Vol. 7, No. 1, 2026, pp. 738-746
DOI: https://doi.org/10.29210/992240

ELORA

Contents lists available at Elora Center

Lentera Negeri

Journal homepage: https://lentera.eloracenter.org/lentera

Agile leadership in digital transformation: strengthening resilience, performance, and trust in indonesia's fintech industry

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Article Info

Article history:
Received Jun 05th, 2026
Revised Jun 10th, 2026
Accepted Jul 10th, 2026

Keyword:
Agile leadership,
Digital transformation,
Fintech industry,
Resilience,
Organizational performance

ABSTRACT

This study explores the role of agile leadership in fostering resilience, performance, and trust within Indonesia's fintech industry during its digital transformation. Using a qualitative research approach through a literature review, the study synthesizes findings from existing research to examine how agile leadership supports fintech organizations in adapting to rapid technological advancements and evolving market demands. The findings indicate that agile leadership enhances organizational resilience by promoting flexibility and adaptability, improves performance through iterative decision-making and continuous learning, and strengthens customer trust by encouraging transparency and continuous improvement. Furthermore, agile leadership enables fintech companies to respond effectively to external disruptions, thereby improving their competitiveness in a dynamic business environment. The study highlights the importance of collaborative, adaptive, and innovative leadership in driving successful digital transformation and provides valuable insights for fintech leaders seeking to sustain organizational performance, resilience, and customer trust in an increasingly competitive industry.

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Introduction

The rapid development of digital technology has profoundly impacted the global financial landscape, particularly within the fintech sector (Arner et al., 2016). In Indonesia, the fintech industry has seen exponential growth due to technological advancements, regulatory support, and the increasing demand for digital financial services (Nihaya et al., 2024). However, this rapid growth comes with its own set of challenges, particularly in terms of organizational adaptation and leadership. In this context, the concept of Agile Leadership has emerged as a pivotal factor in supporting organizations through digital transformation (Hamel & Zanini, 2020). Agile leadership is characterized by its flexibility, responsiveness, and collaborative nature, making it essential for organizations aiming to remain competitive in the digital age (Kumari, 2021).

As fintech companies continue to integrate new technologies and business models, the role of leadership in fostering resilience, performance, and trust becomes increasingly significant (Highsmith & Cockburn, 2002).

Despite the growing attention on agile leadership, there is a significant research gap in understanding how agile leadership specifically influences the fintech industry, particularly in Indonesia (Sari & Dwilita, 2018). While much of the existing literature explores the general application of agile methodologies in various sectors (Rigby et al., 2016), little attention has been paid to its implications in the context of digital transformation in emerging markets, such as Indonesia. Furthermore, there is a lack of empirical studies that explore how agile leadership directly contributes to enhancing resilience, organizational performance, and customer trust in fintech companies (Judijanto et al., 2025). This research gap presents an opportunity to explore how agile leadership principles can be effectively applied within the Indonesian fintech sector to address these critical areas.

The urgency of this study lies in the increasing complexity and competitiveness of the fintech industry in Indonesia. The country's fintech ecosystem is expanding rapidly, and organizations must adopt innovative leadership practices to navigate this growth successfully (Raharja, 2024). Agile leadership is particularly important in this context, as it enables leaders to drive change, foster innovation, and create an environment that encourages continuous learning and improvement (Rigby et al., 2016). Additionally, fostering trust between fintech companies and their customers is crucial for long-term success (Aldboush & Ferdous, 2023). Given that trust is a key factor in financial transactions, understanding how agile leadership can build and sustain this trust is of utmost importance for the sustainability of the industry.

Previous studies have explored various leadership styles in the context of organizational performance and digital transformation (Dung & Hai, 2020). For instance, Sutherland et al. (2019) demonstrated that agile leadership improves decision-making processes and organizational responsiveness in dynamic environments (Sutherland & Sutherland, 2014). Similarly, research by Hamel and Zanini (2018) highlighted the importance of adaptive leadership in fostering resilience during times of uncertainty (Hamel & Zanini, 2020). However, these studies have predominantly focused on general industries and have not specifically addressed the fintech sector in Indonesia. As such, there remains a need to investigate how agile leadership can be tailored to meet the unique challenges faced by fintech organizations operating in emerging markets (Raveendra & Satish, 2021).

The novelty of this study lies in its exploration of agile leadership within the specific context of Indonesia's fintech industry (Wulandari et al., 2023). By examining the interplay between agile leadership and key organizational outcomes such as resilience, performance, and trust, this research provides valuable insights for both practitioners and academics. Furthermore, it contributes to the growing body of knowledge on leadership in digital transformation, particularly in emerging markets, where the challenges and opportunities may differ from those in developed economies.

This research aims to address the identified gap by investigating the role of agile leadership in enhancing resilience, performance, and trust in Indonesia's fintech industry. The study employs a qualitative approach, utilizing in-depth interviews with leaders and professionals in the sector. By analyzing these insights, the research seeks to understand how agile leadership practices contribute to the digital transformation process within fintech companies. The findings will offer practical recommendations for leaders in the sector and contribute to the broader academic understanding of agile leadership in emerging market contexts.

The literature review serves as the theoretical foundation for understanding the relationship between agile leadership and digital transformation within the fintech sector, particularly in Indonesia. In order to synthesize the current knowledge on this topic, it is crucial to evaluate and critique existing research that explores agile leadership, digital transformation, and their intersection in the context of emerging markets (Esamah et al., 2023). This section presents an organized and comprehensive review of the literature related to these concepts, which will serve as the framework for understanding the research problem, identifying gaps, and guiding the present study (Motwani & Kataria, 2023).

Agile Leadership

Agile leadership is a leadership style rooted in flexibility, adaptability, and collaboration. Originating from the software development industry, agile leadership emphasizes iterative processes, quick decision-making, and a focus on customer satisfaction (Highsmith & Cockburn, 2002). Agile leaders foster a culture of innovation by encouraging autonomy, empowering teams, and ensuring that organizational goals align with rapidly changing market conditions (Rigby et al., 2016). In the context of digital transformation, agile leadership is seen as a crucial enabler, as it helps organizations navigate uncertainty and implement continuous improvements in response to new technological advancements (Sebastian et al., 2020).

The theoretical underpinning of agile leadership is based on principles that prioritize people over processes and respond to change over following a set plan. Studies by Kotter (2014) and Sutherland et al. (2019) have further emphasized that agile leadership is integral in organizations undergoing digital transformation (Kotter, 2014; Sutherland & Sutherland, 2014). Their work points to the importance of adaptive leadership in fostering collaboration, innovation, and resilience—traits that are indispensable in today's fast-paced, technology-driven environments. Moreover, agile leadership contributes to the building of a flexible organizational structure, allowing companies to better respond to external pressures such as market changes and technological disruptions (Hamel & Zanini, 2020).

Digital Transformation in the Fintech Industry

Digital transformation refers to the integration of digital technologies into all aspects of business operations, fundamentally altering how companies deliver value to their customers (Westerman et al., 2011). In the fintech industry, digital transformation involves not only the adoption of new technologies such as blockchain, artificial intelligence, and big data but also the reimagining of business models and processes to better serve an increasingly digital-savvy customer base (Bharadwaj et al., 2013).

For fintech companies, digital transformation is vital for staying competitive in an environment that is constantly evolving. According to Bharadwaj et al. (2013), the adoption of digital technologies in fintech allows for the development of more efficient, scalable, and customer-centric services, which ultimately enhance the performance and resilience of these organizations (Bharadwaj et al., 2013). This transition, however, is not without challenges. A key issue is the ability of leadership to guide the organization through the complexity of technological adoption and change management, a role where agile leadership becomes increasingly important (Westerman et al., 2011).

Resilience, Performance, and Trust in Digital Transformation

Resilience, organizational performance, and trust are three critical factors for the success of fintech companies undergoing digital transformation. Resilience refers to the capacity of an organization to adapt to and recover from disruptions or challenges, such as market volatility or technological setbacks (Vogus & Sutcliffe, 2007). In the fintech sector, resilience is essential, as the rapid pace of digital innovation and market dynamics often lead to frequent disruptions. Studies show that organizations with agile leadership are better equipped to build resilience, as they can swiftly adjust to new market conditions and technological shifts (Teece, 2009).

Performance in the fintech industry is typically measured in terms of growth, profitability, and market share. However, in the context of digital transformation, performance also includes the ability to innovate, adapt to new customer needs, and leverage new technologies for competitive advantage (Bharadwaj et al., 2013). Agile leadership, with its focus on iterative progress, ensures that organizations maintain high performance despite changing conditions (Sutherland & Sutherland, 2014).

Lastly, trust is a crucial factor for any financial service provider, especially in the digital realm. As fintech companies handle sensitive financial data, customers must trust the organizations to maintain security, privacy, and transparency (Nisansala & Samarawickrama, 2025). Agile leadership fosters trust by promoting transparency, accountability, and collaboration, which in turn strengthens relationships with customers and other stakeholders. Agile leaders are seen as more capable of building and maintaining trust, as they focus on continuous improvement and customer-centric solutions (Srivastava & Jain, 2017).

Synthesis and Research Gaps

While considerable research has been conducted on agile leadership in various sectors, studies focusing on its application in the fintech industry—especially in emerging markets like Indonesia—are still limited. Much of the existing literature has primarily explored the general benefits of agile leadership in organizational settings, but few studies have connected agile leadership to the specific challenges faced by fintech companies undergoing digital transformation in Indonesia. Furthermore, while resilience, performance, and trust have been explored in the context of digital transformation, the role of agile leadership in fostering these attributes in the fintech industry remains under-explored.

Thus, this review reveals a clear gap in understanding how agile leadership influences resilience, performance, and trust in the specific context of fintech organizations in Indonesia. The present study seeks to address this gap by exploring how agile leadership practices can be leveraged to enhance these critical factors in the digital transformation journey of Indonesian fintech companies.

Method

This research employs a qualitative research methodology with a literature review as the primary research design (Snyder, 2019). The study aims to investigate the role of agile leadership in digital transformation within the Indonesian fintech industry, with a specific focus on enhancing resilience, performance, and trust. A literature review is chosen as the method for several reasons: it allows for the synthesis of existing knowledge on agile leadership and digital transformation, offers insights into research gaps, and serves as a foundation for understanding the phenomena under study (Jesson et al., 2011). By reviewing and synthesizing scholarly articles, books, and credible reports, this research seeks to establish a theoretical framework for agile leadership in the context of fintech in Indonesia.

Data Sources

The sources of data for this study are primarily secondary, obtained through an extensive review of existing literature (Sallis et al., 2021). The literature selected for this study includes peer-reviewed journal articles, books, conference papers, and industry reports from reputable databases such as Google Scholar, JSTOR, and ScienceDirect. The focus is on literature published in the past 5-10 years to ensure the relevance and timeliness of the findings, particularly regarding agile leadership and digital transformation. Relevant studies and frameworks that explore the dynamics of agile leadership, digital transformation in fintech, and organizational resilience are included to build a comprehensive understanding of the research topic.

Data Collection

Data collection in this research follows a systematic approach, starting with the identification of key themes and research questions. The collection of literature was conducted using a targeted search strategy with specific keywords such as "agile leadership," "digital transformation," "fintech," "Indonesia," "organizational resilience," and "trust in fintech." Databases such as Google Scholar and academic journal repositories were used to gather peer-reviewed articles and other scholarly works. The inclusion criteria for the selected studies were based on their relevance to the research questions, their academic rigor, and the publication date to ensure that only high-quality and current sources were used. Articles that were directly related to the intersection of agile leadership and digital transformation in the fintech industry were prioritized.

Data Analysis

The data analysis method employed in this study is thematic analysis, a widely used approach in qualitative research that allows for the identification of patterns and themes within the literature (Braun & Clarke, 2006). Thematic analysis involves organizing the data into categories based on recurring concepts and drawing connections between them to understand how agile leadership influences key organizational outcomes like resilience, performance, and trust. This method enables the researcher to synthesize findings across various studies and construct a coherent narrative about the role of agile leadership in driving digital transformation in the fintech sector.

Thematic analysis was carried out in several stages: first, familiarization with the data through extensive reading of the selected literature; second, coding relevant themes and concepts related to agile leadership, digital transformation, and the specific dynamics of the Indonesian fintech industry; third, reviewing the themes for accuracy and consistency; and finally, synthesizing the themes into a cohesive narrative that responds to the research questions. This approach is appropriate for the research's aim, as it enables the integration of diverse perspectives from existing literature while maintaining a focus on the specific research problem.

Validity and Reliability

To ensure the validity and reliability of the findings, a rigorous selection process was followed when identifying relevant literature. Only high-quality, peer-reviewed sources were included, and the synthesis of data was conducted in a transparent and systematic manner. The reliability of the findings was further strengthened by cross-referencing studies from different authors and sources, providing a more comprehensive view of the topic. Additionally, the research process is designed to be replicable, as the methodology clearly outlines the steps taken in literature selection, data collection, and thematic analysis.

Results and Discussions

The findings of this study shed light on the critical role of agile leadership in fostering resilience, performance, and trust in Indonesia's fintech industry, particularly in the context of digital transformation. Through the synthesis of relevant literature, this analysis identifies the specific ways in which agile leadership influences organizational outcomes and contributes to the successful adaptation of fintech companies in a rapidly changing technological environment.

Agile Leadership and Resilience

Agile leadership has been identified as a key factor in enhancing organizational resilience, particularly in industries such as fintech, which face frequent market disruptions and technological advancements. Leaders who embrace agile principles—such as flexibility, collaboration, and quick decision-making—enable their organizations to adapt swiftly to changes and recover from setbacks (Denning, 2018). In the context of digital transformation, resilience refers to the ability of fintech companies to maintain operational continuity and respond effectively to market volatility or technological failures. According to Rigby, Sutherland, and Takeuchi (2016), agile leadership fosters a culture of continuous learning and adaptability, which is essential for organizations to navigate through technological disruptions (Rigby et al., 2016). This was supported by findings in the study, where agile leaders in Indonesian fintech companies were shown to facilitate rapid decision-making processes, encourage cross-functional collaboration, and ensure a fast response to customer needs, all of which contribute to greater organizational resilience.

Agile Leadership and Organizational Performance

The influence of agile leadership on organizational performance was also a major finding in this study. Performance in fintech organizations can be measured by their ability to innovate, execute strategies effectively, and maintain a competitive edge in a highly dynamic market. Sutherland et al. (2019) and Hamel and Zanini (2018) emphasized that agile leadership improves organizational performance by promoting iterative progress, empowering teams to take ownership of projects, and facilitating a more efficient decision-making process (Hamel & Zanini, 2020; Sutherland & Sutherland, 2014). The findings from this study indicate that fintech companies in Indonesia that adopted agile leadership practices experienced enhanced operational efficiency, faster product development cycles, and higher customer satisfaction. Leaders who demonstrated agile qualities, such as transparency, responsiveness, and a focus on team autonomy, were able to drive higher levels of innovation and performance within their organizations. Moreover, agile leadership was found to have a direct impact on the speed at which fintech companies were able to introduce new products and services to the market, allowing them to stay ahead of competitors and meet evolving customer demands.

Agile Leadership and Trust in Fintech

Trust is a crucial element in the fintech industry, as customers must feel confident that their financial data is handled securely and that the organization is transparent and reliable. Agile leadership plays a significant role in building and maintaining this trust. As identified by Amajuoyi et al. (2024), agile leadership fosters an environment of openness and accountability, both of which are essential for cultivating trust with customers (Amajuoyi et al., 2024). In the Indonesian fintech sector, agile leaders were found to prioritize transparency in decision-making, engage with customers to understand their needs, and ensure that products were continually improved based on user feedback. This approach not only enhanced the quality of services but also increased customer confidence in the organization's ability to deliver secure, high-quality financial products. The synthesis of literature suggests that fintech companies led by agile leaders experience higher levels of customer trust, which in turn supports long-term customer loyalty and business sustainability.

Contradictions and Limitations

While the literature generally supports the positive impact of agile leadership on resilience, performance, and trust, a few studies indicate that the application of agile leadership is not without challenges. For instance, some researchers argue that the transition to an agile leadership model can be difficult for companies with deeply ingrained hierarchical structures or a culture resistant to change (Hiatt, 2006). Additionally, the rapid pace of digital transformation in fintech may lead to an overwhelming focus on agility at the expense of strategic long-term planning, which can create challenges in aligning short-term agility with long-term business goals. These contradictions highlight the need for further research to explore the nuances of agile leadership in diverse organizational settings and how it interacts with other leadership styles and organizational strategies.

Summary of Key Findings

In summary, the analysis of the literature reveals that agile leadership plays a pivotal role in driving resilience, enhancing organizational performance, and building customer trust in the fintech industry. Agile leaders in Indonesia's fintech sector are able to adapt quickly to technological disruptions, drive innovation, and maintain a strong relationship with customers. However, the transition to agile leadership is not without challenges, particularly for organizations that may have rigid structures or resistance to change. These findings contribute to a deeper understanding of the role of agile leadership in digital transformation, particularly in emerging markets like Indonesia.

The findings of this study underscore the critical role that agile leadership plays in enhancing organizational resilience, performance, and trust in Indonesia's fintech industry, especially during digital transformation. These results align with the growing body of literature that highlights the importance of agility in leadership within organizations that must continuously adapt to technological and market changes. Agile leadership, which is characterized by flexibility, quick decision-making, and a focus on collaboration, appears to be particularly suited to the dynamic and disruptive environment of the fintech sector (Denning, 2018; Rigby et al., 2016).

In terms of resilience, the findings suggest that agile leadership fosters an environment where organizations are better equipped to navigate disruptions. This is consistent with Vogus and Sutcliffe's (2007) definition of resilience as an organization's ability to adapt to change and recover from setbacks (Vogus & Sutcliffe, 2007). The ability of Indonesian fintech companies to remain operational amidst technological failures or market shifts is greatly attributed to the flexibility and rapid decision-making that agile leadership promotes (Denning, 2018). This reflects a wider global trend, where agile organizations have been shown to outperform more rigidly structured firms during times of economic volatility and technological change (Sutherland & Sutherland, 2014). In Indonesia, where digital transformation is rapidly changing the financial landscape, resilient fintech firms are those that can pivot quickly, often with the help of agile leadership guiding them through such transitions.

Organizational performance, as evidenced by the findings, is also significantly enhanced by agile leadership. The ability of fintech companies to innovate quickly and efficiently meet customer demands is a key factor in sustaining competitive advantage. Agile leadership not only supports innovation but also aligns organizational objectives with market needs. This finding resonates with Sutherland et al. (2019), who argue that agile practices enhance decision-making processes and enable faster response times, crucial in a sector driven by constant technological innovation (Sutherland & Sutherland, 2014). Moreover, in the Indonesian context, where fintech companies face significant competition and regulatory complexities, agile leadership helps streamline operations, enhance productivity, and maintain high levels of customer satisfaction (Hamel & Zanini, 2020).

Perhaps the most critical finding of this study relates to the role of trust in the fintech sector. In a market where customer trust is paramount due to the handling of sensitive financial data, the findings suggest that agile leadership plays an essential role in cultivating transparency and accountability. This is in line with Liu et al. (2024), who highlight the importance of transparency in digital financial services (Liu et al., 2024). Customers are more likely to trust fintech firms led by agile leaders, as these leaders are perceived as more responsive to customer needs, quicker to address issues, and committed to continuous improvement. Agile leadership encourages feedback loops and the integration of customer insights into product development, which ultimately fosters trust and strengthens customer loyalty.

However, the research also identified several challenges related to the implementation of agile leadership in Indonesia's fintech industry. While agile leadership is widely celebrated for its benefits in fast-paced environments, the transition to agile practices can be difficult, particularly in organizations with entrenched hierarchical structures or a culture resistant to change (Beer & Nohria, 2000). The rapid pace of digital transformation in fintech could also lead to an overemphasis on short-term agility, potentially at the cost of long-term strategic planning. This finding aligns with Westerman et al. (2011), who argue that while agility is essential for responding to immediate customer needs, organizations must also ensure that long-term objectives are not sacrificed in the process (Westerman et al., 2011). Thus, the challenge for fintech leaders is to balance agility with strategic foresight to ensure sustained success.

The implications of these findings are significant for both researchers and practitioners in the fintech industry. Agile leadership has been shown to provide a framework for fintech companies to remain competitive, resilient, and customer-centric in a rapidly changing environment. However, there is a clear need for organizations to manage the potential trade-off between agility and long-term strategy. Future research could further explore the integration of agile practices with strategic leadership approaches to create a more holistic framework that supports both short-term adaptability and long-term sustainability.

This study's findings contribute to the ongoing conversation on agile leadership in the context of digital transformation, particularly in emerging markets like Indonesia. As fintech companies continue to scale and evolve, leaders will need to cultivate both agile practices and a strategic vision to thrive in the competitive and ever-changing digital finance landscape.

Table 1. Summary of Key Findings and Implications of Agile Leadership in Indonesia's Fintech Industry>

Theme	Key Findings	Supporting Literature	Implications for Indonesian Fintech Industry
Agile Leadership	Agile leadership significantly enhances organizational adaptability through flexibility, rapid decision-making, and collaborative approaches.	Denning (2018); Rigby et al. (2016)	Fintech leaders can better manage technological disruptions and market uncertainties during digital transformation.
Organizational Resilience	Agile leadership strengthens resilience by enabling organizations to respond effectively to disruptions and recover from setbacks.	Vogus & Sutcliffe (2007); Denning (2018); Sutherland & Sutherland (2014)	Indonesian fintech firms become more capable of maintaining operational continuity during technological failures and changing market conditions.
Organizational Performance	Agile leadership improves innovation, operational efficiency, and responsiveness to customer demands, leading to higher organizational performance.	Sutherland & Sutherland (2014); Hamel & Zanini (2020)	Fintech companies can sustain competitive advantage, improve productivity, and enhance customer satisfaction in a highly competitive market.
Customer Trust	Agile leadership promotes transparency, accountability, and customer-centered decision-making, fostering trust and loyalty.	Liu et al. (2024)	Increased customer confidence in digital financial services strengthens long-term customer relationships and market reputation.
Digital Transformation	Agile leaders facilitate successful digital transformation by encouraging continuous learning, innovation, and adaptability.	Denning (2018); Rigby et al. (2016)	Organizations can effectively navigate evolving digital ecosystems and regulatory environments.
Implementation Challenges	Transitioning to agile leadership may encounter resistance from hierarchical structures and organizational cultures resistant to change.	Beer & Nohria (2000)	Fintech firms need change management strategies and leadership development programs to support agile adoption.
Agility vs. Long-Term Strategy	Excessive focus on short-term agility may risk neglecting long-term strategic objectives.	Westerman et al. (2011)	Leaders must balance operational agility with strategic foresight to ensure sustainable growth and long-term competitiveness.
Research and Practical Implications	Agile leadership provides a framework for resilience, performance improvement, and trust-building but requires strategic integration.	Multiple studies cited in the discussion	Future leadership models should combine agile practices with strategic leadership capabilities to support sustainable digital transformation.

Conclusions

This study highlights the crucial role of agile leadership in fostering resilience, enhancing organizational performance, and building customer trust within Indonesia's fintech industry during the process of digital transformation. The findings suggest that agile leadership practices—such as flexibility, responsiveness, and collaboration—are essential for fintech companies to navigate technological disruptions and meet the evolving needs of their customers. Agile leadership empowers organizations to adapt swiftly to changes, enabling them to maintain operational continuity and performance in a rapidly changing market environment. Furthermore, agile leadership plays a pivotal role in establishing transparency and accountability, both of which are crucial in building and sustaining customer trust in the fintech sector. These findings align with the growing body of literature that emphasizes the value of agile practices in promoting organizational agility, innovation, and customer-centricity. However, the research also uncovers some limitations and challenges in implementing agile leadership in Indonesian fintech companies. Organizational resistance to change, as well as the potential overemphasis on short-term agility at the cost of long-term strategic planning, poses challenges to the successful application of agile leadership. These factors can hinder the effective integration of agile practices in organizations that are traditionally structured or deeply ingrained in hierarchical decision-making processes.

Therefore, it is recommended that future research explore the integration of agile leadership with strategic management frameworks to ensure a balance between short-term adaptability and long-term sustainability. Additionally, further studies should investigate the impact of organizational culture and leadership development programs on the successful adoption of agile leadership in the fintech sector. Further empirical research focusing on the specific challenges faced by fintech organizations in different emerging markets, such as Indonesia, will also help extend the understanding of agile leadership in diverse cultural and economic contexts. This study's findings contribute to the broader understanding of agile leadership in digital transformation, especially in emerging economies. However, future research should address the limitations identified, such as the challenges related to the adaptation of agile leadership in more hierarchical or traditional organizational structures. By expanding the scope of inquiry, researchers can provide deeper insights into how agile leadership can be better tailored to the unique challenges of emerging market industries like fintech.

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