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The Relationship Between Financial Performance Indicators and Long-Term Business Sustainability In Fintech Companies

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ABSTRACT

The fast growth of Financial Technology (FinTech) corporations has exacerbated the necessity to comprehend how financial performance impacts the ability to sustain the business in the long term. The paper will focus on the association between the major financial performance variables (profitability, liquidity, and revenue growth) and the sustainability outcomes in FinTech organizations through the quantitative, descriptive design, relying on secondary data. The percentage analysis will be used to measure the level of financial performance and its relationship with the sustainability outcomes. The result shows that the positive relationship between financial performance and long-term sustainability is high, and revenue growth and liquidity are the most significant drivers. According to the results, FinTech companies most strongly positively correlated with financial performance stand in a better position than to gain operational stability, financial resilience, and sustainable growth in a very competitive and dynamic business environment.

Keywords: Financial Performance, Business Sustainability, FinTech Companies, Revenue Growth, Liquidity, Profitability.

1. INTRODUCTION

The high development rate of FinTech businesses has disrupted the world of financial services by introducing innovative technology-based solutions that enhance efficiency, accessibility, and perception by clients. Good financial performance is critical to the long-time existence of FinTech organizations in competitive and dynamic environments. Financial performance measures such as profitability, liquidity and growth of revenue show the capability of the firm to withstand the turbulence in the market, handle the risks and innovate. FinTech organizations must be stable, scaled, and resistant to technological and regulatory shifts to survive. It is important that investors, managers and politicians should know the impact of financial performance measures on sustainability. The aim of this study is to determine the impact of the key financial performance on long-term sustainability of FinTech companies to support strategic decisions and sustainable development of the continuously growing FinTech ecosystem.

2. LITERATURE REVIEW

Atayah et al. (2024) examined the market performance and sustainability practices of the analyzed FinTech companies and made the conclusion that sustainability activities had a substantial positive impact on firm value and investor confidence. Their research identified that financially strong FinTech organizations could be more sustainability practices incorporated that enhances the performance of the market and its long-term sustainability. The authors have observed that FinTech financial performance and sustainability were complementary.

Hamed (2025) investigated the effect of green FinTech on business sustainability, performance and governance. The survey shows that FinTech companies that embraced sustainable practices enjoyed positive financial performance and governance. Transparency, risk control and stakeholder confidence were enhanced by the sustainability initiatives that enabled long-term business stability.

Khan and Urooj (2023) examined the connection between the activity of green FinTech and corporate financial performance and discovered long-term growth was supported by sustainable FinTech practices. They discovered that those organizations that aligned technology innovation to the goal of sustainability had higher revenue growth and financial efficiency. The research established that Indicators of financial performance are necessary in FinTech companies to ensure a competitive edge.

3. RESEARCH METHODOLOGY

The study employs secondary FinTech data for quantitative descriptive analysis. Financial performance indicators and business sustainability are examined using percentage analysis.

3.1 Research Design

Quantitative and descriptive–analytical research is used to analyze FinTech companies' financial performance metrics and long-term company viability. This design may uncover patterns, correlations, and trends utilizing numerical data and percentage-based analysis.

3.2 Sample and Data Collection

The study uses a purposeful sample of FinTech companies to meet research goals. Secondary data came from annual reports, financial statements, industry databases, and sustainability disclosures. Data on firms' profitability, liquidity, revenue growth, and sustainability over a set period are included.

3.3 Variables of the Study

Financial performance measures like ROA/ROE, liquidity ratio, and revenue growth rate are independent variables. Business sustainability is defined by operational stability, financial resilience, and long-term viability. Low, moderate, and high levels were assigned to each variable for comparison.

3.4 Tools and Techniques of Analysis

The data were examined using descriptive statistics, mostly percentage analysis. Tables and graphs showed the distribution of financial performance metrics, their relationship to sustainability outcomes, and their sustainability contributions. The approach allows clear interpretation and comparison across performance levels.

4. RESULT AND DISCUSSION

The results indicate that the most significant factors to sustainability in FinTech companies are revenue growth and liquidity. Better financial performance is always linked to a high long term business sustainability.

4.1 Descriptive Analysis of Financial Performance Indicators

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Table 1 shows the percentage-wise distribution of profitability (ROA/ROE), liquidity ratio, and revenue growth rate across FinTech enterprises at low, moderate, and high-performance levels. Figure 1 shows these distributions, allowing comparison of firm concentration within each performance category.

Table 1: Distribution of Financial Performance Indicators

Financial Performance Indicator	Low (%)	Moderate (%)	High (%)
Profitability (ROA / ROE)	28	44	28
Liquidity Ratio	22	46	32
Revenue Growth Rate	18	40	42

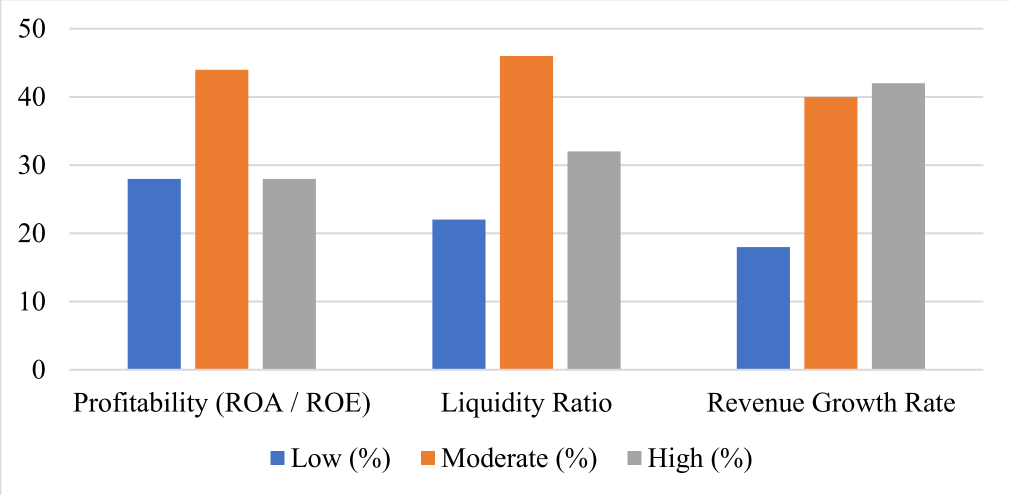

Figure 1: Graphical Representation of Distribution of Financial Performance Indicators

Results show that most FinTech companies have moderate profitability (44%) and liquidity (46%), indicating stable but developing financial circumstances. With 42% of enterprises reporting high revenue growth, the sector's innovation-driven expansion and market adoption are evident. Profitability is balanced, so while many organizations are scaling quickly, maintaining consistent returns is difficult.

4.2 Financial Performance and Business Sustainability Outcomes

Table 2 shows the percentage-wise association between FinTech companies' low, moderate, and high financial performance and business sustainability results. Figure 2 illustrates this relationship, showing how financial performance affects sustainability.

Table 2: Financial Performance Level and Sustainability Outcomes

Financial Performance Level	Low Sustainability (%)	Moderate Sustainability (%)	High Sustainability (%)
Low Performance	54	32	14
Moderate Performance	26	48	26
High Performance	12	34	54

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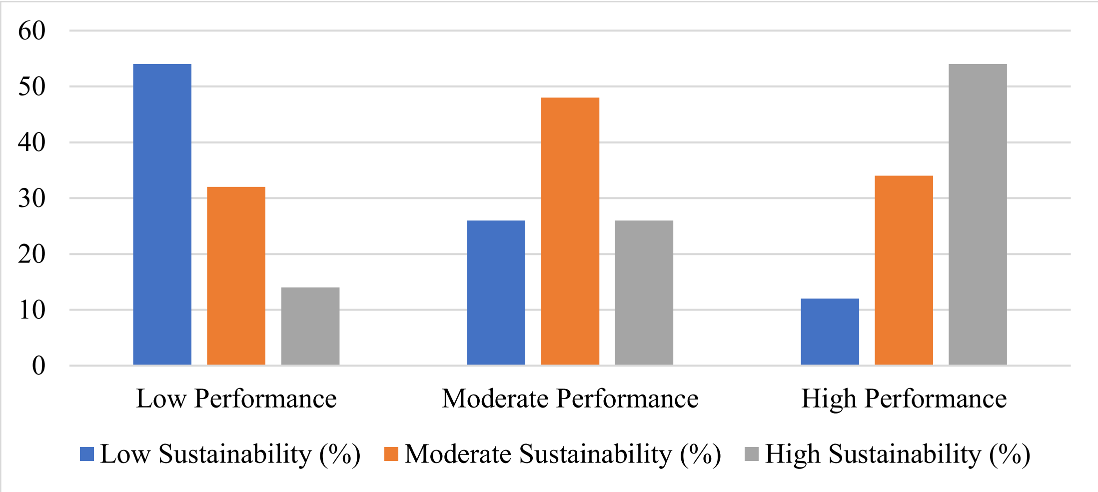

Figure 2: Graphical Representation of Financial Performance Level and Sustainability Outcomes

The results show that financial performance improves business sustainability. Financially weak companies had 54% lower sustainability outcomes, indicating inadequate long-term viability. However, 54% of high-performing organizations indicate good sustainability, indicating financial resilience and strategic adaptation. Financially moderate firms have 48% sustainability, reflecting a transitional stage.

4.3 Contribution of Individual Financial Indicators to Sustainability

Table 3 shows the percentage contributions of profitability, liquidity, and revenue growth to FinTech business sustainability, characterized as poor, moderate, and strong. Figure 3 shows these contributions, allowing comparison of each financial indicator's impact on sustainability results.

Table 3: Contribution of Financial Indicators to Business Sustainability

Financial Indicator	Weak Contribution (%)	Moderate Contribution (%)	Strong Contribution (%)
Profitability	24	42	34
Liquidity	18	38	44
Revenue Growth	12	30	58

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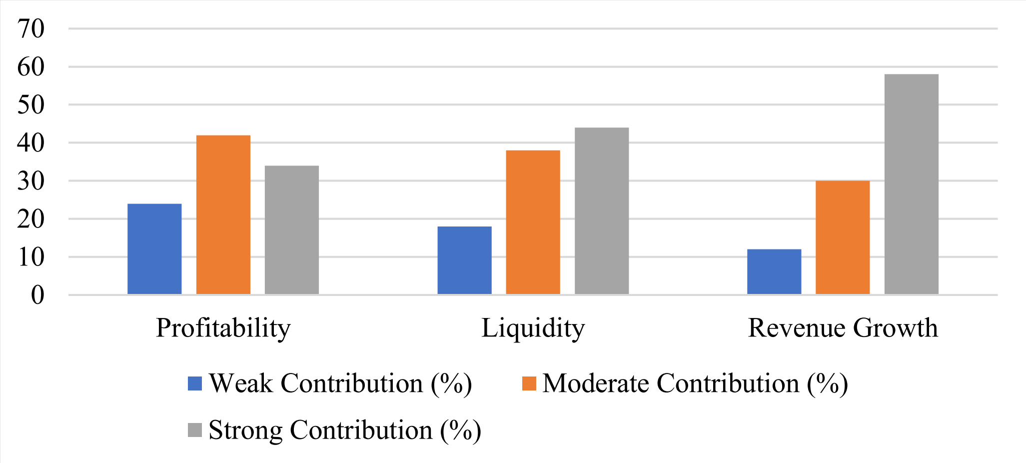

Figure 3: Graphical Representation of Contribution of Financial Indicators to Business Sustainability

Revenue growth contributes most to business sustainability, with 58% of enterprises reporting a considerable contribution, emphasising market expansion and scalability in FinTech. Financial flexibility and risk management are especially important because 44% of organizations contribute strongly to liquidity. The biggest percentage (42%) is moderately influenced by profitability.

4.4 Discussion

The discussion points out that increased financial performance is a great way of increasing long-term sustainability in FinTech firms. Liquidity and revenue growth turn out to be more significant than profitability, which means that scalability and financial adaptability are the main factors to keep operating in a competitive and dynamic FinTech environment.

5. CONCLUSION

The conclusion of the research is that finances performance is crucial in how the business can be sustained over the long term in FinTech companies. The findings indicate that the more revenue growth and sufficient liquidity of the firms, the higher their sustainability levels are, which proves the significance of scalability and financial flexibility. Profitability is a necessary indicator, but its impact on the sustainability level is relatively moderate. All in all, the results highlight that the long-term growth and adequate liquidity management are essential factors that guarantee the stability of the business operations and its competitive edge in the rapidly developing FinTech environment.

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