



ORIGINAL PAPER

Fintech's Productivity Trap: How Digital Finance Fuels Workaholism

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Abstract:

The rise of fintech has brought about significant innovations in the financial sector, transforming how financial services are delivered and consumed. However, alongside these advancements, a less-discussed phenomenon has emerged: the intensification of workaholism in the fintech industry. This paper explores how the fast-paced, always-on culture inherent in fintech organizations contributes to increased workaholism among employees. Fintech's emphasis on continuous innovation, high competition, and the blurring of work-life boundaries due to digital tools and remote work creates an environment where employees are expected to be constantly productive. The ubiquitous presence of mobile applications, real-time communication, and AI-driven systems perpetuates a culture of "always being available", leading to long working hours and burnout. The paper also examines the psychological and social impacts of this relentless work culture, including stress, mental health issues, and reduced quality of life. The paper highlights how these challenges are exacerbated by the startup mentality and the expectation of rapid growth and success. Finally, the paper discusses potential solutions, such as regulatory measures, corporate responsibility, and shifts in organizational culture, to mitigate workaholism and promote a healthier work-life balance within the fintech sector. As fintech continues to reshape global finance, addressing the issue of workaholism is crucial for ensuring sustainable growth and the well-being of those driving innovation in this dynamic field.

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Introduction

Over the past two decades, financial technology (fintech) has profoundly reshaped the infrastructure of global financial services, providing faster, cheaper, and more efficient access to financial products and solutions. This digital transformation has massively expanded financial inclusion, with a notable impact in emerging economies, where millions of previously excluded individuals have become part of the formal financial system (Gabor & Brooks, 2017). However, behind this technological progress lies a less discussed but deeply rooted issue: the intensification of workaholism among employees in fintech and related industries.

Fintech organizations operate in an extremely competitive environment that values continuous innovation, execution speed, and constant availability. These characteristics have fostered an “always-on” organizational culture, where high performance expectations and instant responsiveness are mediated by omnipresent digital technologies (Aloulou, 2021). Permanent connectivity and the blurred boundaries between professional and personal space fuel compulsive work behaviors and significantly reduce the capacity for psychological detachment (Monteiro & Joseph, 2023).

Specialized literature indicates a clear correlation between workaholism and mental health decline, including anxiety, insomnia, burnout, and depression (Tahir & Aziz, 2019). This risk is further exacerbated by the fact that in fintech ecosystems, overwork is often perceived not as a dysfunction, but as a sign of commitment to the company's mission or as a potential for rapid scaling (Shobana & Siddiq, 2024).

This paper aims to investigate how the core characteristics of the fintech environment—digital mobility, performance pressure, lack of temporal boundaries, and a hyper-competitive entrepreneurial culture—contribute to the proliferation of workaholism. The article will also explore the psychosocial impact of this phenomenon through the lens of organizational theories and propose remedial measures through organizational policies, public regulations, and a redefinition of success metrics in the fintech domain.

Defining Key Concepts

The term *fintech* is a shorthand for “financial technology” and refers to the integration of technological innovation into financial services and products, with the aim of improving access, efficiency, and user experience. Fintech encompasses a wide range of services, from mobile payments and peer-to-peer lending to robo-advisory, digital assets, and algorithm- and AI-based lending systems. The fintech ecosystem is characterized by a digital, agile, and customer-centered culture, oriented toward disruption and governed by scalable, data-driven business models (Aloulou, 2021). This culture encourages rapid innovation cycles and constant interconnectivity, which not only transforms how financial services operate, but also reshapes work behaviors within fintech companies.

Workaholism is defined as a compulsive and uncontrollable tendency to work excessively and remain preoccupied with work at the expense of other aspects of personal life. It should not be confused with simple professional engagement or passion for work; workaholism is marked by a psychological need to work, often associated with anxiety, detachment difficulties, dissatisfaction, and ultimately, mental and physical health problems (Tahir & Aziz, 2019). Spence and Robbins (1992) identified three dimensions

of workaholism: “work involvement,” “compulsive drive,” and “work enjoyment,” suggesting that only the first two are linked to negative health outcomes.

An emerging concept tied to digital transformation is that of *digital hyperproductivity*—the idea that technology should enable individuals to work faster, more, and continuously. In highly digitized industries, this model of expectation fosters an always-on organizational culture, where 24/7 availability is implicit, and “disconnecting” becomes difficult without guilt or symbolic repercussions (Monteiro & Joseph, 2023). In this context, fintech technologies are not merely neutral tools, but actors that shape work culture by mediating constant interaction and the pressure for efficiency.

Relevant Theoretical Models

To understand how fintech contributes to the emergence and consolidation of workaholism, it is essential to anchor the phenomenon within a solid theoretical framework. Three conceptual models provide a relevant analytical foundation: the Job Demands–Resources (JD-R) model, boundary theory, and the model of compulsive work involvement.

The JD-R model posits that occupational stress and associated behaviors—including workaholism—arise from an imbalance between job demands (e.g., tight deadlines, performance pressure, constant connectivity) and available resources (e.g., autonomy, social support, rest time) (Monteiro & Joseph, 2023). In fintech environments, technology simultaneously amplifies both demands (by accelerating workflows) and resources (through automation and access to data), but often in favor of productivity rather than psychological well-being. As a result, employees may develop unhealthy coping strategies, such as compulsive work involvement.

Boundary theory examines how individuals establish and manage the boundaries between their professional and personal roles. In a digital context, these boundaries become porous, and the spatial-temporal separation of work is weakened. Due to its mobile and 24/7 nature, fintech erodes the barriers between “at work” and “at home,” fostering implicit expectations of continuous availability (Shobana & Siddiq, 2024). This role confusion is a predictor of overwork, burnout, and work–life conflict.

This perspective conceptualizes workaholism as the result of dysfunctional internal motivation. Employees do not merely work long hours; they experience a psychological pressure to remain constantly engaged, even in the absence of explicit external demands (Tahir & Aziz, 2019). Digital work environments like those in fintech can fuel this type of behavior through instant feedback, real-time performance metrics, and a reward culture that values nonstop availability.

By integrating these models, it becomes clear that workaholism in fintech is not merely an individual issue, but the outcome of a complex interaction between technological, cultural, and psychological factors that must be analyzed within a systemic framework.

The Accelerated Adoption of Financial Technology

The digital transformation of the financial sector has accelerated significantly over the past two decades, redefining not only how financial services are accessed and delivered, but also internal organizational dynamics. Fintech has become synonymous with disruption: from eliminating traditional intermediaries to creating new business models based on artificial intelligence, automation, and real-time data (Schena et al., 2018).

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This digitalization has profoundly altered the organizational culture within fintech companies, particularly through the introduction of a “digital mindset” that emphasizes continuous adaptability, rapid response, and constant engagement. Studies show that this culture is fueled by the pressure to keep pace with technological innovation and to meet the evolving demands of the global market (Hughes et al., 2023).

The widespread adoption of digital tools—such as mobile payment platforms, online lending services, and e-wallets—has influenced not only the client–provider relationship, but also the employee–work relationship. In this hyperconnected ecosystem, employees are often exposed to a “non-stop” culture, where availability and responsiveness become implicit performance criteria. This kind of digital organizational culture proves to be fertile ground for the development of workaholism and burnout (Broby & Karkkainen, 2016).

Moreover, recent research reveals that digitalization promotes decentralized decision-making and a reorganization of work around fragmented and continuously monitored task flows, which can create constant pressure on employees to “stay up-to-date” and “perform” beyond traditional time or space boundaries (Ahmed & Hasan, 2021).

Thus, the adoption of financial technology is not merely a technical evolution, but a complex social process with significant implications for mental health, work–life balance, and how “productivity” is defined in the digitized workplace.

“Always-On” Culture and Permanent Digital Availability

One of the most striking features of digitized work environments in fintech is the “always-on” culture—a continuous state of connectivity and professional availability, enabled by technology. In theory, such practices promote agility and efficiency, but in reality, they often lead to overexertion, burnout, and the erosion of boundaries between professional and personal life.

Recent research indicates that this culture is a direct cause of psychological stress, anxiety, and insomnia among employees. In a study conducted at Magna Automotive India, employees exposed to the pressure of being available outside normal working hours reported high levels of burnout, decreased job satisfaction, and significant work–life imbalance (Aarthi & Deepa, 2024).

This pressure is amplified in fintech environments through the extensive use of mobile apps, real-time communication channels, and AI systems that create “total transparency” of work activities. While these tools are useful for coordination and productivity, they can also generate a form of continuous surveillance that undermines autonomy and limits the employee’s ability to disconnect (Newey, 2021).

Another study focused on tech organizations in India found that employees perceive the “always-connected” culture as a structural barrier to well-being and that, in the absence of clear organizational policies on digital boundaries, this culture becomes normative and self-replicating (Singh, 2021).

Moreover, the implementation of digital mental health intervention platforms in companies—such as mindfulness apps or online psychological support—has shown that permanent availability can reduce engagement with such solutions. Although perceived as flexible and convenient, these tools are often used superficially due to the difficulty in separating personal time from professional obligations (Carolan & de Visser, 2018).

In conclusion, the “always-on” culture is not merely a symptom of digital transformation, but an institutionalized practice that redefines employees’ relationship

with work and personal time, with direct consequences for mental health, personal balance, and the sustainability of work in the fintech sector.

The Interface Between Technological Progress and Occupational Stress

The intense digitalization of work in the fintech sector, while promoted as a driver of efficiency and competitiveness, generates significant side effects on employees' psychological health. Technological progress—particularly through the integration of artificial intelligence, automation, and real-time monitoring—brings with it ongoing organizational pressure for adaptation, performance, and availability. This dynamic is directly linked to rising levels of occupational stress and burnout in digitized industries.

A recent study highlights that digital stressors, such as excessive multitasking and frequent interruptions caused by technological tools, are positively correlated with symptoms of burnout—particularly mental exhaustion and psychological detachment from work (Kaltenegger et al., 2023). This relationship is so strong that researchers have detected measurable physiological changes, such as increased cortisol levels in employees' hair, serving as a biological marker of chronic stress.

Furthermore, the phenomenon of “*digital depression*”—a term used to describe emotional exhaustion caused by technological overload—significantly affects employees' quality of life. They experience constant pressure to stay connected, respond quickly, and remain competitive in an environment where performance indicators are visible, quantifiable, and compared in real time (Johnson & Indvik, 2004).

In the fintech context, this type of occupational stress is rooted in an organizational culture that equates “digital presence” with professional engagement. Employees frequently face implicit expectations to remain active even outside official working hours, leading to chronic fatigue, insomnia, and reduced concentration capacity (de Lourdes & Guilherme, 2016).

Moreover, an observational study on the impact of organizational stress in fast-paced industries found that over 60% of respondents exhibited early signs of burnout, while 5% were already in advanced stages, with evident physiological symptoms and compromised mental health (Gajjar & Amarnath, 2021).

These findings support the notion that, although technology is designed to reduce human effort, in the absence of clear organizational mechanisms to safeguard mental health, technological progress can become a systemic risk factor.

The Dynamics of Workaholism in Fintech

One of the main factors contributing to workaholism in the fintech sector is the blurring of boundaries between professional and personal life. In an environment where digital technology enables work from anywhere at any time, spatial and temporal separation of work becomes nearly impossible. This boundary porosity results in a state of constant availability and internal pressure to remain engaged, even outside contractual hours. Studies show that workaholism frequently emerges in organizational environments where overwork is the implicit norm, driven by technology and the performative culture of startups (Taris & de Jonge, 2023).

In fintech, performance is not merely a measure of efficiency—it is a core component of professional identity. Employees are often evaluated and validated based on their ability to sustain an intense work pace, fueled by aggressive KPIs and real-time feedback. This association between personal value and continuous productivity can lead to compulsive involvement and burnout. Qualitative interviews with self-identified

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workaholics reveal that work is perceived not only as the primary source of existential meaning, but also as a form of “socially acceptable addiction” (Hassell et al., 2024).

Fintech amplifies performance pressure through technology—performance tracking apps, transparent dashboards, and algorithmic evaluations. While theoretically intended to promote objectivity, these tools can become sources of constant anxiety and social comparison. The phenomenon is further exacerbated by workaholic leadership styles, where managers set unrealistic expectations through their own behavior. Research shows that a workaholic leader can induce psychological distress in subordinates and normalize overwork as a standard practice (Dong & Li, 2024).

This dynamic is particularly visible in contexts where companies promote hyper-competitive organizational cultures with low tolerance for personal boundaries. Rather than enhancing performance, these environments foster compensatory behaviors, loss of intrinsic motivation, and a decline in overall well-being (Balducci et al., 2020).

Mental and Social Health Effects

Workaholism, fueled by the digital dynamics of fintech environments, has significant consequences for employees’ mental health and quality of life. Although often perceived as a sign of professional dedication, this compulsive behavior is associated with a wide range of negative psychosocial outcomes, including emotional exhaustion, insomnia, depression, anxiety, and social isolation.

A comprehensive study on healthcare workers showed that individuals identified as workaholics reported significantly lower quality of life, high levels of psychological stress, and physiological symptoms linked to burnout, such as elevated inflammatory markers (IL6, TNF α) (Kasemy et al., 2020). Additionally, somatization and sleep disorders were significantly more frequent among these employees.

A recent meta-analysis on medical personnel found direct links between workaholism, burnout, and impaired mental health: workaholic participants reported symptoms of anxiety, depression, difficulty concentrating, and decreased professional efficiency (Barbosa et al., 2024). Sleep quality was also reduced, further intensifying the vicious cycle of chronic fatigue and occupational stress.

Another study focused on active workers demonstrated that burnout mediates the relationship between workplace quality of life and mental health symptoms, confirming the hypothesis that prolonged exposure to excessive demands inevitably leads to a decline in well-being (Pereira et al., 2021).

From an organizational perspective, this deterioration in mental health affects not only the individual, but also team performance and business sustainability. In the long term, companies that tolerate or promote workaholism face higher staff turnover, increased absenteeism, and a loss of professional engagement (Bandelj, 2023).

Thus, rather than serving as a source of competitive advantage, technology-driven workaholism becomes a structural risk factor that undermines mental health and social cohesion within fintech organizations.

The Myth of the Heroic Startup

The startup culture in fintech is often enveloped in a heroic narrative of innovation and perseverance, where overwork becomes a symbol of commitment and entrepreneurial vision. This narrative—heavily inspired by the Silicon Valley model—promotes the idea that rapid success and market disruption can only be achieved through intense labor, personal sacrifice, and risk tolerance. In this context, workaholism is not

merely tolerated but frequently valorized as an essential entrepreneurial trait (Koskinen, 2023).

This mythology is reinforced by the logic of venture capital investment, which favors rapid scaling, the launch of minimum viable products (MVPs), and aggressive responses to market shifts. Startup funding is, in essence, contingent on the founders' ability to perform at maximum intensity, turning the organizational culture into a highly performative and stressful environment (Guo, 2024).

This dynamic creates a simplified identity equation: work = personal value = success. Within this framework, employees are encouraged to exceed their personal limits, and burnout is often perceived as a rite of passage rather than a symptom of a flawed system. Fintech startups are described in the literature as spaces with a “hyperactive entrepreneurial culture,” where creativity, pressure, and the absence of clear regulations coexist in precarious ways (Aloulou, 2021).

Moreover, this founding myth is transmitted to the entire team through recruitment based on “cultural fit”—employees are selected not only for their skills, but also for their willingness to sustain this pace. Studies show that startup firms invest in building an organizational culture that promotes informality, apparent autonomy, and risk-taking—elements that often mask the absence of psychological safety or work-life balance (Lazarova, 2020).

This heroic discourse must be critically reevaluated in light of its long-term adverse effects. Far from being merely a stylistic choice, the myth of the heroic startup can function as an institutional mechanism that normalizes self-exploitation, reduces employees' ability to set healthy boundaries, and perpetuates the risk of systemic burnout.

Fintech as Ideological Infrastructure

Beyond technological innovation and emerging business models, fintech also functions as an ideological infrastructure – a set of norms, values, and beliefs that shape employees' perceptions of work, time, and success. This ideology is fueled by discourses around speed, efficiency, disruption, and performance, creating an organizational culture in which productivity becomes the ultimate criterion for validation.

Studies show that a performance-centered organizational culture exerts significant pressure on employees to conform to dominant norms, even when these norms come at the expense of well-being. This “normative” culture of efficiency is not merely perceived as a set of expectations, but as an ideology that gives meaning and value to professional behavior (Tavares & Xie, 2024).

In fintech environments, algorithms, performance metrics, and digital management tools contribute to the institutionalization of this ideology. In practice, technology becomes not just an operational tool, but a mechanism of symbolic control that defines what counts as “added value” and what is labeled “inefficiency.” This dynamic turns organizational culture into an ideological space, where deviation from hyperproductivity is perceived as a form of failure or lack of commitment (Lakshmi et al., 2024).

A revealing example is the way digital culture encourages the internalization of organizational norms. Employees not only respond to external expectations, but begin to impose increasingly ambitious goals on themselves, leading to a form of legitimate self-exploitation. In this context, workaholism is not an anomaly but a logical outcome of an ideology in which excessive work is synonymous with merit and success (Trasca, 2024).

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Moreover, this type of culture inhibits collective mechanisms of resistance. While in other industries, unions or HR policies might mediate organizational imbalances, in fintech, entrepreneurial culture and the meritocratic narrative weaken such balancing mechanisms. As a result, systemic pressures become internalized and perpetuated at an individual level.

In conclusion, fintech operates not only as a technological system but as an ideological framework that normalizes and reproduces overwork as a central organizational value.

Intervention Strategies and Possible Solutions

A critical strategy for combating workaholism in digitized industries like fintech is the introduction of clear regulations regarding the right to disconnect. Legislative models from some European countries have shown that setting legal limits on digital connectivity hours reduces occupational stress and supports mental health. Regulations may include banning professional contact outside of working hours or requiring employers to ensure disconnected breaks (Beaudemoulin et al., 2017).

Fintech organizations can implement digital wellbeing programs that include stress management workshops, strategies for controlling work–life boundaries, and digitally assisted self-care routines. Studies show that personalized and multisensory interventions, such as those based on mindfulness or digital coaching, significantly reduce burnout levels and increase the sense of control over one's professional life (Rich et al., 2020).

To counteract the performative ideology, companies need to rethink their reward and evaluation systems. Instead of relying solely on productivity-based metrics, organizations can introduce indicators of “work quality,” collaboration, work–life balance, and social contribution. Organizational success should also encompass talent retention, employee satisfaction, and collective psychological wellbeing (Ramesh, 2022).

Effective interventions are those developed through participatory processes, involving employees to account for organizational specificities and existing cultural barriers. Engaging employees in identifying problems and designing solutions leads to more sustainable wellbeing programs with higher levels of engagement and effectiveness (Manner et al., 2023).

Conclusions

This paper has explored the hidden dimensions of digitalization in the fintech sector, focusing on a frequently overlooked issue: workaholism fueled by the technological infrastructure and organizational culture specific to this field. While fintech serves as a major catalyst for innovation and financial inclusion, it has also generated a professional paradigm marked by hyperconnectivity, intensified workloads, and blurred boundaries between professional and personal life.

Workaholism in fintech cannot be interpreted merely as an individual expression of professional dedication. On the contrary, it emerges as a logical consequence of a system built on the values of constant performance, speed of execution, and continuous competition. The “always-on” culture—sustained by mobile technology, artificial intelligence, and real-time digital metrics—has transformed the pace of work into a continuous flow, in which personal time becomes an extension of professional responsibilities. In this context, constant availability is no longer a choice but a tacit expectation, while rest and disconnection are seen as obstacles to progress.

This culture of infinite productivity is reinforced by the founding mythologies of the startup ecosystem—especially within fintech—where the narrative of success is constructed around personal sacrifice, relentless work, and near-heroic individual performance. Overwork is not only tolerated but often glorified, while burnout and other forms of psychological exhaustion are normalized as “inevitable costs” of innovation. The meritocratic ideology and the rhetoric of disruption help legitimize this model, turning workaholism into an aspirational ideal rather than an organizational dysfunction.

Against this backdrop, the effects on mental health are profound and well-documented: increased psychological stress, decreased quality of life, insomnia, anxiety, depression, and ultimately, emotional disengagement from work. These symptoms not only affect individuals but have direct consequences for organizational functioning—ranging from staff turnover and declining engagement to the long-term erosion of innovative capacity.

It is therefore imperative for the fintech industry to adopt a more nuanced view of the relationship between technology, work, and well-being. Public policies on the right to disconnect, the implementation of sustainable leadership models, the reformulation of performance indicators, and the co-creation of organizational wellbeing programs are fundamental directions for achieving the necessary rebalancing. Only by acknowledging these imbalances and establishing fair and proactive intervention mechanisms can fintech become not only a symbol of technological progress but also a model of social responsibility and organizational humanism.

Thus, addressing workaholism is not merely a matter of professional ethics—it is an essential condition for the long-term sustainability of a sector at the forefront of global transformations.

Authors' Contributions:

The authors contributed equally to this work.

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