

From voice to value: A thematic analysis of inclusive leadership among Gen Z employees in fintech start-ups



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Orientation: Inclusive leadership is widely associated with employee voice, well-being, innovation and performance. However, existing research offers limited insight into how inclusion is enacted in everyday organisational practice.

Research purpose: This study develops a context-sensitive understanding of how inclusive leadership is enacted, interpreted and associated with innovation and performance among Generation Z employees in Indonesian fintech start-ups.

Motivation for the study: Prior scholarship emphasises behavioural dimensions and linear mediation models, offering limited insight into how inclusive leadership operates within highly regulated digital environments.

Research approach/design and method: A qualitative design using reflexive thematic analysis was employed. Data were collected via open-ended online responses from 138 Generation Z employees across Indonesian fintech start-ups and analysed through iterative coding and theme development.

Main findings: Inclusive leadership was experienced through everyday practices such as leader accessibility, invitation to voice and priority clarification. Employees interpreted these through meaning-making processes, including feeling heard, psychological safety and role alignment, associated with safe experimentation and incremental innovation. Performance was described as adaptive action shaped by regulatory and resource constraints.

Practical/managerial implications: Inclusion can be fostered through consistent micro-practices that legitimise employee voice while clarifying boundaries in high-pressure environments.

Contribution/value-add: This study provides a context-sensitive experiential account of how inclusive leadership is experienced and interpreted by Generation Z employees in fintech start-ups.

Keywords: inclusive leadership; employee voice; reflexive thematic analysis; innovation; generation Z; psychological safety.

Introduction

Inclusive leadership has increasingly attracted scholarly and practitioner attention as organisations grapple with workforce diversity, heightened expectations of fairness, and sustained pressures for innovation and performance (Randel et al., 2018; Roberson & Perry, 2022). Rather than focusing solely on representation or policy compliance, inclusive leadership emphasises everyday managerial practices that invite employee voice, recognise individual differences, and cultivate a sense of belonging while maintaining performance expectations (Nishii & Leroy, 2020; Shore et al., 2010). A growing body of research has demonstrated that inclusive leadership is associated with desirable employee outcomes, including psychological safety, engagement, well-being, and innovative behaviour (Choi et al., 2017; Li & Tang, 2022; Umrani et al., 2024).

Building on this foundation, contemporary inclusive leadership scholarship has primarily advanced understanding through variable-centred and theory-testing approaches. Empirical studies consistently link inclusive leadership to employee voice, innovative work behaviour, and performance through mediating mechanisms such as psychological safety, empowerment, perceived organisational support, and inclusive climate (Guo et al., 2023; Qi et al., 2019; Wang et al., 2021). Recent meta-analytic and systematic reviews further confirm the robustness of these

associations across sectors and cultural contexts, reinforcing inclusive leadership as a critical lever for organisational effectiveness in increasingly diverse workforces (Bao et al., 2022; Li et al., 2025; Umrani et al., 2024).

Despite these advances, important limitations remain in how inclusive leadership has been theorised and studied. Much of the existing literature conceptualises inclusive leadership as a relatively stable set of leader behaviours measured through cross-sectional survey designs, which constrains insight into how inclusion is enacted through everyday managerial practices and everyday organisational interactions (Choi et al., 2017; Roberson & Perry, 2022). Such approaches privilege aggregated perceptions over situated practices, leaving the micro-level enactment of inclusive leadership largely unexplored (Atewologun & Harman, 2020).

In addition, employee outcomes associated with inclusive leadership, such as well-being, engagement and performance, are often treated as discrete and static end states. Prior studies rely heavily on mediating constructs, including psychological safety, empowerment or inclusive climate, without explicitly examining how employees interpret leadership cues or construct meaning from experiences of inclusion within everyday organisational contexts (Nishii & Leroy, 2020; Randel et al., 2018; Umrani et al., 2024). Consequently, the interpretive and sensemaking processes through which inclusion is experienced and understood within organisational contexts remain insufficiently explored (Dhanani et al., 2024).

Moreover, although inclusive leadership has been empirically linked to innovation and performance, existing research predominantly examines indirect effects through motivational or relational mediators. This leaves a limited understanding of the patterns through which experiences of inclusion are associated with innovative behaviour and adaptive performance, particularly under organisational constraints such as regulatory demands, competing priorities and rapid organisational change (Gong et al., 2021; Guo et al., 2023; Xin et al., 2024).

This study contributes to inclusive leadership scholarship by contextualising insights from practice-based leadership, employee sensemaking and innovation under organisational constraint within Indonesian fintech start-ups. Rather than proposing new constructs, the study examines how inclusive leadership is experienced and interpreted by Generation Z employees in everyday organisational contexts. Firstly, the findings highlight how inclusion is enacted through situated managerial practices, employee interpretations and adaptive responses under organisational constraint (Atewologun & Harman, 2020; Zheng et al., 2025b).

Secondly, it illustrates how employees' interpretations and meaning-making processes shape the relationship between inclusive leadership practices and experiences of engagement, psychological safety and role alignment, extending prior

leadership research that has primarily relied on static mediating constructs (Dhanani et al., 2024; Nishii & Leroy, 2020). Thirdly, the study demonstrates how employees perceived voice as contributing to incremental and adaptive forms of innovation within highly regulated and resource-constrained organisational environments, thereby contextualising existing leadership–voice–innovation frameworks in the fintech start-up setting (Gong et al., 2021; Li & Tang, 2022). By foregrounding employees' experiential accounts of inclusion in everyday organisational practice, the study offers an empirically grounded and context-sensitive understanding of how inclusive leadership is experienced and interpreted in fast-growing digital organisations.

Research context

This study is situated within technology-based financial service start-ups (fintech start-ups) in Indonesia. Fintech organisations provide a salient context for examining inclusive leadership as they operate at the intersection of advanced digitalisation, regulatory scrutiny and rapid organisational growth, conditions that intensify the need for employee voice, innovation and adaptive leadership (Gong et al., 2021; Vallabh et al., 2024). These conditions also create tensions between flexibility and control, making inclusion not only a relational practice but also a constrained and context-dependent one. Prior research indicates that technology-driven and start-up sectors tend to adopt more progressive inclusion and diversity practices than traditional industries, supported by flatter hierarchies, collaborative work structures and younger workforces (Leslie et al., 2021).

Within Indonesia, the fintech sector has similarly been identified as proactive in promoting inclusive and participative leadership practices, positioning inclusivity as both a normative value and a strategic resource in a competitive labour market (Chapano et al., 2022; Zain et al., 2025). At the same time, Indonesian organisational contexts are often characterised by relatively higher power distance and collectivist orientations, which may shape how employees interpret leadership behaviours and exercise voice. These sectoral characteristics render fintech start-ups a theoretically appropriate setting for examining inclusive leadership as a practice enacted through everyday managerial action rather than formalised policy alone (Roberson & Perry, 2022) while also highlighting the role of cultural and structural constraints in shaping inclusion practices.

In addition to its sectoral relevance, this study focuses on Generation Z employees as the primary unit of analysis. Gen Z employees, typically defined as individuals born from the mid-to-late 1990s onwards, now constitute a substantial and growing proportion of the workforce in fintech and other digital industries (Deloitte, 2025). Prior studies suggest that this cohort places heightened emphasis on inclusion, authenticity, psychological safety and opportunities to voice ideas and contribute meaningfully at work (Francis & Hoefel, 2018; Schroth, 2019).

Compared with earlier generations, Gen Z employees are characterised by stronger expectations of leadership transparency, relational support and value alignment, alongside lower tolerance for exclusionary practices and hierarchical distance (Schroth, 2019). These characteristics may intensify the demand for inclusive leadership while simultaneously exposing tensions when organisational constraints limit the extent to which voice can be enacted. These characteristics render Gen Z employees particularly sensitive to how inclusive leadership is enacted in everyday managerial interactions, making them a theoretically meaningful group for examining inclusion as an interpreted workplace experience rather than as a formal organisational attribute (Dhanani et al., 2024).

Research purpose and objectives

The purpose of this study is to develop a context-sensitive understanding of how inclusive leadership operates in everyday organisational practice and how it shapes employee experiences and work-related outcomes. Rather than treating inclusive leadership as a fixed set of leader behaviours with linear effects, this study foregrounds employees' experiential accounts and meaning-making processes in order to explain how inclusion is enacted, interpreted and mobilised in work contexts characterised by competing demands and organisational constraints.

Accordingly, the study is guided by the following research questions: (1) *How is inclusive leadership enacted in everyday managerial practices, and under what conditions do employees perceive these practices as enabling or constraining their voice and participation at work?*; (2) *How do employees construct meaning from their experiences of inclusive leadership, and how do these meaning-making processes shape their well-being, sense of role alignment and engagement within everyday work contexts?* and (3) *How do employees perceive inclusive leadership as supporting incremental innovation and adaptive performance within organisational constraints?*

To address these questions, the study pursues three interrelated objectives. Firstly, it seeks to explore how inclusive leadership is enacted in routine managerial interactions and to identify the conditions that shape employees' perceptions of voice and participation. Secondly, it aims to examine how employees interpret and make sense of inclusive leadership experiences and how these interpretations influence wellbeing, role alignment, and engagement within organisational contexts. Thirdly, it aims to develop an empirically grounded understanding of how inclusive leadership is perceived to support employee voice and incremental innovation within Indonesian fintech start-ups.

Literature review

Inclusive leadership has been examined across multiple strands of organisational and management scholarship, particularly in relation to how leaders shape employee experiences of inclusion, participation and performance

in increasingly diverse workplaces (Randel et al., 2018; Roberson & Perry, 2022). Prior studies have predominantly conceptualised inclusive leadership as a set of relational leader behaviours that foster belongingness while valuing individual uniqueness, thereby creating conditions conducive to employee voice, well-being and innovation (Nishii & Leroy, 2020; Randel et al., 2018; Shore et al., 2010). Building on these foundations, empirical research has consistently linked inclusive leadership to a range of employee outcomes through mediating mechanisms such as psychological safety, empowerment and inclusive climate (Bao et al., 2022; Choi et al., 2017; Nguyen et al., 2019; Qi et al., 2019). Against this backdrop, the following review critically examines how inclusive leadership has been theorised and studied, with particular attention to its connections to employee voice, well-being, innovation and performance, as well as the limitations of dominant explanatory approaches that motivate a more process oriented and qualitative line of inquiry.

Inclusive leadership as a contemporary leadership paradigm

Inclusive leadership has emerged as a prominent leadership paradigm in response to increasing workforce diversity, complex organisational environments and growing expectations for fairness and participation at work (Roberson & Perry, 2022; Zheng et al., 2025b). Conceptually, inclusive leadership is commonly defined as a pattern of leader behaviours characterised by openness, accessibility and availability, through which leaders actively invite and value employee contributions while ensuring that individuals feel respected and included (Nishii & Leroy, 2020; Randel et al., 2018; Shore et al., 2010). Unlike traditional leadership models that emphasise directive control or uniform treatment, inclusive leadership foregrounds relational processes and everyday interactions through which inclusion is enacted (Atewologun & Harman, 2020).

Early theoretical work positioned inclusion as a dual experience of belongingness and uniqueness, suggesting that employees are most likely to thrive when they feel accepted as insiders while simultaneously recognised for their distinct perspectives and contributions (Shore et al., 2010). Building on this foundation, subsequent studies conceptualised inclusive leadership as a critical antecedent of inclusive climates, employee voice and discretionary behaviours, particularly in knowledge-intensive and team-based work settings (Nishii & Leroy, 2020; Randel et al., 2018; Roberson & Perry, 2022).

Inclusive leadership and employee voice

A substantial body of empirical research links inclusive leadership to employee voice, defined as discretionary communication of ideas, concerns or suggestions intended to improve organisational functioning (Morrison, 2014). Inclusive leaders are argued to legitimise voice by signalling openness to input, reducing fear of negative consequences

and fostering psychological safety (Choi et al., 2017; Fatoki, 2024; Qi et al., 2019). Quantitative studies consistently demonstrate that inclusive leadership predicts voice behaviour through mediating mechanisms such as psychological safety, trust and perceived leader support (Li & Tang, 2022; Qi et al., 2019).

However, this stream of research largely conceptualises voice as an outcome variable and relies on survey-based measures that capture general perceptions rather than situated interactions. As a result, less is known about how employees decide when, how and under what conditions to speak up in response to inclusive leadership behaviours in everyday work contexts (Bao et al., 2022; Randel et al., 2018). Recent scholars have therefore called for more fine-grained and qualitative examinations of voice as a socially embedded and context-dependent process, rather than a static behavioural outcome (Roberson & Perry, 2022). Moreover, existing studies often overlook how organisational constraints shape the extent to which voice can be expressed, underscoring the need to examine voice as a negotiated, context-dependent process.

Inclusive leadership, well-being and engagement

Beyond voice, inclusive leadership has been associated with a range of employee well-being and engagement outcomes. Empirical studies suggest that inclusive leaders contribute to employee well-being by creating environments characterised by fairness, support and psychological safety, which in turn reduce emotional exhaustion and enhance work engagement (Choi et al., 2017; Nguyen et al., 2019; Umrani et al., 2024). Inclusive leadership has also been linked to greater person–job fit, role clarity and affective commitment, particularly in dynamic and collaborative work settings (Choi et al., 2017; Wang et al., 2025).

Despite these insights, most of the existing studies treat well-being and engagement as relatively stable psychological states measured at a single point in time. This perspective overlooks the possibility that well-being and engagement are shaped by everyday leadership interactions, changing work demands and evolving interpretations of inclusion (Dhanani et al., 2024). Moreover, employees are often positioned as passive recipients of leadership behaviours rather than as active sense makers who interpret and negotiate inclusion in light of their roles, identities and career trajectories (Nishii & Leroy, 2020).

Inclusive leadership, innovation and performance

Inclusive leadership is frequently positioned as a catalyst for innovation and performance. By encouraging diverse perspectives and legitimising dissenting views, inclusive leaders are believed to enhance creativity, innovative work behaviour and ultimately individual and team performance (Gong et al., 2021; Guo et al., 2023; Qi et al., 2019). Empirical

studies support this argument, showing that inclusive leadership predicts innovation through mechanisms such as intrinsic motivation, psychological empowerment, leader–member exchange and knowledge sharing (Gong et al., 2021; Li & Tang, 2022).

However, prior research predominantly adopts a linear mediation logic, focusing on whether inclusive leadership leads to innovation and performance rather than how such outcomes emerge over time. This approach provides limited insight into the dynamic processes through which experiences of inclusion are translated into concrete innovative actions, particularly in contexts characterised by regulatory constraints, competing priorities or resource limitations (Gong et al., 2021; Xin et al., 2024). Consequently, the micro-processes linking inclusive leadership to sustained performance remain insufficiently theorised.

Process perspectives and the need for qualitative inquiry

Across these streams of literature, a common limitation is the predominance of outcome-oriented and variable-centred models. While these approaches have established the relevance of inclusive leadership, they offer limited explanatory power regarding how inclusion is enacted, interpreted and sustained in everyday organisational life (Roberson & Perry, 2022). Process-oriented perspectives emphasise that leadership and employee experiences are shaped through ongoing interactions and interpretations within organisational contexts, rather than through static relationships between variables (Langley et al., 2013).

Qualitative inquiry is particularly well suited to addressing these limitations, as it enables researchers to capture participants' experiential accounts, identify patterns of meaning and develop interpretive understandings of organisational phenomena. Recent reviews of inclusive leadership research have explicitly called for qualitative and process-based studies that move beyond cross-sectional designs and examine inclusion as a dynamic and contextually embedded phenomenon (Bao et al., 2022; Umrani et al., 2024).

Synthesis and conceptual focus

Existing research demonstrates that inclusive leadership is consistently associated with employee voice, well-being, innovation and performance across a range of organisational settings (Bao et al., 2022; Choi et al., 2017; Qi et al., 2019; Umrani et al., 2024). Foundational theories of inclusion emphasise that these outcomes are most likely to emerge when employees simultaneously experience belongingness and recognition of their uniqueness, supported through fair and respectful interactions with leaders (Nishii & Leroy, 2020; Shore et al., 2010).

At the same time, the literature remains limited in its explanation of how such outcomes are produced through everyday managerial practices and employee sensemaking.

The dominant emphasis on stable constructs, cross-sectional designs and linear mediation models privileges aggregate perceptions over situated interactions and contextual interactions, thereby obscuring the interactional patterns through which inclusive leadership is enacted and experienced in daily work (Bao et al., 2022; Randel et al., 2018; Roberson & Perry, 2022). Scholars have increasingly argued that understanding inclusion requires closer attention to interactional processes, interpretive work by employees and contextual constraints shaping behaviour within organisational contexts (Adamson et al., 2021; Umrani et al., 2024).

To address these limitations, this study adopts a qualitative, process-oriented perspective that foregrounds employees' experiential accounts and meaning-making processes. By examining inclusive leadership as it is experienced and interpreted in everyday work interactions, the study seeks to extend inclusive leadership scholarship beyond outcome-focused explanations towards a more context-sensitive understanding of how inclusion is perceived and enacted in contemporary organisations (Adamson et al., 2021; Nishii & Leroy, 2020).

Research design

Approach, method and strategy

This study adopts a qualitative research approach to develop a context-sensitive understanding of how inclusive leadership is enacted and experienced by employees in everyday organisational contexts. Given the study's aim to explore patterns of meaning and interpret employee experiences rather than test predefined hypotheses, a reflexive thematic analysis approach was employed (Braun & Clarke, 2006, 2022; Langley et al., 2013).

Reflexive thematic analysis is particularly suitable for examining complex and contextually embedded phenomena, as it enables the identification and interpretation of patterns of meaning across qualitative datasets while remaining sensitive to participants' experiential accounts and the researcher's interpretive role (Braun & Clarke, 2022). This approach aligns with the study's focus on understanding inclusive leadership as an everyday, interactional and processual phenomenon.

Although reflexive thematic analysis is frequently applied to richer qualitative materials such as interviews and focus groups, Braun and Clarke (2022) note that the approach can also be appropriately applied to qualitative survey data when the aim is to identify and interpret shared patterns of meaning across participants' accounts. In this study, the open-ended survey responses were relatively concise at the individual level, but collectively provided a large and diverse dataset that enabled comparative interpretation across participants' experiences. Accordingly, the analysis focused less on developing highly detailed individual narratives and more on identifying recurring experiential and interpretive patterns related to inclusive leadership in context.

Accordingly, the research strategy was inductive and iterative in data analysis, involving repeated engagement with the dataset, coding, theme development and refinement to capture patterns of meaning across participants' experiences (Braun & Clarke, 2022). Given that data were collected at a single point in time through open-ended responses, the analysis did not involve theoretical sampling or iterative data collection; instead, it focused on depth of interpretation across a large qualitative dataset.

Research setting, entrée and establishing researcher roles

The research was conducted within Indonesian technology-based financial service start-ups (fintech start-ups). Fintech organisations are characterised by rapid growth, digitalised work processes and heightened regulatory oversight, making them a theoretically relevant setting for examining leadership practices under conditions of innovation pressure and organisational constraint (Benitez et al., 2022; Gong et al., 2021).

Entry into the research setting was established through online professional and social networks, reflecting the digitally mediated and distributed nature of work in fintech environments. Online recruitment has been widely recognised as an effective strategy for reaching dispersed digitally native populations, particularly younger cohorts and knowledge workers (Wright, 2005). Rather than negotiating access through formal organisational gatekeepers, this study adopted an open recruitment strategy to minimise organisational influence on participation and to encourage candid reflection on leadership experiences (Tracy, 2010).

Throughout the study, the researcher adopted a reflexive role, remaining attentive to positionality, assumptions and interpretive influence during data collection and analysis. Reflexive memo writing was used to document analytic decisions and evolving interpretive insights (Charmaz, 2014; Tracy, 2010). Reflexivity is particularly important in qualitative research, as it acknowledges the researcher's role in knowledge production rather than assuming analytic neutrality.

Given the anonymised and non-interactive nature of the dataset, reflexivity in this study was enacted primarily through iterative engagement with coding decisions, memo writing and critical reflection on how interpretive assumptions shaped theme development, rather than through co-constructed interaction with participants. The researcher repeatedly revisited the dataset to examine variations in interpretation, refine thematic boundaries, and remain attentive to how broader theoretical assumptions influenced analytical interpretation.

Research participants and sampling methods

The research participants were Generation Z employees working at Indonesian fintech start-ups at the time of data

collection. Generation Z is commonly defined as individuals born from the mid-to-late 1990s onwards (Schroth, 2019). This cohort has been shown to place heightened emphasis on inclusion, authenticity and opportunities for voice at work, rendering them a theoretically meaningful group for examining inclusive leadership practices (Deloitte, 2025; Schroth, 2019).

An initial purposive sampling strategy was employed to ensure the relevance and depth of participants' experiences (Patton, 2015). To be included in the study, participants were required to: (1) belong to Generation Z and have at least 3 months of work experience, ensuring sufficient exposure to leadership practices; (2) be employed in fintech start-up organisations in Indonesia and (3) hold full-time employment status to ensure sustained engagement within organisational leadership structures.

Given the study's aim to capture patterns of meaning across a broad range of employee experiences, a relatively large qualitative sample ($N = 138$) was considered appropriate. Rather than prioritising extended individual narratives, the study prioritised breadth and variation across roles, functions and organisational contexts, enabling the identification of recurring themes and shared patterns of experience. This approach is consistent with reflexive thematic analysis, which can accommodate larger qualitative datasets, enhancing analytical richness and pattern recognition across participants (Braun & Clarke, 2022).

In total, data were collected from 138 participants occupying diverse functional roles across operations, software engineering and information technology (IT), finance and accounting, marketing and communication, customer service and relations and risk, compliance and human resources. Participants varied in gender, educational background, length of employment and hierarchical position and were geographically distributed across multiple provinces in Indonesia. This diversity supported the identification of patterns across varied organisational contexts and contributed to the robustness of thematic interpretation. Participant characteristics are summarised in Table 1.

Data collection and recording

Data were collected using an online survey comprising open-ended questions designed to elicit participants' experiences and reflections on inclusive leadership in their daily work contexts. The questions were informed by prior studies on inclusive leadership and employee voice (e.g. Agherdien, 2025; Jaya et al., 2026) and were adapted to encourage descriptive and experience-based responses rather than short factual answers.

Example questions included: (1) Describe the most recent situation in which your supervisor encouraged your ideas or suggestions. What did you propose, and how was the idea followed up on or responded to? (2) When you need clarification regarding work priorities (e.g. conflicting sprint

TABLE 1: Participant characteristics.

Characteristic	Category	<i>n</i>	%
Gender	Female	80	58.0
	Male	58	42.0
Age (years)	21–23	43	31.2
	24–26	63	45.7
	27–28	32	23.1
Highest level of education	Senior high school	14	10.1
	Diploma	10	7.2
	Bachelor's degree	112	81.2
	Master's degree	2	1.4
Job level	Operational staff	69	50.0
	Specialist and analyst	64	46.4
	Supervisor and manager	5	3.6
Length of employment (years)	< 1	81	58.7
	1–3	54	39.1
	> 3	3	2.2
Province (domicile)	West Java	42	30.4
	DKI Jakarta	38	27.5
	Central Java	23	16.7
	East Java	20	14.5
	Banten	12	8.7
	DI Yogyakarta	3	2.2

DKI, Daerah Khusus Ibukota; DI, Daerah Istimewa.

targets or ad-hoc tasks), how easy is it to approach your supervisor? Please provide a concrete example. (3) During the past 3–6 months, when did your work feel most energising or meaningful? What factors contributed to this experience (e.g. user impact, team support, autonomy)? The length of responses typically ranged from three to eight sentences, allowing participants to provide short but meaningful accounts of their experiences. While individual responses were relatively concise compared to interview data, the dataset as a whole provided sufficient variation and repetition to support the identification of patterns across participants' experiences.

The survey was administered via Google Forms (Alphabet Inc., Mountain View, California, United States) and disseminated through multiple social media platforms, including Instagram, X (formerly Twitter) and Facebook. Social media-based recruitment has been shown to be effective for reaching Generation Z and other digitally active populations across organisational and geographic boundaries (Deloitte, 2025; Kosinski et al., 2015). Participation was voluntary and anonymous to reduce social desirability bias and encourage openness in responses (Tracy, 2010). All responses were automatically recorded and stored in a secure digital format. Survey responses were collected primarily in Bahasa Indonesia to ensure that participants could express their experiences comfortably and naturally in their preferred language. Coding and initial thematic development were conducted using the original Indonesian responses prior to translation into English for reporting purposes. During the analysis and manuscript preparation stages, selected excerpts and illustrative quotations were translated into English by the researcher. To preserve interpretive consistency, the translation focused on retaining contextual meaning and participants' intent rather than producing literal, word-for-word translations. The researcher repeatedly compared

translated excerpts with the original Indonesian responses during coding and interpretation to minimise meaning distortion and maintain conceptual accuracy.

The data were subsequently exported for analysis, with identifying information removed to ensure confidentiality and ethical integrity (Corbin & Strauss, 2015). The dataset was organised and coded manually using Microsoft Excel, which facilitated systematic data management, coding and the development of themes across the dataset. Anonymity and confidentiality were ensured throughout the research process, and all data were reported in a manner that prevented the identification of individual participants or organisations.

Data analysis

Data were analysed using reflexive thematic analysis, following the principles outlined by Braun and Clarke (2006, 2022). This approach enabled the identification and interpretation of patterns of meaning across participants' accounts while remaining attentive to context, variation and the researcher's interpretive role (Braun & Clarke, 2022). The analysis began with repeated and iterative familiarisation with the dataset, during which all responses were read multiple times to identify initial patterns of meaning and points of analytical interest (Braun & Clarke, 2006). This was followed by inductive coding, where segments of text were coded in relation to leadership practices, employee interpretations and work-related experiences. Coding was conducted manually using Microsoft Excel, allowing for systematic organisation of responses and comparison across participants (Nowell et al., 2017).

As coding progressed, codes were iteratively examined and grouped into broader patterns of shared meaning, leading to the development of preliminary themes. These themes were subsequently refined by reviewing their coherence and distinctiveness in relation to both the coded data and the dataset as a whole, ensuring that they captured not only recurring experiences but also variation across participants and organisational contexts (Braun & Clarke, 2022). Themes were then defined and articulated to reflect their contribution to understanding inclusive leadership as an everyday, interactional and context-sensitive phenomenon, before being integrated into a coherent analytical narrative explaining how leadership practices were experienced and interpreted by participants in relation to well-being, innovation and performance (Braun & Clarke, 2006; Nowell et al., 2017).

Throughout the analytic process, a reflexive stance was maintained, with the researcher actively engaging with the data, revisiting interpretations and documenting analytic decisions through memo writing to enhance transparency and coherence (Braun & Clarke, 2022; Tracy, 2010). Given that data were collected at a single point in time through open-ended survey responses, the study did not involve iterative data collection, theoretical sampling or participant recontact. Instead, analytical depth was achieved through systematic engagement with a large and diverse qualitative dataset, enabling the identification of recurring patterns of meaning across participants' experiences (Braun & Clarke,

2022). Given the relatively concise nature of the survey responses, analytical depth was pursued through iterative comparison across participants and thematic refinement rather than through immersion in extended individual narratives.

Trustworthiness was ensured through several strategies to enhance the credibility and rigour of the analysis, including repeated and iterative engagement with the dataset, iterative coding and theme refinement and the use of reflexive memo writing to document analytic decisions and interpretations (Braun & Clarke, 2022; Nowell et al., 2017; Tracy, 2010). In addition, attention was given to capturing both recurring patterns and variations across participants' experiences, thereby strengthening the richness and trustworthiness of the findings.

Ethical considerations

Ethical clearance was granted by the Faculty of Economics and Business, Universitas Tanjungpura (Approval No. Page 14 of 16 Original Research <http://www.sajhrm.co.za> Open Access 74/DST/UN22.2/TU.00.01/2026; 02 February 2026). Participation was voluntary and based on informed consent. Participants were informed of the study purpose, data use and their right to withdraw at any time without consequence. Anonymity and confidentiality were ensured through de-identification and secure data storage, and the study posed no physical, psychological or employment-related risk to participants.

Results

This section presents the findings of the qualitative thematic analysis organised around three interrelated themes aligned with the research questions. The findings illustrate how inclusive leadership is enacted in everyday managerial practices, interpreted by employees and associated with innovation and performance under organisational constraints. Table 2 summarises the thematic structure and illustrative evidence.

Theme 1: Inclusive leadership as an everyday invitation to voice and participation

Across the dataset, inclusive leadership was primarily experienced through routine managerial practices that actively invited employee voice. Employees consistently described inclusion as something that happened in interaction: When leaders made themselves accessible, listened attentively and engaged constructively with employee input, even when ideas could not be fully implemented.

Enacting inclusion through accessibility and low-threshold voice

A recurring pattern across roles and hierarchical levels was the importance of low-threshold access to leaders. Informal communication channels, such as chat platforms, brief check-ins or ad-hoc meetings, reduced perceived hierarchy and legitimised speaking up. Participants often

illustrated these practices through concrete examples of day-to-day interactions with their managers, highlighting how inclusion was experienced in specific situations rather than abstractly:

'I could directly arrange a short discussion with my manager when priorities conflicted. After we discussed the impact, the manager clarified what should come first, so everyone was clear and nothing felt ignored.' (P001, Female, 25, UI/UX Designer)

'When work priorities suddenly changed, my manager didn't just give instructions but asked for our input first. Even when the final decision was constrained, it still felt like we were involved in the process and our perspectives were considered.' (P021, Female, 24, Customer Success Executive)

Similarly, participants emphasised that inclusion was enacted when leaders responded quickly and transparently during moments of ambiguity:

'When sprint work conflicted with urgent requests, my manager helped us decide the trade-offs clearly, so we didn't feel pulled in different directions.' (P010, Female, 25, Software Engineer)

These practices resonate with prior conceptualisations of inclusive leadership as openness, accessibility and encouragement of voice (Nishii, 2012; Randel et al., 2018). However, the findings extend this literature by showing that inclusion is not experienced as a stable leader attribute, but as a situational accomplishment emerging through everyday micro-interactions, particularly under time pressure and competing priorities.

Conditions enabling and constraining voice

Importantly, inclusion was not perceived as unconditional. Participants frequently referred to structural constraints, such as regulatory requirements, fraud risk or resource limitations, that shaped whether and how voice could be acted upon:

'Sometimes ideas are acknowledged, but because of regulation or risk concerns, they move very slowly or are only partially applied.' (P034, Male, 28, Risk Analyst)

'In our team, managers usually encourage us to share suggestions, especially when we find inefficiencies in workflows or customer processes. However, because we work in fintech, every change has to go through compliance and risk review. There were times when my ideas were appreciated by the team, but implementation took months because the company needed to ensure there would be no legal or fraud issues.' (P072, Male, 25, Digital Marketing Specialist)

'I feel comfortable speaking up because my supervisor listens and explains the bigger picture. Even when my proposal cannot be implemented immediately due to budget or operational limitations, they still discuss the reasons openly and sometimes

revisit the idea later when conditions improve. That makes me feel my contribution still matters.' (P091, Male, 21, Credit Support Officer)

'There are situations where leaders support experimentation, but priorities can suddenly shift because of urgent client demands or regulatory updates. In those moments, some ideas are postponed, not because they are rejected, but because the organisation has to focus on stability and compliance first.' (P118, Male, 27, Site Reliability Engineer)

Rather than disengaging, employees interpreted inclusive leadership through how leaders navigated these constraints, by explaining trade-offs, acknowledging contributions and keeping ideas visible over time. These responses suggest that inclusion was experienced not as unrestricted autonomy but as a negotiated process in which leadership transparency and communication shaped whether employees continued to feel psychologically safe and motivated to contribute ideas despite organisational limitations (Table 3).

Theme 2: Inclusion as psychological validation and role alignment

Beyond participation, employees consistently framed inclusive leadership as a source of psychological validation, feeling heard, respected and recognised as a legitimate contributor. These experiences shaped how employees made sense of their well-being, engagement and perceived fit between their roles and personal strengths.

Feeling heard as emotional and cognitive validation

Participants repeatedly linked inclusive leadership to emotional safety and well-being. Being listened to signalled not only respect but also legitimacy as a contributor. Participants reflected on these experiences not only in emotional terms but also in relation to how they understood their role and contribution within the organisation:

'Inclusive leadership makes me feel heard and valued, which increases my wellbeing and makes me more comfortable expressing ideas.' (P008, Male, 24, Software Engineer)

TABLE 3: Conditions shaping employee voice and participation.

Dimension	Enabling conditions	Constraining conditions
Leadership practices	Leader accessibility; active listening; transparent priority setting	Avoidance of dialogue; delayed or unclear responses
Work context	Informal communication channels; shared problem-solving	High regulatory scrutiny; fraud risk
Organisational dynamics	Permission for discussion during ambiguity	Limited time and resource constraints

Note: Taken together, Theme 1 shows that inclusive leadership is enacted as a continuous invitation to voice, whose effectiveness depends on situational conditions rather than formal inclusion rhetoric.

TABLE 2: Overview of themes, categories and illustrative evidence.

Research question	Theme	Core categories	Illustrative participant quotations
RQ1	Everyday enactment of inclusive leadership	Leader accessibility; invitation to voice; priority clarification	'I could directly arrange a short discussion with my manager when priorities conflicted, and everything became clear'. (P001, Female, 25, UI/UX Designer)
RQ2	Psychological validation and role alignment	Feeling heard; sense of role fit; meaningful contribution	'Inclusive leadership makes me feel heard and valued, which improves my wellbeing'. (P008, Male, 24, Software Engineer)
RQ3	From inclusion to innovation and performance	Safe experimentation; incremental innovation; adaptive performance	'My idea was tested in a small pilot before being implemented more widely'. (P002, Female, 28, Department Head)

'When my ideas are acknowledged and responded to, I feel more confident in my role. It helps me understand where I fit and how I can contribute more effectively.' (P025, Female, 26, Staff)

'What matters most for me is not only whether my idea is accepted, but whether my manager genuinely listens and considers it seriously. When leaders respond respectfully and explain their reasoning, I feel more secure and motivated to keep contributing.' (P044, Male, 27, Mobile Developer)

'I feel more engaged when my supervisor asks for my opinion during discussions, even on decisions where I am not directly responsible. It makes me feel trusted and reminds me that my perspective has value within the team.' (P071, Male, 22, Social Media Administrator)

'There were times when my suggestions could not be implemented immediately, but my manager still acknowledged the effort and explained the organisational considerations behind the decision. That kind of response makes me feel respected rather than ignored.' (P109, Female, 28, Partnership Officer)

This aligns with research linking inclusive leadership to psychological safety and employee engagement (Choi et al., 2017; Randel et al., 2018). However, the data reveal that validation was not merely affective; it also played a cognitive role in sensemaking, helping employees interpret their place within the organisation.

Constructing role alignment through meaning-making

Employees described inclusion as shaping whether their work made sense to them, particularly when leaders trusted their judgement and aligned tasks with individual strengths:

'When my ideas are trusted, I feel that my role fits me better, and I'm more motivated to contribute.' (P025, Female, 26, Staff)

'My manager usually gives me responsibilities that match my strengths in problem-solving and communication. Because of that, I feel more confident in my role and more willing to take initiative. It feels like my contribution is genuinely recognised, not just treated as routine work.' (P041, Female, 25, Staff)

'I became more engaged when my supervisor involved me in discussions related to product improvements. Even though I am still relatively junior, being trusted to contribute ideas made me feel that my work has value and that I am developing professionally.' (P067, Female, 22, Influencer Relations Officer)

Meaning-making was further reinforced when employees could see a clear connection between their contributions and user impact:

'Work feels most meaningful when what I do directly affects users and improves their experience.' (P003, Male, 28, Staff)

'One of the most rewarding experiences for me was when a feature suggestion from our team reduced customer complaints. Seeing that users benefited from something I helped improve made the work feel meaningful and worth the pressure.' (P089, Female, 28, Customer Service)

'I feel most energised when I can see the direct impact of my work on customers or team performance. Even small improvements become motivating when leaders explain how our efforts contribute to larger organisational goals.' (P126, Male, 22, Operations Staff)

These findings extend existing outcome-based models by showing that well-being and engagement are not static end states. Instead, employees actively construct meaning over time by interpreting repeated signals of inclusion, which stabilise their sense of role fit and sustained motivation (Nishii, 2012; Umrani et al., 2024). This suggests that inclusion is actively interpreted by employees through ongoing sensemaking processes.

Theme 3: From voice to value, translating inclusion into innovation and performance

The third theme captures the dynamic process through which inclusive leadership connects experiences of inclusion to innovative behaviour and performance. Rather than radical or disruptive innovation, employees described incremental, iterative improvement grounded in safe experimentation and learning.

Legitimation of experimentation under constraints

Inclusive leadership enabled employees to transform voice into action by legitimising small-scale pilots and low-risk trials. Participants described these processes through examples of how ideas were gradually developed and implemented in practice, often under conditions of constraint:

'My idea was first tested in a small pilot. When the results were positive, it was gradually implemented more widely.' (P002, Female, 28, Department Head)

'In our company, leaders usually prefer testing ideas on a small scale before making major changes. When I suggested simplifying part of the customer verification process, my manager allowed our team to trial it with a limited group of users first. After we showed that it reduced processing time without increasing risk, the process was expanded to other teams.' (P038, Female, 25, Operations/Tech Staff)

'I proposed a small automation improvement for reporting tasks. Initially, management was cautious because they were concerned about compliance and data accuracy. Instead of rejecting the idea completely, my supervisor encouraged us to test it in one department first. That experience made me feel trusted and motivated to continue contributing ideas.' (P084, Female, 23, Junior Backend Developer)

Even partial implementation was interpreted as meaningful validation:

'Not everything was implemented, but the fact that my idea was tested made me more confident to suggest improvements again.' (P014, Male, 27, Staff)

'Some of my suggestions were only partly adopted because of operational limitations, but my manager still explained which parts were useful and why other parts could not yet be applied. That feedback made me feel respected and encouraged me to keep participating in discussions.' (P097, Male, 24, Field Operations Officer)

This pattern was especially salient in highly regulated and risk-sensitive contexts:

'Because of risk, we can't move fast. But inclusive leadership helps us break ideas into smaller, safer steps.' (P066, Male, 22, Fraud Analyst)

'Working in fintech means there are many restrictions related to regulation and fraud prevention. Leaders cannot approve every new idea immediately, but supportive managers usually help us identify safer ways to experiment. Instead of saying "no," they encourage gradual adjustments that reduce risk while still allowing innovation.' (P021, Female, 24, Customer Success Executive)

These findings suggest that inclusive leadership did not eliminate organisational constraints but instead shaped how employees navigated them. By legitimising experimentation through incremental and low-risk processes, leaders enabled employees to maintain a sense of agency and innovative engagement even within highly regulated environments.

From inclusion to adaptive performance

Through these processes, inclusive leadership supported sustained performance by enabling adaptive responses rather than removing constraints:

'Clear priorities, small experiments, and support from my manager helped me achieve challenging targets.' (P075, Female, 28, Operations Strategy Associate)

'Our targets are often demanding, especially when priorities change quickly. What helped me perform consistently was having a manager who clarified which tasks were most critical and allowed the team to experiment gradually instead of expecting immediate perfect results. That made the workload feel more manageable and helped us stay focused.' (P052, Male, 23, Operations Staff)

'In high-pressure situations, my supervisor usually encourages open discussion instead of blaming mistakes immediately. Because of that, our team becomes more willing to adjust strategies and solve problems together. Even when projects do not go exactly as planned, we can still adapt and maintain performance.' (P103, Female, 23, QA Engineer)

'Sometimes regulations or sudden operational issues prevent us from implementing ideas fully. However, inclusive leaders help by setting realistic expectations and recognising small progress. That support motivates us to keep improving even under pressure.' (P129, Female, 24, Business Support Officer)

These findings extend prior research linking inclusive leadership to innovation and performance (Guo et al., 2023; Qi et al., 2019) by explicating the micro-processes through which inclusion becomes productive. Innovation emerged as a negotiated, iterative outcome shaped by everyday leadership practices and employee sensemaking, rather than as a linear cause-effect relationship. This highlights that innovation is shaped by incremental and adaptive processes rather than unconstrained creativity.

Discussion

This study contributes to understanding inclusive leadership by providing an empirically grounded and context-sensitive account of how inclusion is experienced and interpreted in everyday organisational contexts, particularly within fintech start-ups operating under high regulatory and performance pressure (Gong et al., 2021; Zheng et al., 2025b). Rather than experiencing inclusive leadership as a static leadership style or formalised set of policies, participants consistently described

inclusion as emerging through routine managerial practices, such as accessibility, invitation to voice and sense giving during ambiguity, that shape how employees interpret their roles and opportunities to contribute (Atewologun & Harman, 2020; Roberson & Perry, 2022). These findings support a more interactional and practice-oriented understanding of inclusive leadership, in which inclusion is experienced through recurring managerial interactions rather than solely through stable behavioural traits or formal organisational policies.

As synthesised in Figure 1, the findings suggest a recurring pattern through which participants perceived inclusive leadership to influence their work experiences, rather than reflecting simple direct relationships between leadership behaviours and employee outcomes. Prior process-oriented and sensemaking perspectives have emphasised that organisational experiences are shaped through interaction and interpretation rather than static variable relationships (Langley et al., 2013). In line with this view, everyday managerial practices such as accessibility, invitation to voice and sense giving during ambiguity are first interpreted by employees through meaning-making processes, including feeling heard, psychological safety and perceived role alignment (Dhanani et al., 2024; Li & Tang, 2022). Participants retrospectively described these interpretations as influencing their willingness to engage in safe experimentation and incremental forms of innovation, which participants associated with well-being, engagement and individual performance (Gong et al., 2021). Importantly, participants' accounts also highlighted that these experiences occurred within persistent organisational constraints, highlighting that inclusive leadership does not eliminate regulation, risk or resource limitations but reshapes how employees interpret and act within them (Zheng et al., 2025a). Taken together, the findings provide a process-oriented and experiential account of how employees perceived voice contributing to adaptive and value-generating work practices through everyday managerial interactions and employee interpretations within constrained organisational settings.

Inclusive leadership as situational and interactional practice

Firstly, the findings illustrate the situational and interactional character of inclusive leadership in everyday organisational practice. Prior research has emphasised inclusive leadership as a set of leader behaviours that encourage voice and openness (Nishii & Leroy, 2020; Randel et al., 2018). While consistent with this literature, the present study suggests that participants experienced inclusion less as a stable leader attribute and more as something emerging episodically through everyday managerial interactions, particularly at moments of tension, such as conflicting priorities, regulatory demands or resource constraints. This aligns with recent arguments that inclusive leadership can be understood as enacted practice rather than solely as attitudinal orientation (Roberson & Perry, 2022; Zheng et al., 2025b).

Employees perceived leadership as inclusive when managers actively invited input, clarified trade-offs and legitimised

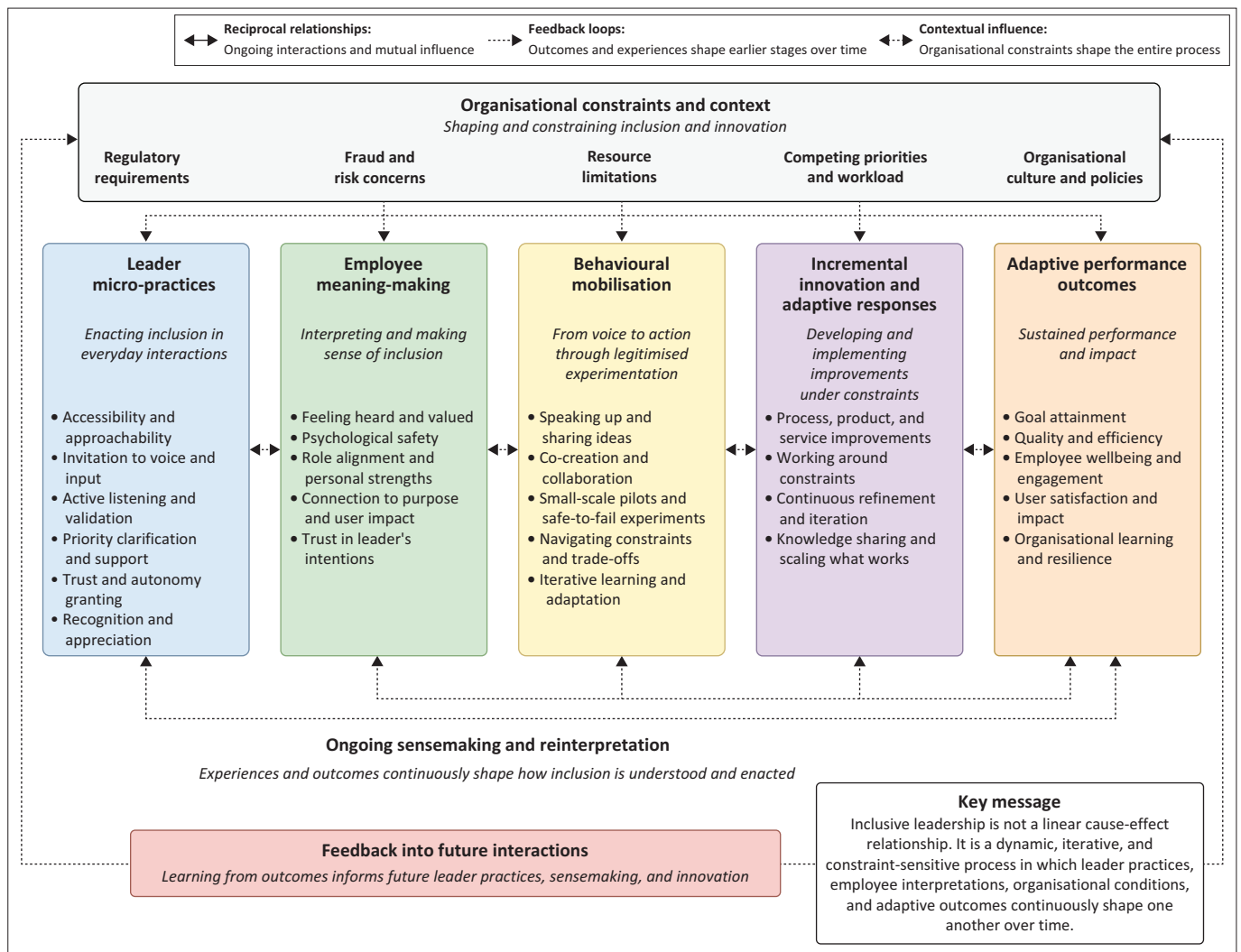


FIGURE 1: From voice to value through inclusive leadership.

dialogue under pressure. This suggests that inclusion becomes most salient not in ideal conditions, but precisely when constraints threaten participation, echoing paradox theory perspectives that leadership effectiveness is often revealed in moments of competing demands (Miron-Spektor et al., 2018).

By foregrounding everyday managerial interactions, the study contributes to practice-based perspectives on inclusive leadership by highlighting how employees interpreted inclusion through routine leadership practices (Atewologun & Harman, 2020). Inclusion was less about whether leaders 'allowed' voice in principle and more about how they responded when voice was inconvenient, risky or resource intensive. This distinction resonates with scholarship emphasising enacted inclusivity over espoused diversity rhetoric (Roberson & Perry, 2022). These findings suggest the value of examining leadership as situated practice rather than solely as decontextualised behaviour.

Meaning-making in employees' experiences of inclusive leadership

Secondly, the findings highlight the importance of employee meaning-making in shaping how inclusive leadership was

experienced and interpreted by participants. Rather than directly triggering engagement or performance, inclusive leadership practices were interpreted by employees as signals of recognition, legitimacy and trust. This aligns with sensemaking theory, which posits that individuals construct meaning through ongoing interpretation of cues from authority figures and organisational contexts (Weick et al., 2005).

Participants commonly associated these interpretations with feelings of psychological safety and role alignment, which were linked with well-being and continued engagement in everyday work contexts (Choi et al., 2017; Nguyen et al., 2019). While prior studies have statistically modelled psychological safety as a mediator (Bao et al., 2022; Li & Tang, 2022), the findings indicate that participants retrospectively associated psychological safety with recurring experiences of supportive managerial interaction, reinforcing recent calls to examine inclusion as an experiential and context-dependent phenomenon (Dhanani et al., 2024).

Importantly, meaning-making was not limited to affective responses such as feeling valued; it also involved interpretive judgements about whether one's role 'made sense' within the

organisation. This reflects identity-based perspectives on inclusion, in which belongingness and uniqueness must align with perceived contributions to collective goals (Randel et al., 2018; Shore et al., 2010). When employees perceived alignment between their strengths and organisational purpose, particularly user impact, they reported higher motivation and stronger commitment. Inclusion was therefore experienced by participants as helping connect leadership interactions with feelings of identity alignment and organisational contribution (Weick et al., 2005).

From voice to value under organisational constraints

Thirdly, the study contributes to innovation and performance scholarship by illustrating how participants perceived employee voice being translated into adaptive and value-generating contributions within constrained organisational contexts. Prior research has established positive associations between inclusive leadership, innovation and performance (Gong et al., 2021; Guo et al., 2023; Qi et al., 2019), often assuming relatively linear mediation pathways.

In contrast, the findings suggest a recurring pattern in which participants described inclusive leadership as supporting small-scale experimentation, partial implementation and learning-oriented trials. This resonates with research on disciplined experimentation and bounded innovation, which suggests that high-performing organisations innovate through structured adaptation rather than unconstrained creativity (Miron-Spektor et al., 2018).

Crucially, organisational constraints such as regulation, fraud risk and limited resources were not necessarily experienced as negating inclusion. Instead, inclusive leadership was commonly perceived as helping employees navigate these constraints by legitimising incremental innovation and safe experimentation. These findings suggest that participants did not experience inclusion as the absence of control, but rather as leadership that clarified boundaries while still legitimising initiative, consistent with paradoxical leadership perspectives emphasising both flexibility and coordination (Zheng et al., 2025a).

The findings further indicate that participants perceived inclusive leadership as particularly valuable in contexts where organisational constraints required ongoing negotiation, clarification and adaptive coordination. In this respect, the study raises questions about assumptions within parts of the inclusive leadership literature that inclusion is most effective only in highly flexible environments. Instead, participants' accounts suggest that inclusive leadership may become especially meaningful under constraint, where employees' capacity to contribute depends on leaders' ability to legitimise voice, clarify limits and provide interpretive guidance (Roberson & Perry, 2022).

Theoretical and practical implications

Collectively, these findings offer three interrelated contributions. Accordingly, the novelty of the present study does not lie in

introducing entirely new leadership constructs, but in explaining how established constructs are experienced and interpreted within everyday organisational contexts through everyday managerial practices, employee sensemaking and adaptive responses under organisational constraints. Firstly, the findings extend practice-based understandings of inclusive leadership as a practice-based phenomenon enacted through interaction (Atewologun & Harman, 2020). In contrast to prior models that treat inclusive leadership as a set of behaviours producing relatively direct or mediated effects, the findings suggest that participants experienced inclusion through situated managerial practices and employee interpretations within everyday organisational contexts.

Secondly, they position employee meaning-making as an important interpretive dimension linking inclusive leadership to well-being, engagement and performance (Dhanani et al., 2024; Weick et al., 2005). While prior research has treated constructs such as psychological safety or empowerment as mediators, the present study extends prior research by suggesting how these states are actively constructed through ongoing interpretation of leadership practices, rather than functioning as static intervening variables.

Thirdly, they demonstrate that inclusive leadership is compatible with organisational constraints, extending inclusive leadership theory into high-regulation and high-pressure environments (Gong et al., 2021; Zheng et al., 2025a). Importantly, the findings highlight a recurring pattern through which participants associated employee voice with incremental innovation and adaptive performance under organisational constraint. This highlights that innovation emerges through adaptive responses within constraints, rather than through unrestricted creativity.

Practically, the findings suggest that inclusion does not depend on symbolic initiatives alone. Instead, consistent micro-practices, accessibility during uncertainty, transparent clarification of trade-offs and legitimisation of incremental experimentation appear central to fostering adaptive performance under constraint (Atewologun & Harman, 2020). These practices are particularly relevant in contexts such as fintech start-ups, where rapid change, regulatory demands and digital modes of communication require leaders to balance flexibility with control.

Furthermore, the findings highlight that inclusive leadership may be interpreted differently across cultural and generational contexts. In Indonesia, where higher power distance and collectivist orientations may shape how employees express voice, leader behaviours that explicitly invite participation and clarify boundaries become particularly important. At the same time, Generation Z employees, who tend to value authenticity, inclusion and meaningful contribution, may be especially responsive to leadership practices that signal recognition and provide opportunities for involvement. Together, these contextual factors suggest that inclusive leadership operates not as a universal set of practices but as a context-sensitive

leadership practice shaped by cultural norms, organisational structures and generational expectations.

Limitations and future research

This study should be interpreted in light of several methodological limitations. Although the analysis adopted a process-oriented interpretive perspective, the data were generated through retrospective open-ended survey responses collected at a single point in time. As such, the findings reflect participants' experiential accounts and retrospective interpretations of how inclusive leadership operated in their everyday work contexts, rather than direct observation of interactional dynamics within organisational contexts.

While the dataset enabled the identification of recurring patterns of meaning across a large and diverse group of participants, the relatively concise nature of survey responses limited the depth of temporal, relational and contextual detail typically associated with longitudinal qualitative approaches such as interviews, ethnography, diary studies, or observational research. Accordingly, the study does not claim to offer a fully processual model of inclusive leadership. Instead, it provides a context-sensitive and empirically grounded account of how employees perceived and interpreted inclusive leadership practices within constrained organisational environments.

While reflexive thematic analysis enabled interpretive analysis across a large qualitative survey dataset, the relatively concise and non-interactive nature of the responses limited the depth of co-constructed meaning typically associated with interview-based qualitative research. Reflexivity in this study was therefore enacted primarily through iterative engagement with coding decisions, memo writing and critical reflection during theme development, rather than through interactive co-construction with participants.

In addition, the findings rely on participants' retrospective self-reports, which may be shaped by selective recall, post hoc interpretation and individual meaning-making processes. Future research could extend these insights through longitudinal and interactional qualitative designs that examine how inclusion practices are experienced and negotiated across organisational contexts across organisational settings.

Conclusion

This study provides a context-sensitive account of how inclusive leadership is experienced and interpreted among Generation Z employees in Indonesian fintech start-ups. The findings suggest that inclusion is enacted through everyday managerial practices, such as accessibility, invitations to voice and clarification during ambiguity, which shape how employees interpret their roles and opportunities to contribute.

Participants commonly associated inclusive leadership with psychological safety, role alignment, safe experimentation and incremental innovation within organisational constraints. Rather

than eliminating regulation or performance pressures, inclusive leadership was experienced as helping employees navigate these constraints through adaptive and collaborative practices.

Overall, the study contributes to inclusive leadership research by illustrating how leadership practices, employee interpretations and organisational constraints are experienced within digitally intensive work contexts while also offering practical insights for organisations operating in high-pressure environments.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

CRedit authorship contribution

Titik Rosnani: Conceptualisation, Formal analysis, Methodology, Supervision, Writing – original draft, Writing – review & editing. Arman Jaya: Conceptualisation, Data curation, Formal analysis, Methodology, Visualisation, Writing – review & editing. Andi P. Ahira: Data curation, Investigation, Writing – review & editing. All authors reviewed the article, contributed to the discussion of results, approved the final version for submission and publication and take responsibility for the integrity of its findings.

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Data availability

The data that support the findings of this study are available from the corresponding author, Titik Rosnani, upon reasonable request. Because of the sensitive nature of participants' accounts and organisational confidentiality agreements, raw data are not publicly available. Anonymised excerpts and coding summaries

are retained securely in accordance with institutional research governance guidelines.

Disclaimer

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Appendix 1

Open-ended survey questions:

1. Describe the most recent situation in which your supervisor encouraged your ideas or suggestions. What did you propose, and how was the idea followed up or responded to?
2. When you need clarification regarding work priorities (e.g. conflicting sprint targets or ad-hoc tasks), how easy is it to approach your supervisor? Please provide a concrete example.
3. During the past 3–6 months, when did your work feel most energising or meaningful? What factors contributed to this experience (e.g. user impact, team support, autonomy)?
4. Which aspects of your work align most closely with your strengths, and which aspects feel less aligned? Briefly explain how this affects your motivation or engagement.
5. Describe an improvement idea (e.g. feature, workflow or process improvement) that you proposed. To what extent was the idea implemented?
6. What are the main barriers to innovation within your team (e.g. regulation, limited resources, fraud risk, competing priorities)? How do you usually respond to or manage these challenges?
7. Describe one particularly challenging target or objectives and key results (OKR) you achieved recently. What strategies were most helpful, and what forms of support were most important?
8. In your view, how does inclusive leadership influence employee well-being, role alignment and innovative behaviour, and how do these experiences ultimately affect performance? Please briefly describe the process or relationship.