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An exploration of how remote-work impacts the social-connectivity and sense of team belonging in young people
remote-working in the finance industry in Jersey

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Abstract

This research investigates the experience of young professionals remote working in Jersey's finance sector. It explores their perception and experience of their social-connectivity and sense-of-belonging. While existing literature highlights the importance of colleague support and structured communication in fostering belonging, it does not address these dynamics in the specific context of Jersey's finance sector. A phenomenological methodology using semi-structured interviews was used. Through analysing interview data, key themes emerged, including communication and connectivity, work-life-balance, team dynamics, well-being, productivity, and the challenges of remote-work. This research reveals that while digital tools can help maintain connectivity, they may not fully replace the informal interactions typical of an office environment. Findings also highlight the need for tailored hybrid-work models that consider the unique needs of young finance professionals. This study contributes to the literature by providing a localised perspective on remote-work in a highly structured and competitive industry, challenging the assumption that remote-work is universally beneficial. While remote-working offers practical recommendations for employers and policymakers in Jersey to enhance social-connectivity and career development in remote and hybrid-work settings, this research emphasises that remote-work may lead to social isolation, weaker professional networks, and a diminished sense-of-belonging for young professionals.

Chapter 1: Introduction

Within this dissertation the aim is to present the background and rationale for the research topic, the research design, findings and discussion including recommendations for future research. The purpose of this chapter is to introduce and outline the background, research problem, question, aim, objectives and significance of my research. I will conclude the chapter with an overview of the structure of the dissertation.

1.1 Background

Due to the COVID-19 pandemic many people now work remotely, which has altered the nature of the workplace (Hobbs and Mutebi, 2022). Young adults working in Jersey's finance sector have been especially affected by this change in working practice. Tens of millions of people around the world were forced to work from home due to quarantines, lockdowns and self-imposed isolation, which accelerated a workplace experience that had previously had trouble gaining traction (Lund et al 2020). It is essential to comprehend how remote work affects organisational culture and interpersonal dynamics, more so now with many large UK organisations such as Price Waterhouse Coopers, Santander and ASDA advocating for a 'return to office' work model, citing strengthening of corporate culture and increased employee engagement (WTW, 2024).

Cerullo, (2024) highlighted that major employers such as ASDA and Amazon are pushing for a return to office-based work, emphasising the importance of collaborative culture. ASDA's chair criticised the lack of efficiency in remote-work and argued that hybrid-working has overly favoured employees (Cerullo, 2024). Amazon mandated that employees return to the office five days a week. This shift indicates a changing balance of power, with the financial and public sectors also reinforcing office work (Cerullo, 2024). However, there are multiple concerns that compelling employees to return to the office may drive talent to seek better opportunities elsewhere (Partridge, 2024).

The push for a return to office-based work sets a significant context for my research into the effects of remote-work on social-connectivity and the sense-of-belonging among

young adults in the finance sector in Jersey. Both ASDA and Amazon stress the importance of a collaborative culture and networking opportunities, which are often more effectively supported in an office environment. This aligns with the focus on social connectivity, as face-to-face interactions enhance team cohesion and interpersonal relationships. Furthermore, return-to-office policies are frequently justified by the need to strengthen company culture, and fostering a better sense-of-belonging among employees. However, concerns arise that strict enforcement of these policies may disrupt the work-life-balance many have adapted to, potentially driving employees to seek opportunities elsewhere.

Obordo (2025) found that returning to the office disrupted work-life-balance for accountants and highlights how this transition impacts well-being, raising concerns such as increased commuting costs. In contrast, working from home allowed for better management of family responsibilities, like dropping off the children and working flexibly when it suited them. Some even said that relocating might be a more suitable option. On the other hand, another individual noted the excitement of returning to face-to-face interactions with colleagues, while also mentioning feelings of reduced productivity and isolation when working from home (Obordo 2025). This context underscores the complexity of the return to office work, where the needs and preferences of employees can vary significantly.

1.2 Terms used for remote working

There are variations in terminology for remote-working (Table 1.1) and throughout this dissertation these will be referred to as ‘remote-working’.

Table 1.1 Remote-working

Term	How the literature views this
Remote working	Remote working allows employees to perform their work outside the traditional office, often from home. This arrangement has gained popularity, especially post COVID-19, as it allows flexibility and work-life-balance. Hobbs and Mutebi (2022) report indicated that it could boost productivity and job satisfaction,

	although challenges such as team cohesion and remote management continue.
Work-From-Anywhere (WFA)	Remote working allows employees to perform their work outside the traditional office, often from home. This arrangement has gained popularity, especially post COVID-19, as it allows flexibility and work-life-balance. Hobbs and Mutebi (2022) report indicated that it could boost productivity and job satisfaction, although challenges such as team cohesion and remote management continue.
Working-From-Home (WFH)	Dobbins (2024) states that WFH is a specific form of remote work where employees operate from home. It gained popularity during COVID-19 as organisations adopted WFH policies. Benefits include reduced commuting and greater flexibility, however challenges like isolation and managing work-life boundaries remain (Dobbins, 2024).
Hybrid-working	Hybrid-working blends remote and office-based work, allowing employees to alternate between both, the model offers flexibility while fostering in-person communication. It enhances employee satisfaction and organisation resilience but requires effective communication and management to deal with its challenges (Hobbs and Mutebi, 2022).

1.3 Research problem

Many young people entering the workforce today have spent a considerable portion of their education engaging in remote learning. Hansen-Brown et al, (2022) suggests that it remains unclear whether this experience affects their sense-of-belonging and social-connectivity in remote-work environments. While some young people may have adapted well to this mode of working, Vacchiano, Fernandez, and Schmutz (2024) present findings indicating that many still face challenges in maintaining social-connectivity and a sense-of-belonging. Alaa El-Sakran, Salman, and Ayman Alzaatreh (2022) further highlight that emergency remote teaching during COVID-19 significantly impacted students' academic performance, readiness for future work, and stress levels, suggesting that remote-work environments can similarly influence performance and well-being.

Since the COVID-19 pandemic, remote or hybrid-working has become more common, with young people entering the workforce during and after this period experiencing only remote or hybrid-working environments. Rhardie (2023) describes this transformation

as the most significant shift in commercial office space in the past 70 years. The traditional office model is evolving to prioritise flexibility, employee well-being, and technology integration, driven by the demand for remote-work and flexible lifestyles (Business Today Desk, 2022). Understanding how these changes affect young adults' social connection and sense-of-belonging in the workplace is the central research problem. The PICO framework introduced by Richardson et al. (1995) was used to develop the research question, capturing the key elements needed to focus the study.

1.4 The research question, aims and objectives

The research question guiding this study was structured using the PICO framework (Richardson et al 1995).

How does remote-work impact the social-connectivity and sense of team belonging of young people remote-working in the finance industry in Jersey?

The aim of this research is:

To explore the impact of remote-work on social-connectivity and sense-of-belonging among young adults remote-working.

To achieve this aim, the study has the following objectives:

1. To evaluate the impact of remote-working on social-connectivity and sense-of-belonging among young adults remote-working.
2. To examine the impact of remote working on professional relationships among young people working remotely.
3. To explore young adults' perceptions and experiences of social connectivity in Jersey.
4. To identify the effectiveness of company strategies aimed at enhancing social connectivity in young adults working remotely.

1.5 The significance of the research

This research is significant as it addresses the evolving nature of work in the 21st-century and its implications for young professionals. By exploring the impact of remote-

work on social-connectivity and sense-of-belonging among young adults, this study aims to provide insights that can inform organisational practices and support the well-being of remote-workers. A scoping review of the literature revealed minimal literature. This indicates a gap in the current research, providing a rationale for this study.

1.6 Geographical context

Jersey is a small but significant financial centre with a strong financial service sector, recognised for its high standards of regulation and professional services. Its economy is heavily reliant on finance, including banking, investment funds and trust services. This sector not only contributes significantly to the island's Gross Domestic Product and offers career opportunities for young professionals entering the workforce. The regulatory environment in Jersey is favourable for financial services, with the Jersey Financial Services Commission overseeing industry standards. This regulatory infrastructure helps to maintain Jersey's reputation as a secure financial centre.

Jersey hosts a range of financial services, from global banks to smaller boutique firms, providing various opportunities for specialised roles, creating diversity for a rich learning environment for young entrants, allowing them to explore different facets of finance. As a relatively small island with a population of about 103,267 (Government of Jersey, 2025) Jersey offers a tight community. While this can foster a strong sense-of-belonging among individuals, it may also present challenges for young professionals who work remotely and may not engage with their peers in-person regularly. The unique socioeconomic characteristics of Jersey shape the landscape of remote-work and social-connectivity for young people in the finance industry. In-person networking events, training workshops and social gatherings traditionally help build professional relationships in financial services. In a remote work, these opportunities may be less accessible emphasising the need for virtual networking solutions and alternative methods of relationship building.

1.7 Structure of dissertation

Chapter one outlined the background and the significance of my research. Chapter two will review the body of research on remote-work, social-connectivity, and sense-of-belonging. Chapter three will outline the research design, including ethical considerations. Chapter four focuses on data analysis and will present the findings. Chapter five will discuss the results aligned to current literature and revisit the research question to determine how far the research has gone in answering this. Chapter six will conclude the study with recommendations for future research and practice.

Chapter 2: Literature Review

Given the recency of the shift to remote-working, there is limited research addressing the impact of this model of working on social-connectivity and sense-of-belonging. This literature review focuses on these aspects and highlights the importance of social and organisational support in remote-work settings. The chapter begins with an outline of the search strategy designed to retrieve relevant literature and a review will follow.

A literature review is a comprehensive study of academic sources on a specific topic, aimed at summarising, synthesising and critically evaluating the existing research. According to Hart, (2000) a literature review involves a selection of available published documents that contain information, ideas, data and evidence written on a particular topic to fulfil certain aims or express certain views about the topic and how it is to be investigated. The purpose of a review is that it helps establish the context of research, identify gaps in current research and provide a framework for conducting new research within the existing work surrounding a certain topic (Hart, 2000). Additionally, literature reviews are key for developing a theoretical framework, guiding research designs and methodology and ensuring that new research contributes to the field (Kraus et al, 2022). By critically evaluating prior studies it allows researchers to assess the quality of research, considering biases and weighing the credibility of different findings leading to more informed research processes (Snyder, 2019). It can also be used to support fine-tuning a research question.

2.1 Search Strategy

According to the National Institute for Health and Care Excellence (NICE) (2024), a scoping search is a literature review conducted during the scoping phase to identify key systematic reviews. NICE (2024) recommend that a search filter is used; this is a collection of search terms designed to retrieve targeted records such as those pertaining to a particular topic.

Using the PICO framework, I developed keyword search terms (Table 2.1) and determined the exclusion and inclusion criteria (Table 2.2) to search for studies

published within the last five years to ensure relevance of post-pandemic trends. I included qualitative and quantitative research and literature reviews. The choice to focus on young adults in the finance industry is to ensure a more manageable and focused research scope.

Table 2.1 Search Terms

Search term	Synonyms
Remote work	Virtual work, work from home, telecommuting, teleworking
Young adults	Young professionals, early career professionals, Gen z
Sense-of-belonging	Belongingness, team belonging, team identity
Social connectivity	Inclusion, peer interaction, social interaction, social networks
Databases Used	PubMed, PsychINFO, and Scopus
Boolean Operators	Terms combined with AND and OR
Limiters	English language, peer-reviewed journals, and the last five years
Screening	Focusing on publication titles, abstracts, and keywords

Table 2.2 Inclusion and Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
• Age 18-25 years – this age group is relevant due to their transition from remote learning during the COVID-19 pandemic to remote-working without in-office experience as defined by Smith et al (2021) • Employed in finance sector • Working remotely for major part of role • Based in Jersey	• Outside age range • Remote workers in other industries/Not working in finance sector • Major part of working is in-office • Remote workers in other geographical areas/Not based in Jersey

Page et al (2021) stated that a PRISMA is guideline for reporting systematic reviews. It includes a 27-item checklist and flow diagram to help authors transparently report why

and how they conducted their reviews and what they have found, with the aim to ensure systemic reviews are valuable, complete and accurate. Following the PRISMA guidelines, I searched for English papers, peer-reviewed and published within a timeframe of 2019 to 2025. Publications that were not research articles in peer-reviewed journals, or conceptual papers on remote-working were excluded from this review. Following the search strategy, eight papers were selected for full review (Table 2.3 and 2.4).

Table 2.3 PRISMA

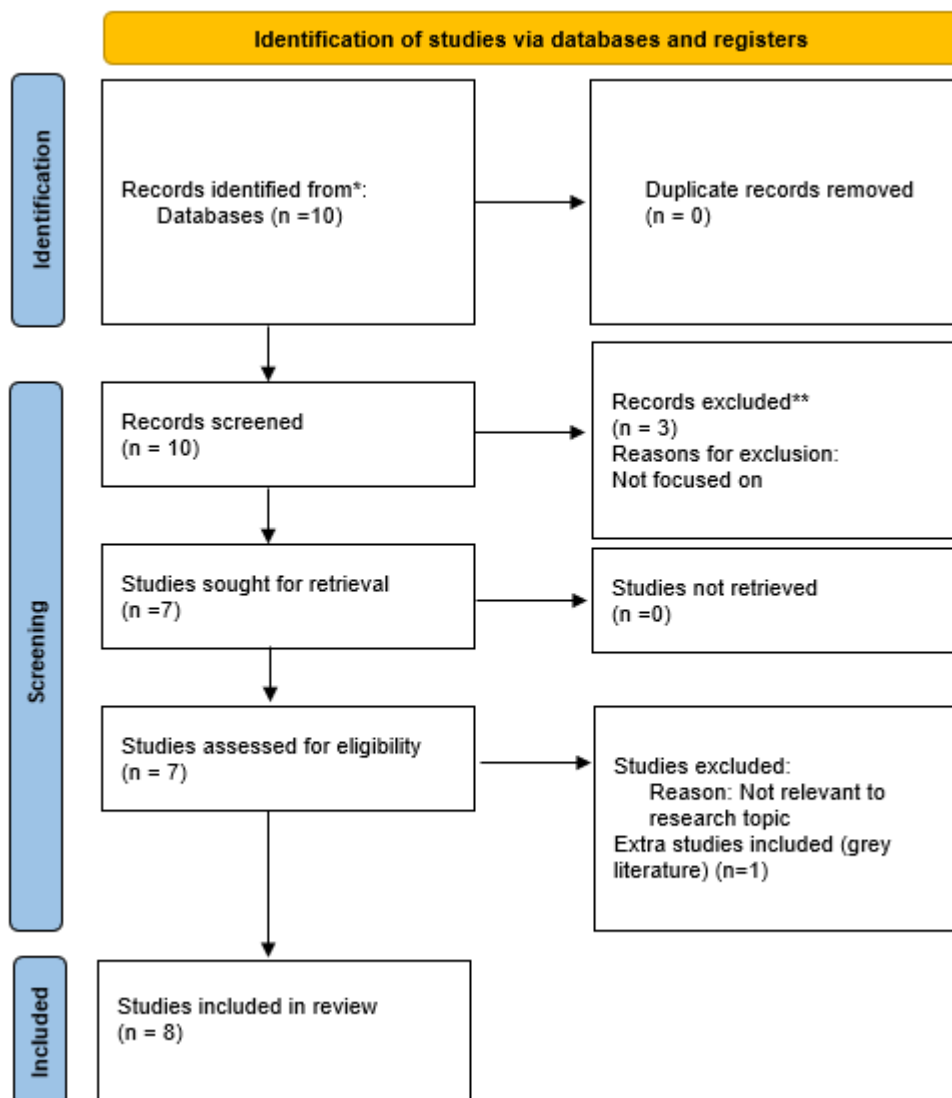


Table 2.4 Included studies

Author/Date	Title	Background / Research Question(s)/Hypotheses	Methodology	Results / Conclusion
2024 Ilaria Buonomo, Clara De Vincenzi, Martina Pansini, Francesco D'Anna and Paula Benevene	<i>'Feeling Supported as a Remote worker: The Role of Support from Leaders and Colleagues and Job Satisfaction in Promoting Employees' Work-Life Balance'</i>	The study looks at how support from coworkers and managers affects remote-workers happiness and balance between job and personal life. Using a theory about how people manage stress, it explores why having help from others at work matters more when you are not in an office. The goal is to show how teamwork and understanding leaders can make remote jobs less lonely and more sustainable.	Looked at employees who worked both remotely and on-site, except for front-line workers, to reduce outside influences. Participants were chosen based on specific job criteria, and all gave informed consent. The research followed ethical guidelines approved by LUMSA University. To analyse the data, researchers used structural equation modelling (SEM) to see how support from colleagues and leaders affected job satisfaction and work-life-balance. Job satisfaction was also tested as a possible link between these factors. Basic analyses, like Pearson's correlations and ANOVA tests, checked for differences between groups. The study ensured accuracy by using reliability checks, providing a strong understanding of remote workers' experiences.	The study found important connections between colleague support, job satisfaction, and work-life-balance for remote-workers. The participants were 61% women and 39% men, with an average age of 46.7 years and 15.13 years of experience in their organization. Results showed that colleague support was strongly linked to higher job satisfaction ($p < 0.01$), and job satisfaction was closely tied to better work-life-balance ($p < 0.01$). However, leader support did not significantly impact work-life-balance. Further analysis confirmed that job satisfaction acted as a key link between colleague support and work-life-balance, with path coefficients of $\beta = 0.45$ ($p < 0.01$) and $\beta = 0.38$ ($p < 0.01$), respectively. In conclusion, the study shows that support from colleagues plays a key role in improving job satisfaction and work-life-balance for remote-workers. Job satisfaction acts as a link between colleague support and work-life-balance, while leader support had no direct effect. These findings suggest that companies should focus on building strong peer support and job satisfaction to improve remote workers' well-being.
2022 Adam Brown Ana C. Leite	<i>The effects of social and organizational connectedness on employee well-being and remote-working experiences during the COVID-19 pandemic</i>	This research explores how the COVID-19 pandemic affected employee well-being, focusing on social and workplace connections during remote-work. It examines how these connections impact employee experiences and resilience, emphasizing the role of organizational support in maintaining well-being. The paper analysed, "The effects of social and organizational connectedness on employee well-being and remote-working experiences during the COVID-19 pandemic," argues that both social and workplace connections are key to employee well-being during remote-work. While social connections help overall well-being, workplace connections—such as support from the organisation and a sense-of-belonging—play a unique role in reducing isolation and improving employee experiences.	The study used a cross-sectional survey to gather data from UK employees during the second COVID-19 lockdown. This method provided a snapshot of employee well-being and the impact of social and organizational connectedness at that time. Online surveys helped reach a wide range of job types and workplaces, making the sample more diverse. However, there are limitations. Since the study is cross-sectional, it only shows correlations and cannot determine cause-and-effect relationships. Self-reported data may also lead to bias, as participants might give socially desirable answers. Additionally, while the sample was diverse, the study did not consider differences in organizational culture or individual traits, which could affect the results. This limits how well the findings apply to different work settings and employee groups.	The study found that both social and organisational connectedness significantly impacted employee well-being and remote-working experiences during the COVID-19 lockdown. Higher levels of social-connectedness were associated with lower ill-being and more positive remote-work experiences, with participants reporting an average social-connectedness score of 3.75 (on a scale of 1 to 5). Organizational connectedness, measured through perceived organisational support and organisational identification, also played a key role in employee well-being. Those who perceived higher organisational support reported an average organisational well-being score of 4.20, reflecting a positive view of their workplace's efforts to support well-being. However, organisational identification had a more complex relationship, as higher identification was linked to increased ill-being in some cases, suggesting that while it fosters belonging, it can also lead to stress under certain conditions.

		The study highlights the need for organisations to strengthen both types of connections to better support remote workers.		The study concludes that both social and organizational connectedness are critical for employee well-being during the pandemic. Perceived organizational support helps reduce ill-being and enhances workplace well-being, while strong organisational identification may have negative effects. The study highlights the importance of organizations creating supportive environments to help employees cope with challenges.
2024 Cristen Dalessandro and Alexander Lovell	<i>The Pandemic-Stratified Workplace: Workspace, Employee Sense of Belonging, and Inequalities at Work</i>	This research examines how the COVID-19 pandemic changed workplace dynamics, focusing on how remote and hybrid-work affect employees' sense-of-belonging. It highlights the need to address workplace inequalities and support historically minoritized groups. The paper analysed, "The Pandemic-Stratified Workplace: Workspace, Employee Sense-of-belonging, and Inequalities at Work" by Cristen Dalessandro and Alexander Lovell, explores how different work settings—remote, hybrid, and onsite—impact employees' sense-of-belonging. It examines whether workspace type affects belonging and how factors like age, pay structure, and minority status shape employees' experiences. The study aims to help organizations create a more inclusive and fairer workplace as work environments continue to evolve.	The study uses a literature review to examine research on how social media affects adolescents' feelings of loneliness and belonging. This approach helps identify patterns, gaps, and key themes in existing studies. It also applies theoretical models like social displacement, rich-get-richer, and social compensation to analyse the complex link between social-media and well-being. However, there are limitations. The review relies on existing studies, which may introduce bias based on how the literature was selected. Many studies are cross-sectional, making it hard to determine cause-and-effect relationships. There is also a lack of longitudinal research, which could provide better insights into the long-term effects of social media. Additionally, most studies come from developed countries, which may not reflect cultural differences in social-media experiences. While this review is useful, more empirical research is needed to fill these gaps and strengthen the findings.	The study found that workspace type—remote, hybrid, or onsite—did not significantly influence employees' sense-of-belonging at work. Logistic regression analysis revealed that older employees, hourly workers, and those identifying as minorities were less likely to report a sense-of-belonging, with minority employees showing a particularly stark difference ($p < .001$) compared to their peers. Younger employees and salaried workers, on the other hand, were more likely to feel a sense-of-belonging. Interestingly, minority-identified employees who had worked remotely before the pandemic reported a higher sense-of-belonging compared to those who transitioned to remote-work post-pandemic. This suggests that while workspace type may not directly affect belonging, the remote-work experience for minority employees can enhance feelings of inclusion. The study concludes that workspace type does not significantly impact overall belonging, but minority employees who worked remotely before the pandemic reported higher belonging than their onsite counterparts. The findings highlight the potential benefits of remote work for these employees and emphasize the importance of effective diversity and inclusion strategies.
2021 Douglas Smith, Trinity Leonis & S. Anandavalli	<i>Belonging and loneliness in cyberspace: impacts of social media on adolescents' well-being</i>	This research explores how the rapid growth of social-media affects adolescents' socialization, particularly their sense-of-belonging and loneliness. Since past studies have shown mixed results, it is important to examine how individual and cultural factors shape young people's online interactions and emotional well-being. The paper analysed, "Belonging and Loneliness in Cyberspace: Impacts of Social-media on Adolescents' Well-Being," by Douglas Smith,	The study primarily employs a literature review of existing research on the effects of social media on adolescents' feelings of loneliness and belonging. This approach allows for a comprehensive synthesis of findings, identifying patterns, gaps, and emerging themes. It focuses on theoretical frameworks such as social displacement, rich-get-richer, and social compensation models, which help analyse the complex relationships between social-media use and psychosocial outcomes. However, the methodology has limitations, including its reliance on previously published	The study reveals a complex relationship between social-media use and adolescents' experiences of loneliness and belonging, highlighting both positive and negative outcomes. When belonging is a key motivation for social-media use, it often leads to positive feelings and a stronger sense of community, as shown by Liu et al. (2018), who found that users motivated by belonging experienced improved emotional well-being. On the other hand, findings from Bettmann et al. (2020) suggest that increased social-media use among young adults is associated with higher levels of depression and anxiety, pointing to the risks of excessive engagement. The review emphasizes that the quality of online interactions

		Trinity Leonis, and S. Anandavalli, investigates how social-media can both strengthen connections and contribute to loneliness. The authors examine how excessive use or replacing face-to-face interactions with online communication can lead to isolation. The paper reviews existing research, emphasizing the need to understand what influences these effects, including personal motivations, online interaction quality, and demographics. The authors call for further studies to explore the long-term impact of social-media on adolescents' mental health and to develop strategies for healthy social-media use.	studies, which may introduce biases based on literature selection and study methodologies. Many of the reviewed studies are cross-sectional, limiting causal inferences about the relationships between social-media use and feelings of loneliness or belonging. The lack of longitudinal studies also means the long-term effects on adolescents' well-being remain unclear. Additionally, the focus on research from developed countries may overlook cultural and contextual factors influencing social-media experiences in diverse populations. These limitations suggest that while the literature review is valuable for understanding existing knowledge, further empirical research is needed to address these gaps and validate the findings.	plays a crucial role in these outcomes, with relationships formed online often lacking the depth of in-person connections, which can contribute to feelings of isolation. The data suggests that while social media can foster connection, it may also contribute to loneliness when overused or when it replaces meaningful face-to-face interactions. The conclusion underscores the dual role of social media in shaping adolescents' feelings of belonging and loneliness, with its impact varying depending on usage patterns and individual circumstances. The authors call for further research into the long-term effects and demographic factors and suggest strategies to promote healthy social-media use to enhance well-being.
2021 Kelly-Ann Allen, Margaret L. Kern, Christopher S. Rozek, Dennis M. McInerney & George M. Slavich	<i>Belonging: a review of conceptual issues, an integrative framework, and directions for future research</i>	This research highlights the importance of belonging as a basic human need that affects well-being. However, existing studies use different definitions and measures, making it hard to fully understand and improve belonging. To address this, the authors propose a clear framework to guide future research. The paper analysed, "Belonging: A Review of Conceptual Issues, an Integrative Framework, and Directions for Future Research," by Kelly-Ann Allen and colleagues, argues that belonging strongly influences mental, physical, social, and economic outcomes. The authors point out the inconsistencies in how belonging is studied and propose a new framework with four key components: competencies, opportunities, motivations, and perceptions. They suggest that understanding these elements can improve both research and practical efforts to strengthen belonging. The paper calls for collaboration across different fields and the creation of targeted strategies to enhance belonging and overall well-being.	The study used a narrative review approach, systematically searching databases like Google Scholar, PubMed, Scopus, PsycInfo, and ClinicalTrials.gov for articles on belonging, assessment tools, and interventions. This method helps summarise existing research and identify gaps in understanding belonging across different fields. However, there are some limitations. Since the review depends on the authors' selections and interpretations, it may introduce bias and overlook some relevant studies. There is also a risk of publication bias, where studies with positive findings are more likely to be published than those with negative or neutral results. Additionally, the study does not include quantitative analysis or meta-analysis, which could provide stronger statistical insights. Finally, belonging is context-dependent and constantly evolving, which a literature review alone may not fully capture. Future research using diverse methods is needed to explore belonging in different settings and populations.	The study proposes an integrative framework for understanding belonging, comprising four core components: competencies, opportunities, motivations, and perceptions. These components are interconnected and together shape an individual's sense-of-belonging. The authors argue that current measures of belonging often focus mainly on social aspects, overlooking its broader, multidimensional nature. They note that belonging and loneliness may not be unidimensional, citing the inverse correlation between the two (Mellor et al., 2008). Additionally, the review highlights that interventions aimed at enhancing belonging often treat it as a secondary outcome, rather than prioritising it. The authors call for more focused research to develop strategies that specifically address each component of belonging in various contexts. They recommend that future studies capture the dynamic nature of belonging, examining how it evolves over time and the factors that facilitate or hinder this process. The conclusion stresses that belonging is essential for well-being, with disconnection linked to various health issues. The authors propose an integrative framework centred on competencies, opportunities, motivations, and perceptions to improve belonging and encourage further research and strategies to enhance individual and community health.
2023 Mattia Vacchiano	<i>How the First COVID-19</i>	This research examines how COVID-19 lockdowns affected daily life, especially for younger generations (Gen Y and Gen Z), who rely on social interactions for mental well-being.	The study used quantitative analysis with data from the Swiss Household Panel (SHP), a longitudinal survey that tracks various indicators from a representative sample of the Swiss	The study found a significant increase in psychological distress among younger generations following the first COVID-19 lockdown. The composite index of psychological distress showed an average score of 3.02

	<i>Lockdown Worsened Younger Generations' Mental Health: Insights from Network Theory</i>	While older adults were more concerned with health and finances, younger individuals faced increased anxiety due to lifestyle changes and social isolation. The study explores how disrupted social networks worsened their mental health, using network theory to understand the role of social connections. The paper analysed, "How the First COVID-19 Lockdown Worsened Younger Generations' Mental Health: Insights from Network Theory" by Mattia Vacchiano, argues that the first lockdown had a particularly negative impact on Gen Y and Gen Z. The author examines how the loss of in-person interactions and reliance on online communication weakened social support, leading to increased psychological distress. Using data from the Swiss Household Panel collected before and after the lockdown, the study provides evidence of this decline in well-being. The paper emphasises the need to understand how social networks influence mental health and calls for further research on the long-term effects of these disruptions.	population. It compared two waves of data—one collected before COVID-19 and another after the first lockdown—to analyse psychological distress across different generations. The study measured psychological distress using a composite index based on self-reported levels of depression, anxiety, and overall well-being. This method helped identify mental health impacts and generational differences. However, there are some limitations. Since the data is self-reported, there is a risk of bias, such as respondents underreporting negative emotions. The study also relies on cross-sectional post-lockdown data, making it difficult to determine whether the lockdown directly caused changes in mental health. Additionally, focusing only on Switzerland may limit how well the findings apply to other countries. While the methodology is well-structured, these limitations should be considered when interpreting the results.	(SD = 1.58) before the lockdown, rising to 3.24 (SD = 1.77) afterward, indicating a decline in mental well-being. Gen Y and Gen Z were particularly affected, expressing more concerns about lifestyle changes and social relationships compared to older generations. While older individuals were primarily focused on health and economic stability, younger respondents reported feeling more isolated and stressed due to disruptions in their social networks and daily routines. This generational disparity highlights the unique vulnerabilities of younger individuals, who struggled to maintain social connections in an increasingly digital world, potentially exacerbating their mental health challenges. The study concludes that the first COVID-19 lockdown negatively impacted the mental health of Gen Y and Gen Z by disrupting personal networks and limiting social capital. It emphasizes the importance of face-to-face interactions for emotional support and calls for further research into the long-term effects of the pandemic on youth well-being.
2023 Mehmet Avci	<i>Belongingness, Social-connectedness, and Life Satisfaction in College Students after COVID-19 Pandemic</i>	This research explores how the COVID-19 pandemic reduced university students' sense-of-belonging due to school closures and online learning, leading to lost social connections. It examines the links between belonging, social-connectedness, and life satisfaction, filling a gap in studies on university belonging during this time. The paper analysed, "Belongingness, Social-connectedness, and Life Satisfaction in College Students after COVID-19 Pandemic" by Mehmet Avci, argues that the pandemic greatly affected students' sense-of-belonging, which in turn influenced their life satisfaction. The study adapts the University Belonging Questionnaire (UBQ) for Turkish students and investigates how belonging and social-connectedness impact well-being. The findings suggest that feeling connected is essential for student mental health and academic success, highlighting the need for support strategies in the post-pandemic university environment.	The study used a quantitative approach, collecting data through an online survey from 456 college students at a public university in Turkey. The survey included the adapted University Belonging Questionnaire, measuring students' sense-of-belonging, social-connectedness, and life satisfaction. This method was effective for gathering data from a large sample and allowed for statistical analysis of relationships between these factors. However, there were some limitations. Self-reported data can lead to biases, such as participants giving socially desirable answers rather than being completely honest. The study's cross-sectional design also makes it difficult to determine cause-and-effect relationships between belonging, social-connectedness, and life satisfaction. A longitudinal study would be better for tracking changes over time. Additionally, the sample was 75% female, which may limit how well the findings apply to a more balanced student population, as gender differences in social connectedness could exist.	The study found that the adapted University Belonging Questionnaire (UBQ) exhibited excellent psychometric properties, with a Cronbach's alpha coefficient of .94 for the total scale and subscale coefficients of $\alpha = .89$ for university support and acceptance, $\alpha = .90$ for university affiliation, and $\alpha = .82$ for faculty and staff relations, confirming its reliability for Turkish college students. Statistical analyses revealed significant correlations between sense-of-belonging and life satisfaction, with stronger feelings of belonging linked to higher life satisfaction. Social-connectedness partially mediated this relationship, indicating that students with a greater sense-of-belonging also reported better social-connectedness, which in turn contributed to their overall life satisfaction. One-way ANOVA results showed significant differences in UBQ scores based on socioeconomic status (SES) and school year, with F-values of $F(2,455) = 6.75$ ($p < .01$) for university affiliation, $F(2,455) = 11.80$ ($p < .001$) for university support and acceptance, and $F(2,455) = 9.71$ ($p < .001$) for total scores, highlighting the impact of these factors on students' sense-of-belonging.

			Finally, because the study focused on one university, the results may not be fully applicable to students in different educational or cultural settings.	The study concludes that a strong sense-of-belonging is crucial for university students' life satisfaction, with social-connectedness playing a key role as a mediator. It stresses the importance of fostering social ties to enhance student well-being and suggests that universities should implement strategies to improve belonging and social connections, especially in the post-pandemic context.
2021 Dina Zohrabi Alaei, Micah K. Campbell, and Benjamin M. Zwickl	<i>Impact of virtual REU experiences on students' psychosocial gains during the COVID-19 pandemic</i>	This research explores the impact of remote undergraduate research experiences during the COVID-19 pandemic, addressing a gap in studies that have mainly focused on in-person programs. It examines how virtual research affects students' sense-of-belonging, self-efficacy, identity, and overall development in STEM fields. Focuses on the experiences of students who participated in a remote research program during summer 2020. It argues that remote research can provide significant benefits, including increased self-efficacy, a stronger sense-of-belonging, and clearer career goals—like in-person programs. The study aims to highlight how remote research supports students' academic and professional growth while offering insights into its unique advantages and challenges.	The study used in-depth qualitative interviews with mentees and mentors from a remote undergraduate research program. Researchers conducted 94 Zoom interviews—70 with mentees and 24 with mentors—to explore their experiences, perceptions, and psychosocial growth in detail. Qualitative interviews were chosen because they provide deep insights that quantitative methods might miss. The study used a phenomenographic approach, which examines how individuals perceive and experience a phenomenon—in this case, remote research. However, the methodology has some limitations. Self-reported data may be biased, as participants might recall experiences inaccurately or present them in a socially desirable way. Additionally, the small sample size (10 mentees and 8 mentors) limits the study's generalizability, as their experiences may not reflect a broader population. The study's focus on remote research during COVID-19 also means the findings may not apply to other settings. Despite these limitations, the methodology effectively explores the psychosocial impact of remote research, though further studies are needed to confirm and expand its findings.	The study found notable psychosocial gains among mentees in the remote undergraduate research programme. Nine out of ten mentees reported clearer insights into their career goals, with many expressing a greater interest in pursuing graduate studies, supporting previous research linking undergraduate research with heightened aspirations for further education. Mentors also observed improvements in mentees' scientific skills, with half-noting growth in research capabilities. Mentees appreciated the remote format, particularly for offering more family time, flexible hours, and fostering independence in managing their research tasks. One mentee highlighted how the remote setting allowed them to "take responsibility and time management into my own hands," reflecting positive personal development. Qualitative analysis revealed 1,397 segments of coded data, including 46 references to a sense-of-belonging, 32 to self-efficacy, and 76 to identity, indicating the diverse psychosocial growth experienced. Overall, the study concludes that remote undergraduate research programmes promote significant psychosocial growth, including enhanced self-efficacy and a stronger sense-of-belonging, comparable to in-person programmes. These findings highlight the potential of remote formats to positively influence students' identities and career aspirations in STEM, offering valuable insights for future programme design.

2.2 Definitions

To set the context of the literature review, it is important to define the key terminology within the retrieved literature (Table 2.5).

Table 2.5 Context of definitions as used in the literature

Sense-of-belonging	Baumeister and Leary (1995) discuss 'Belonginess Theory' and suggest that people develop and maintain gratifying social relationships and it is these that allow them to experience a sense of relatedness with others. Cornell University (2025) stated 'belonging' is a crucial factor in employee engagement and performance, as it allows individuals to bring their authentic selves to work. At Cornell University, a sense-of-belonging significantly impacts performance and retention. To foster a sense-of-belonging, organisations should create intentional connections, build trusting relationships, invite opinions, and engage in purposeful storytelling. This fosters a sense-of-belonging, promoting success and fostering a sense-of-belonging.
Social Connectiveness	In Baumeister and Leary's (1995) 'Belongingness Theory', relatedness needs are met through social connection with members of a peer social network. Braren (2021) states that social connectedness is a fundamental human need that influences various aspects of our lives, including psychological well-being, physical health, and life expectancy. However, social connectedness is subjective and based on an individual's perception of connection, distinct from objective features of an individual's social environment. Our actual social network can sometimes influence our feelings of connectedness, such as having fewer social contacts, living alone, or experiencing strained relationships. The relationship between actual social encounters and how they are perceived to influence an individual's feelings of connectedness is complex and can differ due to individual differences in-personality traits, preferences, and prior experiences (Braren, 2021).
Young Adults	Higley (2019) believes that among various organisations, there are differing definitions and age range inclusions for young adulthood, which cause confusion. Higley (2019) states that young adulthood is a unique developmental period that occurs between the ages of 18 and 25 years, during which there are key developmental tasks that allow the young adult to participate in self-exploration and identity formation.

2.3 Literature Review

Recent literature investigates the role of support from leaders and colleagues and job satisfaction in promoting employees' 'work-life-balance'. Buonomo et al's (2024) research explored the impact of social support from colleagues and leaders on the well-being of remote employees, focusing on job satisfaction and work-life-balance. It addresses gaps in existing literature by applying the Conservation of Resource (COR) theory to understand how these support forms influence employee outcomes in remote-work settings. The study employed a cross-sectional design to analyse data from a diverse population of employees who had the opportunity to work both remotely and on-site, focusing on those without direct client interactions. Participants were selected based on specific inclusion criteria, and informed consent was obtained. Analytical techniques included structural equation modelling to assess relationships between colleague and leader support, job satisfaction, and work-life-balance, with job satisfaction serving as a mediator. The sample consisted of 61% women and 39% men averaging ages of 46-years and an average of 15-years' experience in their current organisation.

Preliminary analyses involved Pearson's correlations and ANOVA tests to explore demographic differences. The study ensured validity and reliability through measures of average variance extracted and composite reliability. Buonomo et al's (2024) study revealed that social support from colleagues significantly enhances job satisfaction and work-life-balance for remote employees, while leader support does not have the same direct impact. Correlation analysis indicates a strong positive relationship between colleague support and satisfaction ($p < 0.01$) as well as between job satisfaction and work-life-balance with path coefficient of $\beta = 0.45$ -($p < 0.01$) from colleague support to job satisfaction and $\beta = 0.38$ -($p < 0.01$) from job satisfaction to work-life-balance. These findings are statistically significant and highlight the key role of social support from colleagues in enhancing job satisfaction and work-life-balance among remote-workers, demonstrating that satisfaction is a key mediator in relationship between colleague support and balance,

while leader support did not show a direct impact. Findings underscore the importance of fostering supportive peer relationships to enhance well-being of remote employees.

Brown and Leite (2022) examined the impact of the COVID-19 pandemic on employee well-being, focusing on the roles of social and organisational connectedness during remote-work. Brown and Leite (2022) argued that both social and organisational connectedness are key determinants of employee well-being. They highlighted that while general social connectedness contributes to well-being, organisational connectedness specifically perceived organisational support, and organisational identification plays a distinct and significant role in enhancing employee experiences and mitigating the negative effects of isolation.

Using a cross-sectional survey, data was collected from UK employees during the second COVID-19 lockdown. Findings suggested that higher levels of social-connectedness were associated with lower levels of ill-being and more positive remote-working experiences, with an average social-connectedness score of 3.75 within a scale of 1-5. Organisational connectedness measured through perceived organisational support and organisational identification, also contributed to employee well-being. Brown and Leite (2022) suggested that those who reported an average organisational well-being score of 4.20 indicated a positive perception of their workplace's efforts to promote well-being. However, higher organisational identification was linked to increased ill-being in some cases, highlighting that while it can foster a sense-of-belonging, it may also lead to stress under certain conditions.

Smith, Leonis, and Anandavalli (2021) explored the dual role of social media in shaping experiences of belonging and loneliness. They highlighted how social media fosters a sense of community and connection among young adults, enhancing emotional well-being when used with the motivation of belonging. This concept is particularly relevant in the context of remote-work, where social-media and digital communication tools play a

crucial role in maintaining team cohesion and morale. Just as social-media can create a supportive environment, these tools can help remote-workers feel connected and engaged with their colleagues, mitigating feelings of isolation.

Hobbs and Mutebi (2022) supported the idea of how digital communication tools enhance workers well-being; collaboration and communication tools help remote workers feel connected and engaged with their colleagues, again mitigating the feelings of isolation. Saini and Roulet (2022) suggested that certain tools have potential negative impacts of excessive reliance on digital communication tools, such as increased feeling of isolation and decreased job satisfaction challenging the notion that these tools always help remote workers feeling a sense of both connectiveness and belongingness.

Hobbs and Mutebi's (2022) review examined the effects of social-media on individuals' feelings of loneliness and belonging, focusing on theoretical frameworks such as social-displacement, rich-get-richer and social-compensation models. The analysis revealed a complex interplay between social-media use and experiences, highlighting both positive and negative outcomes. Social media can enhance emotional well-being when used with the motivation of belonging, but the excessive use can correlate with higher levels of anxiety and depression. The quality of online interactions significantly impacts these outcomes. They concluded that social media has a dual role in influencing feelings of belonging and loneliness, with its impact varying based on usage and individual circumstances.

In the application to remote-work, where digital communication tools play a key role in maintaining team cohesion and morale, just social-media can create a supportive environment for individuals; these tools can help foster the feelings of connectiveness and engaged with their colleagues. However, Saini and Roulet (2022) also highlight potential negative effects of excessive social-media use, leading to loneliness and anxiety if it replaces meaningful, face-to-face interactions. Therefore, remote-work environments

should strive to balance digital communication with opportunities for personal interaction to ensure a healthy and productive work atmosphere.

Avci's (2023) study investigated the impact of COVID-19 pandemic on individuals' sense-of-belonging, and life satisfaction. The study highlighted how closure of certain things such as schools and the distance education led to diminished social connections among students. The study's aim was to investigate the relationships between belongingness and social-connectedness, and life-satisfaction among college students.

A sample of 456 university students in Turkey, mostly female, participated in an online survey to assess their sense-of-belonging and well-being. Data was collected via Google forms with participants recruited through email from instructors. Statistical analysis examined the relationships between belonging, social-connectedness and life-satisfaction.

Findings emphasised that a strong sense-of-belonging is essential for enhancing well-being, with social connectiveness as a mediating factor. The paper provided insights that informed interventions and support strategies to improve the mental health and academic success of university students in a post-pandemic environment. These insights can directly link to the remote-working, just as the pandemic disrupted students' sense-of-belonging and social-connectedness, it similarly affected remote-workers. The transition to remote work can lead to feelings of isolation and diminished social connections, impacting employee's overall well-being and job satisfaction. However, fostering a strong sense-of-belonging and social-connectedness through digital communication tools and virtual team building activities can limit these negative effects. By ensuring that remote workers feel connected and engaged with their colleagues, organisation can enhance employee well-being and productivity, much like the strategies suggested for improving students' mental health and academic success in a post-pandemic environment.

Alaee, Campbell and Zwickl (2021) explored the effects of remote undergraduate research experiences on students' psychosocial development during the COVID-19 pandemic. The study attempted to fill a gap in existing literature, which had previously focused on in-person research experiences. The researchers aimed to understand how virtual research impacts students' sense-of-belonging, self-efficacy.

Alaee, Campbell and Zwickl (2021) conducted in-depth interviews with mentees and mentors participating in a remote undergraduate research programme. A total of 94 interviews were conducted, 70 with mentees and 24 with mentors using zoom. The approach aimed for rich detailed exploration of participants' experiences, perceptions and psychosocial gains. The analysis found psychosocial gains among mentees with 9 out of 10 reporting clearer understanding of future career-goals. Mentees also highlighted the benefits of remote format, such as increased family time, flexibility of work hours and the development of independence. The analysis identified 1,397 pieces of data with 46 about belonging, 32 about self-confidence and 76 about identity.

Alaee, Campbell and Zwickl, (2021) concluded that remote undergraduates' experiences foster significant psychosocial growth, including enhanced self-efficacy and a strong sense-of-belonging, comparable to in-person programmes. These findings underscore the potential of remote formats to positively influence students' identities and career aspirations, furthermore, exploring specific psychosocial outcomes, such as resilience and adaptability, will provide insights into the broader impacts of remote programmes.

In the context of remote-work, maintaining social-connectivity and a sense-of-belonging is crucial for young professionals, including those in finance. The shift to remote work has significantly impacted how employees build and maintain relationships key for career development and personal growth. The lack of interactions and informal socialisation opportunities in remote settings can hinder their ability to form meaningful connections and develop a strong sense-of-belonging.

2.4 Summary of Literature Review

The literature review has highlighted key themes related to remote-working and its impact. Existing studies emphasise the role of social connections in the workplace, along with the influence that it has among employees' well-being. Additionally, noting that remote-work can disrupt traditional social structures and hinder individuals' sense-of-belonging. The literature indicates work-life-balance as both a benefit and challenge, with flexibility enhancing autonomy but also the blurring of professional and personal boundaries. Job satisfaction was linked to social engagement, with evidence suggesting that reduced in-person interactions may contribute to isolation and decreased motivation. Finally, organisational strategies to minimise these challenges such as hybrid-models, virtual engagement initiatives and leadership approaches have been explored but remain insufficiently evaluated in specific sectors such as finance.

Despite these insights, gaps remain in understanding how remote-working affects social-connectivity and sense-of-belonging of young finance professionals and specifically this has not been explored within Jersey. While existing literature explores general remote-work trends, there is a lack of focused research among young employees navigating their early career stages in a financial environment. Furthermore, most studies adopt a broad perspective without examining experiences of individuals within a particular professional setting. This gap provides a strong foundation for further exploration. By focusing specifically on young finance professionals in Jersey, this research contributes to an understanding of how remote work shapes their professional identity, networking opportunities and overall sense of workplace inclusion. These insights can inform organisational policies and strategies to enhance both social-connectivity and sense-of-belonging in remote and hybrid-work.

Given the identified research gaps, the next chapter will outline the research design aimed at addressing the-research question.

Chapter 3: Research Design

This chapter outlines the research design, including methodology. The chapter justifies the use of interviews, ensuring a comprehensive understanding of the participants lived experiences on the effects of remote work on their social and professional engagement. Ethical considerations within the research design will be discussed.

3.1 Research Philosophy

Bergstraesser (1947) explores interpretivism as its root in the works of Weber and Dilthey. Weber introduced the concept of *verstehen*, as understanding the meaning of social actions from a point of view. Dilthey emphasised the importance of context and the subjective nature of human experiences. These ideas laid groundwork for interpretivism by highlighting the need to understand the social world from the perspective of those living in it (Bergstraesser, 1947).

The research question is centred on the experience of participants and is in line with the interpretivist philosophy. As noted by Alharahsheh and Pius (2020), interpretivism is essential for grasping participants' perceptions because it highlights subjective meanings and social contexts. This approach, developed as a critique of positivism, focuses on understanding individual perspectives and the nuanced contextual factors shaping human experience. In contrast to positivism, which aims to generalise findings, interpretivism underscores the distinct nature of social realities and considers situational variations. This justifies my choice of approach, as my focus is to enable participants to share insight into their experiences of remote-work and its effects on their sense-of-belonging and social-connectedness, elements which would be overlooked by the positivist approach and a focus on objective measurement (Alharahsheh and Pius, 2020).

3.2 Research Methodology

A qualitative research methodology is employed to investigate the impact of remote-work on the social connection and sense-of-belonging among young professionals in the finance industry in Jersey, as it allows us to gain an in-depth understanding of the complex phenomenon of individual's experiences and perceptions (Creswell and Creswell, 2017) and fits within interpretivism. Specifically, a phenomenological approach is employed, as it is suitable for understanding individuals' living experiences. Phenomenology focuses on capturing the essence of participants' experiences and interpreting their meanings. Wojnar and Swanson, (2007) stated that phenomenology seeks to understand how individuals perceive and experience a phenomenon in their daily lives, making it an ideal choice for this study.

The phenomenological approach emphasises the importance of how individuals interpret their experiences, Tuffour (2017) highlights the role in which phenomenology provides a rich understanding of the individual's perspective. By engaging a phenomenological approach, the research will delve deeply into the lived experiences of individuals, capturing the complexities of their perceptions within the context of their daily lives. Additionally, Noon, (2018) underlines the effectiveness of phenomenology in capturing detailed personal experiences and the contextual factors that shape them. This approach particularly fits with the relevance of the study, allowing a comprehensive understanding of the social dynamics and personal perceptions of young professionals in remote work within the finance sector in Jersey.

3.3 Data Collection Methods

The interview process, as emphasised by Adhabi and Anozie (2017), is fundamentally a form of consultation that plays a crucial role in qualitative research. I have selected interviewing as a primary method for gathering in-depth insights, aligning with the phenomenological approach (Englander & Morley, 2021). Semi-structured interviews

merge a predefined set of questions with the flexibility to delve deeper into topics, providing a framework while adapting to participants' responses (Adhabi & Anozie, 2017). This flexibility has the potential to yield richer, more in-depth responses, enabling achieving the aim and objectives of this study. The purpose of interviews in phenomenology is to utilise minimal open questions that act as prompts, allowing participants to elaborate on their experiences. However, to maintain some structure in the interview process, key questions are outlined to keep focus (Appendix 1). Bevan's (2024) method of phenomenological interviewing further supports this approach by providing a structured yet flexible framework. The method emphasises the importance of understanding individuals' lived experiences through descriptive and structured questioning, as well as imaginative variation to explore different aspects of their experiences. The structured approach allows the phenomenological principles to be applied throughout the research process.

3.4 Data Analysis Methods

The proposed method of analysing the data is thematic analysis within a phenomenological framework, guided by Braun and Clarke's (2006) Six-Phase Framework (Table 3.1). This framework provides a structured approach to thematic analysis, ensuring systematic examination of qualitative data (Caulfield, 2019).

A repeat process of reading and re-reading transcripts, while noting initial thoughts will enable data familiarisation. Data will be systematically coded, identifying and labelling relevant segments. Codes will be organised into themes, capturing significant patterns in relation to my research. These will be reviewed and refined to ensure they accurately represent the data. Once the themes are defined and named, I will produce the report, which will include selecting compelling examples of data to illustrate each theme.

Table 3.1 Braun and Clarke (2006)

Phases	Description
Familiarisation	Immerse yourself in the data to become thoroughly familiar with the content. This involves reading and re-reading the data, noting initial ideas.
Coding	Generating initial codes from the data. This involves identifying and labelling relevant features of the data systematically.
Generating Themes	Collating codes into potential themes, gathering all data relevant to each potential theme.
Reviewing Themes	Checking if the themes work in relation to the coded extracts and the entire data set, generating a thematic map of the analysis.
Defining and Naming Themes	Refining each theme and generating clear definitions and names for each theme.
Writing Up	Producing the report. This involves the final analysis and write-up of the report and a coherent narrative.

3.5 Recruitment Strategy

3.5.1 Sample

Participants will be selected through purposive sampling to ensure they meet the inclusion criteria. Purposive sampling targets participants who have experienced the phenomena and are best suited to answer the research question. Campbell et al, (2020) suggested that purposive sampling is a valuable method for ensuring that the sample aligns closely with the research aims and objectives, which in turn enhances rigor of the study.

Parker, Scott and Geddes (2019) identify a sampling method known as snowballing, also known as chain-referral sampling, which is a technique used in purposive sampling where initial participants, who meet the research criteria, refer other potential participants. This

method is particularly useful for accessing hard-to-research or specialised populations (Parker et al, 2019). It leverages the social networks of the initial participants to identify and recruit additional subjects. I will use this method because it allows for efficient identification and recruitment of participants, ensuring the sample is both relevant and comprehensive.

3.5.2 Sample Size

Vasileiou et al. (2018) argue that a small sample size is appropriate in qualitative research, as it facilitates an in-depth exploration of individual participants' experiences. Additionally, Guest, Bunce, and Johnson (2006) indicate that data saturation typically occurs within the first 6-12 interviews, with many themes becoming apparent after just 6 interviews. Based on this, I plan to conduct interviews with 6-8 individuals, which should provide sufficient data for analysis. If at this point, saturation has not been achieved and I feel there is more information to be found, I will be open to including more participants.

3.5.3 Inclusion, exclusion and rationale

To ensure the relevance of my participants, I will implement the following criteria (Table 3.2):

Table 3.2 Inclusion and Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
• Age 18-25 years – this age group is relevant due to their transition from remote learning during the Covid-19 pandemic to remote working without in-office experience as defined by Smith et al (2021) • Employed in finance sector • Working remotely for major part of role • Based in Jersey	• Outside age range • Remote workers in other industries/Not working in finance sector • Major part of working is in-office • Remote workers in other geographical areas/Not based in Jersey

This strategy of intentionally selecting participants who have experienced the phenomenon of remote working aligns with phenomenological research methods (Jones, 2020).

3.5.4 Accessing participants for recruitment

An initial contact email will be drafted, containing information about the proposed research and a request for permission to recruit participants (Appendix 2). Gatekeepers play an important role gaining access to research participants. The use of a gatekeeper for accessing participants is discussed by Dahlke and Stahlke (2020). They emphasise the importance of building trust with the gatekeeper and clear communication to ensure access to participants. However, it is important to ensure boundaries and participant autonomy is the priority. Permission will be granted by a gatekeeper, to access the employees within the finance company for the access of the participant. Firstly, a gatekeeper will ensure that the research adheres to ethical standards by protecting the privacy and rights of the employees. They can facilitate the process by providing access to appropriate individuals whilst ensuring that employees' consent is obtained, and they are fully informed about the research. Additionally, gatekeepers can help build trust between researchers and individuals, leading to more reliable data (Kay, 2019).

3.5.5 Researcher Safety

As an individual researcher working alone, safety precautions will be taken, and I will notify someone of where I am and make contact when finished. While it is important to ensure participant confidentiality and therefore a quiet, non-public space for interviewing. I will use either a private room available at the finance company or if preferred by the participant, a room booked at Santander Work Cafe.

3.6 Ethical considerations

Ethical considerations are crucial to ensure the protection and respect of participants and ensuring integrity of the research process. Historical examples of unethical practices

highlight the importance of this. The Nuremberg Code (1947) was established following unethical medical experiments of World War II. Experiments, conducted by Nazi doctors, involved inhumane treatment of prisoners and underscored the need for strict ethical guidelines in research (Hedgecoe, 2009). It outlines ten key principles, including the necessity of voluntary consent, the right to withdraw, and avoidance of unnecessary harm.

Following this, the Declaration of Helsinki was introduced by the World Medical Association in 1964. This expands on the principles outlined in the Nuremberg Code, providing a comprehensive framework for ethical research. It emphasises the importance of independent committees reviewing research protocols and prioritising participant welfare rather than scientific interests. Over the years, it has undergone several revisions to address emerging ethical challenges (Poli and Oyeboode, 2023).

In the United Kingdom (UK), the development of Research Ethics Committees (REC) began in the late 1960s (Hedgecoe, 2015). The Ministry of Health collaborated with the Royal College of Physicians to establish committees, which were tasked with overseeing research involving humans. Originally, RECs served as advisory bodies, ensuring that research followed ethical standards while respecting autonomy. The creation of RECs was a key advancement in formalising ethical standards in research, governing the conduct of research. In addition to the development of RECs, the ethical framework has shaped the development of research ethics in the UK. Ethical frameworks have been integrated into national policies and guidelines, notably the UK Policy Framework for Health and Social Care Research outlining the principles and responsibilities for conducting ethical research, ensuring the protection of participants and the integrity of the research process (Health Research Authority, 2020).

The ethical principles include respect for persons, beneficence, justice, and confidentiality. Respect for people entails acknowledging individual rights and securing informed consent to ensure participants are aware of their rights. Beneficence involves

maximising benefits while minimising harm through thorough risk-benefit analysis. Justice provides an unbiased distribution of research benefits and burdens, preventing groups from being unfairly disadvantaged. Confidentiality requires safeguarding participants' privacy and securely managing personal information, sharing it only with authorised personnel. These principles are fundamental to conducting ethical research and ensuring the protection of individuals.

Respect for people entails acknowledging individual rights and securing informed consent to ensure individuals are aware of their rights. Informed consent is a fundamental ethical requirement in my research, ensuring that participants are fully aware of the purpose, risks and benefits of research. My participant information sheet and consent form (Appendix 3&4) emphasises voluntary participation, confidentiality and right to withdraw. It also details potential risks and benefits and provides contact information for further inquiries.

Protecting the privacy and confidentiality of my research participants is essential to maintain trust and integrity. Confidentiality and anonymity will be maintained throughout by using pseudonyms to participants and securely storing all data on a password protected device. In compliance with the Jersey Data Protection Law, (2018) which is essential for ethical research, personal data will be handled, in accordance with legal standards, which includes conducting data protection impact assessments and following data protection principles.

The project underwent an ethical review (Appendix 5&6) to ensure it adhered to ethical standards in line with the British Psychological Society (BPS) core ethical principles respect, competence, responsibility and integrity and University College Jersey ethics process.

Having discussed the methodology in this chapter, the next chapter will outline the findings.

Chapter 4: Data Analysis and Findings

The aim of this chapter is to present the findings of the research. This chapter begins by providing a brief overview of the data analysis method as per Braun and Clarke's (2006) framework, followed by a detailed outline of how themes were derived from the data. The themes will be defined and named, and the final phase is writing findings up.

4.1 Coding, Generating and Reviewing the Themes

Thematic analysis was employed to examine the qualitative data. This method facilitated the identification of patterns and themes within the data, which were subsequently classified and organised. Thematic analysis is especially effective for grasping the subtleties and experiences of participants. Having transcribed, read and re-read the recordings to become familiar with these, it was possible to broadly code each participant's data (Appendix 7). The next stages within Braun and Clarke's (2006) framework involved refining these broad codes to be able to define and name the final themes (Table 4.1).

Table 4.1 Coding and Themes using Braun and Clarke (2006)

Broad Codes	Review of Themes	Final Named Theme
Challenges Wellbeing checks Communication Connectivity	Communication Connectivity Manager check-ins Wi-Fi challenges	Communication & Connectivity
Work routine Productivity Rewards/benefits Social interaction	Work routine Establishing routine Creating boundaries Taking breaks	Work-life-balance & Routine
Team bonding/belonging can be tough Taking breaks Creating boundaries	Social Interaction Team Bonding/belonging Social events	Social Interaction & Team Dynamics
Managers check ins Personal experiences Social events Isolation	Wellbeing checks Personal experiences Isolation	Well-being & Mental Health
	Productivity Rewards/benefits	Productivity & Performance

	Challenges Belonging can be tough	Challenges of Remote work
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4.2 Defining and Naming the Themes

The final named themes represent the findings (Table 4.2).

Table 4.2 Named Themes

Theme Name	Defining the Theme
Communication & Connectivity	How employees interact and maintain relationships despite not being physically together. It involves using digital tools to share information, stay connected, and ensure everyone feels part of the team.
Work-life-balance & Routine	Examines how employees balance their work and personal life, including routines.
Social Interaction & Team Dynamics	Covers the impact on social interactions and the sense of team bonding.
Well-being & Mental Health	Focuses on mental health challenges, isolation, and wellbeing checks
Productivity & Performance	Looks at how remote work affects job performance and productivity.
Challenges of Remote work	Discusses the overall challenges faced while working remotely.

4.3 Writing up the narrative

4.3.1 Communication and Connectivity

One of the key themes identified across all participants is the importance of communication and connectivity in remote working. As employees adapt to working remotely, the ability to stay connected with colleagues and teams has become crucial for maintaining productivity and staying informed about work developments. However, several challenges have emerged regarding the effectiveness of communication and the sense of connectivity within teams.

Participant 1 noted the importance and challenges of staying in touch with the team through regular calls:

"I am constantly on calls to stay updated with my team. I know what's happening because I check in regularly."

This highlights the proactive effort required to ensure communication flows smoothly, even when working remotely. Despite this, **Participant 1** also expressed difficulty in staying fully connected to the team, particularly when not attending in-person meetings, as they felt out of the loop:

"It's hard to know what's going on unless I keep checking in. You just don't get that same level of insight without seeing the team face-to-face."

This suggests that while communication tools like calls can help, they do not fully replicate the richness of face-to-face interaction, and there is a challenge in remaining fully informed and connected remotely.

Participant 2 similarly expressed frustration with the limited accessibility to colleagues when working remotely:

"It's a bit harder to communicate without being able to just walk over to someone's desk and talk to them. Sometimes things get lost in translation."

This difficulty in accessing team members for informal discussions or spontaneous conversations can lead to communication barriers, as it's harder to exchange quick updates or ideas compared to being in the office. **Participant 3** emphasised that the lack of physical presence was particularly noticeable when returning to the office after remote-work:

"When I came back to the office after working from home for a while, I struggled with re-establishing relationships. It was harder to just pick up where we left off."

This indicates that while remote work offers flexibility, it can affect long-term team dynamics and relationships, as colleagues may lose the sense of ease and continuity that face-to-face interactions provide. **Participant 4** echoed concerns regarding the technological aspects of communication:

"I use Teams, emails, and occasional calls, but sometimes it's a struggle when the systems are down or if I can't access something I need."

This reflects a common challenge in remote-work settings where technical issues or connectivity problems can disrupt the flow of communication, causing delays and frustration. Additionally **Participant 5** highlighted the importance of proactive communication and the role of manager check-ins in maintaining connectivity:

*"Staying connected with colleagues, I will call them through teams, or I'll be messaging them regularly through teams and a good thing with myself and my team do is...
...We've got a group chat on teams, so we will just communicate throughout the day, and it won't just be about work, but it could be about something that's going on. So, like I say, we'd comment on the weather. It'd be like, oh, has anyone got plans for lunch and someone could say, oh, we're going to go for a walk on lunch. As the weather's really nice, so it's nice to have that communication, so we are still very much in contact as if we would be in the office, but just not verbally, it's just through messages."*

Participant 6 reinforced the importance of structured communication, noting that their company ensures regular check-ins to keep employees engaged and connected:

"First thing in the morning, we have a team meeting to discuss priorities and check in with each other. In the afternoon, we have another catch-up meeting to make sure we're on track before wrapping up the day's tasks."

This highlights how scheduled meetings help maintain a sense of structure and ensure alignment among remote employees. However, despite these formal check-ins,

Participant 6 acknowledged that informal, spontaneous conversations are often missing in a remote setting, making it harder to feel truly connected to colleagues.

Furthermore, they pointed out the reliance on digital communication tools facilitate day-to-day interactions but may not fully replace the social and professional benefits of in-person communication:

"We mainly use Microsoft Teams and Outlook for communication."

While these tools enable remote employees to stay informed, they also come with limitations, particularly in replicating the ease of casual office conversations or quickly clarifying misunderstandings. This reinforces the ongoing challenge of balancing efficiency with meaningful connection in remote-work environments.

4.3.2 Work-life-balance & Routine

Another central theme that emerged from the interviews is the impact of remote-work on work-life-balance and daily routines. Participants noted both positive and negative effects of working from home on their ability to balance professional responsibilities with personal life. **Participant 1** highlighted how working from home has allowed them to better manage their time:

"I love that I can wake up and start working straight away without the commute. It gives me more time to focus on personal things in the evening."

This reflects a key benefit of remote-work as eliminating commute time, allowing individuals to reallocate those hours to personal activities, enhancing work-life-balance. However, **Participant 1** also mentioned a downside, suggesting that while the flexibility of remote work offers benefits, it can also lead to difficulty in disengaging from work at the end of the day, which may negatively impact personal life:

"Sometimes, it's hard to stop working because the lines between work and home get blurry."

Participant 2 reflected on the struggle to maintain a structured day when home life and work responsibilities overlap, making it more difficult to prioritise tasks effectively. They pointed out the challenges of maintaining a consistent routine when working from home:

"I try to keep a routine, but some days it feels like I'm juggling everything at once – work, home chores, family time. It's hard to keep track of everything."

Participant 3 emphasised how remote work allowed for more flexibility in managing family responsibilities:

"I have young kids, and being at home has been a game-changer. I can step away when needed, help with homework, or just be around more."

For some employees, the ability to be physically present at home provided greater flexibility to manage family life, offering a better work-life-balance. However, **Participant 3** also noted the difficulty in drawing clear boundaries between work and personal time:

"While it's great to be at home, I feel like I'm always working, even when I'm with the kids."

This dual focus on work and family often results in a lack of clear separation, leading to feelings of burnout or stress. **Participant 4** echoed similar sentiments, explaining how the lack of routine can affect productivity:

"Without a commute, I don't have that 'transition' time. I sometimes feel like my brain is in work mode all day, and it's harder to switch off when it's time to relax."

The absence of physical separation between the office and home environments can contribute to a continuous work mindset, impacting relaxation and leisure time.

Participant 5 also highlighted the importance of flexibility in managing work-life-balance, particularly when maintaining a balanced routine:

"I'm definitely sleeping in. I would get up at around 8:00 instead of getting up at 6:30 A to get ready for a day in the office. Getting up at 8 would allow me enough time to prep my breakfast and have a sit down before I start my workday. My workday starts at 9:00."

Throughout the day, their routine includes typical office activities such as grabbing a coffee, getting water, or heating up lunch, but these activities are now done in the comfort of their own space:

"It will consist of a lot of just obviously doing my work, but also what I would usually do in the office get up and grab a coffee from time to time or grab some water. Or even go heat up my lunch. So, it's a similar routine to what I do in the office, but it's just in my own space instead."

This similar yet more flexible routine helps maintain a balance between work and personal life, enhancing their overall well-being.

Participant 6 described their remote-work routine, explaining that they typically work from home on a limited basis:

"Personally, I usually work from home one day a week."

This suggests that for some employees, hybrid-working offers a balance between remote flexibility and in-office collaboration. The structured approach to the workday, ensured productivity and maintained routine:

"Then, I take an hour for lunch. In the afternoon, we have another catch-up meeting to make sure we're on track before wrapping up the day's tasks."

Additionally, **Participant 6** emphasised the importance of an effective home working set-up for maintaining comfort and focus:

"First, make sure you have a good workspace—get a comfortable chair and desk set up properly."

This highlights the role of the physical environment in supporting work-life-balance, as having a dedicated and ergonomic workspace can enhance productivity while also helping to separate work from personal life.

4.3.3 Social Interaction and Team Dynamics

A key theme that emerged from the interviews is how remote work impacts social interaction and team dynamics. Participants shared mixed experiences, with some maintaining strong connections while others struggled with feelings of exclusion.

Participant 1 highlighted how remote workers may feel disconnected from informal office interactions, which impacts team cohesion. They described the challenges of staying connected while working remotely:

"We have team events once a month, like breakfasts and dinners, but when I'm working from home, I feel a bit out of the loop."

Similarly, **Participant 2** acknowledged the difficulties of maintaining strong team bonds in a remote setting but emphasised the importance of trying:

"I enjoy our team events, but working remotely does make it harder to feel like part of the group. I try to stay in touch as much as possible."

This suggests that while remote work presents challenges to social interaction, proactive engagement can help maintain relationships. **Participant 3** had a more positive outlook, explaining that organising team bonding activities helped foster a sense of connection:

"Even though we're not always in the same place, we make an effort to schedule social events. It helps keep relationships strong."

This indicates that structured efforts to create social opportunities can mitigate some of

the isolation associated with remote work. However, **Participant 4** expressed concerns about feeling left out of in-office activities:

"The company does a good job organising social events, but when you're working from home, you miss out on those spontaneous team lunches and chats. It can feel isolating."

This underscores the challenge of integrating remote employees into workplace culture, particularly when informal interactions happen primarily in the office. **Participant 5** also noted the benefits of having structured social events to foster team bonding:

"The company does offer a lot of events for us to attend and network and get to know people and not just within our teams, but also people such as our directors."

These insights highlight the importance of both formal and informal social interactions in maintaining team dynamics and a sense-of-belonging in a remote-work environment. While remote work presents challenges to social interaction, proactive engagement and structured social opportunities can help mitigate feelings of isolation and strengthen team bonds. Another positive perceived was the greater opportunity to get to know their directors:

The company offers a lot of so events for us to network and get to know people and not just not just within our teams but also people such as our directors which I think is really beneficial because at times you can be in a business where you do not know anyone that is above a manager position whereas at my company we do know we do get to know them and we do have the opportunity to sit down with them and have a more informal conversation and just kind of get to know them a personal level and I think that's something that really helps build those relationships as well as just team building and making the options and trainees to the little bit more comfortable in such a busy."

Participant 6 further reinforced the difficulties of maintaining a sense-of-belonging when working remotely:

"Belonging can be an issue. It sometimes feels exclusive, like you're missing out on team dynamics when you're not in the office."

They also pointed out how small gestures can help remote employees feel included:

"A simple way of feeling included is when colleagues take the time to say, 'good morning' and check in at the start of the day."

Participant 6 provided insight into various social events the company organised to maintain team cohesion:

"We have team breakfasts and quarterly after-work drinks on Fridays. There are also one-off events like summer parties, Christmas dinners, Halloween celebrations, and Easter events."

While remote work did not eliminate opportunities for team bonding, it requires intentional effort to maintain social connections. Regular team events and proactive communication play a crucial role in ensuring that remote employees feel included and engaged in workplace dynamics.

4.3.4 Wellbeing and Mental Health

The impact of remote work on employees' well-being and mental health emerged as a theme, with participants highlighting both the benefits and challenges of working from home and how isolation might affect them. This suggests that flexible working arrangements allow employees to regulate their workload and prevent burnout, contributing to overall well-being. **Participant 1** found that taking small breaks throughout the day helped manage stress and maintain focus:

"I find it easier to step away for short breaks, which really helps me manage stress and stay focused."

Similarly, **Participant 3** highlighted the importance of taking breaks to reduce stress and exhaustion:

"When I work from home, I make sure to step away from my desk more often, and it helps me avoid feeling drained."

This indicates that the autonomy provided by remote work can encourage healthier work habits, ultimately benefiting mental well-being. However, not all experiences were positive. **Participant 2** spoke about the challenges of loneliness and isolation when working remotely:

"Some days, it feels quite lonely, and I miss the casual office chats. It's important to check in on your mental health when working remotely."

This demonstrates how reduced social interaction can contribute to feelings of disconnection, negatively impacting mental health.

For others, remote work provided a balance between well-being and work responsibilities. **Participant 4** appreciated the flexibility to continue working while unwell and found small well-being habits beneficial:

"It's great when I'm feeling unwell but still able to work from home. I also take walks during the day to clear my head, which helps a lot."

This suggests that while remote work offers advantages in managing minor illnesses, employees need to be proactive in maintaining their mental health through self-care strategies. **Participant 5** also emphasised the importance of flexibility in managing well-being and mental health, particularly when not feeling well:

"Some days I might just not be feeling too well. So, I just want to work from home, and I'll just drop a message to my manager and say listen, I'm not feeling too good today. I'm just going to work from home because it's just you're still up for working, but you're not feeling up for going into the office and being in a busy environment, which is really nice."

This highlights the significance of having the option to work from home to better manage personal well-being and maintain a balanced routine.

Participant 6 shared a broader perspective, noting that working from home can offer time-saving benefits, but also presented challenges building relationships with the team:

"The biggest benefit is saving time on commuting. Also, being at home means you have your own food and family around, which is nice. However, the challenges include building relationships with your team. It's difficult when you're not in the office – virtual meetings aren't the same as face-to-face interactions. Remote work isn't for everyone. Some people adapt easily, while others struggle with it."

This insight reflects how remote-work's impact on well-being is nuanced, with its benefits counter-balanced by the difficulties of maintaining social connections and adapting to the remote-work environment.

4.3.5 Productivity and Performance

Participants needed structure to maintain focus. They valued recognition or rewards for their work. This suggests that regular check-ins and structured work routines can help employees stay on top of tasks and maintain productivity.

Highlighting the importance of team communication in supporting productivity, ensuring employees stay engaged and on track with their responsibilities, **Participant 1** noted that frequent team check-ins contributed to staying organised and managing tasks effectively:

"I feel more on top of things when I have regular check-ins with my team – it keeps me accountable and focused."

Reinforcing the idea that establishing a structured workday is key to sustaining performance in a remote setting. **Participant 2** emphasised the role of structure in maintaining focus:

"Having a clear routine helps me stay productive; otherwise, it's easy to get distracted."

Participant 3 pointed out potential challenges, explaining that some employees may struggle with productivity when working remotely:

"Not everyone works well from home—some people find it hard to stay motivated, and that affects overall performance."

This suggests that while remote work can benefit productivity for some, others may face difficulties in maintaining motivation and efficiency without the structure of an office environment. Similarly, **Participant 4** indicated that while remote-work can provide flexibility, it may also blurred work-life boundaries, potentially leading to overworking and burnout, and impacting long-term productivity. They described challenges in managing workload, and working beyond regular hours:

"It's hard to set boundaries. Sometimes, I end up working later than I should just to keep up."

Participant 5 found remote work to be rewarding but also highlighted the challenges of working from home. They noted being in their own space led to distractions:

"It's definitely rewarding. I think the challenge is more because you're in your own space. The more lenient towards kind of turning on the TV and being distracted easily or popping some music on so it can't. You can get easily distracted or even doing like chores such as putting the washing on. Or doing the dishes so it can be that is the challenge for me. It's getting easily distracted at home."

To manage distractions, **Participant 5** emphasised the importance of self-discipline and structuring their workday effectively:

"So, a lot of it as well is making sure I am disciplined enough to sit down and do my work and only use my hour lunch to do the tasks that I need to do at home."

This highlights the need for remote workers to establish clear boundaries and maintain discipline to stay productive while working from home.

Participant 6 emphasised the importance of regular communication and structure in remote work:

"First thing in the morning, we have a team meeting to discuss priorities and check in with each other. After that, we start working on our tasks until about 1:00 PM."

This illustrates shows how having a structured start to the day helps set clear priorities and ensures everyone is aligned on their tasks.

Participant 6 also highlighted how regular check-ins with managers and teams contribute to staying connected and maintaining productivity:

"Regular catchups with your manager and team help bridge the gap between working remotely and feeling like part of a team."

This suggests that consistent communication helps employees stay engaged and involved, improving productivity and sense-of-belonging. **Participant 6** shared that the effectiveness of remote work can vary depending on individual preferences:

"The effectiveness of remote-work depends on personal preferences—some people prefer to be included in conversations, while others just want to focus on their tasks."

This highlights that remote-work productivity can be influenced by how comfortable employees are with virtual communication and whether they thrive in a more collaborative or focused environment.

4.3.6 Challenges of Remote work

This theme highlights the various difficulties and struggles employees faced in remote work, particularly in maintaining team connections, feeling isolated, effective communication, and accessing necessary systems. Whilst remote work offered flexibility, it also presented obstacles that impacted collaboration and performance. This highlights the importance of strong team communication helping employees feel connected and informed. **Participant 1** described struggling to stay engaged with the team and keep-up with developments:

"It's hard to stay connected and really understand what's happening within the team when you're not physically there."

The absence of in-person interaction created a sense of disconnection, making it challenging for employees to feel fully integrated into their teams. This highlights how remote work hindered spontaneous discussions and informal collaboration, potentially leading to misunderstandings or delays in decision-making. **Participant 2** explained the difficulty of effective communication without immediate access to colleagues:

"Not having quick access to people makes it harder to communicate, and sometimes I feel out of the loop."

This suggests that returning to an office environment can bring additional challenges in rebuilding workplace relationships. **Participant 3** shared their experience of struggling with communication and relationships upon re-entering the office:

"After working remotely, it felt awkward at first to reconnect with colleagues in-person – it was like we had to re-learn how to work together."

Long-term remote work impacted workplace dynamics, requiring employees to readjust when transitioning back to an office setting. **Participant 4** described technical difficulties as a major challenge when working remotely:

"System access and website restrictions slow me down, and it's frustrating when I can't get things done efficiently."

These limitations can negatively affect workflow and performance, adding another layer of difficulty to remote-work arrangements.

Participant 5 highlighted how the ways they communicated with their team reflected struggles they faced:

*"Remote working can make you feel a little bit excluded at times, so there have been cases where for example I need to come in contact with one of the managers, but they're not available because they're on a call between them and senior...
...It can feel a little bit lonely and a little bit like we're not trusted with that information."*

Participant 5 touches on the complexity of scheduling meetings and collaborating with team-members located in various parts of the world. The need to accommodate different time zones led to irregular working hours and delays in communication. To address these challenges, it is crucial for remote teams to establish clear communication protocols and flexible scheduling practices that consider the time zone differences. This approach helped ensure all team members were on the same page and collaborated effectively despite the geographical barriers:

*"Cheaper holidays as well. So, if you say you want to go to Spain.
But the cheaper holiday will be two weeks instead of one week. You can ask to work remotely for a week, just as long as obviously times are agreed to, because obviously we've got different time zones, which is completely understandable, but as long as it's agreed to, and things are done the right way."*

Participant 6 highlighted the limitations of virtual communication, where non-verbal cues, such as body language, are harder to interpret, potentially leading to misunderstandings:

"You also can't read body language as well over a call."

Participant 6 also mentioned the distractions associated with working from home made it more challenging to stay on task:

"Another downside is that working from home can be distracting."

Participant 6 highlighted that remote work is still relatively new for many individuals, which added an element of uncertainty and adjustment. This points to the evolving nature of remote-work and the challenges of adapting it to suit diverse work styles and needs:

"It's still a relatively new way of working, and there's a lot to consider when it comes to making it work for different individuals."

Having established the key themes from the data in the next chapter, these will be discussed in relation to existing literature, and the research question will be revisited to see how far these go in answering the research question.

Chapter 5: Discussion

This chapter explores the key themes that emerged from the data. These will be discussed in relation to existing literature, and the research question will be revisited to see how far these go in answering it.

5.1 Communication and Connectivity

The shift to remote work has significantly altered workplace communication and connectivity, presenting both advantages and challenges. As employees navigate this transition, maintaining effective communication and fostering a sense-of-belonging have emerged as critical concerns. The experiences shared by participants highlight the complexities of remote communication, underscoring both the opportunities and limitations of digital tools in workplace interactions.

Research illustrates that remote work offers significant flexibility but also challenges in maintaining a structured routine and balance for work and personal responsibilities. While some employees appreciate the extra time gained from avoiding transportation commuting to work, and there are other struggles with blurred lines between work and home life, which may lead to difficulties in disengaging from work and maintaining a balance. Remote working can lead to longer work hours and overlap between work and personal life, potentially leading to stress and burnout (Hobbs and Mutebi, 2025). Adisa, Ogbonnaya, and Adekoya's, (2023) research emphasises that remote work can blur the boundaries between professional and personal life, making it challenging for employees to switch off from work, and negatively affecting their well-being. These findings demonstrate that while remote-work has introduced various tools to facilitate communication, it has also highlighted significant barriers such as the absence of in-person interaction, difficulties with accessing colleagues quickly, and technical challenges. These factors can impact the effectiveness of communication and contribute to a sense of disconnection within teams.

My findings on communication and connectivity in remote-working align closely with the themes discussed in Buonomo et al's (2023) study, regarding the dynamics of remote-work. The research highlights the significance of social support from colleagues and leaders in promoting employee well-being and work-life-balance. Participants emphasised the importance of communication and informal connections among team members. echoing the study's assertion that feeling supported through social interactions is essential for job satisfaction and overall well-being.

Buonomo et al (2023) point out gaps in understanding how social support affects remote employees, and this reflects my findings regarding challenges in maintaining connectivity. This underscores the need for tailored communication strategies to overcome barriers. The study identifies job satisfaction as a mediator between social support and work-life-balance, a point echoed in your emphasis on regular check-ins and proactive communication that enhance job satisfaction.

My participants relied heavily on virtual tools but faced challenges such as technical issues impacting the inability to replicate spontaneous conversations. This mirrors Saini and Roulet (2022), who warned that excessive reliance on digital tools can lead to isolation and decreased job satisfaction. Hobbs and Mutebi (2022) also noted that while digital tools can enhance well-being, their overuse can correlate with anxiety and depression.

In my research there was reference to struggling to re-establish relationships after returning to the office, highlighting the long-term effects of reduced face-to-face interaction. This aligns with Vacchiano (2023), who argued that remote work disrupts traditional social structures, making it harder to build meaningful connections. Brown and Leite (2022) emphasised the importance of organisational connectedness in mitigating isolation, suggesting that perceived support from the organisation is crucial for remote workers.

The disruption of established team dynamics during remote work, as noted in the literature (Buonomo et al 2023), resonates with participant experiences of re-establishing relationships upon returning to the office. My participants' experiences highlight the importance of proactive communication and the limitations of digital tools in remote work. While structured check-ins and digital tools help maintain connectivity, they cannot fully replace the richness of face-to-face interactions. Organisations should focus on fostering supportive peer relationships, balancing formal and informal communication, and addressing the challenges of isolation to enhance remote workers' well-being and productivity. These insights align with the literature and provide a foundation for future research and strategies in remote-work settings.

5.2 Work-life-balance and Routine

A significant theme that emerged from the interviews was the effect of remote-work on employees' ability to establish and maintain a structured work-life-balance. While some participants highlighted the benefits of flexibility, others expressed difficulties in drawing clear boundaries between work and personal life.

Several UK studies (Hobbs & Mutebi, 2022; Dalessandro & Lovell, 2024) indicate that remote work offers flexibility but also poses challenges in maintaining a structured routine and balancing work and personal life. According to Hobbs and Mutebi, (2022) 78% of individuals working from home in some capacity reported an improved work-life-balance. However, the report also highlighted concerns about blurred work-life boundaries, increased unpaid overtime and the pressure to remain constantly available online. Dalessandro and Lovell, (2024) found that establishing a routine is vital in navigating remote-work, and many employees find that structured working hours contribute to better productivity and mental well-being. However, flexibility can lead to blurred boundaries between work and home life, creating challenges when trying to disengage from work

outside of designated hours. This duality emphasises the need for workers to develop personal strategies for effective time management.

Many of my participants suggested that it could be hard to stop working because the lines between work and home get “blurry.” While they tried to keep a routine, they experienced days where it felt like they were juggling everything at once: work, home chores, family-time making it hard to keep track of everything. They also referred to sleeping-in and getting up later than if going into the office. The implications were that remote working meant getting up later and not doing anything productive before starting the working day. However, the general feeling was that other than this, their routine had minimal differences. The routine described during the workday illustrates the individuals’ attempts to maintain a sense of normality and consistency by replicating office behaviours in a home environment. Activities such as getting up to grab a coffee, drinking water, and heating up lunch mirror common office habits. This consistency in routine helped maintain a sense of structure, which is important for focus and productivity. However, the key difference was the location. Activities, which may have once required brief breaks in an office space, can now be done without leaving the comfort of home, increasing convenience and reduce disruptions of moving between different spaces, allowing more time to concentrate on work tasks.

Allowing employees to work from home gave a sense of fulfilment; it was a valuable example of how individuals could successfully integrate personal needs and preferences into their work routine. By recognising the importance of both structure and flexibility, employers could create a more fulfilling and productive work environment. Discussing how remote work affects well-being and productivity means looking at both positives and negatives. Saini and Roulet (2022) point out that while remote work gives more flexibility and freedom, it also leads to feeling isolated and struggling to separate work from personal life. These problems can hurt well-being and job performance, showing that remote work needs a balanced approach.

Several of my participants preferred the experience of remote work because it cut out commuting. They saw this as providing more personal time in the evenings. This demonstrates how remote-work helps with time-management and personal well-being. Not having to commute allowed participants to have some control over their use of time for self-care, family, or hobbies. This matches what Yang (2022) found: remote workers are more productive and happier because they avoid commuting stress. Commuting is often stressful and not having to commute improved work-life-balance and emotional well-being.

While not having to commute improved work-life-balance for some participants, this was not uniform as some found not having to commute made it harder to keep work and personal life separate. This reflects Saini and Roulet (2022) who found that the flexibility of remote work made it difficult to draw a line between work and personal responsibilities. When work and personal life happen in the same place, it is easy to blur the lines between "worktime" and "personal-time", leading to overworking or feeling constantly "on". This flexibility can accidentally lead to feeling isolated, as people miss the casual chats and interactions that happen in an office. These interactions are important for social connection, teamwork, and emotional support.

5.3 Social Interaction and Team Dynamics

As well as problems with boundaries, it is important to remember that remote work can create new challenges. Home distractions and feeling cut off from colleagues are common issues. Not having face-to-face communication can also make it harder for teams to work together and share ideas, which can affect teamwork and creativity. So, while remote work has clear advantages, it needs careful planning to avoid its potential drawbacks. My findings highlight both the challenges and opportunities of maintaining social interaction and team cohesion in a remote-work environment. While some participants reported making active efforts to stay connected, others experienced feelings of exclusion due to

the lack of informal office interactions. These findings align with existing research (Buonomo et al 2024) on remote-work and workplace belonging, suggesting that while remote set-ups offer flexibility, they also require deliberate strategies to foster team connectivity. My participants noted difficulty staying connected with colleagues and feeling included in team dynamics. They expressed feeling "out of the loop" and isolated due to missing out on informal office interactions like spontaneous lunches and chats. This aligns with Buonomo et al (2024) who found that colleague support is crucial for remote-workers' well-being but acknowledged that remote-work can disrupt traditional social structures. If you have any spare word count you could include something here about what social structures are disrupted. Similarly, Vacchiano (2023) argued that remote-work hinders the development of meaningful connections, particularly for young professionals who rely on informal interactions for networking and relationship-building.

One participant referred to their experience of belonging as feeling "excluded". This reflects Brown and Leite (2022) findings that organisational connectedness, including perceived support and identification, plays a key role in easing isolation. However, my participants' experiences suggest that remote-work created barriers to fostering this sense-of-belonging.

Participants emphasised the importance of proactive communication and small gestures in fostering inclusion. Simple actions like saying "good morning" or checking-in at the start of the day helped remote employees feel included. This aligns with Buonomo et al's, (2024) finding that colleague support significantly enhances job satisfaction and work-life-balance. Proactive communication can help replicate some of the benefits of in-person interactions, even in a remote setting.

Participants' efforts to stay in touch with colleagues, despite the challenges of remote work, reflect the importance of individual initiative in maintaining relationships. This suggests that while organisational efforts are crucial, employees also play a key role in

fostering social connections. The participants' experiences highlight the need for a balance between formal and informal interactions in remote work. While structured events and proactive communication can help maintain team dynamics, the lack of spontaneous, informal interactions remains a challenge. This aligns with Saini and Roulet (2022) who cautioned that excessive reliance on digital tools can lead to feelings of isolation if they replace meaningful, face-to-face interactions.

My participants' experiences highlight the dual nature of remote work. While it offers flexibility, it also sets challenges to social interaction and team dynamics. The literature supports these findings, emphasising the importance of colleague support, structured social events, and proactive communication in fostering a sense-of-belonging. To address these challenges, organisations should prioritise regular team events, encourage proactive communication, and create opportunities for informal interactions. By fostering a supportive and connected remote-work environment, organisations can enhance employee well-being, team cohesion, and productivity.

5.4 Well-Being and Mental Health

My findings highlight the complex relationship between remote-working and employee well-being, particularly concerning work-life-balance, mental health, and social-connectivity. Participants reported both positive and negative experiences, suggesting that the impact of remote work is highly individual and context dependent.

A key finding was that remote-work allowed participants greater flexibility in managing their work-life-balance. Several participants noted that they could take small breaks throughout the day, which helped them maintain focus and reduce stress. This aligns with research on taking breaks (Albulescu et al, 2022) suggesting that autonomy in scheduling work enhances motivation and prevents burnout. Participants noted the benefits of remote work in providing flexibility and autonomy, which contributed to their overall wellbeing. They highlighted the ability to take short breaks throughout the day, which helped them manage

stress and maintain focus. Buonomo et al, (2024) found that colleague support and job satisfaction enhanced work-life-balance in remote settings. The flexibility of remote work allows employees to regulate their workload and adopt healthier work habits, ultimately benefiting mental wellbeing.

Participants emphasised the importance of flexibility in managing wellbeing, particularly when feeling unwell. The ability to work from home during such times provides a balance between work responsibilities and personal health, reflecting Brown and Leite (2022) findings on the role of organisational support in mitigating stress and enhancing wellbeing. Despite benefits, participants also highlighted challenges of loneliness and isolation. Some experienced missing casual office chats and the importance of checking in on mental health. Vacchiano (2023) suggests that remote work disrupts traditional social structures, making it harder to build meaningful connections. Similarly, Smith, Leonis, and Anandavalli (2021) highlighted the dual role of digital tools in fostering connection while potentially leading to feelings of isolation if overused. Participants' experience of virtual meetings was not the same as face-to-face interactions. This reflects Saini and Roulet's (2022) caution that excessive reliance on digital tools can lead to feelings of disconnection and decreased job satisfaction.

Participants emphasised the importance of proactive self-care strategies in maintaining mental health. They appreciated the flexibility to take walks during the day to clear their head and highlighted the importance of stepping away from the desk to avoid feeling drained. These findings align with Avci (2023) who found that a strong sense-of-belonging, and social-connectedness enhances wellbeing, with self-care strategies serving as a mediating factor. The literature also highlights the importance of structured routines in supporting mental health. Hobbs and Mutebi (2022) noted that meaningful social interactions and self-care practices are essential for enhancing emotional wellbeing and reducing stress.

A broader perspective expressed was remote-work's impact on wellbeing is nuanced. While it offers time-saving benefits and the comfort of being at home, it also presents challenges in building relationships and adapting to the remote-work environment. This supports Buonomo et al, (2024) who found that remote-work can enhance job satisfaction and work-life-balance but also requires intentional efforts to foster social connections and support mental health.

The participants' experiences highlight challenges related to isolation and loneliness. The literature supports these findings, emphasising the importance of colleague support, proactive self-care strategies, and structured routines in maintaining mental health. To address these challenges, organisations should encourage regular check-ins, promote self-care practices, and create opportunities for social interaction, whether virtual or in-person. By fostering a supportive remote-work environment, organisations can enhance employee wellbeing and productivity.

5.5 Productivity and Performance

Remote-work influences productivity, the potential benefits of structure, and the challenges employees face in managing work-life boundaries and maintaining motivation. One of the key themes emerging from the data is the importance of regular team communication in supporting productivity. Participants highlighted that frequent team check-ins help them stay organised, accountable, and on top of their tasks. Participants emphasised the importance of structured routines and regular check-ins in maintaining productivity. They noted that frequent team check-ins helped them stay accountable and focused, and a clear routine played a role in avoiding distractions. This fits with existing research that emphasises the role of communication in remote-work settings (Choudhury et al, 2021) and supports Buonomo et al. (2024), who found that structured communication and colleague support enhance job satisfaction and work-life-balance, which in turn can improve productivity.

How my participants described the structured start to the day, including morning team meetings and regular catch-ups, further highlights the importance of routine in remote-work. This reflects Brown and Leite (2022) findings that organisational connectedness and structured communication are key to maintaining engagement and performance in remote settings. While structured routines can enhance productivity, participants also highlighted the challenges of working from home, such as distractions and difficulty setting boundaries. For instance, the temptation to engage in household chores or leisure activities, which can disrupt focus was noted. This can point to the challenge of overworking and blurring work-life boundaries, which can lead to burnout. Saini and Roulet (2022) cautioned that remote work can blur the lines between professional and personal life, and this can negatively impact on productivity and wellbeing. The literature (Saini & Roulet 2022; Vacchiano 2023) also highlights the importance of self-discipline and clear boundaries in mitigating these challenges, and this was reflected on my participants' emphasis on maintaining discipline to stay productive.

My participants acknowledged that the effectiveness of remote work varies depending on individual preferences. One participant pointed out that not everyone thrives in a remote environment, describing their experience of some struggling to stay motivated without the structure of an office. Similarly, it was noted that remote-work productivity depends on how comfortable employees are with virtual communication and whether they prefer collaboration or focused work. Vacchiano (2023) argued that remote-work's impact on productivity is nuanced and influenced by individual adaptability and preferences.

My participants' experiences highlight that remote working offers flexibility and the potential for increased productivity but also poses challenges related to distractions, overworking, and individual adaptability. Vacchiano (2023) supports these findings, pointing out the importance of structured routines, regular communication, and tailored strategies in maintaining productivity and performance. To address these challenges, organisations should encourage structured workdays, promote regular check-ins, and

provide support for employees to establish clear boundaries. By fostering a balanced and supportive remote-work environment, organisations can enhance productivity and employee wellbeing.

5.6 Challenges of Remote work

Findings from my study reveal several key challenges faced by remote workers, in the areas of communication, team connectivity, and technological barriers. These challenges highlight the complexity of remote-work arrangements and their impact on employees' sense-of-belonging and performance. A recurring theme in the data was the difficulty employees experienced in maintaining effective communication and staying connected with their teams while working remotely.

Participants highlighted difficulty in staying connected with their teams. They described their experience of challenges in staying connected and understanding what was happening in the wider team when they were not there. This is consistent with Bell and Kozlowski (2021), who emphasise the importance of effective communication in remote teams and how the absence of in-person interactions can lead to feelings of disconnection. Remote work can hinder spontaneous conversations and informal collaboration, which are often crucial for decision-making and team cohesion (Bell & Kozlowski, 2021).

My participants also faced technical and logistical challenges in remote work. They described frustrations with system access and website restrictions, which slowed down their workflow. Similarly, the complexity of scheduling meetings and collaborating across different time zones, requiring careful planning and agreement was highlighted. Their feelings of exclusion and loneliness reflect Vacchiano's (2023) argument that remote work hinders the development of meaningful connections, particularly for young professionals. Brown and Leite (2022) highlight the importance of organisational

connectedness, discussing how perceived organisational support and identification play a key role in mitigating isolation.

The limitations of digital communication tools in replicating the richness of face-to-face interactions were reflected in my data. The difficulty of interpreting non-verbal cues, such as body language, during virtual calls, at times led to misunderstandings. Saini and Roulet (2022) discussed how excessive reliance on digital tools can lead to feelings of isolation and decreased job satisfaction. This is similar to Hobbs and Mutebi (2022), who noted that technical disruptions and logistical barriers can hinder productivity and create additional stress for remote workers. Hobbs and Mutebi (2022) also highlight the importance of providing adequate technical support and flexible scheduling practices to address these challenges.

The evolving nature of remote-work and its relatively newness for many individuals was acknowledged. This reflects Vacchiano (2023) argument that remote work requires ongoing adaptation to suit diverse work styles and needs. The literature suggests that organisations should provide resources and support to help employees navigate these challenges and establish effective remote-work practices.

5.7 Limitations

This was a small-scale qualitative research study focusing on the experiences of young people working remotely within the finance industry in Jersey. Remote-working is a relatively recent phenomenon, particularly following the COVID-19 pandemic and therefore experience of this working modal is limited. However, while a quantitative study design may have resulted in more generalisable findings, it does remain that there is limited longitudinal data available to fully understand its long-term effects. Mutebi and Hobbs, (2022) highlight the difficulty in assessing its long-term impacts due to the enforced nature of remote work during the pandemic and the lack of pre-pandemic studies. Additionally, Saini and Roulet, (2022) also support the idea that more research

around long-term effects on remote working on employee well-being and job effectiveness is needed. In the absence of quantitative data, the qualitative experiences of individuals experiencing the phenomena are important. While small participant size is the nature of qualitative research, a limitation of this research is that due to it being a time framed student project, time to recruit a larger participant group was not possible and data saturation may not have been reached. Saunders et al., (2018) suggests that in qualitative research, data saturation is reached when no new themes, insights, or patterns emerge from additional data collection, making further interviews redundant. Initially, the study aimed to conduct between six and eight interviews, aligning with recommendations in existing literature. However, after six interviews, it became evident that responses were becoming repetitive, with no significant new information being uncovered. This aligns with Guest, Bunce and Johnson (2005) findings, which suggest that saturation often occurs within six to twelve interviews, depending on the study's scope and participant homogeneity. Stopping at six interviews ensures data adequacy while maintaining research efficiency, as excessive data collection can lead to unnecessary redundancy without adding value to the analysis (Hennink and Kaiser, 2021). Thus, the decision to halt interviews at this stage aligns with best practices in qualitative research, ensuring both methodological rigor and practical feasibility.

A further limitation is that in disseminating findings, it is important to recognise the nature of the research design means findings are only representative of a small population of workers in one industry in a small island setting. These findings may not be reflective of different age groups of workers in different industries and different jurisdictions. However, that is not the purpose of qualitative research, and the study design achieved its purpose in relation to exploring experiences of the participants. Despite the limitations, the study provided valuable insights into the impact of remote-work on social networks and sense-of-belonging among young professionals.

5.8 Conclusion

Overall, this discussion has critically interpreted findings in relation to existing literature, identifying key implications for workplace policies and employee well-being. My findings suggest that while remote work provides flexibility, it also creates challenges related to communication, workplace relationships, and technological barriers. To mitigate these issues, organisations could implement more structured communication strategies, improve remote access to essential systems, and provide support to employees transitioning between remote and in-office work. Having also considered the limitations of my research, in the next chapter, I will conclude the dissertation with recommendations for future work.

Chapter 6: Conclusion

The aim of this chapter is to summarise the key points of the dissertation with a focus on whether the research question has been answered. Having considered the findings in light of the research question, recommendations for future work will be made.

6.1 Summary

The aim of this research was to investigate the impact of remote-working on the social-connectivity and sense-of-belonging of young professionals in Jersey's finance sector. The research question posed was How does remote-work impact the social-connectivity and sense of team belonging of young people remote-working in the finance industry in Jersey. Through analysing interview data, key themes emerged, including communication and connectivity, work-life-balance and routine, social interaction and team dynamics, well-being and mental health, productivity and performance, and challenges of remote-work. While these findings align with existing literature, they also highlight areas where further exploration is necessary to fully address the research question.

For instance, existing studies emphasise the importance of colleague support and structured communication in fostering a sense-of-belonging, which corresponds with my findings on the challenges of maintaining social-connectivity in remote-work. However, the literature does not specifically explore how these dynamics play out for young finance professionals in Jersey, which my research aimed to address.

Furthermore, while digital tools are recognised for fostering connection, they can also lead to isolation if overused. My research adds a unique perspective by examining how these challenges are experienced by young Jersey professionals in the high-pressure finance sector, where networking and mentorship are crucial for career development. Findings suggest that while digital tools can help maintain connectivity, they may not fully replace the informal interactions that are more accessible in an office setting.

Additionally, while the literature discusses the importance of hybrid-work models and virtual engagement initiatives to mitigate remote-work challenges, my findings support this idea but emphasise the need for tailored approaches that consider the specific needs of young finance professionals in Jersey. Hybrid models, for example, may offer a balance between remote flexibility and in-person collaboration, allowing young professionals to build relationships and establish themselves within the industry. However, more research is needed to explore how such models can be effectively implemented within Jersey's finance sector.

This research contributes to the literature by offering a localised perspective on how remote work impacts young professionals in Jersey's finance sector. While many studies examine remote-work on a larger scale, my study focuses on the experiences of remote-workers and the specific challenges faced by early-career employees in a highly structured and competitive industry. By narrowing the focus to Jersey, a jurisdiction with a strong financial services sector, my findings provide insights that may not be captured in studies from larger economies or different industries.

My study both reinforces and challenges existing research. While previous studies suggest that remote-work reduces stress and improves work-life-balance, my findings indicate that young finance professionals may face social isolation, weaker professional networks, and a diminished sense-of-belonging. This challenges the assumption that remote work is universally beneficial, suggesting instead that its effects vary based on career stage, industry norms, and local cultures (Allen, Golden, and Shockley, 2015). My research also extends the understanding of social-connectivity in remote-work by highlighting the barriers young finance professionals face in networking, mentorship, and career progression when working remotely. Unlike many studies focused on productivity or mental health, my research addresses the long-term professional and social implications of remote-work, emphasising that digital communication tools cannot fully replace in-person interactions and the workplace culture that fosters a sense-of-belonging.

6.2 Recommendations

Recommendations from the research are summarised in Table 6.1

Table 6.1 Recommendations

Share findings with participants to increase the understanding of the experiences of young professionals who are working remotely.
Develop workplace strategies to improve social-connectivity and belongingness in the remote-worker workforce.
Education within organisations that use remote-worker models to look at other mechanisms in addition to digital tools to help maintain social-connectivity.
Further qualitative research exploring different age groups and industries.
Quantitative research comparing belongingness and connectivity in remote-workers and in-office workers.

6.3 Has the research question been answered?

The practical implications of this research are significant for policymakers and employers in Jersey. The research set out to explore the impact of remote-work on social-connectivity and sense-of-belonging among young adults remote-working. My findings suggest a preference for hybrid-work models and structured social and professional support, offering evidence-based recommendations that could inform workplace strategies to better accommodate young professionals. These strategies may help maintain connectivity and foster professional development in remote or hybrid-work settings.

6.4 Final Conclusions

Overall, my research adds depth to the existing literature by providing a case study of remote work in a specific location and industry. It offers fresh insights into the experiences of young finance professionals, highlighting the complexities of remote work, particularly for those in the early stages of their careers. This research provides valuable perspectives for both academic inquiry and real-world applications.

What differentiates my research from existing literature is its focus on the personal preferences and unique challenges faced by young professionals in Jersey's finance sector. Unlike many studies that examine remote work in broader contexts, my research explores how individual comfort with remote communication tools and personal routines directly impact productivity. It also provides a nuanced examination of work-life boundaries and offers practical insights into how employees manage distractions. Furthermore, my research fills a gap by focusing specifically on young finance professionals, shedding light on the social-connectivity and career development issues they face in a highly structured, competitive industry, a topic not extensively addressed in the existing literature.

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Appendices

Appendix 1 – Proposed Interview Questions

As proposed qualitative research and specifically phenomenology, the purpose of the interview is to gain insight into the participant's experience and therefore questions need to be open. The purpose of gathering interview data is to be led by the participants and to be open to the direction they take it in. However, I have proposed some interview questions to keep it focused.

Introductory Questions

1. Duration and Role

- How long have you been at your company, and what is your role?

2. Company Policy and Frequency

- What is your company's policy on remote-work, and how often do you work from home?

Themed Questions

3. Daily Experience

- Tell me about what a typical remote-workday looks like for you

4. Rewards and Challenges

- What are the most rewarding and challenging aspects of remote-work?

5. Sense-of-belonging

- What are your feelings about belonging and connectivity in your remote setup?

6. Communication and Tools

- How do you stay connected with colleagues while working remotely?

7. Building Relationships

- What does your company do to foster team relationships?

8. Inclusion and Exclusion

- Can you share an experience of feeling included or excluded in your remote team?
- Any additional thoughts on your remote-work experience

9. Advice for Remote-workers

- What advice would you give to others navigating remote-work and how they can maintain a connectedness to their team?

Concluding Question

10. Final Thoughts

- Any additional thoughts on your remote-work experience

Appendix 2 – Contact email

Dear Whom, it May Concern,

I hope this message finds you well. My name is Erin Samson, and I am currently working on my dissertation as part of my Social Science degree at University College Jersey. My research focuses on the impact of remote and hybrid-working, particularly on how these practices, introduced during the COVID-19 pandemic, have affected employees' work experience and productivity.

As your organisation has adopted remote and hybrid-working models, I would greatly appreciate the opportunity to gather insights and experiences on how this transition has impacted individuals working in this way. Specifically, I would like to explore how working from home has influenced employee sense-of-belonging and social connectiveness to the team.

Additionally, I would like to inquire if it would be possible to conduct interviews within your organisation to gain further insights from your employees about their experiences with remote and hybrid-working.

Participants would be provided with a participant information sheet informing them of the research. They would be given a consent form to confirm their voluntary participation. I have shared these for your consideration. The interview would be recorded and transcribed through Microsoft Teams, and only my tutor and I will have access to the data, which will be stored securely on a password-protected device. In addition, participants will be able to withdraw from the research if they so wish. Personal information will not be associated with any of the responses nor the organisation as they will be anonymised. The data will be handled in accordance with the Data Protection (Jersey) Law 2018 and will be kept for the duration of the project only. At the end of the project, all data will be deleted. Your support in this regard would be valuable to my research, and I would be grateful for the opportunity to collaborate.

The research proposal will have been through an ethical review with the Highlands College Research Ethics Committee before any research commences.

Thank you for considering my request, and I look forward to your response.

Best regards,

Erin Samson - Es111596@hc.ac.je

Appendix 3 – Participant information sheet

Participant information sheet



Connectivity and Belonging: Young Finance Professionals in a Remote-working in Jersey.

I am a student on the Social Science Degree, and I am completing a research project for my final year dissertation.

You are invited to take part in a research study. Before deciding, it is important to understand the purpose and what your participation will be. Please read the information carefully and feel free to discuss it with others. If anything is unclear or you have questions, don't hesitate to ask for additional information. Take your time to decide if you would like to participate.

Thank you for considering this opportunity.

What is the purpose of the study?

This research proposal explores how remote-work affects social-connectivity and the sense-of-belonging among young adults in the finance industry in Jersey.

The COVID-19 pandemic has significantly accelerated the shift to remote-working, impacting interpersonal dynamics and organisational culture. Since the pandemic, many workplaces moved to a remote or hybrid model and many have not returned to fully office based since.

Young adults entering remote-friendly workplaces today often have prior experience with remote learning during the pandemic and have never experienced a work model other than remote or hybrid-working. This can raise questions about the impact not being immersed in a team daily has on their sense-of-belonging and social-connectivity. While some may have adapted well, Vacchiano, Fernandez, and Schmutz (2024) argue that many face challenges in maintaining social connections and a sense-of-belonging. This suggests that the effects of remote-work on social dynamics are varied. This study aims to provide a deeper understanding of these dynamics and the implications for young professionals in the finance sector.

Why have I been chosen?

You have been selected because you are a young professional working in the finance sector in Jersey. In this study, your firsthand knowledge and experience associated with remote-work will be invaluable. As a result of your participation, the effect of remote-working on social connections and belonging will be better understood, and recommendations will be developed to enhance the workplace experience for others who make similar choices.

Do I have to take part?

It is up to you to decide whether or not to take part. If you decide to participate, you will receive this information sheet to keep and will be asked to sign a consent form. You are still free to withdraw from the research at any time prior to the data being anonymised and combined with all participant anonymised data, without giving a reason.

What will happen to me if I take part?

If you decide to participate, you will receive this information sheet to keep and will be asked to sign a consent form. This will allow a researcher from University College Jersey BSc Social Sciences course to contact you and invite you to an interview meeting. During this meeting, you will have the opportunity to share and discuss your views and experiences related to the impact of remote-working on social-connectivity and sense-of-belonging among young professionals in the finance sector in Jersey. The meeting will last about an hour. With your permission, the session will be audio recorded. Rest assured, no one will be distinguishable in the final report.

What are the possible disadvantages and risks of taking part?

There are no disadvantages or risks foreseen in taking part in the study. However, if any issues were to arise that caused you to be upset or distressed, these are the contact details of available support services.

Services that can be offered:

- [Adult mental health](#)
- [Community Navigators](#)
- [Jersey Talking Therapies \(JTT\)](#)
- [Mental Health Network](#)
- [Stress: the facts](#)
- [Home - Mind Jersey](#)
- [Home - My Voice](#)

What are the possible benefits of taking part?

You may find it valuable to share and discuss your views and experiences with other students. By partaking, you will be supporting to a deeper insight into the impact of remote-working on social-connectivity and sense-of-belonging among young professionals in the finance sector. Your insights will help inform strategies that can benefit others in the future.

What if something goes wrong?

If you wish to complain or have any concerns about any aspect of the way you have been approached or treated during this study, please contact:

Mr Ben Bennett,
Head of Higher Education,
University College Jersey,
Highlands College,
Email: ben.bennett@highlands.ac.uk

Will my taking part in the study be kept confidential?

All information which is collected about you during the research will be kept strictly confidential so that only the researcher carrying out the research will have access to such information. Furthermore, the material obtained will all be stored on a password-protected device to ensure information is kept securely. Only me and my supervisor will have access to the data; all information will be anonymised to ensure confidentiality and ethical principles are upheld.

What will happen to the results of the research study?

The results will be written up into a dissertation for academic assessment as part of my BSc (Hons) Social Sciences degree. It is hoped that the findings may be used to recognise the challenges and opportunities associated with remote-work. As a result of your involvement, the effect of remote-working on social connections and belonging will be better understood, and recommendations will be developed to enhance the workplace experience for others who make similar choices. Individuals who participate will not be identified in any subsequent report, presentation or publication.

Who is organising and funding the research?

The research is sponsored by University College Jersey.

Who may I contact for further information?

If you would like more information about the research before you decide whether you would be willing to take part, please contact:

Erin Samson

ES111596@hc.ac.je

Thank you for your interest in this research.

Appendix 4 – Participant consent form

Example consent form

Title of Project:

‘How does remote-working impact the social-connectivity and sense-of-belonging of the young people in the finance sector in Jersey’

Name of Researcher:

Erin Samson

Please initial box

1. ☐ I confirm that I have read and understood the participant information sheet, dated, for the above study and have had the opportunity to ask questions.

2. ☐ I understand that my participation is voluntary and that I am free to withdraw at any time up to the data has been anonymised and aggregated, without giving any reason and without my care or legal rights being affected. After data is anonymised and aggregated it would not be possible to match data to an individual participant and therefore difficult to withdraw the data.

3. ☐ I understand that sections of my data might be used in writing up the project for an academic course to be assessed. There may be future publications from the work. I understand that any data used will be anonymised and my name will not be connected with it. I give permission for my data to be used.

.

Date: _____

Discussion

(c) 1986

Д **Л** **П** **С**

D : 10/10/2021

Q:

Appendix 5 – Ethics review application



Ethics Application form

THIS APPLICATION FORM IS FOR FULL ETHICAL REVIEW

As a student and representative of UCJ and Highlands College, we expect that you will conduct yourself in a respectful and ethical manner at all times and to all beings. All research activities, conducted by students and staff under the auspices of UCJ, are to comply with the Ethical Guidelines of the UCJ Research Ethics Committee. You should have already completed the UCJ Research Ethics Screening form and had your proposed research screened by the Ethics Review panel. **This form is for research requiring full UCJ Research Ethics committee approval.**

At each stage of the form, you will be asked a series of questions. Read each question carefully and answer by selecting the correct response or completing the text box.

Once completed please submit your form and it will be considered by a the UCJ Research Ethics Committee who will respond to you within 2 weeks of the next Committee meeting. You will either gain ethical approval, be asked to complete minor amendments or complete major amendments.

Please read the Highlands College UCJ Research Ethics Committee guidelines to assist you in the completion of this form.

Research must NOT begin until approval has been received from the appropriate Research Ethics Committee.

APPLICANT DETAILS

1	Name of Principal Investigator	Erin Samson
2	Highlands College e-mail address of Principal investigator	ES111596@hc.ac.je
3	Applicant type	Student x Staff r
4	Course	BA(Hons) Business and Management r BA(Hons) Childhood Studies r BSc(Hons) Construction Management r BSc(Hons) Social Sciences X BA(Hons) Social work r

		FdSc Psychology with Criminology ☐ r HNC/D Sports ☐ r HNC/D Computing ☐ r Other: please specify_____
5	Name of Supervisor	Dr Moyra Journeaux

PROJECT DETAILS

6	Research Project Title	‘How does remote-working impact the social-connectivity and sense-of-belonging of the young people in the finance sector in Jersey’
7	Submission	First submission ☒ X Amended submission ☐ r Full re- submission ☐ r
8	Proposed start date	January 2024
9	Project Aim	Investigate the impact of remote-working on the social-connectivity and sense-of-belonging of young people in the finance sector in Jersey.
10	Project Objectives	1) To explore the impact of remote-working on social-connectivity and sense-of-belonging in young adults. 2) To investigate the effects of remote-work on professional relationship building. 3) To discover the perspective and its importance within remote-work settings for young people in jersey. 4) To identify the effectiveness of company strategies aimed at enhancing social-connectivity and sense-of-belonging for remote-working.
11	Background to study using literature to justify (max 200 words)	This research proposal explores how remote-work affects social-connectivity and the sense-of-belonging among young adults in the finance industry in Jersey. The COVID-19 pandemic has significantly accelerated the shift to remote-working, impacting interpersonal dynamics and organizational culture. Lund et al. (2020) noted that the pandemic forced many to work from home, pushing a previously slow-moving workplace experiment into the mainstream. Parker (2020) highlighted that this transition

		has led organizations to rethink their operational strategies and office designs to enhance employee health and safety. Young adults entering remote-friendly workplaces today often have prior experience with remote learning, raising questions about its impact on their sense-of-belonging and social-connectivity (Hansen-Brown et al., 2022). While some may have adapted well, Vacchiano, Fernandez, and Schmutz (2024) argue that many still face challenges maintaining social connections and a sense-of-belonging. This suggests that the effects of remote-work on social dynamics are varied and not universally positive. Additionally, Alaa El-Sakran, Salman, and Ayman Alzaatreh (2022) found that emergency remote teaching during COVID-19 significantly affected students' academic performance and stress levels, implying similar impacts in remote-work environments. This study aims to provide a deeper understanding of these dynamics and their implications for young professionals in the finance sector.
12	Please state the methods you will be using to collect data	For this study, a qualitative research methodology will be employed to investigate the impact of remote-work on the social connection and sense-of-belonging among young professionals in the finance industry in Jersey, as it allows us to gain an in-depth understanding of the complex phenomenon of individual's experiences and perceptions (Creswell and Creswell, 2017) . Specifically, a phenomenological approach will be employed, as it is suitable for understanding individuals living experiences. Phenomenology focuses on capturing the essence of participants' experiences and interpreting their meanings. Wojnar and Swanson, (2007) stated that phenomenology seeks to understand how individuals perceive and experience a phenomenon in their daily lives, making it an ideal choice for this study.
13	Please state all partners and institutions taking part in this research e.g. Headteachers name and School	Finance Organisation
14	Does your research involve primary data collection from human subjects ?	Yes x No r (if no go to question 16)

15	Which groups of people does your research involve? (please tick all that apply)	Adults ☒ Children ☐
16	Does your research involve analysis of data about human subjects that is already in the public domain	Yes ☐ No ☒ (if no go to question 18)
17	Has permission been granted to use the data for your specified purpose	Yes ☒ No ☐ Unsure Permission will be granted to access the employees within the finance company for the access of the participant.
18	Please detail how you will ensure informed consent	To ensure informed consent during the interviews, individuals will first receive a comprehensive information sheet outlining the study's purpose, procedures, potential risks, benefits, and their rights. I will then provide a verbal summary, allowing time for questions and clarification. Individuals will be asked to sign a consent form that confirms their voluntary participation. Data used solely for this purpose. Only my tutor and I will have access to the data, stored securely on a password-protected device. All responses will be anonymised, and data will be handled in line with the Data Protection (Jersey) Law 2018, retained only for the project's duration, and securely deleted afterward. Participants can withdraw at any time before data is anonymised and combined with all participant anonymised data, without giving a reason. They will be asked for agreement to audio recording of the interview. I will highlight that participation is completely voluntary, and they can choose not to answer any questions they find uncomfortable. After the interview, I will provide my contact information for any follow-up questions or concerns, reinforcing that they can withdraw their consent at any point, even after the interview has concluded. However, this will not be possible once the data is anonymised and combined with all participant anonymised data. This process ensures that participants are fully informed and comfortable with their decision to participate in the study.
19	Please detail how you will ensure Openness and Honesty in your research or if your research involves	To guarantee openness and honesty in my research, I will provide participants with clear and transparent information about the study's purpose, procedures, and potential impacts. Participants will receive an information sheet that details what to expect, and I will verbally explain the study

	deception, please provide justification	before taking consent. I will also answer questions and provide honest answers to any queries they may have. There is no deception planned within this research.
20	Please detail how you will ensure participants understand they have the Right to Withdraw	To ensure participants understand their right to withdraw, I will clearly state this right in both the information sheet and the consent form. During the verbal explanation, I will highlight that they can withdraw from the study at any time until the data being anonymised and combined with all the participant anonymised data, without giving a reason. I will explain that there will be no negative consequences or loss of benefits. I will also remind them that they can choose not to answer specific questions if they feel uncomfortable. This clear communication will help participants feel secure in their autonomy throughout the research process. Participant can withdraw before their data is collected and anonymised, after which removal becomes difficult. This will be outlined in the participant information sheet, which will include UCJ contact details.
21	Please state your DBS number	001664254127
22	Have your research participants been part of any research this academic year ?	Yes ☐ No ☒ x I have not accessed these participants during this academic year.
23	Please give detail of any payments (both financial and in kind) being made to participants for participation	No payments are being made financial or any kind.
24	Please detail information being provided to participants regarding Debriefing	A debriefing information form will be provided, and participant will have the opportunity to have feedback on the research findings. Participants will be signposted to services available should anything in the interviews cause distress.
25	Please detail what information is being given to participants regarding dissemination of your research	Participants will be informed that the research will be written up for an academic assignment. They will be informed that future and will have opportunity to have access to the research and any publications on it. This information will be included within the participant information sheet.

26	Are any risk assessments being undertaken for your research ?	Yes X As an individual researcher working alone, safety precautions will be taken, I will notify someone on when/where I am and make contact when finished. While it is important to ensure participant confidentiality and therefore a quiet, non-public space for interviewing, I will also be mindful of my safety as a lone researcher and the safety of the participant. If participants are working remotely from home, I will not go to their home to interview them but will find a private space. I will use either a private room available at the finance company or if preferred by the participant, a room booked at Santander Work Cafe.
27	Please declare any third-party interests or conflicts of interest (if none please state NONE)	None
28	Please state how you intend to ensure confidentiality and include details of how you are going to store data securely	Pseudonyms will be used instead of names, and they will be coded to ensure confidentiality. Anonymised data will be gathered and kept on password coded computer. In compliance with GDPR regulations and the Data Protection Jersey Law of 2018.
29	Please give detail of any professional bodies' guidelines that are being followed	Highlands College Ethical Committee/ Ethical Standards. British Psychological Society (BPS) - Code of Ethics and Conduct.
30	Supporting documents included	Yes x No r • Research proposal • Participant information sheet • Participant consent form • Interview schedulable and Interview questions • Permission to access participants

DECLARATION Name: Erin Samson

Date:

23/01/2024

I certify that the information contained in this application is accurate. I have attempted to identify the risks that may arise in conducting this research and acknowledge my obligations and the rights of the participants. I confirm that the research will be conducted in line with all University, legal and local ethical standards.

Appendix 6 – UCJ Ethics Committee Letter of Approval

HIGHLANDS COLLEGE – UCJ RESEARCH ETHICS COMMITTEE



UCJ RESEARCH ETHICS COMMITTEE - LETTER OF APPROVAL

Project Number: HREC 2024/020

Project Title: How does remote-work impact the social-connectivity and sense of team belonging of young people remote-working in the finance industry in Jersey?

Principal Investigator: Erin Samson

Highlands College UCJ Ethics committee members gave **ethical approval** on the above research on the basis of the research described in the application form and supporting documentation. Subject to any conditions outlined below.

Conditions of Approval

Approval is subject to the following conditions being met:

- Management approval being obtained from each organisation
- Consent being obtained from all relevant parties

It is the Principal Investigator's responsibility to ensure that all involved with this project are aware of the conditions of approval and which documents have been approved.

Approved documents

Documents reviewed and approved at the meeting were:

Number	Document	Date
1	Ethics application form	14/1/25
2	Interview questions	14/1/25
3	Interview pre-amble	14/1/25
4	Consent form	14/1/25

The Principal Researcher is required to notify the Chair of the Ethics Committee, via amendment or progress report, of:

- Any significant change to the project and the reason for that change, including an indication of ethical implications (if any)
- Serious adverse effects on participants and the action taken to address those effects
- Any other unforeseen events or unexpected developments that merit notification
- The inability of the Principal Researcher to continue in that role, or any other change in research personnel involved in the project
- A delay of more than 12 months in the commencement of the project
- Termination or closure of the project.

Additionally, the Principal Researcher is required to submit:

A Progress Report on completion of the project

The HREC wishes you every success in your research

Dr Sue Le Masurier

Ethics Committee

Please quote HREC number and project title in all correspondence

Appendix 7 - Coding, Generating and Reviewing the Themes

<i>Participants</i>	<i>Identified Themes -</i>
Participant 1	Challenges Wellbeing checks Communication Connectivity Work Routine Productivity Rewards/Benefits Social Interaction Team Bonding/Belonging can be tough Taking breaks Creating boundaries Manager check ins Personal Experiences Social events Isolation
Participant 2	Wellbeing check Challenges Routine of work Rewards and benefits Belonging can be tough Social events Establishing Routine Isolation Taking Breaks Creating Boundaries Wifi Challenges Managers check ins
Participant 3	Challenges Wellbeing Checks Communication Connectivity Work Routine Productivity Rewards/Benefits Social Interaction Team Bonding/Belonging Taking Breaks Creating Boundaries Manager Check-ins Personal Experiences Isolation

	Establishing Routine Wifi Challenges Wellbeing Check
Participant 4	Wellbeing Check Challenges Routine of Work Rewards and Benefits Belonging Can Be Tough Social Events Establishing Routine Isolation Taking Breaks Creating Boundaries Wifi Challenges Managers Check-ins
Participant 5	Wellbeing Check Challenges Routine of Work Rewards and Benefits Belonging Can Be Tough Social Events Establishing Routine Isolation Taking Breaks Creating Boundaries Managers Check-ins
Participant 6	Challenges Wellbeing Checks Communication Connectivity Work Routine Productivity Rewards/Benefits Social Interaction Team Bonding/Belonging Taking Breaks Creating Boundaries Manager Check-ins Personal Experiences Isolation Establishing Routine Wellbeing Check