipped to handle anything and that is a sign of good training"(CI1). However, establishing feedback mechanisms to match the effectiveness of training programs could drive even better outcomes.

4.4.3 Recognition Loop

See the loop: Recognizing many employee contributions boost the morale and engagement of work, especially toward any usability improvements. Giving genuine recognition regularly creates a trust that encourages employees to give their best.

One such recognition became the pivotal driving force behind employee motivation and engagement. Managers' ability to recognize employee contribution, as one employee described, helped them feel valued: "When we achieve something, our manager is the first to acknowledge and celebrate it" (PI4). This can breed a quality of feeling good about the self and increasing motivation. Such determination positively impacted customers, as one noted that "The staff seem genuinely happy to help, which makes my experience better" (CI7).

Another recurring theme was genuine acknowledgement. “Recognition here feels real, and it boosts morale across the whole team” (PI6) noting how real appreciation can elevate an entire team. This and similar sentiments were echoed by customers: one stated, ‘You can tell when staff are happy at work, it shows when they talk to customers’ (CI12). However, without a consistent level of recognition this could result in differences in levels of employee engagement, as one customer highlighted with “Some staff appear less engaged than others” (CI10).

Recognition made employees want to do better. “Hearing my contributions recognized by leadership really motivates me to keep improving” (PI10) highlights how recognition emerges as a major propeller for self-betterment. This drive also caught the attention of customers, with one mentioning, “The staff are always willing to go the extra mile” (CI2). However, one customer said, “Sometimes [it] feels like they [are] just going through the motions” (CI14), which means leadership must ensure the consistent application of recognition. It was a small gesture of appreciation that had a big impact to help and boost. As PI5 notes, “Small gestures from my manager indicating appreciation are a big deal and increases my engagement at work,” minor recognition can positively affect morale. Customers valued the resulting positive interactions, including: “The staff are always polite and attentive, which makes a difference” (CI8). Leaders need to ensure that individual contributions are recognized on a regular basis to keep this level of engagement. Recognition and feeling valued were clearly related. “Our manager never steps over something good, so that makes us feel important” (PI3 identification). It also affected customers, like one who expressed, “They genuinely seem to care about their work and us as customers (CI4). Leadership could put in place more structured recognition programs to maximize these benefits.

4.4.4 Collaborative Synergy

An interlaced synergy focuses on how effective leadership creates a collaborative environment, bringing together diverse skillsets to overcome obstacles — specifically related to making fintech more accessible. “The potential of leaders to inspire collaboration and creativity: By fostering open communication and collective problem solving, leaders nurture cohesive teams that provide innovative and effective

solutions. But one of the biggest lessons learned was that collaboration was key to a successful team. Staff valued the opportunity to brainstorm together, with one participant stating, "We often brainstorm as a team and leadership makes sure everyone's voice is heard" (PI1). Such inclusivity builds up team cohesiveness. Customers experienced such collaboration positively, with one commenting, "The staff work seamlessly with each other, which is an improvement to the overall service" (CI6). Overall though the lack of coordination between staff led one of the customers to criticize, "[it is sometimes] There is a lack of coordination between staff" (CI15) which reflects areas where collaborative practices can be improved.

Another highlight was the role of leadership in enabling teamwork. "Our manager creates synergy by getting people together to solve problems" (PI8) indicates that leaders actively create synergy. Customers recognized this effect, "They're always on the same page, which makes everything so much easier" (CI11), And yet one other customer remarked, "There are times that staff doesn't seem coordinated" (CI13), which suggested that all teams need to have consistent collaboration across the customer experience. The effectiveness of teamwork was a common thread. However, in my routine, "Working closely with colleagues has helped us tackle challenges more efficiently" (PI3) how literature comments on how close collaboration increases productivity. This was noticed by their customers "they deal with things as quickly and efficiently as a unit" (CI9). Some delays (i.e. the scenario described by a customer simply, "Sometimes, resolving an issue takes longer," because "it seems like they're figuring things out among themselves" (CI16) exemplify a need for improved collaborative workflows.

Team cohesion was another strongpoint. Leadership highlights the team effort which also gives the individuals a great sense of belonging (PI6) exemplifies the power of collaboration to promote hetero supportive work culture. Customers experienced this cohesion in their engagement: You can tell they work well together—it's seamless (CI8). Leaders can also impart more team building activities to further strengthen this bond. Tip: Collaboration became part of problem-solving modes. "Collaboration isn't just encouraged; it's embedded in how we approach every challenge" (PI4) shows that teamwork is central to the ethos of fintech. In customers' eyes, it also paid off, as one pointed out: [Emphasis on teamwork] "Their teamwork makes everything smooth and

hassle-free" (CI3). Leadership must prefer tools that create collaborative space Fitting with each other to maintain this synergy.

4.4.5 Trust Amplification

Trust Amplification explores the role that leadership plays in promoting trust through transparency, highlighting the ways in which clarity of communication and ethical practices create confidence within the employees and customers of the fintech industry. Be transparent: Transparency emerged as a critical factor in establishing trust at team and customer levels. Employees appreciated when leaders normalized challenges, with one commenting, "Our manager is very open about things that need to be improved which goes a long way to build trust in our team and with clients" (PI2). This disquiet creates a trust and a confidence in each other. Consumers agreed with this sentiment as one costumer quoted "I trust their service, as they explain everything is a way that I can understand it" (CI5). On the contrary, customers such as CI10 mentioned that some transparency techniques caused confusion, demonstrating the necessity of maintaining regular and same communication through every customer contact.

Another key insight was the relationship between trust and honesty of leadership. "When leadership is honest and open, it sets a tone of trust that resonates with everyone" (PI6) no surprises there: Building an organisational culture that reflects and encourages ethical leadership. Consumers confirmed this notion, noting, "They never really try to hide anything, which makes me trust them more" (CI3). On the other hand, CI12 experienced moments where there was less openness, writing, "Sometimes, I feel they could explain themselves better." This may indicate that you could improve regarding clarity in all customer touchpoints.

Employees associated trust with feeling safe. Just sharing information from leaders reduces uncertainty and increases confidence for employees: "It builds not only trust but also it builds security in what we do" (PI10). CI7 stated, "The staff are confident, which gives me a sense of security in their service." Customers responded positively in general to this. However, CI11 identified some situations where ambiguity made them unsure of the outcome, proposing that more trust-establishing actions could be taken.

There was broad-based recognition of the role of leadership in creating external trust via transparency. It hits on how internal trust-building and external customer trust are connected: “We are very open, and customers like that, and that’s something [our leader] fights for” (PI8). Customers backed this up, with CI2 commenting, “Just the way they explain things gives me trust in their solutions. But CI15 expressed concerns about occasional inconsistencies, noting, “There are times when I don’t get the full picture.” Leadership can respond to this by providing teams with training in transparency standards and then holding them accountable for those standards.

It can be concluded that open communication builds trust. The following statement, “Open communication from our manager makes me feel confident in our direction as a team” (PI3) also highlights that dialogue reinforces trust. CI4 summed up the customer perception of the approach, stating “They (RES) clear value if our input as they listen and respond well.” Yet, CI9 said, “Sometimes, I feel like my feedback isn’t taken seriously,” and closing the feedback loop more would likely increase trust.

As fintech eco-systems proliferate, the theme of this year’s event was “Empowered Workforce” which highlights the importance of transformational leadership to encourage autonomy, accountability, and ongoing learning. Connecting the pieces between the codes of autonomy boost, learning culture, recognition loop, collaborative synergy, and trust amplification, are illustrated how these principles of leadership are interconnected and can improve usability, gratification among employees, and customer satisfaction from the organisation.

4.4.6 Empowerment and Innovation Based on Autonomy Boost

Autonomy boost is giving a person the liberty to take decisions, take responsibility for the job and is an indispensable key to employee motivation. Participants stressed that the confidence that comes when leadership trusts its people allows them to tackle challenges on their own. An example of this is autonomy that encourages openness to creativity enabling employees to feel empowered and potentially introduce new solutions (PI6). It was with employees needing to think and deal with complexities, a key aspect of intellectual stimulation under the domain of transformational leadership (Avolio & Yammarino, 2002).

Autonomy is also closely related to learning culture. That leads us to something called “autonomy,” in which employees feel they can make decisions on their own and will therefore seek learning as they know newfound skills are going to be instrumental in their decision-making. This synergy among autonomy and continuous learning manifests as employees’ adaptability to changing fintech platforms through decreased dependence on micromanagement and greater accountability (Bass, 1985). This sense of independence was noticed by customers in their perception of service delivery (CI1) being confident and decisive.

4.4.7 A Learning Culture that is Reinforced on Recognition

Training supports a strong learning culture that prepares employees to operate fintech platforms in the right way. As participants pointed out, regular training opportunities allow employees to develop the necessary skills to navigate usability features and troubleshoot technical issues in a timely manner (PI9). The recognition loop, which recognizes employee efforts at applying their newfound skill, helps in embedding this culture of growth. This appreciation-based feedback loop helps to validate the training efforts as employees continue to build on the skills learned through training opportunities (PI10).

Recognition enhances the value of autonomy and learning. When employees feel like their contributions matter, they are more willing to take ownership of their components and use their knowledge to improve usability (Bass & Riggio, 2006). As an example, participants noted that recognition from leadership encouraged them to exceed normal expectations and align their efforts in favour of organisational goals (PI6). This interdependent relationship also affects customer experience as employees’ motivation and readiness result in proactive and customer-oriented service (CI6).

Teamwork woven into problem-solving increases the power of autonomy and adaptiveness. Participants reported that leadership’s commitment to collaboration cultivates cohesion and distributes responsibility (PI3). This method works hand in hand with autonomy, allowing employees to have a support network in place to troubleshoot and brainstorm solutions together and share knowledge. Team-based learning sessions and shared experiences lead to a learning culture that ultimately results in a cohesive and skilled workforce (McGrenere & Ho, 2000). By

acknowledging an individual and his/her contribution it encourages them to work together even more, as human beings we love to feel recognized. Recognising specific instances of employees working together increases the likelihood that this type of collaboration will occur again (PI4). Customers noted the advantages of teamwork through the seamless service experience offered through teams that work well with each other; this resulted in greater customer satisfaction (CI6). But there are sometimes coordination lapses, as mentioned by multiple participants and customers, that indicate a need for leadership to establish structured workflows and tools to aid collaboration long-term.”

In doing so, they establish an organisational culture, characterized by transparency and ethics, which reflects on autonomy, learning, recognition, and collaboration — and ties it all together through trust amplification. Leadership’s commitment to open communication and ethical behaviour generates trust among teams and with customers (PI2). Participants emphasized that transparency decreases uncertainty, allowing employees to make informed decisions and engage with usability processes confidently. Such a feeling of safety is vital in fintech, where accuracy and dependability are the foremost (Gibson, 1977). Trust encourages collaboration, as transparent practices cultivate open dialogue and shared responsibility; The honesty and transparency of leadership was cited as contributing to mutual respect, which was seen as the basis for working together effectively (PI6). “In addition, recognition reinforces trust by demonstrating organisational leaders’ appreciation of employee concerted activity, which reinforces employees’ psychological attachment to the organisation (PI3). The fourth dynamic implied by customers was that clear and honest communication in the interaction enhanced their confidence in the services provided (CI5).

Together, these codes form a network of meaning that illuminates the intricacies of how transformational leadership cultivates an empowered workforce. Autonomy is the bedrock encouraging employees to take charge of their own jobs. In teaching employees, the skills to accomplish tasks on their own, a learning culture feeds and expands on this autonomous state. Having them recognized validates they are worth an effort, they feel motivated to perform a wholesome alignment to their work. Data is isolated, siloed, and huge, especially in collaborative environments, where individual

and team strengths must be leveraged, and usability problems must be solved as a group. These strands of trust amplification weave together into an ethical, transparent hygiene factor for employees feeling safe and supported.

Such as an employee who is autonomous and they receive training and re-enforce regularly will be a likely contributor in such collab initiatives as well since they know their work would get valued. This is augmented by transparent leadership practices that build trust and invite proactive problem solving. This interconnected framework translates to direct benefits to the customers, where empowered employees serve them decisively, effectively, and with a customer-first approach.

Integration of Autonomy, Learning, Recognition, Collaboration, and Trust Improves Usability in Fintech When staff feel enabled and supported, they can then appropriately engage with usability features, minimizing cognitive load and maximizing efficiency. Examples of this included better autonomy to overcome usability challenges without constant oversight for example (PI8, PI9) and better learning opportunities better equipped them to navigate complex systems with confidence. Recognition motivated employees to further develop these skills and enabled the continuous improvement of usability (PI10).

Holistic Solutions: Usability challenges were approached holistically as teams were able to draw across collective expertise. Customers noticed improved service delivery responsiveness, resulting in satisfaction for the service without issue in CI9. Trust multiplied those benefits by creating a stable and crystal-clear atmosphere in which employees and customers believed in the organisation's commitment to quality (CI5).

Under the "Empowered Workforce" theme we see how transformative leadership practices can improve usability, employee satisfaction and customer experiences in fintech. Transformational leadership builds a unified and engaged workforce that is empowered to push forward usability improvements through the triad of autonomy, learning, recognition, collaboration and trust. This support, which allows production to succeed, ultimately involves customer needs and adeptly fits any organisational construct ensuring that customer needs are not only realized but essential tooling to be the next disruptive force in the industry as the pace of innovation becomes faster

and faster. With these steps in place, fintech organisations can promote active implementation of these practices collectively, putting empowerment and satisfaction at the center of lasting success.

Because affordance theory ties into the theme of "Empowered Workforce" so deeply, this framework could serve as a strong backbone for understanding not only transformational leadership and usability within fintech platforms, but employee and customer satisfaction as well. Notably, the dynamism inherent to affordance theory and its malicious focus on person-environment engagement fits perfectly with the mechanisms through which transformational leadership inspires followers to be autonomous, accountable, and to continuously to learn. Perceived affordance, real affordance, effectivity, learned affordance, context, signifiers, and feedback provide a framework through which to analyse usability elements related to leadership.

4.4.8 Perceived and Actual Affordance in Leadership-Driven Empowerment

The concept of perceived affordance, according to Norman (1999), is focused on how users are capable of identifying possible actions through the design cues that direct users. Transformational leaders thus enhance perceived affordances in fintech environments by mediating how employees engage with platform usability features. By trusting employees to operate autonomously, leaders enhance this intuitive understanding of these affordances, making it possible for employees to simply act without micromanagement of every move. For example, according to the employees, autonomy made them more confident in the management of usability features in the right way, which demonstrates a matching relationship between transformational leadership and affordances perceived.

This dynamic is supported by actual affordance, which is grounded in Gibson's (1977) focus on the physical properties of objects, and which guarantees that platforms make efficient action possible in the first place. Leaders who champion usability improvements align these real actual affordances with employee abilities, creating a sense of mastery. Intuitive navigation systems in fintech platforms that enable employees to seamlessly resolve customer queries are an example of these actual affordances. When leaders are transformational and encourage proactivity in

exploring features of the platform, they help employees make the most of these affordances, and this connects the work leadership practices directly to usability outcomes and extends to customer satisfaction.

Transformational leadership directly supports effectivity, the ability of the individual to realize affordances (Turvey, 1992). Leaders can facilitate this by ensuring that employees have both the skills and the confidence to authentically and effectively engage with platform affordances. Participants expressed that training sessions provided by their leadership were deemed crucial in understanding how to use complicated fintech systems. It trains employees for work, bridging the gap between platform affordances and employee competencies, thus aligning with effectivity.

The recognition of continuous learning as a model of transformational leadership resonates with the affordance theory's attention to harmonizing the skills of a user with the dimensions of the environment. Employees who feel empowered to learn and upskill reported greater job satisfaction and a stronger capacity to meet customer needs. It also illustrates that effectivity goes not just to the individual but is itself a function of organisational support as informed by leadership." McGrenere and Ho (2000), the context in which affordances are perceived and utilized also plays a crucial role in understanding their relevance and effectiveness. Unlike the specified leaders, transformational leaders are the ones who build an organisational environment by creating a culture of innovation, cooperation, and accountability. Illustratively, if leadership promotes an open communication culture that enhances collaboration, such culture will enable employees to access social affordances in teams. Participants mentioned that teamwork and trust building through leadership made it easier to deal with usability problems where they have treated contextual adaptability which is wat affordance theory points.

Furthermore, the fast-paced nature of fintech means that leaders need to be forward-thinking and set the groundwork for employees to explore usability features. This adaptability allows employees to respond to a shifting technological landscape. Such situational scouting—organisational development forced by leadership practices to make sense of a fixed context—so it binds together notions of perceived affordance between customers and employees, with employees perfectly capable of handling

employees' evolving needs with courage (read; confidence) and agility. Transformational leadership emphasises continuous learning and learned affordances that evolve over time as users become acquainted with tools and environments (Norman, 1999) fit closely with that focus. The employees pointed out that continuous training and development opportunities enabled them to manoeuvre through complex fintech platforms. By acquiring affordances gradually, employees stay current in their positions, feel reassured about their skills and abilities, which in turn, decreases stress and increases happiness at work.

Transformational leaders focused on professional growth establish circumstances where learnt affordances are constantly reiterated. Employees observed that leadership-generated motivation to explore the features of the platform resulted in deeper engagement and innovation. This would key into the research aim of inquiring how usability improvements add benefits to employee satisfaction. This is an extensive commitment towards improving both individual and organisation through realized affordances which are conditioned learned features and maybe the very reason for the origination of this field's definition overlapping with technique.

Signifiers, or visual or contextual indicators that help one understand how to use an object (Norman, 2013), play a vital role in lowering cognitive load and enabling people to interact with complex fintech systems. Transformational leaders who champion user-friendly design make certain that platforms contain clear signifiers, intuitive labels and icons, for example. Combined with leadership-driven support, these allowed participants to engage more with the platforms, enabling confidence and efficiency.

The integration of signifiers in usability improvements reflects how affordance theory relates to leadership practices. This means leaders can solve an inherent problem for employees when a platform they are promoting is complex, allowing them to achieve an outcome in their teams that is aligned and consistent. By stress test this usability principles with employee use, this makes to contribution to job satisfaction but also to customer trust.

Feedback — as defined in affordance theory — supports user actions through immediate confirmation or correction (McGrenere & Ho, 2000). Transformational

leaders utilize feedback in improving usability and employee engagement. Moreover, participants emphasized the importance of actionable feedback from leadership that helped them improve their understanding and confidence in using platform affordances effectively. Such feedback loop creates a strong alignment with employee actions to organisational goals thereby providing consistent high-quality service.

Feedback loops built into fintech platforms further improve ease of use, as employees instantly confirm their work is correct. Leadership approaches that drive clarity over command further enhance these aspects, fostering a culture in which team members are supported to respond to customers effectively. The interplay of feedback and leadership practices reinforces the alignment of affordance theory with transformational leadership in shaping an ethos of accountability and growth.

Explain: The theme of "Empowered Workforce" is emphasized through the integration of affordance theory, which focuses on how satisfaction of various usability factors, driven by transformational leadership, can lead to the enhancement of employee satisfaction as well as customer experiences. Leaders prepare and maintain environments enabling the transformative interaction with fintech, with attention to perceived and actual affordances, effectivity, context, learned affordances, signifiers, and feedback. This coherence promotes independence, responsibility, and ongoing development which ultimately enhances both the efficacy of the organisation as well as the contentment of customers. Transformational leadership built on affordance theory by defining the organisational context, increasing the employee capability and ensuring usability enhancements. Love them or at times hate them, these interconnected dynamics enhance both individual and team performance and make sure that fintech organisations stay adaptive and customer-focused in a changing sector. Such a holistic approach can highlight the keyway that leadership influences usability and satisfaction, contributing practical insights for development efforts in future fintech-based environments.

4.5 THEME 3: USABILITY EMPOWERMENT

Usability Empowerment targeting employee efficiency based on how well fintech platforms are designed & function. Intuitive interfaces and instant feedback reduce errors which in turn leads the employees to work with satisfaction and will lead to better customer service.

4.5.1 Seamless Navigation

The advantages of intuitive platform design were reiterated. There're reports about users' satisfaction with interfaces, e.g.: "The platform is so friendly that I can complete tasks without overwhelming myself" (PI4). The people who use these systems felt the power of this seamlessness; CI1 told us, "Their systems are smooth and make everything faster". But CI11 expressed concerns, saying, "It takes sometimes a long time to resolve things," which indicates the need for constant interface improvements to ensure that some bottlenecks are not encountered on the way.

Good navigation also focused the employees on their work. The layout is apparent, and I don't need to waste time figuring out where things are (PI2) — streamline design can minimize distractions. This efficiency did not go unnoticed among customers, as CI7 commented, "They always find what I am looking for in no time. Nevertheless, CI14 noted that there was a lack of system uniformity which sometimes caused confusion, highlighting the need for standardized designs.

The intuitive design also led to confidence from reduced cognitive load. "I found it intuitive which saves me a lot of time when going through complicated tasks" (PI9) demonstrates how seamless navigation allows employees to tackle challenges. Customers such as CI6 valued this capability, explaining, "They're quick and efficient, which I really appreciate." Regular usability testing and employee and customer feedback should be prioritized to maintain this benefit.

4.5.2 Real-Time Feedback

It was particularly lauded for its part in decision-making through immediate feedback systems. Employees relied on real-time updates (PI8), "When the system gives instant updates, it helps me correct mistakes right away. That feature indirectly helped

customers, with C15 declaring: "Their rapid responses really make it feel like they're on top of everything. However, C113 noted, "There are instances when responses feel slower than anticipated," implying that system feedback processes could be improved further.

Immediate feedback also boosted employee confidence. Examples of how timely updates can help support quick and confident decision-making like "I depend on the feedback notifications to make quick and confident decisions" (P12) C13 remarked, "They seem knowledgeable and aren't afraid to move — the customers recognized this. But C112 also referred to occasional inconsistencies: "Sometimes, they're a bit confused as to what's going on," highlighting an emphasis on strong and reliable feedback mechanisms.

Another key factor was that feedback was actionable. "Alerts are clearer and actionable; this increases my efficiency" (P110) illustrates how feedback clarity reduces uncertainty. Customers such as C17 valued this reliability, saying, "I never feel like they're guessing—they always know what to do." Fixing small bugs like delays in feedback integration can improve customer experience even more.

4.5.3 Error Reduction

Fintech platforms were often mentioned for their potential to limit those errors. When limitations of the user interface prevented employees from inputting incorrect information into the system, employees felt supported as one participant described, "The system catches small mistakes before you make big issues, that really helps" (P13). This reliability translated into benefits for customers, who C12 noted, "I trust them because they rarely make mistakes." But C18 flagged a "(seed) of doubt," commenting, "Sometimes things don't go perfectly," so there may still be some room for improvement with error-catching systems.

Another theme was confidence in the platform's reliability. The quote "I have more trust in a tool that reduces the possibility of human error" (P15) correlates error reduction to trusting technology. Customers reflected this confidence, with C16 adding, "I've never had to worry about errors with their service." To maintain this, organisations are required to regularly test and update features preventing errors.

The error prevention also helped streamline workflows. Such minimisation of error possibilities leads to productivity as one of the participants noted: “The error prevention features enable me to work quicker without second-guessing myself (PI9). Calculating this efficiency, CI10’s customers said, “They do things fast and without problems.” And by dealing with the occasional slip-up, as CI15 noted — “It takes a while to have a mistake corrected at customer service” — it would build up even more customer confidence.

Finally, usability empowerment improves employee and customer satisfaction through seamless navigation, prompt feedback and low error rate. Yet, fine-tuning for irregularities, feedback loops, and error avoidance can help consistently enable quality and build confidence within all interactions.

4.5.4 Customizable Tools

Employees consistently told us that customizable tools meant they could design their own workflow, leading to increased productivity and enhanced job satisfaction. As one employee described: “I love that I can customize the platform to suit how I work best” (PI1). Not only does this mitigate cognitive strain but ensures tools are aligned to the specific tasks employees are handling day to day. Customers noticed this as well, with CI6 standing out: “It’s clear they’re at ease with their tools, which allows us to have a smoother interaction.” But CI12 noted that “some employees appeared to be relatively new to some of the more complex features”, indicating that more training is required in the effective use the customizable tools.

Another employee stated, “Customization option make the platform personal and efficient” (PI6). Employee ownership creates a better service experience for customers through this fluid level of high customisation. CI8 backed this up, noting, “I rarely have slowdowns when I am working with them — it feels like they have everything lined up perfectly. Nevertheless, CI14 found discrepancies in service delivery, suggesting that not all employees engage equally with the customization capabilities.

The versatility of tools also promotes inclusivity, one employee notes, stating: “It’s nice to have a system that allows you to do all of this, and not have to do all of it and come

in at all different types of tasks and skills” (PI8). This enables employees of different expertise levels to work up to their potential, confirmed by CI2, who said, "In even the most complex environments, they take things in stride—it’s clear their tools work for them." But in a few cases, CI9 noted, employees appeared to struggle with how to adapt tools to customers with special needs, implying that the platforms could be made even more user-friendly.

4.5.5 Experience Alignment

Experience alignment emphasizes the link between streamlined internal processes and happy customers. Usability improvements enable them to provide better service: “When the system seamlessly works, it is easier to deliver great service to customers.” (PI10) Customers like CI7 noticed this elegant workflow; one even went so far as to say, “They always seem to know what I need before I even ask—it’s impressive.” But CI13 found intermittent failures during peak service times, indicating a need for systems that perform well at high volumes.

As another employee stated, "A good system will serve you both employee and customer" (PI7). This observation highlights the usability benefits that are two-fold: internal and external. Customers echoed this sentiment, with CI4 adding: “Their confidence in their tools is obvious and makes me trust them more.” However, CI11 noted that certain processes seemed to be slower for some transacting, suggesting that there was a need to further optimise the workflows of the system.

The alignment between employee tools and customer outcomes also increases morale, “It feels good knowing that the platform supports both my work and customer outcomes” (PI9). Customers like CI3 appreciated this connection, saying, “The service is always smooth, and I feel like they actually care about my problems and solving it.” CI15 found that this may have led to rare cases where employees felt a little underprepared, so it would suggest that keeping everything updated is rare, if pretty important, and some of this humdrum work falls through the cracks even if the necessary tools are in place to guide both employees and customers.

4.5.6 Service Reliability

Service reliability became a bedrock for employees' happiness and customers' trust. It helps maintain trust, not just in the system, for us but also for our customers: "If the system is consistent, only then do we trust it" (PI4). When customers like CI1 said, "I've never had to worry about them, their service is always on point," we heard them loud and clear. But CI14 cited rare instances of downtime, indicating that reliability should be an ongoing priority.

The ability to rely on fintech systems lowers the stress on employees, too, as the statement illustrates: "It is reassuring for me and the clients since I know that the system" (P14). This stability results in a consistent experience for customers, with CI6 noticing, "Their tools are flawless — it really improves the entire service process. However, CI10 indicated that response times could be even faster via complex queries, suggesting that even a solid system might still benefit from periodic fine-tuning to speed things up.

Another common thread was the trust built through reliable systems. the statement "Reliability enables customers trust us, as we can be able to fulfil their needs without delays" (PI3) emphasizes the positive influence of stable performance on customer perception. "I know I can count on them because their service never falters," CI7 said. Nevertheless, CI11 expressed concern that updates to the system could interfere with workflow and suggested that reliability should apply to the methods for implementing updates as well, to prevent interruptions. The interpretations that emerge from these codes point to immense areas of strength in the ways that usability features enhance employee and customer experiences across these four objectives. There are some clear areas for improvement, however. For Customizable Tools, employees love the customizability, but not all seem to adopt advanced features. This gap indicates that training programs for maximizing customization capabilities should remain active. Tools should also be vetted for how to simplify them further so that employees of varying technical abilities can comfortably navigate them.

For Experience Alignment, although they boost customer satisfaction, the periodic failures during crunch times show that these systems need to scale better. Making usability audits and performance testing a part of day-to-day, in particular when usage

is heavier than usual level, could solve most of these concerns. Service Reliability is still a strength, but it has its challenges. Customers and employees have faith in the system, but isolated instances of downtime or workflow disruptions from automatic updates do indicate that there is room for improvement in backup systems and smoother update processes. More comprehensive testing protocols before each software update could make it even more reliable. However, fintech platforms also exhibit a clear dichotomy of usability strengths and weaknesses, and the focused attention on these three critical areas of improvement will enable a more consistent + empowering experience for employees and customers alike.

Usability Empowerment: How User-Centric Design Drives Employee Engagement in Fintech It is consistent with the principles of transformational leadership, particularly in creating usability improvements that not only drives employee satisfaction but improved experiences for the customer too. This discussion connects fundamental usability codes: seamless navigation, real-time feedback, error reduction, customizable tools, experience alignment, and service reliability with the transformational leadership and employee satisfaction literature using a taxonomy that maps these points of interdependence. Seamless navigation — the capacity of fintech platforms to present employees with intuitive and cross-referenced tabs. This feature of usability minimizes the cognitive load so that employees can find the functions they need quickly and efficiently. Participants discussed how intuitive interfaces contributed to increased levels of confidence and productivity, highlighting Idealized Influence constructs from transformational leadership taxonomy, where leaders act as role models and establish a compelling vision (Bass & Riggio, 2006). Leaders here must be transformational and for that intuitive design is a prized feature of such leaders because they create trust and reliability, an employee is assured it are you need to do you can do it.

From an employee satisfaction standpoint, synoptic navigation leads to less frustration and more engagement. For instance, one employee said clear layouts reduce distractions and help them focus on important tasks. This usability advantage pays off in customer satisfaction, as simple-to-use workflows produce faster service, as mentioned by customers who appreciated efficiency. But some inconsistencies

between interface designs mentioned by the participants reflect the demand for constant usability testing to improve and maintain navigation systems quality.

A relevance aspect of usability empowerment is real-time feedback mechanisms, where systems give feedback about user actions. Instant feedback was considered valuable in minimizing mistakes and boosting decision-making confidence, and these were reinforced in participants' minds by the agents. This corresponds with Inspirational Motivation, where leaders express a clear vision and inspire a shared image of excellence (Yukl, 2013). In the fintech sphere, transformational leaders can advocate for the integration of real-time feedback in the systems, supporting a culture of proactiveness and ownership. Feedback in real-time increases employee satisfaction by creating a sense of clarity and competency. Technically, people whose work requires them timely updates can now easily manage even the complex jobs and so this is also great for their engagement overall. This empowerment is a boon for customer trust, as efficient responses bolster perceptions of reliability. However, participants did note some delays in feedback, which detracted from usability and satisfaction. Some of these issues need a systemic optimisation with respect to feedback mechanisms to ensure that capturing feedback runs constant and not only during high load.

Fintech platforms use the concept of preventing errors, to some extent, by implementing simple corrective features. Employees were commenting on how these kinds of features made workflows easier and inspired confidence so they could get back to providing quality service. This usability feature epitomizes Intellectual Stimulation, an attribute of transformational leaders who motivate innovation and problem-solving by questioning the status quo (Bass & Riggio, 2006). When leaders advocate for strong error prevention mechanisms, it fosters an environment that encourages employees to continually reform faulty process in order to risk mitigate and streamline productivity.

From a client satisfaction perspective, these platforms inspire trust as they develop solid error reduction mechanisms; customers tie reliability to professionalism. Nevertheless, understaffed and time-constrained teams were mentioned as a reason for occasional mistakes in error-handling, which indicates the necessity for ongoing

system updates and employee training to improve these gaps. The link between usability and transformational leadership is vital as employees need the tools and knowledge to tackle potential issues and, as a result, improve experiences for customers.

Tools that can be altered allow team members to adjust processes according to their requirements, encouraging independence and workforce happiness. Participants appreciated being able to customize platforms, reducing cognitive load, while increasing agency. This usability aspect corresponds with Individualized Consideration, where transformational leaders offer individualized support and mentorship (Bass, 1985). The case for leaders who champion customizable tools to empower employees to do their jobs better acknowledges the variance of individuals in line of questioning, strengths and preferences. Not only is customizability being beneficial for employees, but it also results in more tailored solutions for customers delivered in an efficient manner. Yet, when we heard from participants, some reported differences in tool usage, underlining the importance of having advanced curriculum programs that help all employees make the most of these features. Overcoming these skill gaps will ensure continuous improvement of your business's operations with empowered usability while addressing both leadership and customer satisfaction needs.

Thus, experience alignment emerges as the middle ground between internal usability elements and external customer delight. Participants emphasized that smooth internal systems helped to deliver better services, suggesting a direct correlation between employee empowerment and the outcomes on customers. In Inspirational Motivation, transformational leaders highlight common goals to align employees' effort with organisational aims. This enables a unified culture in which usability elements work harmoniously and synergistically toward operational efficiency and customer satisfaction.

From an employee satisfaction point of view, experience alignment lifts the workforce as it shows how usability features lead to tangible results. Nonetheless, sporadic breakdown during peak demand periods, as reported by participants, indicates a requirement for scalable systems that can sustain performance under pressure. This

also leads to transformational leadership that encourages scalability, and adaptability, promoting a desirable state where systems remain functional even during peak transactions. Service reliability proved a pillar of usability empowerment, helping to instil employee confidence as well as customer trust. Employees appreciated stable systems that lowered stress and facilitated smooth workflows. Customers echoed these sentiments, with reliability equated to trustworthiness. Through Idealized Influence, transformational leaders foster ideal practices around ethical behaviours and robust infrastructure to promote system reliability.

However, participants did observe isolated downtime or outages during system updates. These issues can only be tackled if leaders promote proactive maintenance and transparent communication about the changing systems. It maintains staff and clients in the know, which, in turn, builds trust and reassurance. There is a connection between transformational leadership and usability empowerment in the commonality of promoting innovation, autonomy and trust. Fintech leaders will focus on usability improvements that empower employees to do their jobs effectively, leading to less stress and greater job satisfaction. This dynamic is supported by the taxonomy of transformational leadership:

- By promoting stable, user-friendly systems, Idealized Influence engenders trust and loyalty.
- Inspirative Motivation connects usability objectives with an attractive vision that inspires employees to accept usability features.
- Regarding The dimension of Intellectual Stimulation: It sparks innovative and creative problem solving and enhances platform functionalities
- Individualized Consideration allows employees to receive tailored guidance to improve usability functions.

Employee satisfaction leads to heightened engagement, productivity, and customer satisfaction, which is further supported by literature (Nguyen & Sharma, 2024; Sampat et al., 2024). Usability empowerment, in such cases, can have a domino effect through transformational leadership, where employee experiences are improved by

better systems that result in better service delivery and ultimately fans the flames of customer trust.

In fintech platforms, the empowerment of usability creates a central role in the establishment of employee contentment along with customer satisfaction. With user-friendly navigation, instant feedback, error reduction, dynamic tools, supportive work experience, and reliable service, organisations can create an environment that is both the home and workplace for the employees. In this context, transformational leadership deepens these usability advantages by connecting them to wider organisational objectives, ultimately nurturing a culture of innovation and trust. Regular updates, training programs and scalable technologies addressing usability gaps also ensure that the process of empowerment remains dynamic and responsive to the changing demands. By doing this, you will be able to ban a more holistic approach between usability, employee engagement, customer satisfaction leading to sustained success within fintech globally.

The concept of usability empowerment in fintech platforms is directly correlated with affordance theory, which posits that the interaction between man and the possibilities for action embedded in tools and environments is most meaningful when it has purpose with respect to the act (Gibson, 1977). It emphasizes how user experience, both perceived and real, can nudge behaviour and increase efficiency through design elements. In the context of fintech, the usability empowerment theme illustrates this through features like intuitive navigation, real-time feedback, and customizable tools that employees feel and play into to make the most out of their workflows. A transformational style of leadership can help reinforce these affordances by ensuring that design elements are aligned with employee needs and organisational goals, thereby fostering an adaptive and supportive environment in which the innovation can thrive (Bass & Riggio, 2006).

Respectively, among different interpretation and interaction form, the phenomenon of perceived affordance is mentioned by Normar (1999). From being able to perform task efficiently without any confusion to navigating interfaces with crystal clear design cues — participants regularly articulated how intuitive interfaces removed cognitive load and lets them focus on the task at hand. This newly emergent alignment is due to

transformational leaders, those which push user-centric designs around accessibility and simplicity. This eases the frustration of those interacting with these features on a technical level and leads to less friction in customer service, demonstrating the way in which usability empowerment empowers for satisfaction both ways (Norman, 1999; McGrenere & Ho, 2000).

Gibson (1977) illustrated that actual affordance, which reflects the tool's functional properties, could shape how we interact with a tool, thereby this had played an important part in fintech platforms. Participants also mentioned error prevention mechanisms and secure systems that promote reliable performance, establishing trust in the technology. This extends to trust by customers who see these platforms as reliable. They ensure that their employees will be able to execute their roles without any side looks, as they stress building and establishing such functionalities. Through the bridge that actual affordances build between the design of the tools we use in our workflows and the ability of our employees, they make not only our workflows easier but also slippery cool slides into a positive feedback mechanism because the more satisfaction employees feel at work, the more customers trust us and show their loyalty (Bass, 1985; Norman, 1999).

Based on the aforementioned, while Turvey (1992) defined “effectivity” as the physical and cognitive resources an individual possesses to match with available affordances. Participants centered their conversation around fintech and the need for responsive, customizable tools that would fit their workflows and help them operate more effectively. This flexibility resonates with the usability empowerment theme, giving employees a sense of ownership over their tools so that they can operate at their best. This alignment is enabled by transformational leaders through strategic and contextualized training investments, and by creating a support system within the organisation so that employees can develop competencies to use these advanced features on a platform. By conferring these affordances and enabling employees to enact them, organisations reap productivity benefits and improved customer service as employees competently manage complexity (Turvey, 1992; Leonardi, 2013).

Usability empowerment is also highly contextual as it changes based on how affordances are perceived and used in their environment (McGrenere & Ho, 2000).

Things like real-time feedback, which are usability features, were shown to be especially important in high stakes environments, where decisions had to be made quickly and the risk of error was high, participants noted. Transformational leaders thus shape this context by fostering a culture of adaptability and innovation within their organisation, guaranteeing that usability features correspond to situational expectations. Systems built for peak transaction periods, for instance, enable employees to stay performance-focused, even when under stress. In this way, contextual adaptability also helps both employees build confidence while attaining customer satisfaction, as users still receive similar quality of service even in dire situations (Norman, 1999; Chemero, 2003).

Learned affordance (Norman, 1999), which builds as users become more familiar with a system, highlights the need for continuous professional development in the field of fintech. Participants acknowledged that it could take time to feel comfortable with complex tools but that once this initial step was reached, the advanced functionality would allow them to work more efficiently. It is transformational leadership that makes this process possible: continuous improvements, a culture of learning, an atmosphere of growth. Investing in professional development not only allows employees to navigate increasingly complex systems with better efficacy but also aligns with the usability empowerment theme. As industrial employees become more competent and confident, they provide better quality service, ultimately leading to greater customer satisfaction, which in turn cements the linkages between usability, leadership, and organisational objectives (Kaptelinin & Nardi, 2012; Norman, 1999).

Distinctive visual elements used to guide users in how to engage with a tool — is a core component of fintech platform design (Norman, 2013). We heard from participants that clear labels, icons, and notifications were, among other things, valuable for decreasing ambiguity and facilitating intuitive usage throughout the app. Employees saw that a well-designed signifier helped them to complete tasks promptly and accurately, reducing errors and increasing their satisfaction. By focusing on the addition of robust signifiers within platform design, transformational leaders ensure that employees have a holistic experience when interacting with their tools. Kramers, B. (2006); Hartson (2003); McGrenere & Ho (2000) customers also benefit from this need for clarity as, like any other aspect of usability empowerment, it leads to

smoother interactions and a reduction in lag which only enhances the usability of a product.

Feedback is a key component of affordance theory [14] and aligns with the theme of usability empowerment, offering near-instantaneous cues regarding actions [16]. The importance of feedback mechanisms was regularly emphasized by interviewees, as they allowed them to quickly learn, adjust and act on their decisions. Notifications confirming task completion or flagging potential errors, for instance, enhance employee confidence and efficiency. Transformational leaders create systems that put feedback at the forefront, allowing employees to feel empowered in their jobs. Such parallels between usability aspects and (educational) leadership styles affect the well-being and performance of employees in general, leading employees to be in control of fulfilling a client demand accurately and on time (Norman, 2013; Bass, 1985).

The affordance theory serves as a holistic perspective to comprehend how usability empowerment and transformational leadership coalesce. Understanding perceived and actual affordances, effectivity, context, learned affordances, signifiers, and feedback reveals how usability boosts employee satisfaction and customer trust. Receiving the right type of affordance is extremely important which is where transformational leaders come into the picture, their role as a leader is to provide the right type of affordance to the follower so that the follower can better position himself/herself with respect to the organisational goal of which he/she forms a part. Employees engage in intuitive systems, actionable feedback loops, and customizable toolsets that seamlessly align with an operational culture of efficiency and innovation. The synergy created between usability and leadership strategies illustrates that affordance theory provides a valuable basis for understanding the relationships between usability, employee satisfaction and customer outcomes in fintech platforms.

4.6 THEME 4: USER-CENTRIC EVOLUTION

User-Centric Evolution becomes the overarching theme of the symbiotic relationship between the usability of fintech platforms by your employees and the satisfaction of your customers. This theme highlights how the usability of internal systems directly influences employees' ability to fulfil customer needs efficiently. Fintech platforms as

bridges — Blurring the lines, encouraging seamless data transfer and seamless information exchange between customers and providers in favour of enhancing service experience.

4.6.1 Bridge between Employee-Customer

The Employee-Customer Bridge explains how usability of the platform provides employees seamless customer experience. Employees stressed the importance of having the right platforms to communicate and solve problems efficiently. * "As an employee, the tools make it easier for me to connect with customers and fix their problems in real time" (PI5). It emphasizes the need for intuitive interfaces that will keep service disruptions to a minimum. Customers responded in kind, such as CI3 stating, "Their rapid attentiveness demonstrates that they have the proper instruments to help right away."

Employees also highlighted that user-friendly platform helped to decrease their cognitive load, which freed them up to focus on engaging more with customers. "When the platform works... it's much easier to deliver to the expectations of the customer" (PI9) emphasizes this efficiency. CI1 corroborated this by adding, "The seamless process makes me trust their service every single time." On the other hand, CI14 noted that he would sometimes take a little longer on complex cases, which demonstrates that although tools tend to mediate the employee-customer interactions well, there are still opportunities for improvement in the area of handling intricate queries. The relationship between employees and customers also encompasses tailored services. "The system helps us stay on the same page with customers, even in complex situations" (PI8), shows usability features empowering employees to adapt to customer needs. "The fact that they know me so well when it comes to my preferences speaks volumes about their customer experience," CI6 stated. However, CI12 felt that in some cases, the tools appeared generic; that is, they need to be more responsive to specific customer requirements.

4.6.2 Data Transparency

Data Transparency shows how data presentation that is clear and open allows employees to answer customer questions quickly. As per employee comments, "I

don't want to spend time looking for information to answer customer queries" (PI6), which is a clear data presentation. Such transparency does not only help to increase employee productivity but also make customers feel safe. CI4 wrote, "They always have the answers I need, so it feels like an efficient service."

Bringing data accessibility in line with employee workflows also breeds confidence. For instance: "When I can easily have the right data in front of me, it means I feel confident in the conversations I have with the customers" (PI9) indicates the importance of correct information for the performance of employees. Customers also praised this clarity; one CI8 customer shared, "It's clear they have everything they need to answer my inquiries. But CI11 noted that in some instances, employees seemed to have difficulty retrieving data, hinting at occasional inefficiencies in the system that could undermine transparency."

The employees also further discussed that having transparent presentation of data is leading them to resolve customer problems and queries more quickly. "Transparency in data helps us give accurate and quick responses to customer inquiries" (PI5) illustrates the efficiency we gain through organized systems. CI7 agreed, "They are always well informed and timely in their responses. However, CI15 noted that the speed at which employees accessed some types of data varied from data type to data type, so improvements could potentially be made to data retrieval processes which could further improve reliability. The Employee-Customer Bridge and Data Transparency codes both emphasize how we can deliver the most value through fintech platforms that arm the employee with intuitive tools and information they've always had at their fingertips. Nonetheless, some insightful critiques point towards aspects that need improvement for sustained effectiveness and satisfaction."

It is clear that tools in general are facilitating effective communication between front-facing employees with their back-end counterparts for the Employee-Customer Bridge. Of course, here are a few instances of the shortcomings of platforms in this area, especially for difficult cases that haven't already found a solution in established protocols can show a need for even better support systems. Adding something like AI-driven suggestions or predictive analytics in the background would even better allow employees to handle complex customer demand. Data Transparency: Data is

accessible, readable, and clear to employees; however, discrepancies in data retrieval processes suggest underlying system issues. To overcome these challenges, better organizing the information within the database and synchronizing the data in real-time will allow the employees to have the information they need at their fingertips. Moreover, training employees on scrolling through data systems efficiently would also help alleviate such concerns.

The similarity between professional and customer perspectives supports that the usability factors are important factors of customer satisfaction. Your employees understand how your platforms improve their work, and customers appreciate the service seamlessly delivered to them. However, the occasional shortcoming noticed by both sides indicate that ongoing improvement of these systems is crucial. So, for example, while employees really talk about how important it is for the data to be transparent, customers like CI11 have pointed out gaps where the system needs to improve. This difference reflects a chasm between platform design and on-the-ground practice. To bridge these gaps, it is imperative the development and testing of new features involves both employees and customers, so usability improvements mirror the practical demands of all stakeholders.

The Employee-Customer Bridge and Data Transparency codes derive from the significant effects of fintech platform usability on employee productivity and customer satisfaction. If organisations enable employees to have the right tools to encompass clear data, Mr. Khyati added, organisations can engage in seamless interaction and greater trust with consumers. However, beyond these advantages, fintech firms need to bridge the identified gaps to build and enjoy these benefits by developing systems, and or ongoing support for employees. Such a holistic view will guarantee that usability enhancements now continue to meet the changing needs of both employees and their customers, in line with the larger objectives of transformational leadership within fintech set-ups.

4.6.3 Customer Insight Tools

Customer Insight Tools → They equip employees with features to improve usability, enabling organisations to better understand and predict client requirements, thereby optimising individualised needs. Such tools provide employees access to data-based

insights on customer and user behavioural patterns, desires, and needs, making it easier to interact with them proactively and specifically. These tools assist employees deliver services that closely match individual customer expectations through offering extensive customer profiles and analytical capabilities, thus building customer satisfaction and loyalty.

Employees stressed the importance of such tools in perfecting service delivery. The tools help us understand what customers need, even before they ask (PI4) emphasizes how predictive insights minimize response times and enhance customer experience. Users found this feature helpful as well. CI2 said, “They seem to understand exactly what I need without me explaining much,” underscoring the importance of personalized service. But CI10 did say that sometimes suggestions seemed to be a bit generic more work is needed to refine customer insight tools for improved targeted personalization.

Steering employees with behavioural analytics gives more power to make decisions. Real-time interpretation of data” (PI9) Also gives us the ability to analyse their data with customers to make better decisions about how to serve them. Consumers like CI7 recognize this, saying, “They always have recommendations that align with my interests. However, CI12 felt that the system didn’t always account for unique needs and went on to suggest tools must reflect a wider array of datasets to cover different customer scenarios. The promise of customer insight tools is to help narrow the gap between the factory and the uniquely individual experience offered by service businesses. These Capital One 360 tools empower employees to proactively respond, more often than not exceeding customer expectations, by providing employees with step-by-step insights on how to resolve issues. As PI4 explains, such tools empower employees to anticipate customer needs, pointing to the ability of these technologies to enable seamless customer service. Likewise, CI2’s finding customers feel understood showcases how properly executed insights spark trust and loyalty.

Yet the deficiencies highlighted by CI10, where things like recommendations sometimes felt generic, indicate that while these tools ultimately work there remains room for algorithms to further home in on the individual. Addressing this challenge, however, could involve integrating machine learning techniques to examine larger

analyses across different datasets and provide recommendations that account for more subtle differences between customers. The real-time analysis feature of PI9 highlights the dynamic nature of their operations, allowing employees access to tools that effectively analyse past data while being flexible with newer found trends and nature of actions. Fintech platforms should use improved behavioural analytics to address the gaps highlighted by CI12 in the assurance that data-driven insights include diverse customer scenarios.

On an organisational level, transformational leadership can be a critical factor in maximising customer insight instruments. Leaders with a high degree of intellectual stimulation enable employees to innovate using existing tools, further enabling them to interpret and apply observations effectively. In addition, transformational leaders create a culture of continuous improvement, which means that the performance of those tools is a part of the continuous feedback loop into their refinement. Leadership vision doesn't always align with ease of use. The use of customer insight tools in a strategic manner shows how predictiveness must be traded off against flexibility. Developing these solutions with current gaps in mind will ensure those tools remain resilient and help staff provide ultra-hyper personalized service that leads to customer satisfaction and loyalty.

4.6.4 Feedback Integration

Feedback Integration studies how structured feedback loops from employees and customers make the platform easier to use and build trust. Fintech platforms are improved with insights provided in collaboration between employees and consumers to enhance effectiveness and usability. When the feedback is addressed in structured and transparent ways, organisations foster confidence amongst their employees and customers alike.

Feedback mechanisms are said to foster a sense of collaborative ownership in platform development among employees. (PI5) For example, reveals the way in which the system facilitates acting on customer and team feedback, and thus improves the way of working: [Quotation] This sentiment was supported by customers. CI6 added, "When I give them feedback, I can see them improving their service next time," highlighting the trust forged by visible responses to feedback. But CI9 felt some of its

feedback was acknowledged but not acted on, eroding trust, with a need for more transparent feedback tracking.

Having clear feedback channels also reinforce the link between improvements in usability and quality of service. For PI6 "Customer feedback helps us to see what's working well as intended and what modifications we need to make" exemplifies how platforms and users can iteratively align to user's needs. "They take on board what the end-users (us) say and put changes in place that makes the system better," CI8 wrote, reinforcing the need to act on input. However, employees noted that to process feedback well, one has to prioritize, as PI7 stated, "Seeing change happens based on what we suggest builds trust in the system." The process of integrating feedback showcases the potential for collaborative engagement in fintech ecosystems and can lead to shared ownership from both employees and customers. The comment by PI5 on acting on the feedback of the team and customers underscores the way in which participatory practices in platform development strengthen usability. CI6's observation that visible responses to feedback engender trust, illustrating the malleability of the platform to customers through iterative improvement encourages this sentiment.

However, CI9's anxiety over unrecognized feedback is indicative of a possible erosion of trust that can occur when feedback systems are not transparent. This gap can be addressed with a structured feedback-tracking mechanism that can provide users with status on their suggestions/feedback. These devices' role would focus on making sure both employees and customers feel like they are getting value, with the aim of making them more invested in the platform.

Feedback Loops Help Align Usability Features to Real-World Needs PI6's focus on identifying what works, and what needs tweaking, shows how employee feedback can shape platform mechanics. Given CI8's recognition that listening to the voice of customers is key, this is such an iterative cycle. This is where transformational leaders can extend these advantages, by fostering a culture that encourages candour and responsiveness. Leaders who understand that their employees should be a partner on the organisational chart, receive actionable feedback, and are transparent in their communication, create an environment in which employees not only love their workplace, but also customers have confidence that they are doing their best. PI7 also

emphasizes the role of prioritization, which is crucial as well. Fintech platforms need to ensure diversity in the feedback received but also be mindful to focus on the changes that matter most. Transformational leaders will help prioritize this process by aligning who gets feedback, what the feedback is on, with the company goals so that the most pressing issues are identified and tackled quickly. That makes this process not only effective to build trust, but it also guarantees that the intended usability improvements will always meet not only user needs but the organisational necessities.

4.6.5 Enhancing the Accessibility

Accessibility Enhancement shows how universal design in fintech platforms meets the needs of a diverse employee and customer base. By streamlining usability while also focusing on inclusivity, these systems allow people of different abilities and technical programs to interact with the systems with ease. Accessibility supports a seamless experience for employees and customers alike, which not only creates satisfaction but also strengthens loyalty. Accessible tools enable employees to have a consistent service. This emphasizes the broad utility of inclusive designs, as pointed out, “The system works for everyone, which means there’s no barrier to doing our job well” (PI1). One such customer, CI3, shared this perspective, saying, “I feel confident in using their services because it’s easily navigated regardless of expertise level. However, CI14’s occasional difficulties for older users indicated that accessibility could be improved for certain demographics.

Seamless workflows are another benefit of universal design principles. It is not just customers who benefit from inclusion, according to “Accessibility isn’t just about customers; it helps employees perform without limitations too” (PI9), which illustrates how inclusivity benefits internal processes as well. CI5 said: “It’s evident that they’ve thought about everyone’s needs and as such, the system is intuitive. However, PI8 noted, “Having access to tools means no one gets left behind,” indicating the ongoing push to integrate accessibility into system updates. Together, Customer Insight Tools, Feedback Integration, and Accessibility Enhancement solidify the essence of usability as a pillar in fintech platforms. that there is a way to get our data that there is a way out that leads to unlocking the value that smart platform design can produce driving employee performance increasing better customer experiences and making users

have more trust in organisations. But this interpretation also uncovers some hidden opportunities that could be addressed in order to achieve this usability potential.

Aiding accessibility expands more possibilities for fintech to serve more users, giving it a multidimensional approach. The efficiency of employees is impacted directly by inclusivity, as P11's statement that user-friendly systems bridge the gap between a user and the performance. CI3's comment about easy navigation also highlights the way accessibility builds customers' confidence, strengthening customers' loyalty to the platform.

But the challenges described by CI14, especially for older users, demonstrate that these features must address specific demographic needs rather than relying on universal design principles. Adaptive interfaces, for example, might offer tailored user experiences that could work for different levels of technical know-how. Adding to this point, PI9 said that accessibility helps employees as well, highlighting the functionality that inclusivity has for both internal workflows and external customer journeys.

The emphasis on inclusivity increases satisfaction, along with fairness and equity in digital environments. The fact that CI5 has taken that idea of intuitive system design to heart mirrors how holistic accessibility improvements can fill in gaps across user abilities, creating seamless workflows for employees and customers alike. PI8's comment about making sure that no one gets left behind reiterates the moral step for fintech organisations to consider accessibility to be a central pillar of usability required in order to align with the digital inclusion journey. Embedding accessibility into the fabric of the organisation and usability strategies This is an aspect future transformational leaders can front-run by enabling an environment on inclusivity. Fostering ownership going forward and the idea of accessibility as an ongoing evolution cycle makes sure accessibility remains on the agenda instead of just a check box. Additionally, incorporating a variety of user groups in testing and development can reflect a view of the needs of the platforms.

Usability is one of the foremost ways for you to drive employee productivity and customer success, and these tools from customer insight, feedback integration to accessibility enhancement – all of which stress usability, no matter what side of the

equation you are on. Although current offerings showcase great advantages, the gaps found indicate opportunities for advancement. Transformational leadership and the integrating framework the transformational leadership model emerges as a key facilitator which aligns usability strategies to important organisational goals and requires the platforms to be continuously updated according to evolving user feedback and needs. By adopting a balanced approach that values adaptability, inclusivity, and synergy, fintech platforms can better unlock the full potential of these usability features. As these tools continue to evolve by overcoming current limitations, organisations can leverage them in a way that not only promotes employee empowerment but also fortifies customer trust and loyalty, which leads to sustainable success in the competitive world of fintech.

Customers and employees in CI11 for Customer Insight Tools price personalization, but CI10 and CI12 indicate that data refinement and predictive accuracy could be improved in this area. In response to these concerns fintech firms could apply machine learning to larger datasets and predict wider customer needs. Nevertheless, there remains an opportunity to embed qualitative feedback into these tools to further increase their richness and adaptability. In the ratio of the operation of Feedback Integration, whereas both employees and customers enjoy being heard, PI7 confesses and CI9 observes that not every voice is enacted into action. One way to close that gap is by building transparent feedback-tracking mechanisms that update employees and customers about the status of their submissions. Also, prioritising feedback by impact can optimize response times and enhance trust. The overall satisfaction shown by both employees and customers indicates that your inclusive platform designs are working well. But CI14's comment on issues that older users have provides some indication that more targeted accessibility features are needed. This could be taken a step further by introducing adaptive interfaces that adjust to users' preferences and abilities, improving inclusivity even further by ensuring the platform accommodates all demographics effectively.

User-Centric Evolution (UCE) contains three codes that relate to profound interconnectedness of usability, employee productivity and business success. Although these features are largely effective at creating frictionless interactions and trust, the gaps identified point to potential improvements. Leveraging advanced

analytics, clear feedback systems, and adaptive design principles to target these issues will not only improve platform usability but will also create greater alignment between employee capabilities and customer expectations within fintech organisations. The whole idea of user-centric evolution on fintech platforms hinges on the intersection of usability, employee productivity, and customer satisfaction. It highlights the impact of transformational leadership on usability improvements, empowering employees to function and provide better customer experiences. Transformational leadership theory promotes the cultivation of environments in which employees are empowered, which energizes exploration and aims to inspire people to achieve common goals (Bass & Riggio, 2006).

The employee-customer bridge is an example of how blistering usability improvements can act as a bridge between employees and customers, thus underlining the significance of intuitive fintech systems. Employees said usability was a key element that allowed them to connect effortlessly with customers. This relates to the concept of individualized consideration under transformational leadership, where leaders and transformational leaders ensure their tools and resources satisfy the unique needs of employees, thus enhancing confidence and job satisfaction (Bass, 1985). As P15 stated, 'Once the project is set up and you have these systems in place, there is an inherent lack of delay in problem resolution'. This directly correlates to inspirational motivation, which states that leaders can motivate team members to strive towards their shared goals, by ensuring teams have the tools to implement these goals effectively (Yukl, 2013).

Customers also observed that usability elements create trust and efficiency. C13's quick recognition of CI reflects how smoothly seamless usability translates to customer confidence. These outcomes can be linked to the intellectual stimulation sub-dimension of transformational leadership in which attention to creativity and problem-solving increases the employee interaction with customers (Avolio & Yammarino, 2002). However, sporadic failures on complex queries as noted by C14 indicates possible room for improvement within platform design adaptation elements. The feedback loops and user-driven development also falls in line with transformational leaders as they are continuously learning and innovating to counteract emerging threats (Bass & Riggio, 2006).

Data transparency in fintech platforms also proved to be a key usability factor as it enables employees to have access to easily retrievable and structured data. This power to meet is in line with the transformational leadership concept of empowering employees by equipping them with the tools and information required to be successful within their role (Conger & Kanungo, 1988). For example, PI6 mentioned how transparency in data access made things easier to achieve and saved time, which increased their productivity. Customers had similar views, and CI8 liked the reliability of good responses. These insights reflect the idealized influence dimension where leaders serve as role models and engage systems that enable integrity and trust when delivering service (Judge & Piccolo, 2004).

Despite this, previous research highlighting gaps in data retrieval processes, as mentioned by CI11, indicates that there is room for improvement within transparency efforts. Thus, this connects to the scalability and complexity issues fintech organisations face, often multiplied through rapid growth and changing demands (Puschmann & Halimi, 2024). Also, transformational leaders can help bridge these gaps through the provision of intellectual stimulation, encouraging fresh and innovative solutions through real-time data synchronization and increased database structures to build reliability in data access. Furthermore, targeted training can mitigate inefficiencies and empower employees thus supporting the focus on intellectual and professional development that serves as the hallmark of transformational leadership (Bass, 1985).

Usability these days plays important role in personalized services and thereby affects customer satisfaction as the customer insight tools further reveal. Highlighting a tendency toward transformational leadership, participant insights such as PI4's recognition of predictive analytics as useful for understanding customer needs reflect the extent to which transformational leadership fosters use of innovative technologies. The intellectual stimulation dimension supports the use of cutting-edge tools to improve service provision (Bass & Riggio, 2006). In the same way, CI2 is pleased with individualized recommendations, which serves as the same end result of matching usability with customer expectations. But CI10's gripes about generic suggestions also illustrate the limits of existing tools, which can only improve with algorithms and broader datapoints feeding into the process of personalizing what we

consume. Using inspirational motivation; transformational leaders can unite teams behind initiatives that seek to optimize these tools to meet diverse customer needs (Rowold & Heinitz, 2007).

The integration of feedback is an aspect where usability synergizes with co-constructive growth, producing a platform in fintech that unites employees and customers around a feeling of shared ownership. For instance, participant PI5 mentioned how systematic feedback processes improved his ability to tailor tools to improve the delivery of services. To further prove trust established by responsive systems, customers including CI6 valued visible incremental changes informed by input. This aligns with the principle of individualized consideration inherent in transformational leadership, which emphasizes collaboration and trust, as leaders take into account the insights of stakeholders (Bass & Riggio, 2006). However, as CI9 points out, inconsistencies in how the feedback is addressed illustrate the importance of transparency through feedback-tracking mechanisms. Such systems would help reconcile user expectations with platform evolution, embedding the trust that transformational leadership aims to engrain in organisational culture (Northouse, 2018).

Accessibility improvement across its platform with fintech embodies the opportunity and responsiveness to the users which are critical to be user centered. What employees like PI1 highlighted was the extent to which (and power of) systems built with universal design principles enabled them to provide consistent service, resonant of transformational leadership's ethos of sponsoring environments built to meet diverse needs (Bass & Riggio, 2006). Accessibility features also increase confidence for customers in using fintech services, which invests customers with a sense of trust and satisfaction. Yet CI14's insights about older users' challenges suggest gaps in meeting demographic-specific needs. Intellectual stimulation by transformational leaders can resolve these obstacles through stimulating innovations such as adaptive interfaces changing dynamically according to user capabilities (Avolio & Yammarino, 2002).

The common thread of usability and satisfaction is perhaps only fully appreciated when comparing notes between employees and customers. Employees understand how

usability optimizes their productivity, while customers appreciate how this leads to seamless experiences. Yet a gap exists, like the one discussed in data transparency versus personalization, which illustrates the struggle between usability needs and real-world applications. Bridging these gaps calls for transformational leadership to inject employee feedback into iterative design processes, balancing platform evolution with practical needs (Bass, 1985).

This user orientated evolution in fintech platforms highlights the importance of transformational leadership for exploit improvements in usability. By emphasizing tools that make it possible for efficient workflows, transition to measurable data accessible both ways, and deliver in line services, leaders can hand power over to employees to make strides in their roles, which falls directly on customer satisfaction. Participant perspectives highlight the success of these initiatives but also point to potential refinements. These can be addressed through the transformational leadership, which shrouds itself in innovation, adaptability, and collaboration, which allows for ensuring that usability is a dynamic enabler of organisational success directly related to effectiveness and satisfaction levels, but what a transformational leadership can ensure and what has already proven itself, is mediation and guidance in that area as requirements for all parties involved.

The lens of affordance theory is strong enough to explore the digital transformations in fintech platforms, stemming from usability improvements, leading to transformational leadership, influencing employee and customer satisfaction respectively. This framework's crux recognizes the perception, actualization, and contextualization of usability features within the organisational environment. Connecting these affordances to the principles of transformational leadership (e.g., idealized influence, intellectual stimulation, individualized consideration) provides insight into how improving usability can enhance employee satisfaction and organisational efficiency (Bass & Riggio, 2006; Gibson, 1977).

Thus, understanding how employees interact with fintech platforms invariably includes a tangential discussion of perceived affordance, where potential actions are recognized by users based on what they see in a given design. Employees rarely receive such visual contextual cues that are internalized in those platforms yet, for

these tools, such as icons, labels and navigation systems, which should be read by employees to guide their actions. Meaningful tools, for example, “supported participants in responding quickly to queries, suggesting that--> perceived affordances increase efficiency by reducing cognitive load (Norman, 1999)” (PI5). A transformational leader can facilitate such a process by encouraging an environment in which user experience design is pursued and by highlighting the critical gap that may exist when an employee's actions do not align with a goal of the company (Yukl, 2013). The leaders, by way of providing motivation flexible assistance and also reiterating their messages, reestablish the perceived collective worth of usability, making sure that all staff get perceptually motivated and find these types of attributes (Hartson, 2003).

In fintech platforms, actual affordance — the natural properties of an object or a system that enable certain actions — is just as important. These platforms have built-in features, including secure payment gateways, data visualization tools, and analytics dashboards that directly facilitate an employee's tasks. For instance, PI8 recognized that platform features enabled rapid collaboration with customers, which is to say, that material affordances helped generate productivity. Through idealized influence and intellectual stimulation, transformational leaders reinforce the affordances and, in terms of the extent of the affordances, thereby encourage employees to push on upfront alignment with strategic goals (Bass & Avolio, 1994). Leaders must foster an innovation- and efficiency-based culture for employees to take full advantage of these persistent features, keeping them in a state of satisfaction (Gibson, 1977; McGrenere & Ho, 2000).

Effectivity, which refers to the alignment of the capabilities of a user with the affordances of the tools, is a key consideration when designing fintech platforms that will match the skills and abilities of its employees. PI6 and other participants emphasized how easy access to organized data had helped them develop a sense of confidence and how usability features can empower employees when they support their cognitive abilities. This alignment is enhanced through transformational leadership, which increases the ability to support and develop the person in doing work tasks in such a manner that they have, and can develop, the necessary skills to enact affordances in practice (Turvey, 1992). For example, leaders who spend resources on

full-fledged training programs on advanced analytics tools empower employees to leverage the tools' affordances, increasing satisfaction and productivity (Bass & Riggio, 2006). Such dynamic interactivity of usability and leadership results in a feedback loop that leaves most employees feeling supported in their jobs, ensuring that they feel competent and engaged (Chemero, 2003).

Affordance theory highlights the importance of context, influencing employee perception and utilisation of usability features in fintech platforms. The salience and relevance of affordances are influenced by contextual factors, including organisational culture, technological infrastructure, and customer expectations (Gibson, 1977). PI7 highlighted tools need to address customer demands as contextual dynamics that mediate the impact of usability on employee performance. In this context, transformational leaders shape the environment to be adaptable and innovative while designing for usability (Leonardi, 2011). For example, leaders promoting collaborative workflows and transparent communication create contexts within which employees productively capitalize on affordances to solve wicked problems (McGrenere & Ho, 2000). The contextual mapping guarantees that usability enhancements are aligned with employees' needs and business objectives, leading to an increase in their overall satisfaction (8) (Norman, 1988).

This shows that usability is also cumulative; as users become more familiar with a particular system, the affordance of the system becomes learned. As participants from PI9 remarked, "Working in stages" and "Gaining experience" related to mastery of platform features over time that collectively enhanced confidence and proficiency, highlighting how learned affordances of the technology are integral to employee satisfaction. Transformational leaders encourage this process by fostering a climate of ongoing learning and professional growth. Leaders should invite the exploration and experimentation of new features and functionalities available to employees on the platforms that they use (Norman, 1999; Kaptelinin & Nardi, 2012). This skill acquisition over time guarantees that usability gains convert into consistent operational benefits since employees become adept at utilizing platform functionality in support of local and client demands (Bass & Riggio, 2006).

Perception based motivators: Signifiers are perceived cues that communicate how the object or tool should be used. Fintech platforms regularly utilize signifiers — icons, labels, and interactive guides — to guide employee interactions. For instance, an acknowledgment of how clear visual cues in PI6 helped to expedite their workflow suggests that the signifiers played a role in reducing ambiguity and contributing to a more usable system (Norman, 2013). By championing usability features that improve clarity and reduce errors, transformational leaders underscore the importance of intuitive design. Focusing on the potential behind integrating signifiers into the design of platforms promotes confidence amongst employees navigating systems which can, in turn, turn into organisational satisfaction (Hartson, 2003).

Feedback, the alignment of which is a core component of affordance theory, enhances usability through immediate responses to in-app interactions. Feedback mechanisms, like notifications of confirmation, provide feedback on the state of employees and reinforce their understanding of how a system functions and what the potential outcomes are. Feedback loops also increased PI7s confidence in getting tasks correct which showcases the impact of usability as these types of features provide users with the information needed to decrease confusion and build trust in the platform (McGrenere & Ho, 2000). Such influences are more pronounced through transformational leaders who build a culture of feedback from employees and customers and employ it to iteratively enhance platform usability (Bass & Riggio, 2006). For example, in platform development, the systems built with greater consideration of users and coherent with their needs are achieved by leaders who ask for employees' input (Norman, 2013), thereby broadening employee involvement in platform construction.

This analysis highlights the multidimensional nature of usability improvements in fintech platforms by relating affordance theory to transformational leadership principles. It examines how each component of affordance theory interacts with leadership practices to create employee satisfaction and performance. Transformational leaders act as important intermediaries in this process, linking usability features with organisational goals and employee capacity (Bass & Riggio, 2006). By focusing on empowerment, continuous learning, and contextual adaptation, leaders enable their employees to not only perceive affordances, and realize them,

but also derive benefits, all of which contribute towards improving employee as well as customer satisfaction. Such a tautological approach emphasizes how affordance theory can serve as a foundation for future inquiry into the intersection of leadership practice, usability, and organisational success in the fintech space.

4.7 FORTIFYING THE AFFORDANCE—LEADERSHIP LINK: A CRITICAL ANALYTICAL INTEGRATION

The conceptual framework (introduced in chapter 5) illustrates a two-way flow between transformational leadership and affordance theory, thereby placing leaders not as passive contextual players, but as contributory architects in configuring affordance potential in usability systems. This section adds a layer of analytical depth by describing the intersection between such theoretical premises in the coproduction of usability, and by explaining how empirical evidence may promote this integration, in the context of fintech.

Aspects of the environment can be perceived as both actual and possible because perceptions of affordances are relative to capacity. Yet the environment in this context is independent of capacity (see Shaw 1985 and 1985-1986). As such, usability results, not from the interface but from the interaction between the system and the user. Yet this relationship is not neutral - it is shaped by the cultural, motivational and organisational arrangements that encourage - or discourage - user action. In fintech offices, transformational leadership acts as the sparkplug to activate these affordances.

Participants in this study emphasised that improving usability was not purely a technical development but could only be carried out within a framework of leadership-led work. For example, references to real-time feedback systems were frequently connected with leaders who had “enabled continuous improvement dialogues” or “made room for trying new tools” aligning with the dimension of intellectual stimulation in transformational leadership (Weller et al., 2020). These are not just leadership behaviours in support of system adoption—they constitute the conditionality under which affordances are perceived, desired, and actionable, or not.

This fits well with Norman’s (1988) concept of perceived affordances: signifiers are to be understood through a mental (cognitive) and social (cultural) system. This

perspective of the interpretation of images is established by leaders communicating vision and demonstrating system use. For example, user experience prompts, like streamlined navigation buttons or task automation capabilities, were accepted only when leaders showed their relevance by aligning team-level goals with them, and making it clear who should use these functionalities. It follows that the activation of affordance must be mediated by leadership, which is a critical insight missing in classical affordance approaches.

Data nodes like “trust in feedback tools,” “adaptation to new workflows” and “recognition for experimentation” grouped under leadership constructs such as “recognition loop” and “autonomy boost,” support the idea that transformational leadership contributes to the motivational tenor from which affordance perceptions and exploitation are derived (Shi & Zhou, 2023; Cheng et al., 2023). In this way, the study complements affordance theory by locating it within the lens of organisational psychology, where leadership behaviour becomes critical in eliciting latent value in terms of usability issues.

More fundamentally, this work also raises questions about the linear assumption that usability implies satisfaction. (2012). The findings thus contradict: Assuming that usability has a positive direct relationship with technology use (e.g. Lewis, 2014; Shneiderman et al., 2018) The results suggest that usability features could be underused or used wrongly, if leadership is not supportive. One related dashboard was called “dead weight”, before a senior manager explained how its information insights related to performance incentives. This example indicates that affordances are contingent on context and need some kind of interpretive scaffolding. This aligns with Creamer’s (2024) case for the socio-cultural anchoring that visual displays and digital interfaces require to function.

Fundamentally, these findings are also grounded in the unified model, along with overall acceptance of the theoretical framework serves to resolve differences found in the existing usability literature. Where past scholarship has focused on UI simplicity and interface accessibility (Norman 1988; Lewis 2014), less attention has been paid to the institutional logics that lead to engagement with those systems. Building on affordance theory, this research characterises usability as not just a design result, but

a leadership-facilitated organisational capacity. This reconceptualisation makes it possible to develop a more nuanced understanding of how the effects of usability (e.g. error minimisation or fluent navigation) are produced conjointly by design of the interface and leadership behaviours.

The innovation catalyst facet provides additional insight into this relationship. Staff said that their ability to build or modify system tools—which might include personalized reporting capabilities or workflow paths based on the client—was closely related to whether leaders promoted experimentation and feedback. This is consistent with Köhler, Smith, and Bhakoo's (2022) assertion that template-driven innovation in qualitative contexts relies on how open leadership is to diversification and contextualisation. The affordance here was not only recognized but nurtured, supported and scaled by leadership.

In terms of affordance theory, transformational leaders mould both the environment (by culture and systems) and agent (by skilling and motivating), setting up a mutually constitutive user-system relationship. This dual interference on system structure and on user disposition is critical, to illuminate how usability implications become employee satisfaction and, then, customer satisfaction.

Crucially, the framework also begins to tackle the role of what Grønmo (2024) refers to as 'latent conditions' in social systems. These are structural mediators or constraints that govern whether potentials for action become visible or effective. For this study, such latent conditions included regulatory complexity, time pressure, and platform limitations aspects which serve to mask the usability possibilities of some elements. Leadership interventions to resolve this latent constraint took the form of clarifying new objectives, redistributing time, and lobbying for platform changes, thereby providing additional support for the transformational leadership–affordance synergy.

More conversely, a deeper look at the earlier literature shows that, in most leadership studies (i.e. Bass & Riggio, 2006; Avolio & Bass, 2004) organisational systems and the design of technology go beyond the domain of leadership impact. This study challenges such a view, showing that leaders do not just react to the emergence of usability, but rather co-shape the conditions for usability to emerge as meaningful and

efficacious. Indeed, this frames affordance theory as an organisational—rather than just psychological or design—concept, crucially spanning micro-level usability interactions and macro-level leadership strategy.

This reorientation also helps overcome anxieties about theoretical dismemberment in usability research. Rather than considering leadership and usability as separate analytical perspectives, this combined framework provides an integrated framework, creating a model that stakeholders can use that is true to their practical experience of the world. Silverman and Patterson (2014) highlight the value of using theoretical triangulation in qualitative research conducted in communities to guard against simplified interpretations. In the same vein, this research triangulates affordance and leadership theory in order to provide a more context-embedded explanation for usability outcomes in fintech platform.

Overall, the integration of transformational leadership and affordance theory enhances the analytic power of the study and provides a richer account of how usability is achieved and maintained in the fintech ecosystem. Leadership is not a context; it is an affordance activation tool, a context shaper and satisfaction path reinforcer. Through four identifiable leader behaviours—visioning, ability matching, resource support, and autonomy giving—organisational affordances are elicited and mobilized to employee experience and customer interactions. This theoretical development enhances the empirical results and the contribution of the study to the leadership and technology integration scholarship.

4.8 SUMMARY

In turn, this chapter provides an integrated analysis of findings based on data collected from multiple employees and customer participants to provide an insight into leadership practices, platform design, employee satisfaction, and customer experiences in the fintech space. It sets the stage with a rich tapestry of participants — employees spanning IT, compliance, customer support, and marketing and customers whose backgrounds ran the gamut from retail clients to high-net-worth individuals to small business owners. Such a variety of demographics brings richness

to the analysis of these sessions and gives a wide spectrum to compare various usability challenges and successes.

A platform that may not have low usability can be transformed into a high performing "method" by implementing proper leadership practices. Identifying the need for transformational leadership which brings purpose, innovation, resilience, and alignment between employee skills and organisational needs as crucial pillars. Employees spoke about the energizing power of helping leaders link their day-to-day work to larger, meaningful outcomes and customers experienced this as empathetic and caring approaches to service delivery. This is the manifestation of usability leadership, where the nature of leadership had a profound impact on a rapidly evolving field, ensuring that employees are prepared with the skills necessary to thrive in a rapidly changing fintech environment.

Test environment usability features support intuitive navigation, real-time feedback and error prevention and customizable tools, allowing employees to be empowered, ensuring efficient and dependable service. These features, employees said, decreased cognitive stress and provided clarity in their workflows, which led to better customer interactions. Thanks to these usability improvements, customers too enjoyed a smooth and promising service. However, shortcomings in following up feedback mechanisms and error prevention tools showed areas for improvement to maintain reliability and trust. The analysis also highlighted the strong link between internal usability and external customer satisfaction, as well as demonstrated that fintech platforms function as a bridge that enables rapid employee-customer interaction. Transparent data systems became instrumental, giving employees the confidence and precision they needed to respond to customer requests. While customers appreciated the transparency and responsiveness of services, some identified weaknesses and inconsistencies in handling complex interactions and emphasized the need for predictive tools and better integration of systems to serve a wider range of scenarios.

One of the major take aways from the chapter was accessibility. Inclusive design that takes into account varying levels of technical proficiencies and abilities was a common theme from both employees and customers. The platforms were generally

found to be intuitive and user-friendly, although older demographics struggled occasionally which highlighted areas in which accessibility could be addressed further. The findings underscore the intertwined nature of usability, leadership, and satisfaction, highlighting how effective leadership is a multiplier of usability features benefits while also solving usability features challenges. The combination of transformational leadership and usability strategies empowers employees and keeps customers happy while ensuring that organisations continue to flourish. While strengths are also identified, the analysis highlights the need for ongoing iteration of platform design and leadership behaviour that responds to changing needs and strengthens inclusiveness, scalability, and resilience.

CHAPTER 5: CONCEPTUAL FRAMEWORK

5.1 INTRODUCTION

The establishment of the conceptual framework to study the influence of transformational leadership on usability improvements in fintech platforms was an elaborate process based on codes, themes, and theory. It started with an exploration of codes and themes emerging from qualitative data, which portrayed components of both transformational leadership and usability-related elements. These themes are integrated into a process model that addresses the research question of how improved usability brings about employee satisfaction, which in turn affects customer satisfaction. The codes were organized into higher order themes that characterized the key dimensions of transformational leadership and usability. Themes like Syncretic Purpose and Vision Articulation were advantageously drawn from codes like impact and goals and mission, which represent adaptive leadership traits required to get high alignment and focus of employees. For example, "Innovation Catalyst" and "Change Resilience" themes emerged from codes like creativity, problem-solving, and trust, suggesting that transformational leadership sought to create an environment in which

creativity blossomed, positively assessing change as dynamic and supportive for increasing the ability to be adaptable and innovative.

The usability factors were extracted on particular themes associated with user experience with fintech platforms. Themes such as "Seamless Navigation" and "Customizable Tools" were derived from usability-related codes including simplicity, flexibility, and personalization, indicating that improvements in usability speak directly to employee and customer needs. Codes that illustrated real-time updates and error prevention, were categorized in the themes "Real-Time Feedback" and "Error Reduction," emphasizing efficacy and reliability regarding usability outcomes. Using the affordance theory as a theoretical foundation, the framework was built from the inextricable interaction between the properties of the environment and the ability of an individual to perceive and release its potential. The analysis integrated principles from affordance theory including perceived and actual affordances to elaborate how design features of fintech platforms assist employee interactions. An example of such a technique is the use of perceptible affordance to highlight how clear signifiers and intuitive cues contribute to the painting's employees' mental model of usability features. The concept of actual affordance emphasized the inherent potential of platform tools for reducing mistakes and enabling people to do their best work.

Leadership for utilizing or creating the context needed to leverage these affordances was also highlighted. Transformational leaders are construed as enabling agents who adopt platform affordances to better realize organisational goals through the creation of an enabling culture. The inclusion of contextual elements based on affordance theory added great depth to the framework, describing how leadership creates contexts that heighten our capacity as employees to activate usability attributes. The system included feedback loops that illustrated the supportive connection between usability improvements, employee satisfaction, and customer success. The framework development was an extensive conglomeration of codes and themes, which embodied leadership and usability factors and was based on the principles of affordance theory. Integrating the above concepts, it offers an in-depth understanding of how transformational leadership leads to usability enhancement contributing to a mediated link from employee satisfaction to customer satisfaction in the relationship between transformational leadership and customer satisfaction in fintech platforms.

5.2 THE INTEGRATION OF THE CONCEPTUAL FRAMEWORK WITH EXISTING THEORIES

The incorporation of affordance theory and transactional leadership into a conceptual framework is a unique contribution to the comprehension of usability fluctuations embedded in fintech environments. Yet the analytical texture of their nexus calls for additional scrutiny. While the framework itself is grounded in empirical codes such as "Inspiring Purpose," "Innovation Catalyst," and "Change Resilience," it is important to consider how these constructs are not only conceptually related, but also mutually reinforcing in the context of usability. This, more in-depth analysis should go beyond mere description of leadership characteristics and usability outcomes, toward a theoretical formulation of how leadership behaviours enable or limit the affordances that are designed into fintech platforms.

From an affordance perspective, as reflected in Gibson's (1979) and Norman's (1988) conceptualisations that were later extended to digital domain, a distinction is made between perceived and real affordances (i.e. what users think they can do with a system and what the system technically allows to do). This differentiation is important within fintech ecosystems – where system design and regulatory divergency overlap. Transforming leadership does not simply affect what people do in terms of inspiration or vision, but it structures the conditions through which these affordances are identified and performed. By the same token, leaders who formulate a clear usability vision can help to enhance the perception for employees that features have value and can be used. This in turn boosts perceived affordance. The code "Vision Articulation" represents this action, as it is directly derived from keywords such as 'clarity', 'direction' and 'future goals', indicating the role of leadership in socialising employees' mental models with the way the platform is intended to be used.

There is a broader point here about the work of making affordances actual. Actual affordances built into the technological infrastructure are more fully actualized when leadership supports an innovation and error-avoiding climate. The Innovation Catalyst code, drawn from participant data on creative thinking, problem solving, and experimenting, maps onto this theory by highlighting the ways leaders can design the enhanced affordances to ensure the re-design of platform-system useability. This is in line with affordance theory which highlights that a dynamic interplay of environmental

structure (i.e. system features) and person-relatedness (i.e. employee engagement) is present, thus requiring leadership as an important moderator in affordance realisation.

Secondly, the relational systematics of transformational leadership and usability effect relate to feedback and adaptive interaction under the affordance lens. The code "Change Resilience," which encompasses adaptability and preparedness, relates directly to the affordance of feedback loops; features of the system that enable users to get immediate feedback on their actions. Employees who are confident and nurtured by transformational management are most likely to respond positively to this type of constructive feedback, adapting their behaviour as they go and providing valuable usability feedback. These feedback loops are implemented, not as a technical appendage but to attain meaning through an enabling leadership culture which appreciates that experimentation and iterative learning.

This relationship is enhanced and broadened by the perspective of "Skill Alignment". Based upon codes of training, resource and strength this emphasizes how transformational leaders not only set challenges for usability but also enable staff with the competences to deliver changes in them. This aligns with the analysis in Norman (1988), in that real affordances should match the user's skills and prior experience to be useful. Transformational leadership, which focuses on individualized consideration and development support (Shi, & Zhou, 2023), enables employees to demonstrate the necessary skills to take advantage of usability affordances, especially within high-stakes contexts like fintech. Here the affordances ingrained in auto-return interfaces, secure algorithms, or automated chat systems can catalyse the emergence of usable products if staff feel comfortable using them without fear.

Further, the link between transformational leadership and affordance theory also becomes clear when examining organisational constraints and contextual barriers. Despite the tendency in the usability literature to assume a straightforward, linear direction of travel between better system design and greater satisfaction (Shneiderman et al., 2018), this study's coupling of affordance theory with transformational leadership raises the possibility of a more indirect relationship. However, over-emphasising interface-level performance metrics may neglect larger

structural or cultural factors (Lewis, 2014). Transformational leaders could moderate these tensions by making the organisational culture an enabling affordance itself. Indeed, Köhler et al. (2022) call this a “template” that harmonizes cognitive expectations with systemic capabilities. In doing so, leadership functions not only as a variable for system adoption, but as a structuring context of affordance activation.

Importantly, the results also confirm the recursive nature of the satisfaction chain imbedded in the conceptual model. Specific usability achievements, "Real-Time Feedback," "Error Reduction," and "Seamless Navigation," were discovered to drive employee satisfaction, which was found to influence customer satisfaction. Yet this causal mechanism is not simply ‘working better’ but is contingent on the affordance-enabling behaviour of transformational leaders. Acknowledgment, contribution, and the impact of the "Recognition Loop" show how usability is recognised, formed and reinforced through feedback and validation by the employees that put in the effort. Cheng et al. (2023) assert that recognition enhances motivation and retention, and this in turn creates a virtuous circle of innovation and satisfaction.

The important point is that affordances are not ontologically privileged but are dependent on active perception and engagement. Indeed, as Grønmo (2024) observed, social structures moderate the way people are likely to perceive and utilize affordances, and leadership is not just a style of behaviour but a socio-organisational system that enables or constrains findability outcomes. By creating shared goals, trust, and alignment, transformational leadership makes it possible for employees to better interpret affordances and use them in line with organisational goals. This highlights the importance of situating affordance theory within a leadership context that acknowledges the social, motivational and cultural aspects of system use.

Finally, the concept draws a link between leadership and usability, employee engagement and customer satisfaction. This relationships matters in the context of such a universalist theory. Instead of considering usability effects as static traces extracted from the design of systems, the framework considers them as emerging as a relational property of leadership, affordance recognition, and employee agency. This marks an important theoretical development, which is based on a processual account

of how organisational and technological dimensions combine to achieve high usability in complex, regulated domains such as fintech.

In summary, the fusion of transformational leadership and affordance theory in this study provides a robust explanation for how usability outcomes are obtained, developed and maintained in fintech platforms. Leadership not only provides a motivational context, but directly influences how affordances are seen, understood, and utilized. By drawing on the conceptual themes of vision articulation, change resilience and Innovation catalyst, the thesis shows that transformational leaders act as enablers to affordance recognition and affordance activation. In this integration of concepts, the narrative shifts from depiction to a critical examination of the symbiotic dynamic between leadership and system design, and the result is a more thoughtful approach to usability-led transformation that provides a more nuanced perspective. As such, the results provide strong theoretical and managerial implications, highlighting the critical role of leadership in maximizing the benefits of affordances to achieve employee and customer satisfaction in the ever-changing fintech settings.

The first core assumption of the framework is that transformative leadership has a direct effect on improved usability, which is supported in the literature linking leadership to innovation and change (Gunawan et al., 2021; Jnaneswar et al., 2021). Transformational leaders share a vivid vision, motivate employees to subscribe to the vision of the organisation, and create a destination where innovation and autonomy thrive. In fintech environments, this leadership takes on increased relevance, given the complexity of the industry, regulatory constraints and fast pace of technological change. Appealing to affordance theory (Gibson, 1979; Norman, 1988) the framework adds to the increasing literature that foregrounds the interaction between users and technological capabilities, not only in terms of interface design, but also in the area of strategic leadership and organisational malleability.

The themes that arose from the empirical data (e.g., easy-to-use navigation, immediate feedback, decreased mistakes, customizable features, and reliability of use) correspond directly to the established usability constructs from past research evidence (Daugherty & Wilson, 2018; Weller et al., 2020). Yet these are not technical dimensions only. They are the physical manifestation of a leadership culture that

values user-matters design and incremental development. The latter, which introduces affordance theory is a very important interpretive framework as it makes a distinction between users' perceived affordances – what they think they can do with the system, and the so-called actual affordances of a system – what they can really do with it. The latter is particularly critical for an understanding of how transformational leaders facilitate employees in the process of making platform features real by the articulation, training, and dreaming.

For example, the observation that employees experience higher usability when platforms incorporate intuitive signifiers, and real-time feedback resonates well with Norman's (1988) proposition that perceived affordances help to decrease cognitive load and increase task completion efficiency. At the same time, cognitive affordances, and real affordances, like the degree of automation and system reliability augment usability outcomes that influence satisfaction. Leaders who can match-up platform affordances with their workforce's needs and skills--through training, recognition, and goal-setting—establish a feedback loop wherein usability drives satisfaction. This, in turn, drives performance and customer engagement. Such a closed-loop dynamic has been observed in extant literature on digital transformation and user experience in financial services (Nguyen, Tapanainen, & Nguyen, 2022; Zhang et al., 2023). Yet, the current study furthers the discussion by formally incorporating leadership dynamics in the usability equation.

Furthermore, the proposed model also incorporates the concept of “Recognition Loop,” in which transformational leaders disseminate desired usability behaviours through feedback and appreciation that increase employee motivation. This result is consistent with Cheng et al. (2023), who stress the need for recognition in order for the idea to translate into psychological terms and to impact motivation. Through the mapping of such soft-skills elements onto technical outcomes (e.g., advances in usability), the work builds a connection between the relatively isolated fields of organisational behaviour and human-computer interaction. The result is a blended construct-relational space that approaches system usability as more than a technical necessity, emphasising that it is shaped culturally and structurally by patterns of leadership.

A second finding here relates to inclusivity and the accessibility of the framework. Efforts to make the tool more accessible, and the direct link between employee and customers illustrates that usability is not a one-size-fits-all issue and should be separated out to provide for multiple user audiences. Access-driven leadership that emphasizes accessibility to make something accessible (e.g., by promoting multilingual interfaces or adaptive UIs) is consistent with the findings of Nguyen, Quach, and Thaichon (2022). These authors note that inclusive design is a form of customer satisfaction in the digital service context. The framework focuses on how leaders construct the affordance landscape of fintech platforms through inclusive visions and strategies and extends our comprehension of organisational responsibility for digital equity.

The theoretical contribution in this study is twofold. First, it applies affordance theory in the context of a leadership-focused model and provides a fresh insight into how perceived and real affordances are imbued by and, in turn, embody and perpetuate organisational culture. Previous research has often conceptualized affordances as static properties of artifacts, whereas this paper reconceptualizes them as dynamic constructs that are enacted in the leadership discourse and engaged by employees. Secondly, it advances the transformational leadership model by placing it into a socio-technical context and demonstrating how the elements of vision, autonomy and innovation culture are reflected in platform level usability features. This alignment reflects demands from academics such as Weller et al. (2020) and Shi and Zhou (2023), encouraging the development of leadership theories in the digital and technology contexts.

The findings offer practical implications for the fintech industry. As financial services are digitalised, it is important to understand the role of human factors on the usability of a platform. The framework presented will help fintech executives to not only invest in technical advancement but also in leadership education, employee empowerment and user emotion design. It demonstrates that usability is not just the concern of user experience (UX) designers and developers, but a strategic result shaped by leadership decisions and organisational objectives.

Lastly, the study is valuable for its methodological transparency. Ultimately, by constructing the framework using qualitative thematic analysis and grounding it in empirical data as well as existing theory, the study provides methodological transparency, and rigour. In contrast with pure conceptual models, this model is empirically tested using data codes and themes, which increases its richness and relevance.

The theoretical model developed in this study relates three distinct concepts, including transformational leadership, system usability, and employee-customer satisfaction in fintech. It draws on empirical findings and previous theoretical perspectives to illustrate how leadership practices influence usability outcomes through the affordance properties. The contributions of this study are two-fold, in addition to validating existing knowledge, it further extends this by addressing dynamic feedback loops, recognition-mechanism and inclusion-design principles as effective elements in the usability strategy led by the leadership. This integrative framework adds to the ongoing debate around digital transformation by proposing a holistic and human-centred view of technology adoption in complex organisational contexts.

5.3 PROPOSED CONCEPTUAL FRAMEWORK: TRANSFORMATIONAL LEADERSHIP AND USABILITY ENHANCEMENTS IN FINTECH PLATFORMS

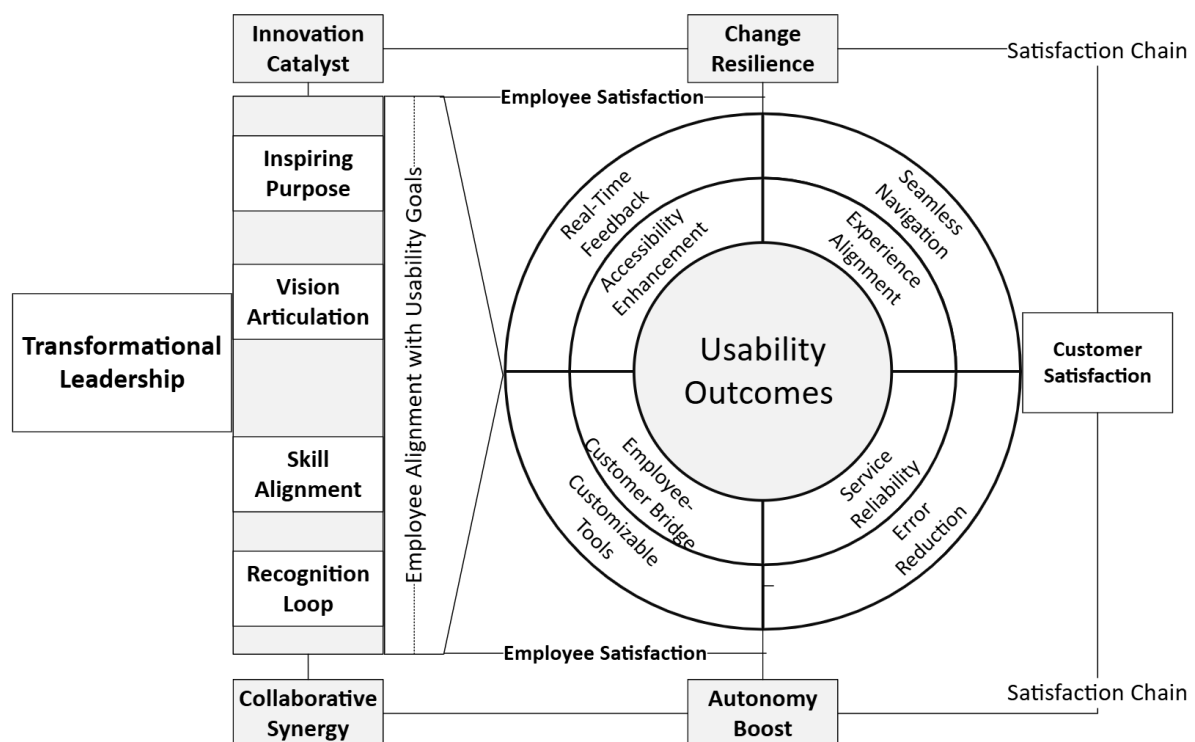


Figure 5-1 Proposed Conceptual Framework: Transformational Leadership and Usability Enhancements in Fintech Platforms

In the figure 5-1, we proposed a conceptual framework that shows the likely relationship among transformational leadership, the increased usability of information system platforms, employee satisfaction/engagement with the platform, and customer satisfaction/engagement with the fintech platform. This is designed to achieve the research purpose of investigating how the transformational leadership influences usability improvement to increase employee satisfaction and subsequently raise customer satisfaction. This framework flows from left to right, with transformational leadership serving as a first step in a longer chain that includes the aspects of alignment of employee roles right through the positive usability outcomes and satisfaction chain, presenting a recursive relationship that strengthens and builds the impact.

Transformational leadership is the starting point of the framework, a basis of how to establish a usability-centric organisational culture. Transformational leaders create catalysts for innovation and adaptability, motivating and empowering employees to

work towards shared organisational objectives. Leaders who practice this style establish a common goal and align: Inspiring Purpose, articulating the vision, knowing that “we are better than me.” Such leadership characteristics provide incentive for staff to take an active role in usability advancements, building an environment of co-ownership and ongoing advancement. And this leadership framework leads into the first phase where the emphasis turns towards making sure staff are aligned with usability business objectives. Principles of transformational leadership and key themes like "Innovation Catalyst," which inspires creativity and problem-solving, "Change Resilience," which inspires trust and adaptability in the workforce. In addition, as employees who have the skills necessary to achieve usability goals in accordance with a timeframe are recognised as part of the "Recognition Loop," they are motivated to strive towards new initiatives by learning new processes or interacting with new tools and systems. Altogether, these tenets foster a resilient and empowered workforce that is inherently driven to interact with improvements to the usability.

The second stage presents the usability outcomes as the direct product of transformational leadership and employee congruence. The household or second stage is closely tied to affordance theory, which underlies a theoretical lens on the alignment of utility features with potential employee capabilities and organisational goals. The eight factors that together represent usability outcomes are (1) Seamless Navigation; (2) Real-Time Feedback; (3) Error Reduction; and (4) Customizable Tools. Synthesis of perceived and actual affordances as principles of platform feature use is foundational because such affordances make it easy for employees to recognize and use platform features. Additional usability results comprise from both "Experience Alignment," promising seamless interaction for employees and clients, and "Service Reliability," providing stable and dependable performance. “Employee-Customer Bridge focuses on the evolution of a user-centric approach and the alignment of employee actions with customer expectations, whereas Accessibility Enhancement ensures that the platform addresses the diverse accessibility, and efficiency needs of different user personas. In conclusion, these factors combine the extents of usable innovation created through transformational leadership that meets the goals of technology, employees and customers alike.

The last stage of the framework focuses on the satisfaction chain, showing how the enhanced usability features directly result in employee satisfaction, which, in turn, filters into customer satisfaction. Employee satisfaction develops from the increase in autonomy, empowerment, skill development, and recognition. Closely associated with usability outcomes like no-errors tools and real-time feedback that minimizes a user's cognitive load and improves output. Well, when employees have the right support and are confident in their roles, they are more able to serve customers to a high standard. That's because customer satisfaction is informed by outcomes: reliability, personalization, efficiency, engagement, and so on. Employees, empowered to deliver exceptional service through its usability capabilities, enables customers to enjoy streamlined processes and personalized interactions that build loyalty and trust. The close relationship between employee satisfaction and customer satisfaction establishes a feedback loop of continuous improvement successively getting better at usability, informed by employee input and customer feedback.

By incorporating elements of affordance theory, the framework can provide a more in-depth explanation of usability effects based on perceived and actual affordances. While perceived affordances enable employees to be aware of what they can do with features of a platform through intuitive cues and signifiers, actual affordances encoded in a platform's intrinsic properties allow seamless task execution. It is also about contextual adaptability and feedback mechanisms that assure responsiveness of usability features — both for the employee and the customer. This context is shaped by transformational leadership that creates an environment in which employees can realize affordances efficiently and sustain alignment with organisational objectives. Essentially, the model gives a detailed and ingrained account of the workings of transformational leadership on usability in fintech. The scientific secret behind leader wellbeing monitoring exerting a drive lift up on the usage (not usage weightage) goals aligning leadership principles with usability goals shows how the improvement in platform features show can drive the employee satisfaction and its cascade effect on the customer satisfaction. If something is not work, we would have the opportunity to get back to the drawing board and try something new on the time in real world through the interconnected stages and feedback loops that make sure we are adapting to the needs of employee as well as customers, allowing for the cycle for continuous organisational growth and innovations.

Introduction The main focus of the presented research is the transformation of usability of fintech platforms under the influence of the principles of transformational leadership, the improvement of employee satisfaction and subsequently customer satisfaction. For this purpose, interconnected constructs are identified in the conceptual framework as inspiring purpose (1), develop innovation catalyst (2), develop change resilience (3), skill alignment (4), articulation of vision (5), autonomy boost (6) and the recognition loop (7). Each of these dimensions constitute a key element of transformational leadership, offering unique contributions to enhance organisational utility and employee satisfaction within the rapid-change, competitive fintech environment.

Transformational leadership starts with inspiring purpose, adaptive leadership encourages the employees to pursue their individual goals alongside the shared mission of the organisation. Helping them in aligning these individual goals to the organisational goal creates a purpose not only towards their daily tasks but also provides a feeling of ownership as if their contribution is helping in creating an impact towards the organisations goal. As Gunawan et al. (2021) make the case that this perceived importance of the work done leads to greater intrinsic motivation and job satisfaction when employees believe that their work has a higher purpose. In fintech, where change and adaptation are the name of the game, this boost becomes crucial. Leaders who communicate a clear, compelling vision for how usability improvements benefit both their organisation and the people who use their products encourage employees to approach their work with creativity and commitment. This shared sense of purpose means that employees do their utmost to create seamless, user-centered fintech platforms, thus achieving the aim of the same research: to realize how leadership is enhancing usability. This is the essence of transformational leadership that draws employee alignment with the organisational vision (Gunawan et al., 2021). In fintech, where rapid technology development meets a proprietary regulatory landscape, driving purpose gives employees a sense of connection to the bigger picture of why usability improvements and compliance efforts —kudos to user-friendly interfaces that also comply with privacy laws like the GDPR (Nguyen, Tapanainen, & Nguyen, 2022) — are important. A clear vision linking regulatory compliance to increased customer trust is necessary to encourage employees to approach these

challenges as opportunities for innovation and competitive advantage (Jnaneswar et al., 2021).

The innovation catalyst dimension expands on inspiring purpose by fostering creativity and problem-solving across the workforce. Transformational leaders create an environment of intellectual stimulation stimulating employees to rethink the current processes and find the best possible solutions. As Weller et al. (2020) stress that intellectual stimulation fuels innovation and also encourages employees to critically evaluate usability problems to create fintech solutions that are more intuitive and efficient. To illustrate, when employees are driven by an innovation conducive culture, they will likely design features like seamless navigation, real-time feedback, and error-prevention mechanisms that ultimately improve employee efficiency and customer satisfaction. Noteworthy usability results directly reflect the research objective, as they indicate the importance of leadership in supporting technical and fair changes in fintech platforms. Likewise, the articulation of vision serves to further reinforce this alignment — by providing employees a clear roadmap to achieve the organisational goals. When leaders help employees understand the link between usability and customer satisfaction, team members can frame their work as critical to the success of the business. The heads of top banks, for instance, may focus on breaking through by signalling the need for seamless payment navigation and real-time feedback mechanisms in fintech platforms that drive processes (Bilgihan et al., 2024). It creates a sense of unity and purpose among employees sharing this vision, which drives them to proactively tackle industry challenges of scalability and innovation pressure (Puschmann & Halimi, 2024).

Change resilience acts on the back of innovation as a catalyst by preparing employees to proactively adapt through industry disruption and regulatory complexity. In the fast-paced world of fintech characterized by an ever-evolving technological landscape and complex compliance demands, transformational leadership has been shown to develop high levels of trust and resilience in employees (Raza & Yousufi, 2023). This resilience is developed through the idealized influence and individualised consideration of leaders, who both model ethical behaviour and provide individualized support to employees to help them navigate change. When employees consider themselves confident to adapt, they are well prepared to apply usability

improvements, guaranteeing that platforms are functional, secure and user-friendly despite external disruption. Cohesion in the ability to customise usability features to meet changing customer and regulatory requirements is illustrative of the leadership importance in preserving system robustness and satisfies the objective of the research directly.

The idea of the innovation catalyst, which empowers staff to question current the status quo and innovate solutions to minimize usability and compliance issues, sits hand-in-hand with articulate purpose and vision. As a defining characteristic of transformational leadership to inspire employees to think critically and push for innovation many times under the rapid pace in this fintech era (Weller et al., 2020). For example, employees motivated around innovation could develop anticipatory navigational functionality or adaptive user interfaces to improve usability and adherence to legal frameworks (Ghazali et al., 2024). This not only enhances the customer experience but also mitigates operational risks related to systems downtime and technology integration (Serdarušić et al., 2024).

The talent model within the framework emphasizes skills alignment, pointing towards utilizing the strengths of employees and creating targeted training opportunities. Transformational leaders excel in individualized consideration by understanding the unique abilities and desire of every individual in their team (Shi & Zhou, 2023). By pairing these specialized skills with usability objectives, decision-makers shape a talent pool that can tackle demanding fintech undertakings — building confidential systems, user-friendly interfaces, and expandable solutions. Similarly, training initiatives that improve workers' technical knowledge in automation or blockchain use allow them to be innovative in their work. This not only allows the employee to achieve both personal and career successes but helps all employees focus their efforts on usability improvements that actually matter. As Jnaneswar et al. As (2021) state, with a sense of appreciation and ability, employees tend to use their full quota of creativity and resourcefulness to excel in their work, thus resonating with the objectives of our research who looks at relatable features of all associated with leadership, usability and last but not the least satisfaction.

Vision articulation is the common thread that links these different aspects of leadership. A transformational leader has a way of putting an inspiring picture of how

the improvement in usability lines up with the bigger organisational picture and the happiness of clients. This trajectory provides clarity and confidence for employees, encouraging them to align their effort with organisation objectives (Gunawan et al. 2021). In the fintech context, where employees must traverse complicated technologies and high-pressure contexts, a well-articulated vision provides direction and mitigates ambiguity. Don't tell employees just to keep the hamster wheel turning, unless the wheel turns into a bigger wheel, each turn of which makes user experience better or increases customer trust; employees who work on usability: customisable tools / service reliability features, etc. The alignment between vision and action further reinforces the research objective by showcasing the role of leadership in driving employee motivation and usability outcomes. If you introduce vision articulation, that role can further cement that alignment by providing employees with a map to the organisational goal. Enabling employees to envision how usability contributes to business success: leaders' articulate linkage of usability with customer satisfaction. Cross-organisation leader may listen that seamless-oriented navigation and real-time feedback mechanisms in fintech platforms are critical information service characteristics to create customer loyalty and also the engagement of them (Bilgihan et al., 2024). It brings the employees together to act in line with the shared vision to proactively solve industry issues such as scalability and pressure of innovation (Puschmann & Halimi, 2024).

Another concept, the innovation catalyst, complements inspiring purpose and vision articulation by allowing internal staff to be outward focused and driving the second generations of technologies forward by encouraging employees to challenge traditional practices and create positive solutions to usability and compliance issues. Intellectual stimulation, one of the key factors of transformational leadership, excels at encouraging employees to question, challenge, and create, fitting the dynamic nature of fintech (Weller et al., 2020). For example, those who have an innovation motivation as their driving force are likely to create predictive navigation possibilities and adaptive user interfaces that elevate usability while assuring alignment with regulatory paradigms (Ghazali et al., 2024). Such innovations have the dual benefit of enhancing the customer experience while mitigating the operational risks associated with system downtime and technology integration (Serdarušić et al., 2024).

The autonomy boost dimension captures transformational leadership's focus on grant employee's greater freedom in decision-making. Leaders cultivate autonomy, allowing employees to own their roles and empowering them to tackle usability problems proactively and with confidence. According to Siswanto and Yuliana (2022), autonomy also leads to job satisfaction through ownership and trust. For e.g., in fintech, autonomy affords its employees to experiment with innovative usability features like adaptive design and personalized user experience without the risk of failure. This encourages creativity but also means that usability solutions are being developed to suit the needs of very different types of customers. And as leaders facilitate autonomy amongst their employees, they create a culture that allows for the redesign of navigation systems to reflect the needs of its users in a manner that is easy to operate and inclusive, thereby advancing the goal of the research by bridging the gap between top-down driven autonomy to concrete usability outcomes.

The recognition loop also strengthens the framework by fulfilling employees' psychological and motivational needs. Transformational leaders leverage recognition and feedback to strengthen employees' motivation, creating a positive feedback loop that boosts morale and commitment. Cheng et al. (2023) claim that recognition enhances a sense of belonging and importance, vital for promoting employee engagement. Within fintech, this recognition kicking off usability advancements like additional usability or accessibility features help empower the employee to drive innovation. This not only further reinforces the connection between leadership and employee satisfaction, but also protects usability goals from being an afterthought, which is in line with the goals of both pieces of research to determine how leadership contributes to usability and satisfaction. Change resilience—adapting well to change—matters in fintech and constantly changing regulatory landscapes and technological standards. Transformational leaders make employees resilient by building the skill and confidence they will need to cope with uncertainty. This is especially true when facing complex compliance issues, such as anti-money laundering (AML) rules or cross-border data sharing regulations, all of which demand an agile and problem-solving mindset of employees (Nguyen et al., 2023). When leaders foster a culture of adaptability, employees can implement usability features that meet changing customer expectations and legal requirements, such as secure and intuitive payment systems (Zhang et al, 2023).

These facets of leadership are interwoven with one another; together, they multiply their impact on usability and satisfaction. Building that foundational motivation to make improvements ultimately creates the workspace for employees to realize usability improvements. For example, inspiring purpose and vision articulation set the motivational foundation and skill alignment and autonomy boost provide the practical tools that employees execute their work for usability improvements. In a similar vein, innovation catalyst and change resilience provide the atmosphere for employees to embrace citizens' challenges, whilst the recognition loop seals long-term engagement. Perhaps this should also mention a sound leadership style enriched by all of the above points leading to improved usability with a flock of pleased and thriving employees. Amidst the growing importance of usability in the fintech sector for operational efficiency and customer trust, this integrated leadership strategy contributes to answering the research aim by illustrating how transformational leadership influences usability outputs and satisfaction chains.

The theory behind this framework, based on transformational leadership and affordance theory, also gives it pertinence. The concept of affordance, a central theme in affordance theory, discusses the difference between perceived affordance (the GUI helps to the user how it is used) and real affordance (the mechanism that actually reduces the burden on users) in the same context so that the usability of a GUI design will be improved, which could explain why several platform, such as Alibaba and eBay, have similar features, the perceived affordances of their hosts help align these platform features with user expectations and capabilities. Transformational leadership supplies the cultural and motivational environment where employees apply these affordances and create an effective and user-friendly platform. This framework integrates both the technical and human aspects of usability, wherein the latter not only refers to the opportunity of employee engagement and satisfaction but also to the potential of innovation that such an engagement brings to the organisation. It highlights the dynamic interplay of transformational leadership factors in creating usability gains in fintech platforms, such as inspiring purpose, innovation catalyst, change resilience, skill alignment, vision articulation, autonomy boost, and recognition loop. These leadership aspects foster a culture of innovation, resilience, and alignment, allowing employees to tackle complex usability challenges while preserving elevated satisfaction levels. The framework is compatible with the research aim due to the fact

that it connects leadership to usability and satisfaction outcomes, providing a more holistic view of how transformational leadership nurtures a usability-oriented organisational culture in the fintech industry. It boosts the satisfaction levels of the employees along with the customers while keeping the long-term efficient operation and edge over competitors in one of the most exciting, fastest moving industries.

These elements get connected through the recognition loop, where employee contributions are validated, and positive behaviours are reinforced. Transformational leaders recognize the potential impact of improvements made by employees in user experience, which promotes a culture of motivation and appreciation (Cheng et al., 2023). Acknowledging initiatives — such as enhancing data security, improving user convenience, etc. — not only bolsters employee morale but also emphasizes the pivotal role these initiatives play in engendering customer trust (Das & Das, 2023). This in turn motivates employees to continue their effort toward organisational objectives, establishing a virtuous cycle of continuous improvement and innovation.

This is especially true when it comes to individual fintech challenges where the interconnectedness of these leadership factors presents itself. Regulatory compliance and data security, for instance, a significant issue in fintech, can be achieved with a blend of innovative aspiration, skill adjustment, and adaptive transformation (Nguyen, Tapanainen, & Nguyen, 2022). When employees know the bigger picture behind compliance initiatives, they are more likely to create platforms that are both secure for customers and easy to use, thereby inspiring customer confidence (Zhang et al, 2023). The autonomy to develop novel solutions and the recognition of those solutions ensure that employees are motivated to solve complex compliance requirements creatively (Elmashhara et al., 2024). Usability has its own importance because it marries transformational leadership towards interaction and growth that helps organisations integrate more subconsciously; this creates scalability and trust in customers. While fintech organisations continue to expand the scope of their operations (Puschmann & Halimi, 2024), maintaining service quality and reliability will increasingly become a challenge. Vision articulation and innovation catalyst set the strategic direction of how usability features should how a driving force is needed to provide a strategic direction towards scaling usability features, when skill alignment and autonomy boost ensure that employees are capable and trusted enough to

implement these features (Bilal et al., 2024) With a culture of agility and acknowledgment, employees are able to adopt scalable solutions that will allow them to satisfy both organisation and clientele.

These leadership variables also align with theoretical frameworks, such as affordance theory, which highlight the importance of systems design aligning with user capabilities and expectations (Gibson, 1979). Transformational leaders bring about this line up by changing the organisation's culture to one that prioritizes usability and employee engagement. Skill alignment and autonomy boost empower employees to make the most of the affordances embedded into fintech platforms (e.g. intuitive-oriented interfaces, encrypted data-handling features; Norman, 1988). The theoretical basis strengthens the link between transformational leadership and usability results and shows how initiatives driven by leadership lead to real benefits for employees and customers. This emphasizes the framework approach, which combines inspiring purpose, vision articulation, innovation catalyst, change resilience, skill alignment, autonomy boost, and recognition loop to overcome the challenges of fintech to get through usability and employee satisfaction. This points to the importance of transformational leadership in building a motivated and innovative workforce that is well equipped to cope with the challenges associated with the fintech industry. When having leadership practices in sync with usability enhancements, fintech organisations not only become operationally efficient and regulatory compliant but are able to build customer trust, thus giving both employees, corporate entity as a whole, and its focus on sustainable growth through efficient employee experience.

5.4 UNDERSTANDING USABILITY FACTORS AS OUTCOMES OF LEADERSHIP IN FINTECH PLATFORM

Usability-led enhancements are a key component of any fintech initiative led by leadership, and the right fintech must balance regulatory and technological imperatives with employee capabilities and customer expectations. The inspirational aspects of transformational leadership, including a shared vision for a carving purpose, creativity, and rewarding employee contributions, play directly to usability-related factors including ease of navigation, finding answers in real-time, minimizing mistakes, and providing tools that employees can personalize. These usability effects,

rooted in affordance theory, combine user-centered design tenets to yield intuitive, accessible and robust platforms, reconnecting both employee and customer needs.

5.4.1 Seamless Navigation: Enhancing Interface Intuitiveness

Including seamless navigation is another essential usability factor gained from quality leadership techniques. As transformational leaders highlight a common vision to influence employee focus on for intuitive designs benefiting customers and employees (Gunawan et al., 2021). A clear vision of the organisation brings them to design navigational systems that keep cognitive load to a minimum, allowing users to access features they use without thinking about it (Norman, 1988). Example of ATM user menu, ATM interface design, Information Architecture in ATM, Source: The Effect of Information Architecture Design on the User Experience: The Moderating Role of User Motivation brede karisma 20105850 Abstract – This research linking the user experience when using an ATM system is affected by the application of the information architecture.

From the employee point of view, seamless navigation simplifies workflows, enabling personnel to execute tasks more efficiently. Effective leadership is a key factor in elevating usability initiatives to the level of hearing in a given organisation, subsuming usability objectives under the larger umbrella of goals and helping to prioritize improved navigation within a specific platform during development (Daugherty & Wilson, 2018) Furthermore, affordance theory underpins these efforts, emphasizing the significance of perceived affordance—namely, the intuition users garner regarding how a system operates (Gibson, 1979). Usability-driven strategies reinforced by leadership allow employees to integrate intuitive signifiers (including clear button mappings and cognitive pathways to complete functions) into platform interfaces (Norman, 1988).

5.4.2 Real-Time Feedback: Instantaneous Responses from the System

Real-time feedback improves usability because it allows users to receive instant feedback for the things they do, giving them a sense of control and confidence. Robust feedback mechanisms grow from leadership-driven initiatives to innovation and user-centered design. Transformational leaders who promote intellectual stimulation, for

example, motivate their employees to create platforms that include real-time updates of transaction status, error alerts, confirmation messages that create user engagement (Weller et al., 2020).

For employees too, real-time feedback can be instrumental in helping them monitor processes and fix problems proactively. By investing in training and skill alignment, leaders arm employees with the technical know-how to implement real-time feedback loops and confirm that platforms are ultimately easy to use and maintain (Cheng et al., 2023). These approaches are aligned with the principle of actual affordance, in which inherent usability characteristics are integrated into the system in order to facilitate productive interactions (Heft, 2001). For example, real-time analytics dashboards in fintech platforms can facilitate employees to resolve customer inquiries faster and allow for reliable service that promotes trust (Rahman et al., 2023).

In real-time feedback, they help users comprehend actionable insights and confirm their task interaction. Innovative-focused leadership enriches the user experience by enabling context-oriented organic cues (e.g., the use of progress bars, status notifications, etc.) (Hsieh & Lee, 2024). The interplay between these insights and the design of systems that respond in real time results in an interaction feedback loop that uniquely connects employee engagement with customer delight.

5.4.3 Minimizing Errors: Safeguards Against Errors

Leadership efforts that focus on usability and operational reliability yield associated reductions in errors. By way of individualized consideration and articulating vision, transformational leaders create a culture of precision and accountability among employees (Shi & Zhou, 2023). This leadership approach promotes the establishment of error-prevention mechanisms (for instance, prompts that require users to validate information, opportunities for undoing actions, and alerts about the state of the system) that reduce errors and improve the dependability of the platform (Norman, 1988). Such as error-proofing features like real-time input validation for sensitive data entries on fintech platforms allowing the reduction of user error for sensitive data entries and assistance of building trust with customers (Zhang et al., 2023).

Error reduction safeguards make it easier for employees to do their jobs and lower stress when it comes to high-stakes decisions. When leaders offer growth-enhancing assistance, they train employees to build systems that have strong error handling capabilities and align usability advances with operational goals (Cheng et al., 2023). Implemented with extensive feedback mechanisms, these features serve to bolster the technical robustness of the platform, while also mirroring affordance theory principles by interweaving cues that facilitate error-free interactions within (Gibson, 1979).

Leadership also cultivates a culture of continuous learning and innovation, empowering employees to proactively spot and bridge potential usability gaps. Finally, the error management systems' built-in feedback loops help provide data on users facing similar challenges, allowing employees to optimize the functionality of the platforms (Ghazali, Mutum, & Lun, 2024). Your approach is iterative, so error reduction truly is focus of platform evolution to the benefit of employees and customers alike.

5.4.4 Flexible Tools and Experience Alignment: Towards Seamless Interaction for Employees and Customers

Customizable tools are one usability factor that connects empowering employees with keeping customers happy. Autonomy and empowerment that can be adapted through transformational leadership will allow the employees to build these platforms according to different user preferences (Raza & Yousufi, 2023). Customizable dashboards in fintech platforms, for example, enable users to customize features and workflows that are more relevant to their individual use cases, improving their experience (Rahman et al., 2023). The employee numbers are expanding as job function-specific tools are merging and pushing up the numbers. For example, as part of leadership initiatives that emphasize skill alignment, organisations have developed employees' technical abilities to implement personalization features (Cheng et al., 2023). Such tools improve usability as well as mapping of perceived affordance to an intuitive mental model of how interfaces are customized (Norman, 1988). For example, adding customizable reporting tools to fintech platforms allows their employees to analyse data individually, which makes the decision-making process and consequently service delivery more efficient.

When driven by leadership, usability initiatives create an invisible bridge between employee work and customer experience. Transformational leaders articulate a clear vision, and as a result, employees are inspired to align their tasks with goals centered on the customer to ensure that platforms provide seamless, intuitive touchpoints (Gunawan et al., 2021). For instance, fintech platforms provide the same interfaces and logical workflows, making it easier for formal employees to be productive and customers to be satisfied (Nguyen, Quach & Thaichon, 2022). Affordance theory also complements experience alignment, emphasizing the need to embed intrinsic usability affordances based on capabilities (Gibson, 1979). Innovative organisations make far-reaching decisions and entrust their team with building a system that captures your interlocutor's needs and provides them with appropriate solutions. Many solutions should not only be reactive but proactive in the fund for predicting future events and enabling their applications (Elmashhara et al., 2024) such as enhancing predictive analytics to the fintech platform was used by employees to offer customers better suggestive solutions.

5.4.5 Service Availability: Enabling Continuous and Predictable Operation

The work of leaders and initiatives, which is best reflected in the cornerstone of usability, is the reliability of the service. Weller et al. (2020) state that transformational leaders who value change resilience and innovation encourage the building of platforms that maintain stable and reliable playability. Strong infrastructure and enhanced real-time monitoring systems in fintech platforms help to deliver uninterrupted services, thereby minimizing downtime, and increasing trust in customers (Puschmann & Halimi, 2024).

Leadership is important, too, in focusing employee effort to support those reliability goals. Leaders empower employees to adopt reliability-driven features, such as failover mechanisms and automatic backups (Cheng et al., 2023), while encouraging development and accountability. These efforts not only contribute to the technical resilience of the platform but also act as affordances to the platform, given that they make sure that usability features are not only available, but also will remain in place (Gibson, 1979). Thus, focusing on service reliability as a key factor of usability is highly aligned with the affordance theory, which states that the design of systems should

inherently consider user behaviour. From a perspective of transformational leadership, preventing variations in performance comes forth as the main facilitator for usability improvement; Those leaders who embrace change resilience and innovation are the catalysing force behind fintech platforms with resilient infrastructures to enable nonstop services. Such systems use real-time monitoring and predictive analytics to forecast and alleviate possible disruptions, resulting in less downtime and greater user trust (Puschmann & Halimi, 2024). That is, the system functions exactly as the user expects it to outside of the fact that it is available to them at all times, demonstrating true affordances: the possibilities of action the system allows are what the user expects when they use the system.

Transformational leadership is also critical in aligning employee efforts around the pursuit of reliability goals. Leaders cultivate a culture of accountability while arming employees with the skills (and motivation) needed to implement reliability-focused features like automated backups, failover mechanisms, and dynamic load balancing. These enabled not only to strengthen the platform system but also to boost its affordances, reassuring users about the system's reliability and preparedness to face non-standard challenges (Cheng et al., 2023). For example, users of a platform that recovers smoothly from a technical glitch or automatically saves progress, feel secure and in control — key ingredients to user satisfaction.

Within this framework, affordance theory also seems to go hand in hand with a strategic work of intuitive signifiers and feedback work. Status indicators that keep users up to date on system health or real-time updates during maintenance, for example, reinforce user confidence in the platform's reliability. Through the embedding of such signifiers, leadership makes users perceive the system as reliable and responsive to their needs. And so, service reliability, as a function of leadership and informed by affordance theory, becomes a foundational component of end-user trust and satisfaction, integrating the technical dimension with the human element of affordance-behaviour.

5.4.6 Accessibility: Accommodating for Everyone

An initiative, driven by great leadership, has inclusive impact on the organisation and has led towards more accessibility as a usability factor. Transformational leaders

emphasize or cultivate inspiring purpose and vision articulation such leaders will inspire employees to create any platform or tool that serves various user needs (including persons with disabilities or limited digital literacy) (Gunawan et al., 2021). An example includes fintech platforms with adaptive interfaces and multilingual support increasing usability for a wider range of users, encouraging inclusivity and customer satisfaction (Nguyen, Quach, & Thaichon, 2022).

Leadership efforts also link accessibility objectives with employee training and skills development. Leaders ensure platform accessibility by empowering employees with knowledge and resources on how to implement accessibility features to keep such platforms user-friendly and inclusive (Cheng et al., 2023). Such efforts align with affordance theory, which posits that systems should be created to align with the capabilities of a diverse set of users (Gibson, 1979). The inclusive impact of leadership-driven initiatives is deeply rooted in affordance theory expressly made for the needs of users as one of the usability factors — an accessibility enhancement. Gibson (1979) whose affordance theory stresses the system design adherence with the ability and perception of its users. This guideline is specifically important to ensure that platforms designed are accessible and will be utilized by a multitude of users varying from people with disabilities to illiterates in the digital world. To leverage synergy requires transformational leadership that awakens purpose, clarifies vision, and creates a culture of innovation and inclusion.

Perceived affordances—the users' perception of how they can interact with a system through available design cues (Norman, 1988)—lie at the heart of accessibility efforts. From a leadership perspective, strategies can be enabled to incorporate multilingual support and adaptive/content-focused UIs that tangibly mark indicate an experience of inclusivity. Multilingual interfaces, for instance, enable users to view the system as welcoming and easy to use, particularly for non-natives. Text-to-speech options and closed captions address this by allowing users to consume content using their preferred form of media and create an experience that is more inclusive, or better yet, accessible. Transformational leaders generate this kind of energy which creates and directs employees towards the perceived affordance, whose system design further helps such users with diverse demographic (Gunawan et al., 2021).

Actual affordances are the inherent capabilities of a system to facilitate certain types of interactions with users and this emphasizes accessibility even more. By focusing on employee training and technical skill development as part of their leadership initiatives, organisations are better positioned to implement accessibility features like screen readers, keyboard navigation, adjustable font sizes, and high-contrast modes. The above features allow for effective communication for users with differing physical, cognitive, or technological abilities, demonstrating real affordances in action. Tools male users can adjust font size with high contrast mode, screen readers, and keyboard navigation specifically target the needs of users with visual impairments and mobility challenges. such that they are continually embedded and refined in a manner that corresponds to evolving user needs (Cheng et al., 2023); leaders who embed innovative affordances.

Signifiers are essential in conveying affordances to users and thus crucial to accessibility (Norman, 1988). Signifiers are evident, which allows users with different capabilities to appropriately navigate the system. Examples of possible initiatives include icons denoting accessibility features such as wheelchair compatibility or screen-reader functionality, and interactive tutorials that showcase the platform's features. Through these processes, signifiers build confidence and satisfaction by minimizing the cognitive burden and levels of frustration a user may experience while traversing a complex system. By emphasizing user-centric design, leadership initiatives work to embed signifiers seamlessly throughout the platform, guiding users through the content they encounter (Nguyen, Quach, & Thaichon, 2022). Improving accessibility also shows how leadership aligned with affordance theory through intentional innovation and feedback integration. Transformational leaders communicate a vision that promotes inclusiveness, inspiring employees to create platforms that engage varying consumer segments. This approach led by the vision guarantees that affordances we perceive can be directly used on the system (real affordances) bridging the gap between users' expectation and system capabilities. Leaders promote an iterative design process that enables multiple user groups to provide feedback with the goal of ensuring accessibility features meet the needs of the user base and transition as technology advances (Gunawan et al., 2021).

Accessibility influences usability and customer satisfaction to a great degree. The same goes for operations; when users see a system as diverse and utilize functions that meet their requirements, they will blindly believe and interact with the software. By implementing these accessibility features, such as adaptive interfaces, we can reduce the cognitive load for users with limited digital literacy, empowering them to accomplish tasks confidently. Likewise, inclusivity features, such as screen readers and high-contrast modes, ensure that users with disabilities experience equity and can encourage loyalty and long-term satisfaction. Through their strategic initiatives, transformational leaders codify these principles so that accessibility becomes not just a technical checkbox but a core principle of the user experience. For example, the improved accessibility of certain features also is an example of the affordance theory in action, thanks to leadership-driven efforts focused on inclusivity, innovation, and user experience across fintech platforms. By bringing together both perceived and actual affordances with appropriate signifiers, leaders develop platforms that serve a variety of user experience requirements. Therefore, aligning design principles with user capabilities is paramount to creating usable and effective systems, and also to ensuring the long-term sustainability and inclusiveness of fintech products and services.

5.4.7 Employee-Consumer Bridge: Evolution with Users

With this knowledge, gain full ladder control over employee and customer (end-user) interaction. Employees are inspired to create user-centered platforms and develop their own design thinking abilities with transformational leaders who focus on recognition and empowerment working collaboratively (Raza & Yousufi, 2023). For instance, fintech platforms that incorporate customer feedback into their development processes encourage a culture of continuous improvement, guaranteeing that usability features progress alongside user expectations (Ghazali, Mutum & Lun, 2024).

Leadership also cultivates a mindset of adaptability, providing employees to respond to newly emerging user needs proactively. They are iterative in nature and fit with affordance theory, which explains the need for an evolving tapestry of usability features that match user capabilities and preferences (Gibson, 1979). Fintech initiatives driven by leadership play a transformative role in shaping user experience

outcomes like streamlined navigation, real-time feedback, less errors, and customizable tools. Rooted in affordance theory, such efforts guarantee that platforms meet not only employee competencies but also customer expectations, resulting in user-centric platform designs. Combining usability enhancements with leadership models creates a foundation for fintech businesses to thrive in operational reliability, regulatory integration, and customer trust, all contributing to a secure and inclusive digital ecosystem. A comprehensive strategy like this not only leads to a more content workforce, but it also fosters sustained customer loyalty and long-term success for the organisation.

5.5 USABILITY ELEMENT ALIGNMENT WITH THE AFFORDANCE THEORY

The affordance theory by Gibson (1979) and later Norman (1988) gives a theoretical backing to design systems which can subconsciously help perfect the interactions by the user. Usability elements like smooth navigation, instant feedback, diminished errors, and customizable tools in the fintech domain align with affordance theory's two major principles — perceived affordances and actual affordances. These elements integrate with leadership-led efforts to ensure that fintech platforms deliver on the needs of both employees and customers.

Perfect navigation has been associated with perceived affordance, the information that a user receives through a system that they will know what actions they can perform throughout a system (Norman, 1988). In the case of fintech platforms, leadership encourages the inclusion of user-friendly design details such as intuitive menu structures and clear call-to-action buttons. These are designed to guide users, which helps with cognitive load and improves the overall user experience (Nguyen, Quach, & Thaichon, 2022). From the affordance perspective, seamless navigation embeds functionalities into navigation system that users expect them and have the capabilities. Innovative strategies that provide an organisational focus led to the development of predictive navigation elements like auto suggestions/adaptive menus. Aligning both features with the users' needs and operational goals renders the whole product usable (Heft, 2001). Using the example of fintech, real-time transaction tracking combined with logical task flows allows users to easily locate back-end components essential in the use of key self-service features resulting in higher overall satisfaction (Zhang et

al., 2023). This is just one example of real-time feedback that brings out the concept of perceived and actual affordance (the differences between the two) to the forefront, influencing users and guiding actions all in real-time. Empower employees to create feedback mechanisms, including system alerts and confirmation messages, that build user trust & reduce uncertainty (Weller et al., 2020) Transformational leaders For example, immediate feedback about the status of a transaction or prompts for errors during input are behaviour regarding perceived affordances that reduce ambiguity about system functions (Norman, 1988).

Real-time feedback is a mean to guarantee – from a real affordance perspective – that users can act based on true, instantaneous responses from the system. Leadership initiatives that nurture a culture of adaptation and continuous learning suit employees to integrate these features into fintech hands-on. This might not only facilitate platform usability process but also assist in decreasing errors and ensuring efficiency at operation level (Cheng et al., 2023). Error reduction also indicates the inherent usability properties that help users avoid errors and steer them toward successful actions. Just as previous criticisms have emphasized the importance of affordances and other elements of design for usability, error reduction mechanisms, including but not limited to, validation prompts and undo options, serve as affordances in the specific context of fintech platforms (Gibson, 1979) that empower users to engage with them securely and efficiently. The aforementioned usability features are promoted by leadership through innovation, sense of accountability, and proactive thinking, whereby systems should not only be designed but also provide accountability through proactive identification and mitigation of errors (Shi & Zhou, 2023). This is why signifiers are so important for error reduction because they provide proper and intuitive cues for avoiding errors or rectifying them. Implementing strategies inspired by leadership involves incorporating signifiers—symbols or occurrences in an interface that help to lead users through complicated steps. These features serve to augment perceived affordances so that the platform does what its users expect (Norman, 1988).

The second is customizable tools to make the platform usable for a cross-section of users. They do so by matching up with what are assumed to be affordances based on their observations on experience, where the user can customize their interaction by

selecting dashboard components to see or change how they receive the notify (Norman 1988). Such traits are created through leadership initiatives focusing on empowering employees and engaging a more inclusive user network (Raza Yousufi, 2023).

The customization capabilities of practical tools include built-in features that support flexibility and personalization. Fintech platforms that assist in customizing financial reports or automating repetitive tasks, enable more efficient workflows. Clearly, these commonalities underline the leadership's commitment to promote innovation and flexibility in fintech organisations (Cheng et al., 2023). Two habits of successful companies Ensure their design mentions usability factors that do not only cater to employees but also customers." In line with affordance theory, this factor underpins discrepancies between perceived affordances (what users think the platform can do) and actual affordances (what the platform is designed to do) (Gibson, 1979). Leadership is a key actor to span these affordances and develop a common vision among employees to prioritize customer-focused designs (Gunawan et al., 2021).

For example, predictive analytics embedded in fintech platforms allows for engaged employees to suggest solutions in advance, building trust with consumers. Such systems also work within perceived and real affordances by making sure the interactions are intuitive, and the results align with expectations (Rahman et al., 2023). Service availability (or reliability) is essential and represents an immediate measure of customer effectiveness of leadership-directed initiatives. In recent work by Shomron and comanager Al-Fadl (2024), we build on affordance theory that draws on the emergence of predictable dynamics of changing affordances as a reflection of reliable systems with statistically significant constraints that ensure stability across context and experience. Leaders focused on operational stability prepare employees with the necessary skills to implement automated backups and real-time monitoring systems to maintain ongoing service (Weller et al., 2020).

Perceived affordances are also important for service reliability, as they signal system stability to users. Intuitive dashboards and progress indicators also assuage user fears on platform functionality, which build trust with users and promote engagement (Norman, 1988). Reliability goals aligned with user-centric design principles, driven by

leadership, make sure that fintech platforms are reliable and user-friendly. Affordance theory states that there is a relationship between the design elements of an object and its use. Fintech platforms become accessible to different groups of users (including disabled users) through perceived affordances (e.g., adaptively supporting multiple languages and modifying interfaces for different users) (Gibson, 1979). Unless the initiatives have a leadership that prioritises inclusivity, it will not develop these features that will ensure that the platforms serve a diverse audience (Gunawan et al., 2021).

Real affordances are harboured with the use of features like screen readers and keyboard navigation shortcuts that make the experience available to users with certain needs. Such HRM practices initiated by the leadership result in the development of skills aligning the employees, so they are adequately poised to make good use of these features promoting a more engaging and convenient ecosystem (Cheng et al., 2023). The employee-customer bridge points towards the synergy between usability enhancements and leadership models. This idea is supported by the affordance theory, which suggests that system functionalities (actual affordances) should be aligned with users' perception and capabilities (perceived affordances) (Gibson, 1979). Leadership creates this alignment through collaborative design that incorporates customer feedback and employee feedback (Raza & Yousufi, 2023). Retaining fintech product alignment with customers' demands for example, is obtained by using iterative development cycles that involve user testing. Transformational leadership facilitates these processes by encouraging adaptability and when needed improvement of the process (Cheng et al., 2023). The outcome becomes platforms that reinforce employee satisfaction and customer loyalty, thus developing a resilient and consumer-driven aerial.

5.6 EMPLOYEE SATISFACTION AS DRIVER OF CUSTOMER SATISFACTION

The objective of the investigation, which aims to: (1) study how transformational leadership augments usability in fintech platforms, and (2) how usability relates to employee satisfaction, and in turn, customer satisfaction highlights the significance of the triplet variables in usability, leadership and satisfaction outcomes. Ideally, transformational leadership is the subject of this study since it is important for

employee satisfaction [43], which blocks into customer satisfaction by promoting usability upgrades based on affordance theory. This section examines these interdependencies and emphasizes that usability is one of the key factors facilitating an environment where happy employees deliver great customer experiences.

The foundation for customer satisfaction lies in employee satisfaction through leadership for usability. One such factor is autonomy and empowerment, as transformational leaders delegate decision-making responsibility to employees, creating confidence and increasing creativity regarding usability improvements (Gunawan et al. 2021). When employees are empowered to make independent decisions, they are in a better position to adapt fintech platforms to customer needs, aligning with the emphasis on enabling individuals to actualize perceived affordances (Gibson, 1979). For example, easy-to-navigate platforms supported by input from employees minimize user frustration and build trust.

Skill building is driven by leadership and helps in elevating the satisfaction level of employees with continuous learning opportunities and exposure to emerging technologies such as AI and blockchain. As Cheng et al. (2023) claim, providing employees with advanced expertise boosts platforms efficiency and makes sure that the platforms stay flexible in line with the shifting needs of the customers. This approach aligns with the principle of contextual adaptability in affordance theory, wherein tools and systems emerge and evolve to satisfy the changing needs of employees and customers (Norman, 1988). For instance, an employee who has been trained in data analytics may create well-structured, customized solutions within fintech like a tailored customer dashboard, simultaneously increasing their enthusiasm at work, as well as customer engagement.

Another important aspect of employee satisfaction is recognition and feedback mechanisms. Transformational leadership focuses on providing timely feedback and positive reinforcement, motivating employees to perform better (Raza & Yousufi, 2023). The above feedback loops complement usability systems, meaning where error-free tools and automatic performance evaluations will organically reduce the cognitive load of tasks (Shi & Zhou, 2023). Real-time feedback systems, for example, allow response teams to instantly adjust, to guarantee consistent and reliable service

delivery. On the customer objectivity, usability enhancements led by happy staff translate into better reliability. Willingness to consistently deliver the same experience, supported by fail-safe and resilient infrastructure, is vital for acquiring trust and loyalty from customers (Puschmann & Halimi 2024). This reliability is also bolstered by the striking points in the affordance theory, which focuses on “actualizing” inherent system capacities and this process enables well-prepared employees to exploit features of the platforms to create seamless customer experiences. Automated data analytics tools simplify processes that lower system glitches, building reliability and streamlining workflows while building trust in the customer experience.

The second key outcome, personalization, creates value when employees use usability features to personalize user experiences to the needs of individual customers. According to Nguyen, Quach, and Thaichon (2022), the fin-tech innovations introduced by the leadership in AI technologies allow employees to tailor financial services centered on the customer's preferences leading to increased customer engagement and satisfaction. This process can be contextualized through affordance theory, whereby toolmakers with an eye towards design-thinking, provide flexible adaptations to system use so that employees can engender meaningful interactions against varied expectations of consumers (Gibson, 1979). By way of example, multilingual support and adaptive interfaces improve inclusivity, thereby expanding the platform's reach. Service efficiency also matters a great deal when it comes to customer happiness. With seamless tools and processes, employees provide quick and accurate services that also meets customer expectations of smooth operations. According to Weller et al. (2020), transformational leaders create an environment of innovation, aligning employee's continuous improvement of system efficacies with performance standards. This is aligned with affordance theory's intersection of perceived and actual affordances—intuitive interfaces and simplified workflows are used to increase the usability for both employee and customer.

Customer engagement, a customer satisfaction outcome, captures the quality of interactions enabled by usability-focused employee endeavours. Responsive employees energized by the recognition and growth of leadership create positive experiences for customers that drive loyalty. Rahman et al. (2023) highlights how interactive technologies can improve customer engagement with a brand, e.g., real-

time updates and personalized notifications help keep the brand on customers' mind. According to Affordance theory, the better the perceived action potential, the greater the user engagement, thus lying at the heart of the analytical processes that require long-term customer engagement, such as interactive dashboards, progress indicators, and so on (Norman, 1988).

The dual function of affordance theory in effectivity and contextual engagement provides underpinnings that further justified transformational leadership's synergistic integration of usability improvements with employee and customer satisfaction. Leadership initiatives enable employees to leverage platform affordances, thus allowing employees to deliver reliable, personalized, efficient, and engaging customer experiences. Since leadership adapts to the changing needs of customers, usability features also change according to market needs, providing satisfaction outcomes over a longer timeline. To summarize, the key findings of this paper highlight the significance of transformational leadership, usability improvements, and satisfaction outcomes in establishing a strong alignment between worker and user objectives, confirming the centrality of leadership in fostering satisfaction among both employees and customers. When leaders nurture a culture of autonomy, skill building and acknowledgement to allow accessibility functions to become a great accessory for usability features of the customers to depend on further enhancing reliability, personalization, efficiency and engagement. These projects point toward a need to align system design with both employee forms of affordance and customer expectations in a way that produces sustainable satisfaction outcomes in fintech platforms and systems of this type.

5.7 SUMMARY

Chapter Conceptual Framework outlines and presents an overview of comprehensive model through which transformational leadership impacts usability improvements in fintech respective platforms and further through that enhances employee satisfaction and thus customer satisfaction. This integrates insights from qualitative analysis, leadership theories, and affordance theory to form a structured approach that connects leadership practices with usability outcomes. It starts with a systematic synthesis of codes and themes from qualitative data. You identify key transformational leadership

traits (e.g., inspiring purpose; vision articulation; being an innovation catalyst; change resilience) that drive employee alignment and engagement with usability goals. These characteristics drive an organisational culture and provide employees with empowerment, motivation, and alignment with the broader mission of the fintech firm. Giving purpose, for example, makes employees see their contributions as being critical for the organisation's overall success, resulting in a sense of aggregate commitment that leads to the creation of usability-oriented innovations. Likewise, vision articulation provides additional clarity and direction to employees, helping them orient their efforts toward strategic objectives.

The findings of transformational leadership translate into usability aspects like seamless navigation, customizable tools, real-time feedback, and error reduction. These factors cater to both employee and customer requirements by incorporating user-friendly and efficient elements into fintech platforms. Such easy navigation minimizes cognitive workload for users and makes sure that important functionalities are available and reachable. Personalization is made possible through customizable tools, enabling inclusivity and participation in different users. By offering immediate feedback on user interaction with the system, designers can help boost the user's confidence that they are on the right track, while systems that include error reduction mechanisms help ensure mistakes are not made or, in the case where they are made, help ensure that their negative consequences may be minimized, a critical tool for persuasion. The framework is grounded in affordance theory, which highlights the relationship between perceived affordances, which shape user interpretation of platform operations, and actual affordances, which signify the system's inherent abilities. By encouraging this mindset of innovation and adaptability, transformational leadership ensures that these affordances meet user expectations. For instance, features that are based on perceived affordances, including intuitive cues and fitful signifiers, are embedded into fintech platforms to keep barriers of entry low and user-friendliness high. Affordances proper, realized in the likes of automated backups and adaptive interfaces, make certain that platforms are sound and efficient. User recognition and effective utilization of the same is ensured through leadership driven initiatives.

This means the framework is also pointing out the dependence of functionality improvements with employee satisfaction. By minimizing cognitive load, optimizing workflows, and enabling continuous upskilling, employees experience improved job satisfaction and productivity. Transformational leaders contribute to this satisfaction by establishing these very mechanisms: recognition and feedback, and thus a cycle makes it back: if an employee feels valued, they are more motivated. Such an upgrade in employee experience flows downstream to customer experience since at the end of the day when employees get paid well, they provide quality services that can build trust and improve customer loyalty. The usability changes that employees deliver translate to reliability, personalization, efficiency, and engagement for customers.

In the framework, feedback loops are essential to show how the process of usability improvements and satisfaction outcomes is iterative. By involving employees and customers in the process, insights can be harnessed to improve usability characteristics as people with different backgrounds use these platforms, accommodating changing requirements. This continuous improvement is made possible by transformative leadership, which allows for adaptation and ensures the usability goals are in sync with organisational goals. This framework shows how transformational leadership facilitates usability improvements through a supportive culture of improvement that focuses on innovation. Such innovations contribute to employee satisfaction and provide employees with the ability to maximize platform affordances and create superior customer experiences. Focus on Iterative Process: By integrating theoretical insights with practical usability outcomes, the framework assists in creating a deeper understanding of the dynamic process by which leadership drives usability and satisfaction within fintech, thus contributing to the research aim of presenting leadership, usability and satisfaction in a cyclic and informative process.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

This chapter first take a step back to put the pieces of the study together — integrating findings around transformational leadership, usability, and describing their cascading impacts on employee and customer satisfaction on fintech platforms. Based on qualitative data and considering transformational leadership and affordance theories, the chapter explains how leadership practices drive innovation, adaptability and employee empowerment, which subsequently improve usability results. Usability factors like organic navigation and real-time feedback fuel business agility and employee satisfaction but also evoke a great customer experience. The recommendations highlighted in this chapter outline a framework of practical strategies that fintech organisations can use to better operationalize leadership-focused usability improvements, although challenges and future research directions are also explored. The discussions aim to reconcile theoretical initiatives with operational frameworks, showcasing the significance of leadership in steering both tech and humanistic evolutions in the fintech space.

6.2 TRANSFORMATIONAL LEADERSHIP, USABILITY ENHANCEMENTS, AND THE SATISFACTION CASCADE IN FINTECH PLATFORMS

This segment explores the crucial relationship between transformational leadership, usability improvements in fintech platforms, along with their reverberating impact on employee and customer satisfaction. Integrating qualitative data with relevant theoretical perspectives including transformational leadership theory and affordance theory, this paper investigates how leadership practices support both innovation and alignment efforts in organisations, adjusting usability outcomes. In this context, transformational leadership turns out to be crucial in cultivating an empowered workforce ready to embrace usability advancements, fostering a culture steeped in adaptability and innovation. The exploration of usability covers aspects like streamlined navigation, instantaneous feedback, and minimizing errors, all of which play a role in employee satisfaction and performance. This not only shows happy

employees create excellent customer experiences, but also better trust, reliability and personalization with fintech offering. Through this section, we plan to delve deeper into the interplay of leadership and usability in terms of influencing satisfaction, reinforcing their role as a critical factor in organisational success within the dynamic landscape governed by fintech.

6.2.1 Transformation leadership enabling usability optimization in fintech platforms.

Utilizing transformational leadership in fintech implementations: Transformational leadership can assist in enhancing usability through initiating and sustaining changes in fintech platforms. It aligns employees' skills with the platform's purpose, stimulates innovative breakthroughs, and communicates a clear vision of how their contributions fit into this economic equation, ensuring employees are motivated and able to improve users' experience of using the platform. Smart leaders are visionaries who link org objectives to usability objectives, creating a common purpose that inspires innovation and continuous improvement.

The first and foremost way in which transformational leadership positively influence usability is via a clear vision of organisational success with underlining guidelines. Leaders explain that improving usability maps back to driving strategic objectives, such as increased customer satisfaction and remaining competitive in the fintech space. Such alignment provides a sense of meaning for employees working on usability improvements and makes these tasks perceived as part of the company's mission. I was made aware of this idea by a fellow turned on a twelve-month mission to renew the work environments of his team of talented, but jaded, digital artisans. Innovation catalyst is yet another key element of transformational leadership that somehow effects on usability improvement directly. Intellectual Stimulation: Leaders who promote intellectual stimulation challenge employees to re-evaluate common methodologies and consider novel ideas to usability problems. By using this methodology, they create a sense of empowerment where workers are pressured to try new things, extracting things like predictive navigation, real-time feedback, and error-avoidance. Transformational leaders facilitate platform functionality improvement and user experience through support for problem-solving in an environment that allows for safe experimentation.

Skill alignment — another dimension of transformational leadership — ensures that employees have the technical expertise and resources needed to implement improvements to usability effectively. Leaders take the time to invest in training programs and developmental opportunities for employees, so they possess the knowledge necessary to navigate new technologies and solvable usability problems. Training employees in cloud computing, artificial intelligence (AI), and the blockchain helps them design customizable dashboards and adaptive interfaces to meet diverse user needs. This alignment of employee capabilities and usability goals increases the effectiveness between fintech platforms. That reenergizing element is even greater in transformational leadership, where trust and resilience are central not only to employees but also to their industry as they weather significant disruptions and regulatory challenges. It is this critical factor of change resilience that enables employees to stay flexible and proactive when responding to shifting usability needs. When leaders practice what they preach in terms of ethical behaviour and show individual support to each employee, a culture of trust emerges that helps employees deal with uncertainty. Such flexibility enables usability aspects to quickly evolve to face new customer expectations and compliance requirements.

For example, transformational leadership could lead to praise and recognition, which are feedback loops that reinforce and enhance usability. To provide an intrinsic motivation, leaders who recognize and reward employee contributions to usability projects create a positive feedback cycle that encourages sustained engagement and innovation. This means, for example, that rewarding efforts to improve platform accessibility or streamline user interfaces reaffirms the significance of these efforts, motivating employees to remain resolute in usability targets. This unique approach reaffirms the understanding that transformational leadership does not only lead to more technical implementation but also permanent user-centered organisations that live and breathe this culture in every project or process they run. Fintech companies that adopt this culture make intuitive design, reliability, and inclusivity central to their platforms, addressing the needs of both employees and customers. Transformational leaders ensure their employees are willing and able to create solutions to improve usability to further accomplish the organisational vision.

6.2.2 Which factors of usability lead to employee satisfaction with fintech organisations?

Factors such as easy navigation, instant feedback, error prevention, personalized services, and reliability significantly contribute to employee satisfaction in fintech organisations. These are key factors, as they touch on key aspects of employees' interaction with technology — streamlining workflows, increasing productivity and lowering cognitive load. When we pair usability with transformational leadership, we get a far stronger alignment of the impact of these factors with employee empowerment and organisational objectives. A seamless navigation is a basic usability element that improves employee satisfaction by reducing complexity and frustration. Intuitive interfaces provide logical menu structures, make pathways clear and navigation predictive — they reduce the work it takes to do routine tasks and let employees focus their energies on strategic responsibilities. If usability-driven design is at the forefront of leaders' priorities, platforms will be able to support efficient workflows, saving valuable time resolving technical challenges. Stress levels are lower, jobs are more enjoyable, and work is more productive when employees have access to intuitive tools that enable them to do their work more easily.

The real-time feedback systems also play an important role in satisfying the employees because feedback is necessary to provide system response at that particular moment, which can enhance the quality of decision-making and decision confidence. For instance, systems that deliver instant alerts around errors, status updates, and transaction confirmations allow employees to track the progress of workflows and proactively manage issues. Not only does this immediacy enhance operational efficiency but also brings a feeling of control and achievement. Transformational leaders promoting innovation also encourage these feedback loops as part of the integration so that platforms remain responsive to the needs and expectations of their employees. Error reduction is another key factor that has a direct effect on employee satisfaction as well. When systems include error-prevention measures — as in validation prompts, undo options, and automated safeguards — we make fewer mistakes, and they are less damaging. These affordances alleviate the cognitive burden of high-stakes decision-making and allow employees to devote energy to their main responsibilities with a heightened sense of confidence. This

approach helps transformational leaders define usability improvements that complement operational targets while fostering an environment where employees are empowered to obtain the specific results that drive business success.

Chances are, you are riding on a platform, with customizable tools that provide employees with the ability to personalize every aspect of their experience, right down to considering the type of role in which they work and what needs they have. Employees, for example, can customize the layout of their dashboards, adjust the displays of their workflows, and automate their repetitive activities in order to set up their most optimal productivity. Transformational leaders who focus on autonomy and aligning people to their skills empower employees to make the most of these customization options and create a sense of ownership and engagement. The process of personalization here not only renders job satisfaction but also guarantees that the platforms stay flexible to a variety of operational requirements. In fact, service reliability is an important usability requirement that builds trust and decreases stress for company employees, beyond consistent platform performance and dependability. The systems are reliable and have fail-safe automated backups and real-time monitoring in place to deliver uninterrupted service so that employees can meet performance expectations without unnecessary disruption to their daily tasks. Investing in strong infrastructures and building a culture around constant improvement through behavioural expectations reinforces the importance of reliability, providing employees with the solid foundation necessary for success.

When you add these usability factors to fintech platforms, they empower employees to do their jobs effectively and confidently. The impact of transformational leaders is more serious with developmental culture. They are having positive interactions with user-friendly, reliable platforms and therefore experience less stress, more job satisfaction, and a higher inclination to help achieve organisational goals. By aligning usability features with the well-being of employees, this approach indirectly elevates individual output while reinforcing the organisation's comprehensive effectiveness.

6.2.3 What is the relationship between employee satisfaction and customer satisfaction in the realm of fintech services?

Employee satisfaction has an impact on customer satisfaction in fintech services through the positive cycle in which satisfied employees offer high-class experience for their consumers. It filters usability improvements based on the needs of both the employee and customer, making the ecosystem of an organisation to flourish with satisfaction and trust by transformational leaders.

Tools that are intuitive and reliable lead to smoother workflows, which reduce stress levels, and satisfied employees are more likely to give quality service. For example, error-reduction mechanisms and real-time feedback help employees respond to customer inquiries quickly and accurately, thereby improving overall service reliability and trust. Skilled employees who understand updates, features, and points of frustration enhance the customer experience, leading to fewer complications and greater satisfaction. One of the most effective results of employee satisfaction is personalization which strengthens the bond between employee and customer experiences even further. Workers who use customizable tools can customize solutions to align with specific customer preferences, such as offering personalized financial advice or constructing user-specific dashboards. By prioritizing skills development and innovation, transformational leaders allow employees to put these tools to good use, ensuring that customer interactions are as meaningful as possible and tailored to their unique needs. So personalized approach leads to higher customer engagement and long-lasting trust.

Customer satisfaction is the manifestation of employee satisfaction and efficiency in service delivery. With error-free, user-friendly systems, employees can process transactions, troubleshoot problems, and answer questions with greater speed and accuracy. This efficiency minimizes wait times and improves the overall customer experience, aligning with expectations for timely and dependable service. Such transformational leaders who embrace a more accountable culture and precision keep employees on track to deliver value to customers, further anchoring the organisation's commitment to excellence. Customer Satisfaction is further influenced by Recognition and morale within the workforce. Their teams are rewarded, which keeps them motivated to go above and beyond for the customer. More engaged and invested

transformational leaders, for whom recognition and acknowledgment creates a positive feedback loop, result in a culture where engagement and enthusiasm come naturally, leading to customers receiving exemplary, pro-social and attentive customer service. Customers see this commitment, leading to higher levels of satisfaction and increased loyalty.

The relationship between employee and customer satisfaction is also reflected in the alignment of usability goals and organisational goals. Employees equipped with seamless navigation, real-time feedback and reliable platforms are more adept at dealing with providing complex customer interactions like troubleshooting technical difficulties or recommending a customized solution. Focusing on those usability basics allows transformational leaders to equip their employees with the ability to produce a seamless transition from the internal machinery to the customer, creating a satisfying experience end-to-end. This interplay of employee and customer satisfaction highlights the need for transformational leadership to build a culture of adaptability and innovation interlinked with mutual trust between all stakeholders. Meeting employee requirements and customer contributions creates a self-reinforcing loop of continuous enhancement across the three levels of usability that drive satisfaction outcomes for fintech organisations. Transformational leadership guarantees that this process is iterative and responsive, leading the organisation to react to ever-changing market demands, keeping a high level of satisfaction and loyalty.

6.3 RESEARCH CONTRIBUTION

This study provides a dual contribution: both theoretical insights and practical applications on how transformational leadership impacts usability improvements of fintech platforms. Theoretical implications of the study add progress to [transformational] [leadership] by a greater integration with affordance theory with new concepts of an employee-customer bridge and the satisfaction chain; they also extend usability factors in leadership contexts. At a practical level, the research outlines steps that fintech companies can take to drive usability through their leadership, including boosting employee initiatives, incorporating feedback loops, and making inclusion a part of the conversation. Collectively, their contributions are both valuable for scholarly

understanding and provide a practical roadmap for implementation in dynamic organisational settings.

6.3.1 Theoretical implications

Then, the theoretical contributions focus on highlighting the relationship between transformational leadership and usability improvements in fintech platforms, by means of using affordance theory. This study offers a transition into understanding usability-oriented leadership and also adds to both usability principles and leadership theories, thereby providing a bridge between existing theories of leadership, usability and human-computer interaction. Important innovations are the employee-customer bridge and the satisfaction chain they expose, showing the interdependencies between empowered employees and satisfied customers. In addition, this research provides alternative angles to focus on usability by repositioning it in terms of dynamic and leadership-oriented processes instead of static technical elements and opens up avenues for future research fields of interdisciplinary frameworks for studies in leadership and organisational behaviour.

6.3.2 Bridging transformational leadership theory with affordance theory

The research makes a substantive contribution to the theoretical development of transformational leadership, usability improvement, and satisfaction in fintech, providing extensions of and challenges to previous research. It extends existing transformational leadership theorizing (see Bass (1985), Avolio and Bass (2004)) by grounding it in the technology disruptive and service-sensitive context of fintech businesses. The central theoretical contribution of this research resides in its cross-pollination of leadership theory with usability research and user satisfaction; areas that have seldom converged with leadership models in past empirical inquiries. It thus offers an original interdisciplinary definition of leadership practices that relates these to usability-driven service delivery, and the resultant satisfaction of internal (employee) as well as external (customer) stakeholders.

In the classic literature of transformational leadership, researchers have concentrated on outcomes such as motivation, organisational commitment and performance (Bass & Riggio, 2006), often in typical corporate or educational organisations. This thesis

contributes to the discussion by using transformational leadership theory as a lens through which to explore the role of digital user experience within the context of technology-mediated service environments. It also shows that Transformational Leadership Behaviours (TLB)—including inspirational motivation, individualised consideration, and intellectual stimulation—have differentiated effects on platform usability and satisfaction in fintech. These results extend existing work correlating leadership with innovation and organisational agility (Eisenbeiss et al., 2008) and provide additional theoretical guidance for the influence of leadership on the design and use of user facing systems.

This sits in contrast to the traditional usability literature that is often based in human-computer interaction and cognitive science (Nielsen, 1993; Norman, 2002). Usability has been investigated as an outcome of technology or design, frequently through empirical indicators such as task completion time, error, and user satisfaction (ISO 9241-11). Instead, this paper redefines usability as a sociotechnical result influenced by leadership, empowerment, teamwork, and organisational culture. The emergent theme of “usability empowerment” from the data highlights the responsibility of human and organisational enablers in system usability. This is a focus that has been relatively neglected in previous studies. It resonates with a sociometrical, technology is a product of affordances and perceptions where the artefacts and the organisational practices are mutually constitutive (Orlikowski, 2007). The study thus offers a significant theoretical contribution by reconceptualising usability in the context of the interpretivist paradigm—a product of social action between the organisational actors and technological interfaces (as opposed to a system-inherent attribute).

In addition, this study questions the determinist and linear-dominant perspectives of customer satisfaction (c.f., the Expectation-Confirmation Theory (Oliver, 1980) or Technology acceptance model (Davis, 1989)). Such models often assume that satisfaction is driven by a rational comparison of system or service performance capabilities. Yet the thematic findings here indicate a more nuanced process where satisfaction is determined by not only employee- user interactions, the style of leadership by tone, trust, integration of feedback, and user perceived adaptability of systems to needs. For example, the concepts of “employee-customer bridge” and “feedback integration” suggest that usability, and a culture of being responsive and

proactive in co-creation facilitates satisfaction, as per the service-dominant logic world view (Vargo & Lusch, 2004). Accordingly, the study adds to the growing literature recognizing satisfaction as context-dependent, emotion-mediated, and interactional, rather than transactional.

In theory, those who are interested in both leadership and usability research could benefit from integrating social constructionism into the conceptual model. Even though SoD theories seem to correspond with telework perceptions, existing theories have not fully dealt with the mechanism of the social construction of perceived usability and satisfaction through organisational voices and leaders. This study demonstrates that by shaping an organisational culture based on psychological safety, innovation and co-creation, transformational leadership indirectly contributes to the experience and enactment of usability perceptions. This revelation supports the view that technical fixes alone are too narrow-in responding to technology's embrace. The effectiveness of such theorising is mutually shaped by organisational relationships and management values. This is consistent with theories of organisational sensemaking (Weick, 1995) and indicates that usability studies in future should not fail to consider leadership as an influential condition of possibility.

As with any study, there are limitations to consider, if only in the interest of scholarly transparency and to signal new career directions. One of the key limitations is that the study setting is specific to the context. The generalisation of findings is limited as this study is performed in few fintech organisations and based on a purposive sample of employees and customers. The subjective and context-bound nature of data - although in line with the interpretivist approach - suggests that the conceptual model may vary in different sectors or cultural contexts. Furthermore, due to the small sample size and the qualitative nature of the study, no causality can be inferred. The data implies solid relationships of transformational leadership with usability outcomes, but not specific cause and effect relationships.

A second limitation is that the data is retrospective and self-reported. Participants considered their previous experience with leadership and usability, and therefore there are concerns about recall bias or social desirability bias. Workers and customers might have more positive experiences (especially in leadership idolising organisational

cultures) – leading to positive organisational outcomes. Although beyond the scope of this analysis, mixed methods research (comprising ethnographic observation, digital trace data, or usability testing combined with qualitative interviews) may yield a more triangulated picture of insights.

Third, although the analysis uses Naeem et al. 's (2023) thematic analysis approach in a rigorous manner, there is a danger of interpretive subjectivity in theme creation. The inductive-deductive interplay was carefully taken into account, though the coding exercise was the sole responsibility of a single coder which narrows down inter-coder reliability. Future research might involve several coders and could add reliability checks to establish the credibility and confirmability of the thematic pattern. Despite efforts to maximise transparency with audit trails and reflexive journaling, the interpretive nature of the work means that conclusions should be interpreted with caution.

Furthermore, the model produced provides an interesting heuristic for interpreting the leadership- usability-satisfaction dynamics. However, it is a static model, which fails to consider changes in the time or organisational development. Leadership influence, user demand and system usability will likely change through time, and more so in rapid fintech environments. A better way to capture these dynamic and iterative relationships may have been a longitudinal study design. The theoretical underpinning of the study has largely been Western leadership theories and usability constructs, and therefore, may not be wholly generalisable across all cultures or organisations. For example, if transformational leadership assumes personal autonomy, vision input and empowerment (all constructs which might manifest differently in a more collectivist or hierarchical society) these would probably become less applicable. Also, the interpretations given to the terms usability or satisfaction can differ from one culture to another, driven by different local values, expectations and service norms. The cultural applicability of the model may be tested in future comparative or cross-national research.

This study also contributes theoretically by associating transformational leadership with fintech usability and satisfaction through the social constructionist lens of technology management. It questions disciplinary silos; brings new constructs (such

as “usability empowerment” and “employee-customer bridges”) into established models, and the role that leadership should play in digital service delivery. Although the results contribute to new theoretical and practical avenues, they are not free of contextual and methodological limitations that future work will need to surpass. Finally, the study argues for greater participant-centric, interdisciplinary, and context-sensitive theorising in the areas of leadership, user experience, and organisational studies.

6.3.3 Boosting Employee-Customer Synergy by Leadership styles

This study makes a novel contribution by operationalizing the employee-customer bridge as an emergent theoretical construct and illuminating the dynamic relationship between organisational member empowerment and customer experience evolution. Transformational practices—collaborative synergy, recognition loops, and autonomy boosts—are emphasized as enabling such a bridge. The significance of expanding employee-customer bridge is emphasized in the conceptual framework whereas usability outcomes such as enhancing accessibility, customer specific tools, and navigation are moderate between employees and customers satisfaction where the employee effort led to the customer satisfaction.

Transformational leadership is critical in driving this synergy, as it allows employees to anticipate and proactively respond to customer needs. Leaders keep their employees engaged with customer insights to improve the usability features continually by emphasizing feedback integration. This process, in and of itself, mimics a careful technology iteration, but also lends itself to a greater sense of ownership and purpose for employees, as they can see their direct impact on outcomes for customer interaction. Their research emphasizes the notion that happy employees provided with useful usability tools will be prone to provide quality, personalized, and dependable services thereby resulting in improved customer loyalty and trust.

By elaborating on the concept of employees as the bridge between the firm and its customers, the employee-customer bridge concept extends other theories to consider how employees are not just implementers of usability, but rather how they are enabling and stakeholder in an organisation developing and creating a customer-centric

innovation. The prominent changes this brings are moving from a top-down usability design approach to a collaborative, feedback-driven model. Theoretically, this study establishes that leadership practices, which contribute positively to employee engagement and empowerment, are crucial to nurturing customer perception of continued satisfaction within the rapidly evolving context of fintech organisations. This shift transforms the notion of leadership in enabling external and internal stakeholders to connect in a way that is strategically mutually reinforcing.

6.3.4 Expanding the Usability Factors Theoretically in Executive Contexts

A key theoretical contribution of this study is recognizing usability factors as the results of transformational leadership practices and categorizing usability factors. Usability variables, such as seamless navigation, real-time feedback, errors, and reliability of a service; have not been typically associated with leadership theories [48]. However, this research indicates that transformational- leadership traits related to inspiring purpose, aligning skills, and catalysing innovation are critical to producing these usability outcomes. The framework maps out a direct connection between specific aspects of leadership and the design of usable systems.

This work enhances existing theories on usability with a focus on the human dimensions. Historically, usability has been positioned as a technical domain in which system design and functionality are prioritized. By framing leadership as a mediating influence, this study reveals the organisational and behavioural aspects of usability (and, by extension product innovation). For example, leaders focused on skill alignment and innovation enable employees to have the tools and inspiration to create intuitive and effective fintech platforms. The specific process which informs on alignment of technical usability goals intertwined with those of the organisation, emphasizes usability as an umbrella for all improvements.

The conceptual advancement is also beneficial since it conveys the iterative aspect of usability, establishing transformational leadership as a catalyst for iterative enhancement. Now, we do not see usability as a feature of the system, but rather as a construct that evolves through guidelines and feedback loops driven by leadership and employees. This seems to expand usability theory by linking it to organisational

behaviour and leadership science, thus providing a holistic view of how leadership practices impact usability in complex, technology-dominated settings.

6.3.5 Feedback Loops — Driving Continuous Improvement

This work provides a new theoretical lens through which continuous improvement of usability outcomes can be achieved: feedback loops. The overall process shown as a series of interlocking loops indicates that employee input and customer feedback is integrated directly into the design of usability features as well as refined repeatedly over time. This iterative process is rooted in the importance of transformational leadership, which facilitates a culture of adaptation and learning. Leaders challenge employees to engage with feedback so they can quickly reference usability gaps and make targeted improvements.

While leadership and usability are often engaged within theoretical constructs, feedback loops provide insight into these constructs via a dynamic lens. Traditional theories tend to privilege static relationships between leadership and organisational outcomes. This research, though, points to how leadership, employee behaviours and customer experiences iteratively intertwine whenever a situation similar to these takes place. Similarly, leaders focused on recognition and professional development efforts encourage employees to experiment with usability characteristics such as error reduction and real-time feedback. These user experiences drive iterative improvements that help the platform match customers' changing needs.

We offer a theoretical contribution by framing feedback loops as a salient feature of leader-driven usability endeavours. Transformational leaders help to establish organisational cultures that build in feedback mechanisms, allowing usability to be adaptable to both internal and external demands. Unlike static theories that may fall victim to rigidity over time, this dynamic standpoint strikes a balance between leadership theory and the world of usability design, specializing in the continuum, or long-growth toward betterment, to product experience/culture alignment for an improved service in the overlapping space between customers and users on fintech platforms. The feedback loop model also serves as a roadmap for other industries looking to harmonize leadership practices with iterative usability improvement strategies.

6.3.6 Creating a Satisfaction-Chain by Transformational Leadership

We provide a general theory of the satisfaction chain, helping to study and synthesize the distinctive effects of transformational leadership on followers' satisfaction, usability outcomes and customer satisfaction. This chain is visually represented in the conceptual framework, beginning with transformational leadership characteristics like articulating a vision and aligning skills, leading to an empowered, motivated workforce. In turn, this gives rise to user-centric outputs such as service reliability and customizable instruments leading to higher employee satisfaction. The benefit of all this is enhanced customer experience, enabling trust, loyalty, and engagement.

This adds a satisfaction-oriented aspect to transformational leadership theory. It underlines the point that leadership practices do not exist in a vacuum and that they have substantial implications for organisational performance and stakeholder satisfaction. The research illustrates how different elements of the organisation are interconnected by showing that employee satisfaction leads to higher customer satisfaction through outcomes of usability. For example, employees given user-friendly tools with real-time feedback are more confident and efficient and can render top-quality services with better than the expected results.

The satisfaction chain also extends the theoretical understanding of the mechanisms through which usability factors mediate the link between leadership and customer outcomes. The research provides an accessible and actionable framework, building from tangible usability improvements as the relationship between employee and customer satisfaction, to allow organisations to pursue their goals. This is especially the case in sectors related to finance of any sort, where customer experience is heavily reliant on the fluidity of the digital movement. With the satisfaction chain as a theoretical construct, the study introduces a framework for utilizing the practices of leadership to create and sustain organisational success.

6.4 PRACTICAL CONTRIBUTION

More specifically, this research offers actionable strategies for fintech organisations in transformational leadership that enhance usability and satisfaction as its practical contributions. The study shows the connections between aligning leadership

practices with usability objectives and how employee empowerment, the alignment of skills, and iterative feedback loops work together to drive ongoing enhancements in platform design. Practical implementations are encouraging an innovation culture, implementing real-time feedback systems, and encouraging accessibility and inclusivity. These assist fintech firms in sharpening their stages as well as forming an energetic labour pressure and a high-quality patron base, which are the keys to sustainable success in an aggressive atmosphere.

6.4.1 Artificial Intelligence in Fintech Organisations Leadership

The aims of this research are to use these insights as a springboard for the actionable implementations of transformational leadership in such fintech organisations and shed light into their value for usability and employee satisfaction improvement. Given that this type of leadership drives successful UX well beyond your team, practical strategies to promote a culture of innovation and resilience empower leaders to engage their teams around usability-focused outcomes. Leaders need to inspire a purpose, vision, and shared goals that prompt employees across the organisation to prioritize usability improvement efforts. Fintech leaders might, for example, conduct ongoing innovation workshops in which employees work together on improvements to platform elements such as effortless navigation and error mitigation.

Such practices have direct applications to organisations looking to stay competitive in a fast-evolving fintech market. This research clearly shows how transformational leadership practices, when aligned with organisational objectives, can vastly improve employee engagement and productivity. Incorporating usability-driven leadership methodologies into the core of their organisational structures enables fintech organisations to create an ecosystem of constant adaptation and improvement resulting in platforms that are not just functional, but user-friendly and efficient. This contribution provides a definitive practical guide for organisational leaders identifying key leadership behaviours they can take to stimulate employee satisfaction and operational excellence.

6.4.2 Development of Employee-Centric Usability Strategies

The study contributes an applied research perspective by bringing together conceptual, empirical and grounded results into a framework that links leadership behaviours with platform usability and employee engagement that effect the customer satisfaction. The value of this research is twofold: it contributes to the theory of fintech, and it can be applied to the dynamic business context in which disruptive technologies evolve rapidly, where regulations changed frequently, and where customer needs re mercurial. In particular, this study demonstrates the transformative nature of leadership, which can act as a catalyst for usability-focused innovation.

First, the study contributes to theory by developing a strong theoretical model that integrates transformational leadership theory with digital platform governance. These theoretical findings provide tangible implications for the fintech sector. For instance, leadership training programmes can be framed to develop characteristics related to both "innovation catalyst" and "shared vision" elements that are explicitly captured in the concept map. Managers at senior and middle level, educated under such courses, would be more likely to promote a culture that accepts usability considerations as part of their working lives. This represents a cross-functional "usability task force" of designers, engineers, and members of both customer service and compliance who co-design features of the platform. These teams promote designers and iterate solutions, creating an atmosphere of design appreciation and problem-solving with increased employee engagement. However, as seen in the industry, cases working out of varying operational logics into a common usability language does not only contribute to smooth flow of work, but there is also a higher responsiveness towards the user.

Second, the results support the assertion that usability-driven innovation has real consequences for employee empowerment and customer satisfaction. Fintech platforms, for one, can include real-time analytic dashboards that enable staff to see how customers are transacting. The also illustrate the frequency with which customers create queries, and the stages during which drop-offs occur. This is a key data-driven method based on affordance, and the perceived and real value of the product enables staff to move to pre-emptive problem resolution. When credibility and immediacy are key retention factors in peer-to-peer lending or digital remittances, designs embedded

with affordance-alignment capabilities enable employees to operate as active troubleshooters, rather than passive system consumers. Fintech companies can turn user feedback into iterative interface improvements, thus generating long-term customer trust and loyalty.

Third, the research confirms the mediating effect of the skills-fit between leadership behaviours and usability effects. This finding provides a basis for the development of organisational development policies that encourage life-long learning cultures to be maintained in harmony with platform innovation cycles. Operationally, fintech firms can incorporate usability goals into employee OKRs (Objectives and Key Results) that are tied to incentives. For example, developers and UX designers could be remunerated based on bonus-thread targets such as reductions in navigation time, improvements in task completion rates and lower error frequency. Furthermore, certification supportive training programs on agile usability testing or inclusive design principles could be established within career development schemes. This fit between values held by leadership and the development of employees results in the continuous development of usability within the organisation.

Fourth, inclusivity and accessibility are positioned in the study as strategic differentiators rather than regulatory exercises. In tangible terms, fintechs can build accessibility into their products from the very beginning—such as via the use of screen readers, multilingual interfaces, responsivity, and simple transaction handling. By developing local language meshed with culturally intuitive interface design in emerging regions for example, it is possible to broaden financial inclusion dramatically. Leaders, in turn, need to step up and be mindful of flipping such developments to mission-powered innovations, rather than compliance-riddled costs. Adopting inclusive user features and services to go after the broad unbanked customer base can also be a reputational and market differentiator in markets where serving the unbanked is a regulatory and social ethical mandate.

Fifth, the significance of the iterative feedback loop is re-emphasized by the results. Fintechs are furthermore advised to make institutionalised internal and external feedback mechanisms available to allow for ongoing usability improvement. They must use internal retrospectives in agile project management and also after agile

development sprints as well as in-app embedded micro-surveys to gather feedback from employees and customers. In the context of transformational leadership, this feedback is recast as a strategic resource—enabling organisations to fine-tune platform functionality on the fly and to democratise innovation throughout all echelons of the firm. In this way, leaders establish a workplace culture in which usability is not considered an engineering afterthought, but a strategic imperative that is constantly informed and shaped by human experience.

Additionally, the applied implications of the study represent a more general usefulness for fintech business strategy. Theoretically, the transformative influence of leadership behaviours on platform usability provides a practical toolkit for practitioners. This ranges from leadership coaching modules and co-design efforts to reward structures tied to usability metrics, and accessibility design checklists. All of these mechanisms accordingly frame transformational leadership as a pivotal factor in how human capital development can be coupled with digital platform innovation. In doing so, such synergy further strengthens operational resilience, customer satisfaction and organisational agility-driving factors of sustainable growth in a heavily competitive and regulated industry.

By providing strategies for fintech organisations to involve their employees in designing and implementing usability enhancements, the study highlights the importance of these employees in creating successful platforms throughout their life cycles. Transformational leadership practices (e.g., aligning skills and increasing autonomy) help employees contribute to usability innovations effectively. For instance, technology training programs for professionals to learn about certain emerging technologies such as AI and blockchain enable employees to create tools to suit evolving needs of customers.

This study emphasizes the importance of establishing employee-centered strategies that align individual competencies with usability vision for the organisation. With these insights, fintech firms can build mentorship programs, personalized learning paths, and collaborative project frameworks that allow employees to become active

participants in making products more usable. This article will delve into how companies can choose workforce empowerment, which would ultimately elevate platform uptime while positively impacting employee satisfaction and retention. These tangible examples illustrate that both employees and customers both benefit in a win-win situation where employees feel valued while customers receive easy platforms to work with.

The results generated from such theories may lend a practical framework career spine of gathering feedback loops in organisational processes for fintech firms so that they could constantly upgrade their platforms by listening to employee and customer feedback (Maheshwari, 2023). Tools like real-time analytics dashboards and regular user surveys are feedback mechanisms that give organisations actionable data to identify usability gaps and implement targeted improvements. This is where transformational leaders empower employee to experiment and fine-tune platform features, thus enabling a culture of feedback.

Such a feedback loop approach helps fintech platforms adapt to both internal needs and external trends. In practice, this includes things like when we put a customer's voice into design sprints, when we create cross-functional teams to solve the problems we've identified. Such iterative processes help keep organisations nimble and responsive to user needs as their platforms continue to develop. This contribution offers fintech firms a robust and sustainable approach to ensure usability improvements are in tandem with customer and employee satisfaction.

6.5 RESEARCH LIMITATIONS AND FUTURE DIRECTIONS

This piece of research offers a thorough investigation into the effects of transformational leadership on improvement in usability within fintech platforms, highlighting its significance for increased employee and customer satisfaction. Nevertheless, this study has several limitations that should be taken into account to provide context for the findings and inform future research. A key limitation is the narrow scope and size of the participant population. The author also emphasizes that, although this study consists of a greater variety of employees from different

departments, and customers from various demographics, this small-scale, qualitative data collection only examines 10 employees and 16 customers, which makes it difficult to generalize and may not fully represent the complexities of larger fintech ecosystems. Due to the limited generalizability of these findings to the broader fintech industry, or other organisational contexts, the study is performed on one organisation, its fintech bank, which can be considered the perfect prototype organisation for the digitization of traditional banks (Koch, & Matzler, 2007). Future research may increase the number of participants and sample size, drawing from other companies, sectors, and cultures to help make findings that are more robust and relevant.

Another limitation pertains to the qualitative nature of both data collection and analysis. Although qualitative methods capture rich, triangulated context into the relationship between leadership, usability and satisfaction, they score low on statistical generalizability compared to their quantitative cousins. Future studies may take on mixed methods by seeking qualitative insights balanced by quantifiable metrics of user satisfaction or platform efficacy, for example, or employee productivity statistics. This would ensure a more nuanced understanding of how transformational leadership relates to usability, and how both constructs then impact satisfaction outcomes. Furthermore, the study's dependence on self-reported data from the participants may bias the findings, as individuals may provide socially desirable answers or subjective concepts of their experiences. This limitation could be addressed in future research through triangulating data (using observational methods, system analytics, or independent evaluations from third parties to validate findings) [75].

In addition, a temporal limitation exists, since the data is limited to a specific point in time regarding usability and leadership dynamism. It is worth mentioning that transformational leadership and usability outcomes for improved knowledge sharing and decision making often develop over time (months to years) driven in part by the spatio-temporal fluidity of technologies, market conditions, organisational priorities, and the ways they intertwine. Longitudinal studies would offer greater insight into how these dynamics play out and sustain over time. Examples of future research could include exploring how new methods of enhancing usability or new leadership

practices respond to emerging fintech trends such as AI, blockchain technologies, and evolving regulatory environments.

Furthermore, the study relies heavily upon internal employee and customer perspectives without taking important external factors such as competitive pressures, regulatory constraints or technological advancements into account that could impact usability outcomes. Further research might take a wider ecosystem view, by first developing how external factors interact with internal leadership practices to influence usability in fintech. It could give real-world proven insights on how organisations are tackling industry-wide pitfalls, over-use case scenarios without compromising on usability excellence. Finally, the proposed theoretical framework in the study, albeit holistic, mainly stems from transformational leadership and affordance theory. Although these theories do a good job of framing the findings from the research, future research could incorporate other theoretical lenses, specifically in the area of user experience design theories or behavioural economics, to provide a deeper conceptual exploration of the dynamics of usability. These limitations can inform future studies both in terms of volume and in which aspects they could study additional nuanced and scalable variables that contribute to understanding of use and satisfaction as facets of a relatively unexplored field within the still-developing framework around leadership effects on matters other than performance, and of identifying beneficial variation of use within the leading practice in fintech sectors

6.6 SUMMARY

This chapter synthesizes the research findings and identifies transformational leadership as a common phenomenon leading to usability enhancements in fintech platforms. The study combines transformational leadership and affordance theory to propose a conceptual framework which connects the traits of inspiring purpose, articulating a vision, aligning skills, and catalysing innovation with usability advancements including seamless navigation, real-time feedback, error reduction, and service reliability. With all of this, organisational goals are aligned with specific platform functionality, resulting in enhanced employee efficiency, satisfaction, and improved customer experiences through usability improvements.

4) The dynamic between transformational leadership and usability— align organisational objectives with usability by promoting collaboration and allowing employees to take ownership of their work to innovate— Leaders who communicate a clear vision for usability galvanize employees to contribute proactively to platform improvement. Also known as skill alignment, which prepares employees with technical resources through developmental programs, to design adjustable interfaces and make error-free tools aligned with the needs of the users. The innovation catalyst dimension encourages a culture of experimentation, leading to progressive usability features, such as predictive navigation and real-time analytics. Leaders exemplify change resilience that keeps employees in step with what the industry and the regulator demands but does not compromise on usability.

Recognition and feedback loops amplify engagement for usability by validating employee contributions and translating customer insights into iterative platform enhancements. Usability aspects like easy navigation, customizable tools, and service reliability lead to lower stress, better productivity, and ownership of usability results by employees. All of these create a virtuous cycle: happy employees armed with reliable tools provide better customer experiences, which leads to trust, personalization and efficiency.

The chapter ends with recommendations for fintech firms to build transformational leaders with relevant competencies to drive innovation at all levels which has to align with organisational goals and skill investments. Using McKinsey's research on the importance of feedback loops and increasing inclusivity offers practical ways to improve. Limitations of the research are considered, with recommendations for future studies to take mixed methods approaches and for broader ecosystem factors to be considered. This chapter provides a guide for using leadership to cultivate continuous innovation, usability and satisfaction in the competitive fintech sector.

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