

EFFECTS OF TELEWORKING STRUCTURES AND ORGANIZATIONAL PERFORMANCE: A FINTECH STUDY IN LAGOS, NIGERIA

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ABSTRACT

The increasing adoption of teleworking among financial technology (FinTech) firms has created the need to understand the organizational structures required to sustain performance in remote work environments. This study examined the effects of teleworking structures on organizational performance using OPay in Ikorodu, Lagos State, Nigeria, as evidence. Specifically, the study investigated the influence of technology infrastructure, physical work environment, and operational efficiency on organizational performance. The study adopted a quantitative cross-sectional survey design anchored on the Technology Acceptance Model (TAM). Data were collected from 153 employees selected from a population of 248 using simple random sampling and a structured five-point Likert scale questionnaire. Descriptive and inferential statistics, including multiple regression analysis, were employed for data analysis at a 5% level of significance. Findings revealed that technology infrastructure, physical work environment, and operational efficiency significantly and positively influenced organizational performance. The model explained 79.3% of variations in firm performance ($R^2 = 0.793$), indicating that teleworking structures are important determinants of performance outcomes. The study concludes that effective teleworking implementation depends on adequate technological support, conducive work environments, and efficient operational systems. Therefore, it is recommended that organizations must enhance the physical work environment by providing ergonomic equipment and well-designed workstations.

Keywords: FinTech, operational efficiency, organizational performance, physical work environment, technology infrastructure, teleworking.

Introduction

Technological advancement has significantly transformed organisational operations and reshaped how employees communicate, collaborate, and execute work activities across industries. In the Financial Technology (FinTech) sector, digital innovations have accelerated the adoption of flexible work arrangements and reduced dependence on traditional office settings (Schwab, 2016; Al Nawayseh, 2020). Teleworking has emerged as an important organisational practice, particularly in technology-driven organisations where employees perform work activities remotely through digital communication and collaboration platforms. This work arrangement has gained attention because of its potential to improve flexibility, business continuity, and employee productivity while reducing operational constraints associated with physical workspaces (Bellmann & Hübler, 2021; Brynjolfsson & McAfee, 2014).

Despite the growing acceptance of teleworking, questions remain regarding its effectiveness in improving organisational performance. Existing evidence suggests that teleworking outcomes depend largely on the organisational structures that support remote work implementation, including technology infrastructure, physical work environment, and operational efficiency. While some studies report positive outcomes, others indicate challenges associated with coordination, employee engagement, and work management (Rodriguez-Modrono & Lopez-Igual, 2021; Akinyetun, 2022). Within the Nigerian FinTech sector, empirical studies examining how teleworking structures influence organisational performance remain limited. This gap is important because FinTech organisations depend heavily on digital systems and operational responsiveness to sustain performance in competitive environments (Ola-Ade, 2021).

This study therefore examines the effects of teleworking structures on organisational performance using OPay in Ikorodu, Lagos State, Nigeria as a case study. Specifically, the study evaluates the influence of technology infrastructure, physical work environment, and operational efficiency on organisational performance.

The findings of this study are expected to provide evidence that supports managerial decision-making on remote work practices within FinTech organisations, contribute to policy discussions relating to flexible work arrangements, and provide a basis for future research on teleworking and organisational performance in emerging economies (GOA, 2023).

Statement of the Problem

The increasing adoption of teleworking has transformed how organisations coordinate work activities and maintain operational performance. In technology-intensive sectors such as Financial Technology (FinTech), remote work arrangements depend heavily on organisational support systems to ensure continuity, efficiency, and employee productivity. Although teleworking presents opportunities for flexibility and cost reduction, its effectiveness is influenced by the availability of appropriate organisational structures, particularly technology infrastructure, physical work environment, and operational efficiency.

In Nigeria, teleworking has gained increased attention due to changing work patterns and economic realities that affect traditional workplace operations. However, many organisations continue to experience difficulties in achieving consistent performance outcomes under remote work arrangements. Challenges associated with inadequate technological support, unsuitable work environments, and inefficiencies in work processes may limit the expected benefits of teleworking and ultimately affect organisational performance.

Existing studies have examined teleworking from broader perspectives such as employee productivity, work performance, employee well-being, and economic implications of remote work (Kimondo, 2022; Yusuf, 2021; Nwoko & Yazdani, 2022; Battisti et al., 2022). While these studies

provide useful evidence regarding the outcomes of remote work, they give limited attention to the specific organisational structures through which teleworking influences performance, particularly within the FinTech sector. In addition, empirical evidence from Nigeria remains limited, with few studies examining how technology infrastructure, physical work environment, and operational efficiency jointly shape organisational performance in a FinTech setting.

This limitation creates an empirical and contextual gap because FinTech organisations rely extensively on digital platforms and coordinated operational systems to sustain service delivery and competitive performance. Consequently, insufficient understanding of the organisational structures that support teleworking may constrain management decisions and weaken the effectiveness of remote work practices. Against this background, this study was undertaken to examine the effects of teleworking structures on organisational performance using OPay in Ikorodu, Lagos State, Nigeria as a case study.

Objective of the Study

The main objective of this study is to examine the effects of teleworking structures on organisational performance using OPay in Ikorodu LGA, Lagos State, Nigeria as a case study. The specific objectives are to:

- i. Examine the effect of availability of technology infrastructure in teleworking on the performance of Opay in Ikorodu LGA, Lagos State, Nigeria.
- ii. Ascertain the effect of physical work environment in teleworking on the performance of Opay in Ikorodu LGA, Lagos State, Nigeria.
- iii. Investigate the effect of operational efficiency of teleworking on the performance of Opay in Ikorodu LGA Lagos State, Nigeria.

Research Questions

In order to achieve the aim and objectives of the study, the following research questions are raised:

- i. Does the availability of technology infrastructure for teleworking have an effect on the performance of Opay in Ikorodu LGA, Lagos State, Nigeria?
- ii. What is the effect of physical work environment in teleworking on the performance of Opay in Ikorodu LGA, Lagos State, Nigeria?
- iii. Does the operational efficiency of teleworking have an effect on the performance of Opay in Ikorodu LGA, Lagos State, Nigeria?

Research Hypotheses

Ho: The availability of technology infrastructure in teleworking does not have any statistically significant effect on performance of Opay in Ikorodu LGA, Lagos State, Nigeria.

Ho: The physical work environment in teleworking does not have a statistically significant effect on performance of Opay in Ikorodu LGA, Lagos State, Nigeria.

Ho: The operational efficiency in teleworking has no statistically significant effect on performance of Opay in Ikorodu LGA, Lagos State, Nigeria.

Literature Review

This literature review is organized into three sections: Conceptual, Theoretical and Empirical findings, providing a comprehensive overview of the relationship between teleworking and performance in fintech firms.

Conceptual Review

This section of the literature review provides a comprehensive analysis of the key concepts related to teleworking and performance in fintech firms.

Teleworking

Teleworking refers to a work arrangement in which employees perform assigned responsibilities outside the traditional office environment through the use of information and communication technologies that enable communication, collaboration, and access to organisational resources (Bellmann & Hübler, 2021). The growing adoption of teleworking reflects organisational efforts to improve flexibility, business continuity, and operational effectiveness in increasingly digital work environments. Although previous literature has identified different forms of teleworking, including home-based, remote office, and mobile teleworking (Gray, Smith, & Smith, 1993), these classifications are not the focus of this study and are therefore not discussed extensively. Rather, this study focuses on the organisational structures that enable effective teleworking implementation.

Technology Infrastructure

Technology infrastructure refers to the technological resources and systems that support remote work operations, including hardware, software, internet connectivity, communication platforms, cloud services, and secure access to organisational information systems (Gunnell, 2021). Within teleworking environments, technology infrastructure serves as the foundation for employee communication, coordination, and task execution. The effectiveness of teleworking depends largely on the availability and reliability of technological systems. Consistent access to digital tools enables employees to collaborate efficiently and maintain workflow continuity regardless of location. Technology Acceptance Model (TAM) suggests that employees are more likely to adopt and effectively utilise remote work technologies when they perceive them as useful and easy to use (Davis, 1989).

Physical Work Environment

Physical work environment refers to the conditions surrounding employees' work activities that influence comfort, concentration, and productivity. In teleworking settings, this includes workspace arrangement, lighting conditions, ergonomic design, noise levels, and availability of necessary work facilities. A conducive physical work environment contributes to employee effectiveness by reducing stress and improving task performance. Studies have shown that work environments that support employee comfort and accessibility enhance productivity and work outcomes (Nzewi et al., 2018; Akinyele, 2017). From the TAM perspective, environmental conditions may influence employees' perceptions of the usefulness and ease of using work technologies.

Operational Efficiency

Operational efficiency refers to the extent to which an organisation utilises available resources effectively to achieve desired outcomes while minimising unnecessary costs and delays (Harper, 2023). In teleworking environments, operational efficiency reflects the organisation's ability to coordinate activities, sustain workflow, and maintain productivity despite physical separation of employees. Efficient operational systems facilitate timely communication, effective decision-making, and improved service delivery. Research suggests that organisations with efficient remote work processes are better positioned to maintain productivity and operational performance (Howington, 2022).

Organisational Performance

Organisational performance refers to the extent to which an organisation achieves its strategic and operational objectives through effective utilisation of available resources (Muhammad et al., 2019). Performance may be assessed through financial indicators such as profitability and sales growth as well as non-financial indicators including productivity, service quality, and customer satisfaction (Kaplan & Norton, 2021). For this study, organisational

performance is assessed using financial performance indicators, particularly sales growth and profit margin, as measures of organisational outcomes within the FinTech context.

Based on the foregoing discussion, this study conceptualises teleworking structures as technology infrastructure, physical work environment, and operational efficiency, and examines their influence on organisational performance.

Theoretical Review

This study is anchored on the Technology Acceptance Model (TAM) developed by Davis (1989), which originated from the Theory of Reasoned Action (TRA) of Ajzen and Fishbein (1975). TAM was developed to explain why individuals accept or reject technology and proposes that technology utilisation is largely determined by two cognitive beliefs: Perceived Usefulness (PU) and Perceived Ease of Use (PEU).

Perceived Usefulness refers to the extent to which an individual believes that using a technology will improve work performance, whereas Perceived Ease of Use refers to the extent to which the technology can be utilised with minimal effort (Davis, 1989). TAM argues that these perceptions shape behavioural intention and ultimately influence actual technology usage and work outcomes.

The selection of TAM for this study is based on the argument that teleworking is not merely a workplace arrangement but a technology-enabled mode of work execution. Employees operating under teleworking conditions depend on digital platforms, communication systems, cloud services, and remote collaboration tools to perform organisational tasks. Consequently, organisational performance in teleworking environments is influenced not only by the existence of these technologies but also by employees' willingness and ability to use them effectively.

The theoretical relevance of TAM becomes clearer when linked to the variables examined in this study. Technology infrastructure influences employees' perception of usefulness because reliable digital systems improve communication, speed, accessibility, and continuity of work activities. Operational efficiency reflects how teleworking systems simplify workflows and reduce process constraints, thereby strengthening perceived ease of use. Similarly, the physical work environment may influence users' interaction with remote technologies by affecting comfort, concentration, and work execution. Through these mechanisms, employee acceptance and utilisation of teleworking systems may contribute to improved organisational performance.

Alternative theories were considered in positioning this study. The DeLone and McLean Information Systems Success Model explains organisational outcomes through dimensions such as system quality, information quality, service quality, user satisfaction, and net benefits. Although useful for evaluating information systems performance, the model places greater emphasis on system success than on user acceptance behaviour. Likewise, Social Cognitive Theory explains behaviour through interactions among environmental, behavioural, and personal influences but provides less direct explanation of technology adoption decisions.

TAM was therefore selected because it provides a more direct theoretical explanation for how employees' perceptions of teleworking technologies translate into work behaviour and performance outcomes. Since this study examines teleworking structures rather than information system evaluation or broader behavioural processes, TAM offers stronger alignment with the study objectives and variables.

Despite its strengths, TAM has limitations. The model has been criticised for concentrating primarily on individual perceptions while giving limited attention to organisational culture, leadership influence, institutional constraints, and external environmental conditions that may affect teleworking outcomes. Consequently, the findings of this study should be interpreted

with the understanding that organisational performance is shaped by both technology acceptance and broader organisational conditions. Accordingly, TAM provides the most suitable theoretical foundation for explaining how teleworking structures influence organisational performance within the FinTech sector.

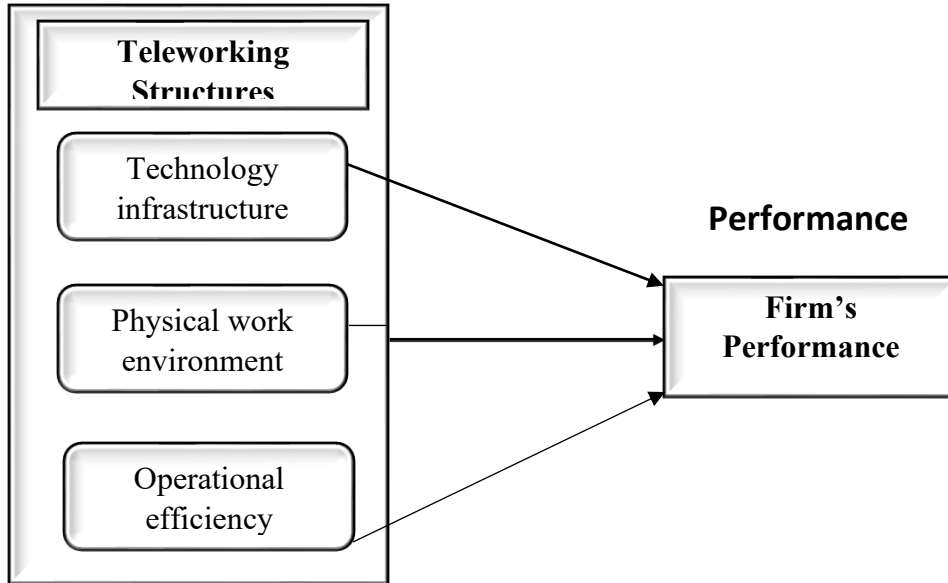


Fig 1. Conceptual Framework on teleworking structures and Firm performance

Source: Author 2026

Empirical Review

This section reviews empirical evidence on teleworking and its impact on performance, particularly in fintech firms, summarizing key findings and limitations of existing research. Recent empirical studies further strengthen the understanding of teleworking structures and organizational performance. Camaiani et al. (2023) examined the effect of teleworking on organisational performance, employee behaviour, and organisational culture within the business services industry. The study adopted a quantitative survey design using employees' perceptions as the basis for analysis. Findings revealed that teleworking improved organisational outcomes where organisations provided adequate digital infrastructure, communication systems, and supportive workplace practices. However, the study examined teleworking broadly without isolating specific teleworking structures and did not focus on the FinTech sector. This creates a contextual and variable-specific gap addressed by the present study.

Ferdous et al. (2026) conducted a systematic review to examine remote work adoption and employee outcomes across multiple sectors. The review synthesised evidence from previous studies and found that digital readiness, organisational support, employee adaptability, and flexible operational systems influenced teleworking success. Although comprehensive, the study relied on secondary evidence and did not empirically test relationships between teleworking structures and organisational performance. The present study addresses this limitation through direct empirical investigation.

Kimondo (2022) investigated the impact of remote working on employee productivity using a survey research design. The findings showed improvements in flexibility, work-life balance, productivity, and cost savings but also reported concerns relating to reduced interpersonal

interaction and employee monotony. Although the study explained employee productivity outcomes, organisational performance was not examined and teleworking structures were not operationalised as explanatory variables.

The Danne Institute for Research (2021) examined challenges and organisational support for remote workers during the COVID-19 period in Lagos using employee-based evidence. Findings indicated that unstable internet access, home distractions, and employee anxiety constrained remote work effectiveness. While the study identified barriers affecting remote work outcomes, its focus remained on employee experiences and support mechanisms rather than organisational performance and structural dimensions of teleworking.

Yusuf (2021) examined the relationship between remote work and performance dimensions within the Nigerian FinTech industry using quantitative analysis. Findings revealed positive effects of remote work on work quality, time management, and problem-solving capability. However, the study focused on performance outcomes without identifying which organisational structures contributed to those outcomes. In addition, the study did not simultaneously assess technology infrastructure, physical work environment, and operational efficiency.

Nwoko and Yazdani (2022) investigated the influence of remote work on employee motivation and mental health using behavioural and workplace outcome measures. Findings demonstrated that supportive work conditions enhanced employee motivation and psychological well-being. However, the study concentrated largely on individual behavioural outcomes and did not evaluate organisational performance or operational effectiveness within teleworking environments.

Eneh et al. (2021) studied remote work culture and management efficiency at the University of Calabar Teaching Hospital using the Job Demand–Resource framework. The study employed empirical analysis of productivity and work-life balance indicators and found that technological support and remote work policies improved management efficiency. Nevertheless, the study was conducted in the healthcare sector, which differs significantly from the operational characteristics of FinTech organisations.

Prasetyaningtyas et al. (2021) examined the impact of work-from-home practices on productivity in the banking industry and assessed the mediating roles of work-life balance and job satisfaction. The study found that remote work improved productivity but generated mixed outcomes for employee well-being and satisfaction. However, organisational performance was not directly measured and operational efficiency was not analysed as a separate organisational construct.

Overall, the reviewed studies indicate that teleworking may improve productivity, employee outcomes, and organisational effectiveness under favourable conditions. However, three major empirical gaps remain. First, most studies emphasised employee experiences and behavioural outcomes rather than organisational structures. Second, limited studies examined technology infrastructure, physical work environment, and operational efficiency simultaneously as determinants of organisational performance. Third, empirical evidence remains insufficient within the Nigerian FinTech context, particularly using organisation-level analysis. Accordingly, this study addresses these gaps by empirically examining the effects of technology infrastructure, physical work environment, and operational efficiency on organisational performance using OPay in Ikorodu, Lagos State, Nigeria.

Methodology

This study adopted a quantitative research approach using a cross-sectional survey design to examine the effects of teleworking structures on the performance of a FinTech firm in Lagos State, Nigeria. The quantitative approach was considered appropriate because it enables objective measurement of relationships among variables and supports statistical testing of hypotheses. The study population consisted of employees of OPay operating within Ikorodu Local Government Area of Lagos State. The target population comprised 248 employees engaged in operational and administrative activities relevant to teleworking practices, as determined through preliminary field investigation and confirmed by OPay management records in Ikorodu Local Government Area. A sample size of 153 respondents was determined using the Taro Yamane sampling technique to ensure adequate representation of the population. Ikorodu Local Government Area was purposively selected as the study area due to the concentration of OPay operations and accessibility of respondents within the area. A simple random sampling technique was then employed to select respondents from the target population to ensure equal probability of selection and reduce sampling bias. Primary data were collected through a structured questionnaire designed based on existing literature and the objectives of the study. The questionnaire was structured using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The instrument was divided into sections covering demographic characteristics and the study constructs, namely technology infrastructure, physical work environment, operational efficiency, and organizational performance. Content validity of the instrument was established through expert review by scholars in management and organizational studies to ensure clarity, relevance, and adequacy of the questionnaire items. Reliability of the instrument was tested using Cronbach's Alpha coefficient. The reliability results showed that technology infrastructure ($\alpha = 0.83$), physical work environment ($\alpha = 0.81$), operational efficiency ($\alpha = 0.85$), and organizational performance ($\alpha = 0.88$), indicating strong internal consistency of the instrument as all values exceeded the acceptable threshold of 0.70. Data collection followed strict ethical research principles, including voluntary participation, informed consent, confidentiality, and anonymity of respondents. Descriptive statistics including frequency distribution, percentages, mean, and standard deviation were used to summarize respondent characteristics and study variables. Inferential statistics involving correlation and multiple regression analysis were employed to test the hypotheses at a 5% level of significance ($p < 0.05$).

Results and Discussion

This section presents the result and analysis of quantitative data, presentation and interpretation of the findings. The profile is presented in table 1.

Table 1: Personal Data of Respondents

Variables	Description	Frequency	Percentage (%)
Gender	Male	123	80.4
	Female	30	19.6
	Total	153	100
Age	20-29	34	22.2
	30-39	69	45.1
	40-49	21	13.7
	50-59	26	17.0
	60 and Above	3	2.0
	Total	153	100
	Marital status	Married	33
	Single	120	78.4
	Total	153	100
Qualification	ND/NCE	40	26.1
	BSc/HND	46	30.1
	MSc/MBA	43	28.1
	Others	24	15.7
	Total	153	100

Source: Author (2026).

Table 1 shows the demographic characteristics of respondents. Male respondents constituted the majority (80.4%), while females accounted for 19.6%, indicating male dominance within the study population. The age distribution shows that respondents aged 30-39 years formed the largest proportion (45.1%), followed by those aged 20-29 years (22.2%), suggesting that the workforce is largely composed of economically active and technologically adaptable employees. In terms of marital status, most respondents were single (78.4%). Regarding educational qualification, respondents with BSc/HND qualifications accounted for the highest proportion (30.1%), followed closely by MSc/MBA holders (28.1%), indicating that respondents possess educational backgrounds capable of supporting teleworking practices and technology adoption.

Regression Results and Hypothesis Testing

This section presents the regression results and hypothesis testing on the effects of teleworking structures on organisational performance at OPay in Ikorodu LGA, Lagos State, Nigeria. Specifically, the analysis examined the influence of technology infrastructure, physical work environment, and operational efficiency on organisational performance.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.891 ^a	.793	.789	.454	.793	190.695	3	149	.000	1.357

a. Predictors: (Constant), Operational Efficiency, Technology Infrastructure, Physical Work Environment

b. Dependent Variable: Firm's Performance

The model summary shows a strong relationship between teleworking structures and organisational performance ($R = 0.891$). The coefficient of determination ($R^2 = 0.793$) indicates that 79.3% of the variation in organisational performance is explained by technology infrastructure, physical work environment, and operational efficiency, while the remaining 20.7% may be attributed to other factors not included in the model. The adjusted R^2 value (0.789) confirms the explanatory power of the model. The Durbin-Watson statistic (1.357) falls within the acceptable range and suggests that autocorrelation is not severe enough to threaten the reliability of the regression estimates. Based on the regression coefficients obtained from the model, the estimated regression equation is expressed as:

$$\text{Firm Performance} = 0.460 + 0.262(\text{PWE}) + 0.363(\text{TI}) + 0.233(\text{OE}) \dots (\text{Eq. 1})$$

Hypothesis One

H01: Technology infrastructure in teleworking does not significantly affect organisational performance at OPay in Ikorodu LGA, Lagos State, Nigeria.

Table 4.3: Regression Result for Hypothesis One

Variable	B	Std. Error	Beta	t	Sig.	Decision
Technology Infrastructure	0.363	0.069	0.411	5.249	0.000	Reject H01

Source: Field Survey (2026)

Table 4.3 shows that technology infrastructure has a positive and statistically significant effect on organisational performance ($B = 0.363$; $p < 0.05$). Since the significance value (0.000) is less than the 0.05 level of significance, the null hypothesis (H01) was rejected. Therefore, technology infrastructure significantly influences organisational performance at OPay in Ikorodu LGA, Lagos State, Nigeria.

Hypothesis Two

H02: Physical work environment in teleworking does not significantly affect organisational performance at OPay in Ikorodu LGA, Lagos State, Nigeria.

Table 4.4: Regression Result for Hypothesis Two

Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF	Decision
Physical Work Environment	0.262	0.091	0.278	2.893	0.004	0.150	6.649	Reject H02

Source: Field Survey (2026)

Table 4.4 indicates that physical work environment has a positive and statistically significant effect on organisational performance (B = 0.262; p < 0.05). Since the significance value (0.004) is less than the 0.05 level of significance, the null hypothesis (H02) was rejected. The VIF value (6.649) suggests moderate multicollinearity; however, the tolerance value (0.150) remained above the minimum acceptable threshold of 0.10. Therefore, the variable was retained in the model and interpreted with caution.

Hypothesis Three

H03: Operational efficiency in teleworking does not significantly affect organisational performance at OPay in Ikorodu LGA, Lagos State, Nigeria.

Table 4.5: Regression Result for Hypothesis Three

Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF	Decision
Operational Efficiency	0.233	0.086	0.243	2.712	0.007	0.173	5.770	Reject H03

Source: Field Survey (2026)

Table 4.5 shows that operational efficiency has a positive and statistically significant effect on organisational performance (B = 0.233; p < 0.05). Since the significance value (0.007) is less than the 0.05 level of significance, the null hypothesis (H03) was rejected. The VIF value (5.770) indicates moderate multicollinearity; however, the tolerance value (0.173) remained above the acceptable threshold. Therefore, the variable was retained and interpreted cautiously.

Discussion

This study examined the effects of teleworking structures on organisational performance within OPay in Ikorodu LGA, Lagos State, Nigeria. The findings demonstrate that teleworking effectiveness is influenced not merely by remote work adoption but by the quality of supporting structures that enable employees to perform effectively outside conventional office settings.

The study found that technology infrastructure had the strongest positive influence on organisational performance. This finding suggests that employees’ access to reliable internet connectivity, digital collaboration platforms, and stable information systems contributes significantly to maintaining productivity and coordination in teleworking environments. The result supports the assumptions of the Technology Acceptance Model (TAM), which proposes that employees are more likely to perform effectively when work technologies are perceived as useful and easy to utilise. This finding is consistent with the studies of Kimondo (2022) and Prasetyaningtyas et al. (2021), which reported that digital readiness and technology support improve remote work outcomes. Within the FinTech environment, where business processes depend heavily on digital platforms, inadequate infrastructure may weaken communication, reduce responsiveness, and limit operational effectiveness.

The study further revealed that physical work environment significantly affects organisational performance. This suggests that teleworking outcomes are influenced not only by access to technology but also by the conditions under which employees perform their work. Employees operating in organised, comfortable, and supportive workspaces may experience better concentration and lower work interruptions. This finding extends TAM beyond technology adoption by suggesting that environmental conditions may influence employees' perceptions of usefulness and ease of work execution. The finding agrees with Battisti et al. (2022) and Eneh et al. (2021), who reported that supportive work conditions enhance employee productivity and organisational outcomes.

Operational efficiency was also found to significantly influence organisational performance. This finding indicates that teleworking creates value when organisations redesign work processes to maintain communication flow, decision speed, coordination, and resource utilisation. The result supports earlier findings by Yusuf (2021), which showed that structured remote work processes improve employee output and work effectiveness. This implies that teleworking success depends on organisational capability rather than physical work relocation alone.

However, the collinearity diagnostics revealed moderate overlap among some teleworking dimensions, particularly between physical work environment and operational efficiency. This suggests that teleworking structures may function interactively rather than independently in shaping organisational performance. Therefore, future studies may consider examining mediating or moderating relationships among these variables.

Conclusion

This study examined the effects of teleworking structures on organisational performance using OPay in Ikorodu LGA, Lagos State, Nigeria as empirical evidence. Specifically, the study investigated the influence of technology infrastructure, physical work environment, and operational efficiency on organisational performance within a teleworking context. The findings revealed that all three dimensions significantly and positively influenced organisational performance. Technology infrastructure emerged as the strongest predictor of performance, followed by physical work environment and operational efficiency. These findings suggest that teleworking success within FinTech organisations depends not merely on allowing employees to work remotely but on establishing the enabling structures required to sustain productivity and organisational outcomes.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

- i. Prioritise investment in technology infrastructure as the strongest performance driver. Since technology infrastructure recorded the highest contribution to organisational performance ($\beta = 0.411$), FinTech firms should prioritise investment in cloud-based work platforms, secure virtual collaboration systems, and reliable broadband access for remote staff. Organisations should establish minimum connectivity standards for teleworking employees and provide technical support mechanisms to reduce workflow disruptions and improve system reliability.
- ii. Develop structured teleworking workspace support policies. Since physical work environment significantly influenced organisational performance ($\beta = 0.278$), FinTech firms should introduce formal teleworking support programmes that provide employees with ergonomic work guidelines, workstation support allowances, and periodic assessment of remote work conditions. This will help reduce physical strain and improve employee concentration and productivity.

iii. Strengthen operational efficiency through standardised remote work processes. Since operational efficiency significantly improved organisational performance ($\beta = 0.243$), organisations should establish clear digital workflow procedures, response-time expectations, and performance monitoring systems for remote operations. Regular virtual coordination meetings and process automation should also be adopted to minimise delays and improve service delivery.

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