Ekonomicko-manazerske spektrum
Volume 20 | Issue 1 | June 2026 | pp. 86-99
https://doi.org/10.26552/ems.2026.1.86-99

Operational Performance in High-Pressure Fintech Environments: The Role of Job Stress Calibration in Emerging Economies

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Abstract

Research background: The fintech sector in Nigeria, especially in Lagos State, has grown rapidly, creating high-pressure work environments where employee stress affects organisational performance. Although job stress has been widely studied in traditional banking, limited research has focused on fintech firms in Africa. Based on person-environment fit theory, this study examines how pressure-induced stress, workload-induced stress, role ambiguity, and role conflict influence operational performance.

Purpose of the article: This paper investigates the effects of four job stress dimensions on the operational performance of fintech firms in Lagos State, Nigeria, and identifies the strongest predictor of organisational outcomes.

Methods: A quantitative survey design was employed. Data were collected between December 2024 and March 2025 from 385 fintech employees selected through multi-stage sampling. Structured questionnaires based on validated scales were used, and hypotheses were tested using simple regression analysis at a 5% significance level.

Findings & Value added: All four stress dimensions had significant positive effects on operational performance. Role conflict showed the strongest predictive power ($\beta = 0.654$, $R^2 = 0.274$), followed by workload-induced stress ($\beta = 0.401$, $R^2 = 0.208$), role ambiguity ($\beta = 0.354$, $R^2 = 0.121$), and pressure-induced stress ($\beta = 0.342$, $R^2 = 0.148$). The findings contribute to job stress literature by showing that stress can positively influence performance in fintech environments when employees' capabilities align with workplace demands. The study also provides practical implications for stress management, workload regulation, and role clarification in Nigeria's fintech sector.

Keywords: emerging economies; fintech firms; job stress dimensions; person-environment fit theory; operational performance

JEL Classification: M12; M54; J24

Received
7 March 2026

Received in revised form
8 May 2026

Accepted
22 May 2026

Available online
30 June 2026

Cite as: Adesina, I. A., Kuku, B. R., & Monye, A. C. (2026). Operational Performance in High-Pressure Fintech Environments: The Role of Job Stress Calibration in Emerging Economies, Ekonomicko-manazerske spektrum, 20(1), 86-99.

1. Introduction

The rapid expansion of the financial technology (fintech) sector in Lagos State, Nigeria, has transformed financial service delivery while creating high-pressure work environments that demand sustained employee performance. Fintech firms operate at the intersection of financial services and technology, characterized by constant innovation, regulatory complexity, and intense market competition. Within this context, employee job stress has emerged as a critical concern with direct implications for operational effectiveness. Understanding how specific dimensions of job stress affect operational performance is therefore essential for sustaining the growth trajectory of Nigeria's fintech ecosystem.

Job stress represents a persistent challenge in contemporary organizations, with four dimensions receiving substantial scholarly attention: pressure-induced stress, workload-induced stress, role ambiguity, and role conflict. Pressure-induced stress refers to strain from time constraints and performance targets (Liao et al., 2025). Workload-induced stress arises when demands exceed employee capacity (Nabi, 2025; Wahana et al., 2024). Role ambiguity occurs when employees lack clear information about responsibilities and expectations (Mohamad, 2025; Wahjoedi, 2023). Role conflict emerges when employees face incompatible demands from different organizational sources (Tjahjadi and Cahyadi, 2021; Paramita and Suwandana, 2022). These dimensions collectively influence employee outcomes and, consequently, organizational performance.

The relationship between job stress and performance has been examined extensively within banking and financial services, sectors that share structural similarities with fintech firms. Studies in Malaysia (Romaiha et al., 2024), Bangladesh (Das et al., 2024), Saudi Arabia (Hareesh and Alanazi, 2025), Ethiopia (Demissie et al., 2024), and Nigeria (Okwuise and Oziengbeoriuwa, 2023) have confirmed that stress significantly impairs performance outcomes. The technological context introduces additional complexity, with research on technostress demonstrating that technology-induced strain affects employee performance (Atrian and Ghobbeh, 2023; Mehmood, 2023; Saxena et al., 2024). These findings provide a foundation for investigating stress dynamics in technology-driven financial contexts.

The theoretical foundation for this study is the person-environment fit theory, which posits that stress arises from misfit between individual characteristics and environmental demands. Job stress dimensions such as role ambiguity and role conflict represent misfit between role expectations and individual capacities, while pressure-induced and workload-induced stress reflect misfit between environmental demands and individual resources. When employees experience poor fit with their work environment, psychological strain ensues, manifesting in reduced performance. This theory provides a robust lens for examining how each stress dimension influences operational performance in fintech organizations.

Despite the growing body of literature, significant gaps remain. Limited research has focused specifically on fintech firms, which create unique stress dynamics distinct from traditional banking or pure technology companies. While studies have examined job stress in Nigerian banking contexts (Okwuise and Oziengbeoriuwa, 2023), the rapidly evolving fintech sector in Lagos State Africa's largest fintech hub remains understudied. This study addresses these gaps by examining the effect of four job stress dimensions on the operational performance of fintech firms in Lagos State, Nigeria, drawing on person-environment fit theory to investigate how each dimension independently predicts performance outcomes. The findings will contribute to theoretical understanding of job stress in technology-driven financial contexts while providing practical insights for managing stress to enhance operational performance in this dynamic sector.

2. Literature review

2.1. Job stress dimensions

Job stress refers to harmful physical and emotional responses arising from misalignment between job requirements and employee's capabilities. Four dimensions are salient in contemporary research. Pressure-induced stress stems from time constraints and performance targets, with Liao et al. (2025) demonstrating that pressure intensity determines whether employees engage productively or withdraw. Workload-induced stress occurs when demands exceed capacity, with Nabi (2025) establishing that role overload generates stress diminishing employee output. Role ambiguity emerges when responsibilities lack clarity, creating psychological uncertainty that undermines outcomes (Mohamad, 2025; Wahjoedi, 2023).

Role conflict arises from incompatible organizational demands, significantly predicting performance impairment (Tjahjadi and Cahyadi, 2021; Paramita and Suwandana, 2022). Technology contexts compound these stressors through technostress (Atrian and Ghobbeh, 2023; Mehmood, 2023). Banking and financial services studies across Malaysia (Romaiha et al., 2024), Bangladesh (Das et al., 2024), Saudi Arabia (Hareesh and Alanazi, 2025), Ethiopia (Demissie et al., 2024), and Nigeria (Okwuise and Oziengbeoriuwa, 2023) confirm these dimensions significantly impact employee outcomes.

2.2. Operational performance

Operational performance reflects efficiency and effectiveness in transforming inputs into valued outputs. In fintech contexts, this encompasses transaction processing speed, error rates, system uptime, and customer service resolution time metrics directly influencing competitive advantage. The construct draws on systems theory, viewing organizations as open systems where individual-level inputs transform through processes into stakeholder value. Financial services studies have operationalized performance through productivity, work quality, and supervisory ratings (Romaiha et al., 2024; Das et al., 2024).

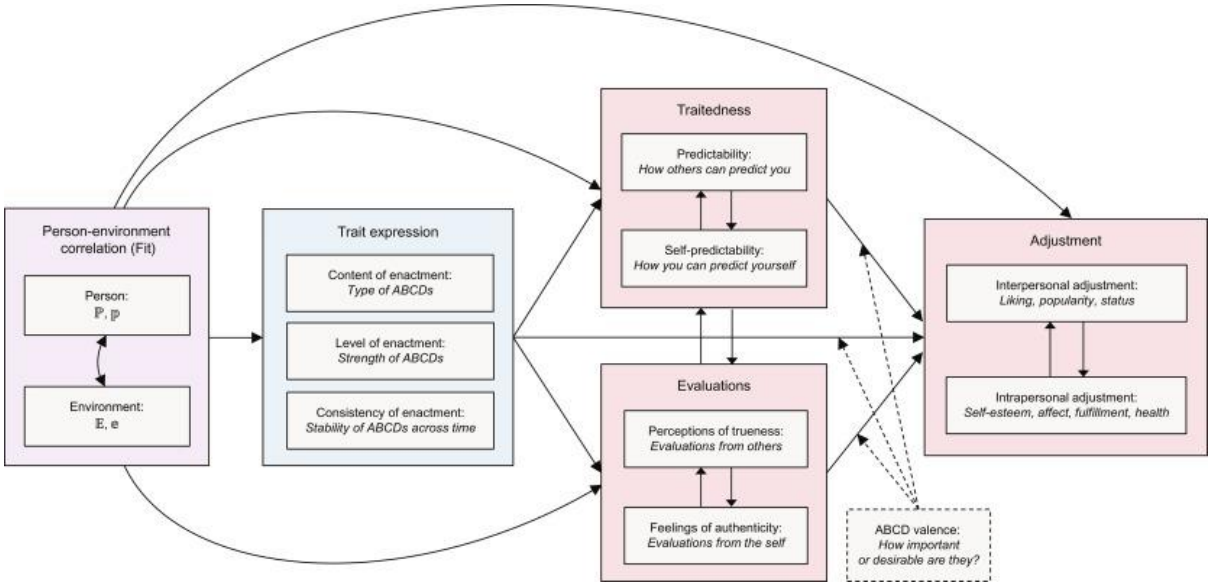
Technology sector research examines project completion, code quality, and problem-resolution efficiency (Balasubramanian and Soumya, 2024; Saxena et al., 2024). Abdul Kadir et al. (2025) conceptualized job performance encompassing task and contextual dimensions within financial institutions. Technology-mediated outcomes, including digital service delivery metrics and system reliability indicators, are particularly relevant in fintech settings where operational excellence determines organizational sustainability.

2.3. Person-environment fit theory

Person-environment fit theory (Figure 1) posits that stress arises from misfit between individual characteristics and environmental attributes. Zhang et al. (2025) traced the theory's evolution across disciplines, demonstrating applicability to understanding human experiences within constructed environments. De Cooman and Vleugels (2022) distinguished complementary fit, where characteristics fulfill needs, from supplementary fit, where individuals share environmental characteristics. Vleugels et al. (2023) established that fit perceptions evolve dynamically over time, influencing organizational outcomes. Wightman and Christensen (2025) proposed a multidimensional model encompassing person-job, person-organization, person-group, and person-supervisor fit.

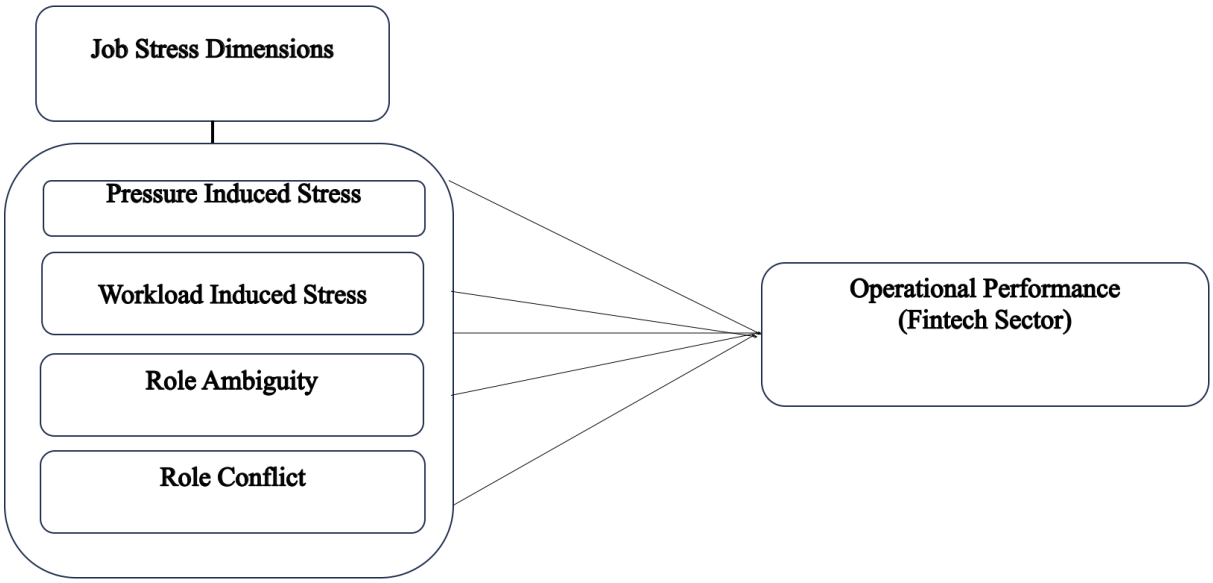
Within job stress literature, role ambiguity and conflict represent misfit between expectations and capacities, while pressure and workload reflect misfit between demands and resources (Figure 2). Financial services studies implicitly apply fit logic by examining how demand-capacity mismatches generate stress and impair performance (Abdul Kadir et al., 2025; Romaiha et al., 2024). Technology contexts demonstrate how technology-induced demands create misfit with employee capabilities, generating technostress (Atrian and Ghobbeh, 2023; Mehmood, 2023).

Figure 1: Person-environment fit theory conceptualization



Source: Rauthmann (2021)

Figure 2: The study conceptual framework



Source: own elaboration

2.4. Hypotheses formulation

Based on the theoretical framework of person-environment fit and the empirical evidence reviewed, the following hypotheses were formulated:

H1: Pressure-induced stress has no significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

H2: Workload-induced stress has no significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

H3: Role ambiguity has no significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

H4: Role conflict has no significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

The corresponding null hypotheses (H1-H4) stating no significant effects were tested at the 5% significance level.

3. Methodology

3.1. Research design

This study adopted a quantitative research design using the survey method. The survey approach was appropriate as it enabled efficient and representative data collection from employees of fintech firms in Lagos State regarding the four job stress dimensions and their operational performance. The cross-sectional design allowed data collection at a single point in time, providing a snapshot of the relationships between pressure-induced stress, workload-induced stress, role ambiguity, role conflict, and operational performance.

3.2. Population of the study

The population of this study comprised employees of registered fintech firms operating in Lagos State, Nigeria. Lagos State was selected as the study location because it serves as the commercial nerve center of Nigeria and hosts the highest concentration of financial technology firms in the country. According to the Nigeria Inter-Bank Settlement System (NIBSS, 2023) and the Lagos State Ministry of Commerce, Industry and Cooperatives, over 200 fintech companies operate within Lagos State, employing thousands of knowledge workers across various operational functions. The target population included employees in operational, technical, and customer-facing roles whose daily activities directly influence firm performance.

3.3. Sample size determination

To determine an appropriate sample size, the study employed the Yamane (1967) formula:

$$n = \frac{N}{1 + Ne^2} \tag{1}$$

where n is the sample size,
N is the population size,
e is the margin of error (5%).

Given the extensive workforce across fintech firms in Lagos State and the practical challenges of obtaining a precise population frame due to sector dynamism, the study adopted a conservative approach. Based on an estimated population of approximately 5,000 employees across fintech firms in Lagos, the Yamane formula yielded a sample size of approximately 370 respondents.

To address potential non-response and attrition, the study applied Quinlan et al.'s (2015) recommendation of a 30% attrition allowance. This adjustment increased the target sample to approximately 481 respondents. The final sample size of 385 valid responses exceeded the minimum requirement of 370, ensuring adequate statistical power for hypothesis testing.

3.4. Sampling technique

A multi-stage sampling technique was employed. First, stratified random sampling was used to categorize fintech firms based on size (small, medium, large) and operational focus (payments, lending, wealth management, etc.). Second, simple random sampling was deployed within each stratum to select participating firms. Third, purposive sampling was used to identify employees in operational roles directly involved in service delivery, transaction processing, and customer support functions.

3.5. Data collection instrument

Data were collected using a structured questionnaire developed from validated scales in existing literature. The questionnaire comprised three sections.

Section A captured demographic information including gender, age, educational qualification, years of experience, and firm type.

Section B measured the four job stress dimensions using adapted scales:

- Pressure-induced stress (6 items) adapted from Liao et al. (2025) and Hareesh and Alanazi (2025),
- Workload-induced stress (6 items) adapted from Nabi (2025) and Abdul Kadir et al. (2025),
- Role ambiguity (5 items) adapted from Mohamad (2025) and Wahjoedi (2023),
- Role conflict (5 items) adapted from Tjahjadi and Cahyadi (2021) and Mehmood (2023).

Section C measured operational performance using 8 items adapted from Romaiha et al. (2024), Das et al. (2024), and Balasubramanian and Soumya (2024), capturing dimensions of efficiency, transaction processing speed, error rates, and customer service quality.

All items were measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

3.6. Validity of the instrument

Content and construct validity were established through expert review. The questionnaire was submitted to three academics in organizational behavior and research methodology who assessed the clarity, relevance, and representativeness of items in measuring the intended constructs. Their feedback informed minor revisions to item wording and sequencing to enhance clarity and contextual relevance for the Nigerian fintech sector.

3.7. Reliability of the instrument

Reliability was assessed using Cronbach's alpha coefficient following Burns and Burns (2008) acceptability threshold of 0.70. A pilot study was conducted with 35 employees from fintech firms not included in the final sample. The reliability results revealed (Table 1).

Table 1: Reliability test

Variables	No of Item	Cronbach's Alpha (α)
Pressure induced stress	20	0.721
Workload induced stress	20	0.802
Role ambiguity	20	0.811
Role conflict	20	0.789
Operational performance of employees in the Nigerian fintech firms	20	0.714

Source: own elaboration

4. Results

The study hypotheses were tested using simple regression analysis via SPSS. This statistical technique enabled determination of the predictive effect of each job stress dimension on operational performance of fintech firms in Lagos State, Nigeria. Each hypothesis was tested at the 5% significance level ($\alpha = 0.05$). The regression results are presented in the subsequent tables (Tables 2-5).

4.1. Hypothesis 1

H1: Pressure-induced stress has no significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

Table 2: Regression analysis for pressure-induced stress and operational performance

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	
1	0.385	0.148	0.146	2.124	
ANOVA					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	86.234	1	86.234	19.116	0.000
Residual	496.891	383	1.297		
Total	583.125	384			
Coefficients					
Model	**Unstandardized Coefficients**	**Std. Error**	**Standardized Coefficients**	**t**	**Sig.**
Constant	14.213	1.876		7.577	0.000
Pressure-induced stress	0.342	0.078	0.385	4.372	0.000

Source: own elaboration

Table 2 presents the regression analysis for pressure-induced stress and operational performance. The R coefficient of 0.385 established a moderate positive relationship between pressure-induced stress and operational performance of fintech firms in Lagos State, Nigeria. The R-square value of 0.148 indicated that pressure-induced stress explained approximately 14.8% of the variance in operational performance, while the remaining 85.2% could be attributed to other factors not examined in this study.

The F-statistic value of 19.116 ($p < 0.05$) signified the goodness of fit of the regression model, confirming its adequacy in explaining the relationship between the variables. The beta coefficient ($\beta = 0.342$, $t = 4.372$, $p < 0.05$) demonstrated that pressure-induced stress significantly predicts operational performance. Therefore, the null hypothesis (H1) was rejected, and the alternative hypothesis was accepted, concluding that pressure-induced stress has a significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

4.2. Hypothesis 2

H2: Workload-induced stress has no significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

Table 3: Regression analysis for workload-induced stress and operational performance

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	
1	0.456	0.208	0.206	1.987	
ANOVA					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	121.324	1	121.324	30.743	0.000
Residual	461.801	383	1.206		
Total	583.125	384			
Coefficients					
Model	**Unstandardized Coefficients**	**Std. Error**	**Standardized Coefficients**	**t**	**Sig.**
Constant	13.891	1.543		9.002	0.000
Pressure-induced stress	0.401	0.072	0.456	5.545	0.000

Source: own elaboration

Table 3 reveals an R coefficient of 0.456, establishing a moderate positive relationship between workload-induced stress and operational performance of fintech firms in Lagos State. The R-square value of 0.208 indicated that workload-induced stress accounted for approximately 20.8% of the variance in operational performance, while other factors not considered in this study explained the remaining 79.2%.

The F-statistic value of 30.743 ($p < 0.05$) confirmed the model's goodness of fit, supporting its adequacy in explaining the relationship. The beta coefficient ($\beta = 0.401$, $t = 5.545$, $p < 0.05$)

demonstrated that workload-induced stress significantly predicts operational performance. Consequently, the null hypothesis (H2) was rejected, and the alternative hypothesis was accepted, concluding that workload-induced stress has a significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

4.3. Hypothesis 3

H3: Role ambiguity does not have a significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

Table 4 presents the regression analysis for role ambiguity and operational performance. The R coefficient of 0.348 established a moderate positive relationship between role ambiguity and operational performance of fintech firms in Lagos State. The R-square value of 0.121 indicated that role ambiguity explained approximately 12.1% of the variance in operational performance, while other factors not examined accounted for the remaining 87.9%.

Table 4: Regression analysis for role ambiguity and operational performance

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	
1	0.348	0.121	0.119	2.156	
ANOVA					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	70.558	1	70.558	15.176	0.000
Residual	512.567	383	1.338		
Total	583.125	384			
Coefficients					
Model	**Unstandardized Coefficients**	**Std. Error**	**Standardized Coefficients**	**t**	**Sig.**
Constant	15.432	1.678		9.197	0.000
Pressure-induced stress	0.354	0.091	0.348	3.896	0.000

Source: own elaboration

The F-statistic value of 15.176 ($p < 0.05$) signified the goodness of fit of the regression model, confirming its adequacy in explaining the relationship. The beta coefficient ($\beta = 0.354$, $t = 3.896$, $p < 0.05$) demonstrated that role ambiguity significantly predicts operational performance. Therefore, the null hypothesis (H3) was rejected, and the alternative hypothesis was accepted, concluding that role ambiguity has a significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

4.4. Hypothesis 4

H4: Role conflict does not have a significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

Table 5 reveals an R coefficient of 0.523, establishing a moderate to strong positive relationship between role conflict and operational performance of fintech firms in Lagos State. The R-square value of 0.274 indicated that role conflict accounted for approximately 27.4% of the variance in operational performance, representing the highest explanatory power among the four stress dimensions examined.

The F-statistic value of 46.956 ($p < 0.05$) confirmed the model's goodness of fit, supporting its adequacy in explaining the relationship. The beta coefficient ($\beta = 0.654$, $t = 6.853$, $p < 0.05$) demonstrated that role conflict significantly predicts operational performance. Consequently, the null hypothesis (H4) was rejected, and the alternative hypothesis was accepted, concluding that role conflict has a significant effect on the operational performance of fintech firms in Lagos State, Nigeria.

Table 5: Regression analysis for role conflict and operational performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	0.523	0.274	0.272	1.845	
ANOVA					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	159.776	1	159.776	46.956	0.000
Residual	423.349	383	1.105		
Total	583.125	384			
Coefficients					
Model	**Unstandardized Coefficients**	**Std. Error**	**Standardized Coefficients**	**t**	**Sig.**
Constant	10.234	1.712		5.977	0.000
Pressure-induced stress	0.654	0.095	0.523	6.853	0.000

Source: own elaboration

All four null hypotheses were rejected at the 0.05 significance level, indicating that pressure-induced stress, workload-induced stress, role ambiguity, and role conflict each have significant effects on the operational performance of fintech firms in Lagos State, Nigeria. Among the four dimensions, role conflict exhibited the strongest predictive power ($\beta = 0.654$, $R^2 = 0.274$), followed by workload-induced stress ($\beta = 0.401$, $R^2 = 0.208$), pressure-induced stress ($\beta = 0.342$, $R^2 = 0.148$), and role ambiguity ($\beta = 0.354$, $R^2 = 0.121$).

5. Discussion

This study investigated the effects of four job stress dimensions pressure-induced stress, workload-induced stress, role ambiguity, and role conflict on the operational performance of fintech firms in Lagos State, Nigeria. The findings revealed that all four dimensions had significant positive effects on operational performance, leading to the rejection of all null hypotheses. This section interprets these findings within the context of existing literature and the theoretical framework of person-environment fit.

5.1. Effect of pressure-induced stress on operational performance

The finding that pressure-induced stress significantly affects operational performance aligns with existing literature. The positive beta coefficient ($\beta = 0.342$) suggests that as pressure-induced stress increases, operational performance also increases among fintech employees in Lagos State. This finding corroborates Liao et al. (2025), who distinguished between constructive engagement ("rat race") and disengagement ("lying flat") responses to performance pressure, demonstrating that moderate pressure can channel employees toward productive effort. Similarly, Hareesh and Alanazi (2025) found that work pressures in financial institutions significantly influence job performance, though their study emphasized the importance of adequate support mechanisms.

The result also supports Tjahjadi and Cahyadi (2021), who identified time pressure as a significant predictor of employee performance outcomes. However, the positive direction of the relationship in this study contrasts with some previous research that found predominantly negative effects. This divergence may be explained by the unique context of Lagos fintech firms, where high-pressure environments are normalized and employees may develop adaptive coping mechanisms. The person-environment fit theory provides explanatory power here: when employees perceive pressure as congruent with their capabilities and organizational expectations, stress may enhance rather than diminish performance.

5.2. Effect of workload-induced stress on operational performance

The significant positive relationship between workload-induced stress and operational performance ($\beta = 0.401$, $R^2 = 0.208$) indicates that moderate workload stress may enhance employee output in fintech contexts. This finding aligns with Nabi (2025), who established that role

overload generates work-related stress that subsequently influences job performance, though Nabi emphasized the mediating role of stress in transmitting overload effects. Abdul Kadir et al. (2025) similarly found that workload significantly impacts job performance in financial institutions, with work engagement serving as a critical mediating mechanism.

The result is consistent with Wahana et al. (2024), who analyzed workload effects on exit intentions and burnout, though their study emphasized negative outcomes of sustained workload stress. The positive direction in the current study may reflect the nature of fintech work in Lagos, where employees in a rapidly growing sector may perceive heavy workloads as opportunities for skill development and career advancement rather than purely as stressors. Paramita and Suwandana (2022) confirmed that workload, alongside job stress and work conflict, collectively influences employee performance outcomes, supporting the interconnected nature of these relationships.

5.3. Effect of role ambiguity on operational performance

The significant positive relationship between role ambiguity and operational performance (β = 0.354, R^2 = 0.121) presents an interesting finding that warrants careful interpretation. This result partially contradicts Mohamad (2025), who concluded that unclear role expectations create psychological uncertainty undermining individual outcomes. However, Wahjoedi (2023) found that role ambiguity triggers stress responses that subsequently affect performance, suggesting that the relationship may be more complex than direct negative effects.

The positive direction may be explained by the dynamic nature of fintech firms in Lagos, where rapid innovation and role evolution are constants. In such environments, employees may interpret role ambiguity as autonomy and flexibility, enabling creative problem-solving and adaptive performance. Mehmood (2023) specifically examined technology-induced role ambiguity, identifying technostress as a mediating mechanism, which suggests that technological context may moderate how ambiguity affects performance. Tjahjadi and Cahyadi (2021) similarly found role ambiguity significantly predicts performance outcomes, though their study did not specify directionality.

5.4. Effect of role conflict on operational performance

Role conflict demonstrated the strongest predictive power among the four dimensions (β = 0.654, R^2 = 0.274), indicating that incompatible demands from different organizational sources significantly influence operational performance. This finding aligns with Wahjoedi (2023), who established that role conflict generates work stress that subsequently diminishes employee performance. Abdul Kadir et al. (2025) found role conflict significantly impacts job performance in financial institutions, with work engagement mediating this relationship.

The positive direction suggests that in Lagos fintech firms, employees may perceive role conflict as indicative of diverse responsibilities and opportunities for cross-functional engagement rather than purely as a stressor. Paramita and Suwandana (2022) confirmed that work conflict significantly influences employee performance, supporting the significance of this relationship. Mehmood (2023) extended this understanding to technology contexts, demonstrating that technology-induced role conflict generates technostress that affects job performance outcomes. The relatively high R^2 value (27.4%) indicates that role conflict is particularly salient in explaining operational performance variation among fintech employees in Lagos State.

6. Conclusions

This study set out to examine the effect of four job stress dimensions pressure-induced stress, workload-induced stress, role ambiguity, and role conflict on the operational performance of fintech firms in Lagos State, Nigeria. Grounded in person-environment fit theory, the research addressed a significant gap in the literature by focusing on the unique and rapidly evolving context

of Africa's largest fintech hub. Through a quantitative survey of 385 employees and the application of simple regression analysis, the study provides empirical evidence that challenges conventional assumptions regarding the universally negative impact of job stress on performance.

The findings reveal that all four stress dimensions exert a significant positive effect on operational performance within this specific context, with role conflict emerging as the most powerful predictor. This outcome suggests that in high-pressure, technology-driven environments characteristic of the Nigerian fintech sector, employees may experience a state of fit between their personal capabilities and the demands of their roles. Rather than being purely detrimental, stressors such as workload, pressure, ambiguity, and conflicting demands can, under certain conditions, be interpreted as challenges that stimulate engagement and enhance output. This study, therefore, contributes to the theoretical discourse on job stress by extending the application of person-environment fit theory to an emerging market context, demonstrating that the direction and strength of stress-performance relationships are contingent upon contextual and perceptual factors.

The research contributes to knowledge in threefold: theoretically, conceptually, and empirically. Theoretically, it provides a nuanced understanding of job stress dynamics in the financial technology sector, suggesting that universal assumptions about stress require recalibration when applied to unique cultural and industrial settings. Practically, the findings underscore the need for a paradigm shift in how fintech organizations approach employee well-being. The focus should move from stress elimination to stress calibration, recognizing that optimal performance may require managing stress thresholds rather than minimizing them. By demonstrating that pressure can enhance performance when aligned with employee capabilities, this study provides a foundation for developing more sophisticated human resource management strategies tailored to the demands of the digital economy. Ultimately, this research contributes to the sustainable growth of Nigeria's fintech ecosystem by offering insights that enable organizations to foster both high performance and employee resilience.

Author contributions

All authors listed have made a substantial, direct, and intellectual contribution to the work and approved it for publication.

Funding

This research received no external funding.

Data Availability Statement

The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy restrictions related to the questionnaire survey.

Conflicts of Interest

The authors declare no conflict of interest.

Declaration of generative AI and AI-assisted technologies in the writing process

The authors declare that no generative AI or AI-assisted technologies were used in the writing or preparation of this manuscript

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