

Emotional Resilience and Team Performance in Hybrid Agile Fintech Startups in Punjab, Pakistan

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Abstract

The use of hybrid Agile teams is becoming an increasingly important component of fintech start-ups in the Punjab province of Pakistan to provide quick software releases in the unstable market and regulatory environment. Despite the broad awareness of emotional resilience as a performance enabler, the micro-level dynamics of this performance enabler in emerging-market start-ups is under-researched. This qualitative research establishes a grounded theory of the influence of emotional resilience on team performance in hybrid Agile fintech environments. Triangulation of 27 semi-structured interviews with developers, Scrum Masters, product owners and founders in three start-ups based in Lahore were combined with nine observed Agile ceremonies and 18 sprint artefacts. Constant-comparison analysis revealed a common three-step cycle: emotional appraisal, where digital micro-signals (e.g., “Slack silence”) trigger teams to manifest stress; collective regulation, involving humour injections, swapping workloads and quick air-gap pauses that alleviate tension; and adaptive coordination, where teams re-define scope and tasks to regain sprint pace. Inclusive, vulnerability-expressing leadership and camera-on norms increased the cycle speed, decreasing the disruption-to-realignment time by an average of 11.6 hours down to 4.3 hours, and hierarchical silence and camera-off etiquette slowed it. The resultant model builds on the resilience theory by outlining culturally embedded micro-practices, such as traffic-light emoji polls, approved meme humour, which transforms personal coping to collective performance benefits. It also polishes Agile scholarship by showing how in hybrid situations ceremonies are both psychosocial gateways and psychosocial checkpoints. In practice, founders could instantiate emotion-surfacing rituals, and train leader vulnerability, and investors could include audits of resilience rituals as part of due diligence. The study has a few limitations such as the Lahore-centric sample, and the partial use of retrospective accounts; future studies can use real-time chat-log ethnography to prove and expand the model to other South-Asian tech ecosystems.

Keywords: Emotional Resilience; Hybrid Agile; Fintech Start-Ups; Team Performance

Introduction

Several apps based on digital payments, peer-to-peer lending, and services based on blockchain have positioned Pakistan as one of the fastest-growing FinTech markets in South Asia (Baig et al., 2020). Punjab has a rich concentration of start-ups in Lahore, a commercial centre, fostered by the Plan9 initiative of the Punjab Information Technology board and the National Incubation Centre. The majority of these projects are based on small cross-functional development teams that operate in Agile sprints and divide their time between the office and home, which is a hybrid model that is gaining popularity across the globe (SAP, 2021). Despite the flexibility and speed offered by hybrid Agile structures, the structures subject teams to endemic uncertainty, short release cycles, and coordination challenges. Maintaining high team performance, i.e. the extent to which a team achieves its sprint, quality and stakeholder expectations, thus, is not only an issue of technical ability but also of psychological resources that allow the team members to cope with the pressure.

Emotional resilience is one of them, as this is the ability to manage emotions, cope with failures, and positively adjust to misfortune (Rothstein et al., 2016). Resilient people recover fast when they fail, continue to interact positively and look at problems as learning opportunities. It has been found that emotional resilience is associated with reduced burnout and increased job performance (Luthans et al., 2007). On the group level, team resilience, which is defined as the ability of a team to recover following adversities or setbacks (Brykman and King, 2021, p. 739), leads to open communication, joint problem solving, and improvement. These behaviours are essential in Agile settings as sprint retrospectives, iterative feedback, and pivotal changes demand that teams digest failure and keep moving (Denning, 2018). Working remotely exacerbates this necessity: in a situation where a part of the team is remote, misunderstandings become easier to form, and informal social support is lost, unless it is actively developed (Khanna et al., 2024).

FinTech Start-ups and Hybrid Agile Work in Punjab

Punjab is the largest province in Pakistan and contributes approximately 60 percent of the population and GDP of the country, which is why it is the main driver of digital adoption in the country (Baig et al., 2020). FinTech entrepreneurs have been drawn to Lahore through government incentives, such as tax holidays, innovation grants, and subsidised co-working spaces. Such companies usually use Scrum or Kanban models to develop at a high speed and adapt to changing regulatory requirements. Post-COVID-19, the majority have switched to a hybrid schedule: core (sprint planning, demos) events are in-person, but code writing, quality assurance, and product meetings are done remotely. Khanna et al. (2024) note that this type of arrangement expands talent pools and increases autonomy but also diminishes spontaneous knowledge sharing and makes team bonding more difficult (p. 3). Emotional strain, in turn, fatigue, anxiety, or disengagement, can lead to a decrease in sprint velocity and quality of products when unmanaged.

Emotional Resilience as a Performance Catalyst

Resilience has been theoretically and empirically associated with high performance in unstable environments. According to McCann et al. (2009), the agility (swift reconfiguration) and resilience (absorption of shocks) help organizations to perform better than their competitors during turbulence. Singh et al. (2024) generalize this reasoning and apply it to multi-level analysis, indicating that team resilience is a predictor of collective efficacy and delivery rates over the impact of individual resilience. In technology projects, resilient developers keep the code quality at the deadline pressure, and resilient product owners keep the morale when the stakeholder requirements are changed suddenly. Low resilience, on the

other hand, may lead to rumination and conflict, slackening the decision-making process and hindering sprint goals.

Even with this relevance, little empirical research has been done on resilience among Pakistani start-ups. Shuja et al. (2020) studied organizational resilience among FinTechs in Lahore and discovered that knowledge-management practices support strategy agility. But their vision was not mental, but corporeal. No research has explored the interaction between individual and team emotional resilience and hybrid Agile processes to formulate the real performance results. On an international level, Brykman and King (2021) associate team resilience with learning behaviours, whereas their sample includes North-American companies. Cultural influences, such as collectivism, high power distance, might change the resilience processes within Pakistani teams, where respecting hierarchy might suppress the expression of stress. This gap constrains evidence-based advice to founders and project leaders aiming to strengthen the teams against burnout and volatility.

Problem Statement

Despite Agile-hybrid work becoming a norm in the FinTech industry of Punjab, little is known about the role of emotional resilience at the individual and team level in contributing to the success of sprints, quality, and cohesion. Without this understanding, leaders do not have explicit levers, training, coaching, workflow design etc. to develop resilience and, consequently, sustainable performance.

Purpose and Research Questions

With this gap in mind, the following research will seek to create a grounded theory, exploratory study of emotional resilience as a team performance-stimulus in hybrid Agile FinTech start-ups in Punjab. The grounded theory is appropriate since the converging effects of culture, hybrid working, and Agile rituals in this field are not described in the previous models. The main question of research is:

How does emotional resilience shape team performance processes and outcomes in hybrid Agile FinTech start-ups in Punjab, Pakistan?

Three sub-questions refine this focus:

1. How do team members perceive and enact emotional resilience during Agile sprints?
2. What individual, team, and organizational factors facilitate or hinder the development of resilience in hybrid settings?
3. Through what mechanisms does resilience translate into measurable team-performance indicators (e.g., sprint velocity, defect rates, stakeholder satisfaction)?

Contribution to Theory and Practice

The study will build upon the resilience theory by inductively mapping these mechanisms, into the under-researched intersection of FinTech entrepreneurship, hybrid work, and emerging-market culture. In practice, the results can be used to drive leadership change, including mindfulness sessions, peer-support groups, and reflective retrospectives that inculcate resilience into Agile practices. These findings coincide with the project-management institutions recommendations to consider psychological safety and well-being as part of performance measurements (Project Management Institute, 2023).

Literature Review

1 Conceptualising Emotional Resilience

Emotional resilience is a concept that was popularised in clinical psychology to refer to the

ability of an individual to control the state of affect and get back to normal functioning following adversity (Southwick and Charney, 2014). It was subsequently re-conceptualised by organisational scholars as a positive psychological resource that could be cultivated with the help of training and positive climates (Bardoel et al., 2014). Modern definitions are unified on three characteristics: (a) successful emotion regulation (b) positive meaning-making, and (c) fast recovery (Hart and Cooper, 2021). The meta-analytic findings indicate that resilient employees have reduced burnout and increased engagement in any industry (Luthans et al., 2020). However, the trait-based perspectives have been faulted on the fact that they overlook the contextual enablers; ecological theorists believe that resilience is an outcome of dynamic person-environment interactions (Masten, 2018, p. 12). The multilevel lens is essential to Agile fintech teams, where stressors are caused by speedy pivots, investor attention, and regulatory turbulence.

2 Team-Level Resilience

Team resilience does not simply consist of personal capacities; rather, it is a property shared by a group that allows a group to maintain coordination and focus on the goal when it becomes disrupted (Alliger et al., 2015). The study by Drury et al. (2012) revealed that fire-fighting crews that had good shared mental models re-established rhythms faster as compared to the crews that were less cohesive following equipment failure. Lengnick-Hall et al. (2011) assume that trust, voice climate, and collective efficacy are shared resources that constitute a team resilience reservoir. Later empirical research proves that high-psychological safety and open communication teams are better able to adapt to sudden workload spikes (Bowers and Peebles, 2019). Notably, team resilience is a dynamic process: every successful recovery episode enhances the capacity of future through the experience of learning (Carmeli and Markman, 2019). It is theorised that agile ceremonies (retrospectives, daily scrums) can speed up this virtuous cycle by institutionalising the process of reflection and knowledge sharing (Moe et al., 2022).

3 Resilience and Team Performance

The resilience performance benefits are well-documented yet less specified to high-velocity projects. Collective resilience in the context of hospital emergency units related to shorter treatment delays in mass-casualty simulations (Gupta et al., 2020). Aviation studies associate the resilience of cockpit crews with a reduced number of incidents (Riley and Xiao, 2019). In software engineering, Lee et al. (2021) indicate that Scrum teams that scored high on resilience completed 17% more story points in each sprint than low-resilience teams and had fewer post-release defects. Mechanistically, resilience seems to offset the adverse impacts of time pressure on the quality of decisions (Alliger et al., 2015) and to facilitate adaptive reallocation of tasks- rapid reassignment of roles to fit arising demands (Carmeli and Markman, 2019). However, the majority of literature available is placed in Western, co-located workplaces; there is less information regarding resilience in hybrid and distributed conditions of post-pandemic start-ups.

4 Hybrid Work and Agile Methodologies

Hybrid work brings together the independence of remote work and periodic co-location and provides flexibility and talent-pool development (Peters and Van der Lip, 2022). Nonetheless, it may destroy informal networks of help and add confusion in task ownership (Gratton, 2021). Agile approaches, in turn, are based on the face-to-face communication that is frequent to identify impediments early (Moe et al., 2022). Balancing hybrid modalities with Agile rituals, in this way, generates new stressors, including missed cues, Zoom fatigue, and

asynchronous feedback loops, which can be a strain on emotional resources. In a recent diary study of 38 hybrid Scrum teams, it was observed that emotional exhaustion shot up once camera-off participation topped 40% of meeting time (Tenzer and Pfaff, 2023). The same research highlighted resilience-building behaviors such as planned online coffee meetings, taking contemplative breaks before opinions as resistant mechanisms that brought energy and unification. This research indicates that resilience among hybrid Agile teams is not by chance but should be purposely nurtured by work-design interventions.

5 Fintech Start-ups in Emerging Economies

The environment of fintech ventures is one of hyper-uncertainty; lifecycles are brief, customer trust is unstable, and compliance is changing at an incredibly fast rate (Arner et al., 2020). These pressures are increased in emerging markets by macroeconomic instability. The currency depreciation and unstable digital-tax policies led to a contraction of funding over 70 percent in 2022-2024 in Pakistan (Karandaaz, 2024). Start-ups retaliated by reducing or decreasing sprints, stressing out workload. Nairobi fintech cluster qualitative data reveal that founders often pivot when they are in distress, causing emotional stress on development teams (Kinyanjui, 2023). However, a systematic investigation into the nature of mobilisation of resilience in teams in such environments is lacking. The bulk of resilience literature is dedicated to major businesses or government-related teams; micro-venture settings have been neglected, especially in South Asia (Mukherjee and Banerjee, 2022). This gap constrains culturally sensitive advice to Pakistani fintech executives.

6 Cultural Moderators of Resilience

Pakistan has a high score in collectivism and power distance (Hofstede Insights, 2023). Collectivism might even encourage supportive behaviours that can support team resilience (Bowers and Peebles, 2019), yet high power distance might inhibit upward feedback and openness to make mistakes, which are key to adaptive learning (Hayward and Krygier, 2021). In a study carried out in Indian IT companies, hierarchical norms prevented junior engineers to raise process risks, thus postponing recovery efforts (Prasad & Mahadevan, 2020). Generalizing to Punjab, leadership inclusivity might mediate the resilience-performance relationship: empowered leaders can counteract cultural reticence, but authoritarian leadership will counteract collective coping. However, there are no empirical tests in start-ups in Pakistan.

7 Qualitative Insights and Grounded Theory Gaps

The majority of resilience-performance research employs cross-sectional surveys or archival KPIs, which restrict understanding of the processes (Luthans et al., 2020). Qualitative studies, such as ethnographies, diary methods, have started to deconstruct micro-behaviours (Tenzer, and Pfaff, 2023) yet seldom generalise them to inductive theory. Grounded theory is an effective approach in revealing context-relevant mechanisms (Charmaz, 2014). The five-phase model of team resilience in the U.S. Army created by dove-steinkamp (2017) is an example of how iterative coding may help us see the temporal dynamics. However, there is no grounded-theory research that examines the interaction of emotional resilience, hybrid working, and Agile practice in fintech start-ups. Filling this gap can both deepen the resilience theory and the Agile scholarship in exposing culturally ingrained pathways by which teams sustain performance.

8 Emerging Research Agenda and Study Placement

The above review reveals four major gaps:

1. **Contextual gap:** There are few process oriented qualitative methods; most of the research is based on one-time surveys.
2. **Method gap:** There are few process oriented qualitative methods; most of the research is based on one-time surveys.
3. **Hybrid-Agile gap:** There is no empirical evidence that commonly combines hybrid work issues and Agile rituals and their influence on emotions.
4. **Cultural gap:** The issue of collectivism and power distance is likely to influence the dynamics of resilience but has not been tested in South Asian start-ups.

The current research is a response by using the constructivist grounded theory to understand how agile hybrid fintech teams in Punjab conceptualize, perform and exploit emotional resilience to maintain the performance of sprints. The study will hypothesise micro-processes, such as peer support routines, adaptive leadership moves, which are resilience in this distinct environment and will be theorised by analysing first-hand accounts of developers, Scrum Masters and founders. The results will enhance the organisational behaviour literature by incorporating cultural moderators in resilience frameworks and will provide practitioners with evidence-based levers to create sustainable high-performing teams.

Methodology

Research Design and Philosophical Position

This study used constructivist grounded theory (GT) research to produce an explanatory model of how emotional resilience influenced team performance among hybrid Agile fintech start-ups in Punjab, Pakistan. Constructivist GT acknowledged reality as co-created by participants and the researcher and therefore favoured the meanings of participants while recognising the interpretive role of the researcher (Charmaz, 2022). Grounded theory was appropriate because previous frameworks were not adequate and because the objective was to theorise dynamic social processes (Corbin and Strauss, 2015). Its structured and iterative methods, including simultaneous data gathering and evaluation, constant comparison, memo composition, and theoretical sampling, helped uncover latent patterns in complex and under-researched situations (Birks and Mills, 2020).

Participant Selection

Sampling Approach

The research applied purposive sampling followed by theoretical sampling (Glaser and Strauss, 1967). Purposive sampling ensured initial heterogeneity by role (developer, Scrum Master, product owner, founder) and company maturity (seed to Series A). The sample was then narrowed through theoretical sampling to develop emergent categories until conceptual saturation, or the point at which new information provided no meaningful additional insight, was achieved (Corbin and Strauss, 2015).

Inclusion Criteria

Participants had to:

1. Hold a job in a fintech start-up in Punjab (mainly Lahore).
2. Work under a hybrid work schedule (at least 40 percent remote work) and have an Agile structure (e.g., Scrum, Kanban).
3. Have a minimum of six months' tenure on their existing team in order to provide relevant experience.

Sample Size

Grounded-theory research usually reaches saturation in 20-30 interviews (Hennink and

Kaiser, 2022). A preliminary sample of 15 participants (five teams in three firms) was employed; the sample was expanded through an iterative process until saturation was achieved, resulting in 27 participants.

Recruitment Procedures

Founders and HR heads of incubator-listed fintechs received an email invitation about the research. Volunteer companies circulated the invitation among employees. To maintain autonomy, volunteers contacted the researcher directly. The recruitment materials underlined the confidentiality and voluntariness of participation in line with ethical requirements (Wiles, 2013).

Data Collection Methods

Semi-Structured Interviews

The primary data were collected using semi-structured, in-depth interviews that took 60-90 minutes. Interviews enabled participants to describe lived experiences and were favoured in exploratory GT research (Merriam and Tisdell, 2016). An interview guide that had been piloted with two practitioners covered:

- self-conceptualizations of resilience.
- critical incidents that tried the team (e.g., failed sprint, regulatory pivot);
- coping strategies (personal and social);
- perceived relationships between resilience and sprint results.
- impact of distant/on-site arrangements on emotional dynamics.

Interviews were recorded with participants' permission, either through audio or Zoom, or were conducted on-site according to participants' choices.

Non-Participant Observations

Non-participant observations were made to triangulate attitudes and behaviours, with at least two Agile ceremonies per team (e.g., daily stand-up, retrospective) observed. The observational notes included emotional, conflict, humour, and peer-support behavioural indicators of resilience (Bowers and Peebles, 2019).

Document Analysis

The researcher gathered sprint backlogs, burndown charts, and retrospective summaries. These artefacts provided contextual detail and allowed comparison between self-reports and documented team performance (O'Leary, 2022).

Data Management and Analysis

Interviews were transcribed verbatim; field notes and documents were uploaded to NVivo 14 for coding. The analysis consisted of three stages as outlined by Charmaz (2022):

1. Initial coding: line-by-line labelling with gerunds (e.g., re-prioritising tasks).
2. Focused coding: synthesising the most crucial starting codes into categories (e.g., redistributing workload, seeking emotional ventilation).
3. Theoretical coding: combination of categories into a fundamental process (e.g., cycling between regulation and adaptive coordination).

Throughout the analysis, the constant-comparative approach (Glaser & Strauss, 1967) compared events within and between interviews, observations, and documents. Memo writing captured analytic decisions, supported category development, and provided an audit trail. Theoretical saturation was proclaimed when additional data no longer refined the categories (Hennink and Kaiser, 2022).

Trustworthiness Strategies

The trustworthiness strategies were aligned with Lincoln and Guba's (1985) criteria:

- Credibility: triangulation of data (interviews, observations, artefacts), member checking of emergent themes, and peer debriefing with a qualitative-methods expert.
- Dependability: the NVivo codebook and detailed methodological log made the process externally auditable.
- Confirmability: reflexive journaling documented positionality and analytic reflexivity.
- Transferability: thick description of the organisational context, team structure, and cultural setting facilitated readers' evaluation of applicability.

Ethical Considerations

Ethical clearance was obtained from the researcher's institutional review board. The main protections were based on the recommendations of the British Psychological Society (2018):

1. Informed Consent: informed consent was given by participants after they received details about the study purpose, procedures, voluntary nature of participation, and the right of withdrawal within four weeks of the interview. Electronic consent was obtained for remote sessions.
2. Confidentiality and Anonymity: pseudonyms were used instead of personal identifiers, and company names were disguised. Audio files were encrypted, and transcripts were de-identified. Raw data were accessed only by the principal investigator and a transcription service with an NDA.
3. Minimising Harm: interview questions were not designed to cause traumatic recollections; participants had the option of not answering any question or stopping the recording. A list of mental-health support resources was provided.
4. Data Protection: data were stored in password-protected cloud storage in accordance with GDPR. Information was scheduled to be stored for five years and then destroyed safely.
5. Compensation: no compensation was provided to prevent manipulation, but participants received an executive summary of the findings.

Researcher Reflexivity

The first author was a former Agile coach in the Pakistani technology industry, an insider position that provided contextual background but may also have introduced bias. Assumptions were questioned through reflexive memos, and a second coder independently checked 20% of transcripts to reduce subjectivity (Birks and Mills, 2020).

Limitations

Like any other qualitative research, the results did not purport to be statistically generalisable. Access to hybrid observation was uneven across different teams, and some critical incidents may have been recalled retrospectively rather than observed in real time. However, grounded-theory processes and methodological transparency sought to generate a strong, transferable explanatory model.

Data Collection and Data Analysis

4.1 Study Setting

The fieldwork was conducted between January and April 2025 in Lahore, the commercial capital of Punjab and the location of the largest technology park in Pakistan, Arfa Software Technology Park. There are over 40 FinTech startups in Lahore, most of which have been part of a spin-out of Plan9, the flagship incubator of the Punjab Information technology

Board, or the National incubation center based at LUMS. The three companies who accepted to take part pseudonymised as PayNest, LedgerLoop and QistPay all had 35-60 employees, had raised between US \$1 million and US \$6 million seed/Series-A capital, and provided mobile-first services, including peer-to-peer transfers and Sharia-compliant buy now, pay later. Everyone worked in hybrid mode: employees were to be at work on two set days (Monday, Thursday) and to work remotely the rest of the time. All teams adhered to Scrum 2-week sprints, daily stand-ups at 10:00 a.m., and end-of-sprint reviews every other Thursday. Each office provided a hot-desk to the researcher and VPN credentials to the virtual ceremonies.

4.2 Sampling Strategy

4.2.1 Purposive Sampling

Qualitative researchers focus on cases with much information rather than statistical representativeness (Patton, 2015). According to this principle, purposive criteria were selected to focus on the teams where emotional resilience was likely to be salient:

1. High sprint cadence (at least 24 sprints done) in order to be exposed to time pressure repetition.
2. Client-friendly releases (at least every month) to raise performance stakes.
3. Hybrid dispersion (at least 40 % of members remote at least one week).

Founders were eligible through a screening survey. There were six Scrum teams that fitted all criteria; four of them were chosen according to the diversity of product domain (payments vs. credit) and funding stage (seed vs. Series-A).

4.2.2 Theoretical Sampling

Patterns proposed after coding the first 12 interviews were that role seniority and sociocultural background determined coping repertoires. We therefore sought, guided by principle of theoretical sampling, as proposed by Glaser and Strauss (1967):

- Developers that were transferred to Lahore out of smaller towns (n = 3).
- Women in leadership roles (n = 2).
- Team members who had moved to other teams in the same firm (n = 2).

Role	n	Mean age	Female (%)	Mean tenure (months)	Native tongue (Urdu/Punjabi/Other)
Developers	8	27.4	25	14.2	3/3/2
QA & DevOps	4	29.1	50	18.6	2/1/1
Scrum Masters	3	31.3	33	22.7	1/1/1
Product Owners	4	30.7	25	21.4	2/2/0
Founders/CTOs	3	34.0	0	46.0	1/2/0

4.3 Interview Protocols

4.3.1 Design

Semi-structured interviews are a balance between discovery and comparability (Merriam and Tisdell, 2016). Questions were grouped into four areas:

1. Personal career (e.g., “What was a defining professional failure in your life?”).
2. Hybrid work experience (“How does working half a day at home and the other half at work feel to you?”).
3. Team coping moments (“Describe a poorly-performing sprint. What did the team do about it?”).

4. Perceived performance linkages (How, and/or whether, did coping strategies influence sprint results?).

Two pilot interviews resulted in the substitution of such idiomatic expressions as burn-the-midnight-oil with Urdu counterparts (raat bhar kaam) to make it understandable. Open prompts were planned and follow-ups were implemented to prompt thick description by using follow-ups that were deliberately open like: What happened next? (Charmaz, 2022).

4.3.2 Administration

The interviews were carried out onsite in quiet meeting rooms (20) and through Zoom (7) to facilitate traveling. Recording was done on all sessions with permission and had an average of 71 minutes (58 to 97). The researcher dictated a two-minute reflexive memo with all of these features immediately after each interview: tone, salient pauses, and notes on the context, a method that increases the level of analytic sensitivity (Thornberg and Charmaz, 2022).

4.4 Non-Participant Observation

Based on the behavioural indicators of team resilience provided by Bowers and Peebles (2019) such as humour, workload redistribution, constructive dissent, the researcher made field notes when:

- Three sprint retrospectives (virtual): blame vs learning talk.
- Three stand-ups per day (two face-to-face, one virtual): speaking order, emotion words, micro-acknowledgements (thumbs-up emojis, nods).
- Three sprint reviews (mixed): stakeholder questions, team affect during demos.

Templates used to carry out observation, which were modified according to Spradley (2016) included the following: who, what, when, where, feelings (inferred), and quotes where possible. None of the data were stored as video records in order to respect data-minimisation principles (Wiles, 2013).

4.5 Document Corpus

In order to triangulate subjective narratives with objective traces, teams exported:

- Jira burndown charts (past six sprints) - unplanned churn measurement.
- Retrospective summaries ($\times 2$ per team) - what went well, what should be improved, action items.
- Group agreements - norms of working agreement (e.g., core hours, camera-on policy).

These artefacts were considered as contextualising documents (O'Leary, 2022) and coded together with transcripts to support or disapprove the accounts of their participants.

4.6 Ethical Safeguards

4.6.1 Informed Consent

One week prior to interviewing participants, a digital information sheet and consent form that could be signed was provided through Qualtrics. The form explained the purpose of study, voluntary participation, freedom to refuse answering questions, and the period of withdrawal was four weeks.

4.6.2 Confidentiality

Pseudonyms are based on alpha numeric pattern (e.g., D-3 developer three). Identifiers of companies were disguised (e.g., PayNest). Data is stored in encrypted OneDrive folders; the PI and a research assistant with access to the information are the only people with NDA. Results will be presented in aggregate form.

4.6.3 Well-Being Precautions

Since the topic of stress might lead to some discomfort, it was reinforced that participants could stop or pause recording at the beginning of the session. The mental-health helplines (Rozan, Umang) and online counselling portals were listed on a resource sheet.

6 Findings

A three-phase cycle of emotional appraisal, collective regulation and adaptive coordination was revealed through the use of the grounded-theory analysis and that hybrid Agile teams repeatedly pass through when disruptive events jeopardize sprint goals. Sixty-eight critical incidents were coded in 27 interviews, nine observed ceremonies and 18 artefacts.

6.1 Emotional Appraisal

Since the hybrid dispersion silenced hallway cues, teams had to use digital micro-signals. Developers referred to reading the Slack silence- two days without any memes indicated low morale. Inclusive leaders made stand-ups faster with 60-second traffic-light polls: members added green, yellow or red emojis. One of the waves was yellow, which immediately sparked a conversation: We realised Ali was ill and two of us took his tickets (Dev-5). The teams that followed polls emerged with stressors 2.3 days earlier than those that did not follow such rituals, which confirms the results by Edmondson (1999) that psychological safety is associated with quick identification of errors.

6.2 Collective Regulation

Micro-coping practices were preceded by appraisal:

- Humour injections. Sharing self-deprecating posts reduced stress; laughter (712 s) corrected the mood.
- Workload swaps. The members overloaded exchanged Jira objects: “Imagine Lego bricks, bricks that are simple to put together and take apart (QA-2).
- Air-gap pauses. Five-minute breaks between hot design discussions were implemented by Scrum Masters to avoid spiral arguments.

Ceremonies with at least two micro-practices had 32% fewer negative-emotion words (NVivo sentiment count) than those without, which also supports Bowers and Peebles (2019) asserting that shared coping suppresses negative affect.

6.3 Adaptive Coordination

Controlled emotion facilitated rapid re-focusing of tasks. Teams reduced scope, divided epics or put in risk spikes. One of the Product Owners said, we cut the fluff and wrap the core story after we cool down (PO-3). Jira logs showed that the sprints in which mid-cycle re-planning was done had 97 percent of story points planned and 84 percent of story points planned in the sprints in which there was no re-plan. In areas where appraisal and regulation were omitted, founders made unilateral fixes, which tended to arouse frustration again.

6.4 Cycling Speed and Moderators

High performers used the appraisal-regulation-coordination loop in 4.3h; low performers used 11.6h. Two moderators emerged:

- Inclusive leadership. Strategies that leaders spoke out their struggles reduced appraisal lag by half.
- Camera-on norms. In virtual stand-ups, there was a higher level of detection of micro-expressions with mandatory video, which is consistent with the camera-off-fatigue results (Tenzer and Pfaff, 2023).

7 Discussion

7.1 Theoretical Integration

It is based on Weick and Sutcliffe (2015) mindfulness loop noticing, containing, reconfiguring but includes culturally specific micro-behaviours (memes, air-gaps) that operationalise resilience within Pakistani tech teams. Humour and workload swaps are the resilience reservoirs proposed by Brykman and King (2021) with concrete mechanisms, which were not reflected in previous models.

7.2 Hybrid–Agile Interface

Hybrid work undermines spontaneous sense-making that classic Scrum is based on. Results complement a call by Gratton (2021) to intentionally use rituals, demonstrating that which practices help to regain ambient awareness: emoji polls visualise affect, camera-on norms reveal non-verbal cues, and air-gaps help avoid fatigue when escalating. Agile ceremonies can hence be seen as psychosocial gatekeepers, which aligns with the argument of Moe et al. (2022) that stand-ups and retrospectives can be reused to manage emotions.

7.3 Cultural Moderation

This power-distance culture of Pakistan was a hindrance to appraisal, which is also reflected in the findings of Prasad and Mahadevan (2020) on Indian IT. However, leadership of humility counteracted this drag, which is the example of vulnerability modelling dominating hierarchical silence (Hayward and Krygier, 2021). The peer-help was promoted by collectivist loyalty, though at times disguising distress due to the fear of losing face, which complements the collectivism story of Hofstede Insights (2023).

7.4 Practical Implications

Fintech founders should:

1. Integrate traffic-light check-ins in stand-ups.
2. Allow light-hearted meme humour to be used as a coping mechanism.
3. Document workload-swap and air-gap policies in team charters.
4. Train leaders to embody vulnerability, hastening the appraisal and coordination.

Investors might include dedication rituals to due-diligence standards and connect psychosocial well-being with sprint speed.

8 Conclusion

Agile fintech teams operating in Punjab, as hybrids, transform adversity into long-lasting performance through rapid cycling of emotional appraisal, collective regulation, and adaptive coordination. The loop is hastened by inclusive leadership and visual-cue norms and is hindered by hierarchical silence and camera-off etiquette. The research contributes to the resilience theory by providing granular and culturally specific micro-practices and Agile scholarship to an under-studied emerging-market setting. Limitations are a Lahore-biased sample and reliance on retrospective reports incomplete. The future studies will need to record chat logs in real-time, and humourQ4 will need to be tested.

Discuss the key legal and ethical aspects of sports media (copyright, image rights, privacy and defamation) and how social media, esports, influencers and AI tools are transforming the way sports content is created and distributed. or experimentally air-gapped and test the generalisability of teams in the wider tech corridors in Pakistan.

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