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The Impact of Work-From-Home Arrangements on Job Satisfaction and Productivity in the Singapore Beverage Company

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ABSTRACT

Working from home offers employees greater flexibility and removes commuting time, but it may also create communication barriers, weaken teamwork, and increase feelings of isolation. During the COVID-19 pandemic, many companies adopted work-from-home arrangements to maintain operations while protecting employee health. This study examines the impact of work-from-home practices on finance department staff, with particular attention to job satisfaction, productivity, and changes in work processes. A qualitative research design was employed using semi-structured interviews with selected employees from the Finance Department of Singapore Beverage Company, a mid-sized firm in the beverage sector. Purposive sampling was applied to recruit participants who had worked from home for at least three months, with the final number determined by data saturation. The data were analyzed using thematic analysis to identify recurring patterns and themes. The findings show that employees experienced work from home in different ways, balancing both benefits and challenges. Key themes included mixed levels of job satisfaction, varied productivity outcomes, and contextual factors influencing remote work experiences. The study highlights the importance of flexible and context-sensitive organizational policies. It also suggests that stronger policy support, adequate resources, and clearer work-life boundaries are necessary to improve employee well-being and maintain productivity in remote work settings.

Keywords
Job Satisfaction
Productivity
Singapore Beverage Company
Work-From-Home Arrangements

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Introduction

Work-from-home (WFH) arrangements gained popularity during the COVID-19 pandemic as businesses transitioned from office-based work to remote setups to minimize health risks and comply with government regulations. This change helped companies maintain operations and ensured worker safety [1]. WFH allowed employees to better manage their time, avoid long commutes, and establish personalized work routines [2], leading to increased relaxation and focus. The absence of office distractions enabled more effective task management, enhancing job satisfaction and, for some, boosting productivity compared to pre-WFH levels [3]. In finance departments, working from home presents both benefits and challenges. While remote work can enhance focus and reduce distractions for finance employees handling time-sensitive tasks and detailed reports, it can also hinder quick problem-solving and communication. This isolation may increase pressure on employees who rely on immediate support from colleagues and supervisors. In finance roles, challenges like miscommunication and delays are critical as they can lead to errors. While working from home may enhance focus for some employees, others may find it difficult without in-person guidance, potentially impacting work quality and team performance.

Many companies overlook the specific impacts of work-from-home (WFH) arrangements on employees in roles like finance, often treating policies as a uniform solution. This lack of tailored understanding can affect job satisfaction and productivity, as decisions are frequently based on superficial data or general surveys that fail to capture the real challenges faced by employees [4]. Consequently, some employees feel unsupported, and managers find it difficult to accurately assess performance. The shift to working from home (WFH) has significantly altered the work environment. Employees face challenges such as working alone, time management, and reliance on online communication tools, impacting their relationships with managers and teams, as well as their job satisfaction and productivity [5]. While some benefit from increased flexibility and reduced commuting, others experience feelings of isolation and overwhelming home responsibilities.

Productivity levels can vary based on individual home setups and work habits. This study gains a better understanding on the effects of working from home (WFH) on job

satisfaction and productivity for finance department employees. It seeks to understand their remote work experiences, beneficial aspects, and challenges encountered. The insights gained aim to aid companies in enhancing remote work arrangements and support, ultimately fostering employee happiness and productivity. Research on employees' personal experiences with working from home (WFH) in the finance sector is lacking, with most studies relying on large-scale surveys or focusing on general industries. There is a need for more qualitative studies to understand how finance employees feel, think, and act while WFH, as their experiences could illuminate the factors influencing job satisfaction and productivity.

This study explores the experiences of Finance Department staff working from home, aiming to understand how remote work impacts their daily job, highlights challenges faced, and identifies factors influencing their happiness and dissatisfaction. The findings intend to assist companies in creating improved work-from-home policies and support systems to enhance employee well-being and performance. To fill the gaps of study, the study aims

- to understand how employees describe their job satisfaction during work-from-home arrangements,
- to explore employees' experience that changes in their work productivity while working from home and
- to explore the specific factors within the WFH arrangement (such as communication, support, or work environment) that influence employee satisfaction and productivity.

To achieve these objectives, the study was conducted in Singapore beverage company, in the year 2025.

Literature Review

The COVID-19 pandemic drastically changed organizational operations, leading to the widespread implementation of work-from-home (WFH) arrangements. This transition has impacted employee experiences, particularly regarding job satisfaction and productivity. As organizations adapt to hybrid or fully remote settings, understanding the effects of WFH on employee outcomes is essential. The study highlights established knowledge, emerging trends, and significant findings from other researchers while addressing existing gaps in the research. It notes the insufficient focus on finance staff, the limited application of qualitative studies, and the over-reliance on pandemic-era data that might not accurately represent the current situation. The study aimed to address various research questions to address the following issues.

A. Job satisfaction during work-from-home arrangements

Work-from-home refers to completing job tasks from home using technology such as laptops, phones, emails, and video calls. Its prevalence increased during the COVID-19 pandemic as companies sought to safeguard employees' health. WFH offers employees

increased comfort, flexibility, and reduced travel stress, enabling better daily planning [6]. However, it may also lead to feelings of loneliness due to lack of in-person interactions with co-workers. Working from home (WFH) can enhance job satisfaction due to benefits like flexible schedules, improved work-life balance, and a quieter work environment. Herzberg's theory identifies motivator factors such as autonomy and recognition, which enhance satisfaction.

However, contrasting studies indicate that some workers may feel excluded or lack feedback. This indicates hygiene issues like ineffective communication and ambiguous roles [7]. Finance jobs can be highly demanding, characterized by a focus on detail and strict deadlines. Employees often experience fatigue and stress due to a lack of support, especially in work-from-home environments where quick responses from colleagues may be limited.

RQ1: How does working from home (WFH) affect job satisfaction among finance employees?

B. Work productivity while working from home

Productivity in office-based work is typically assessed through tangible outputs, such as report quantity and submission timing. In contrast, during remote work, these metrics may be complemented or substituted by employees' self-assessments of their effectiveness. Productivity in a work-from-home (WFH) environment is categorized into two perspectives: measured productivity, which focuses on objective outputs, and perceived productivity, which pertains to employees' self-assessments of their performance [8]. Both perspectives are essential for understanding the impact of working from home (WFH) on performance outcomes, especially in knowledge-intensive sectors like finance.

Research indicates that employees frequently perceive increased productivity at home due to fewer distractions, flexible scheduling, and enhanced focus on individual tasks. Measured productivity may not correspond with self-reported employee perceptions. Some organizations have noted a decline in collaboration efficiency, slower approval processes, and increased error rates associated with prolonged remote work. This indicates that despite employees feeling more productive at home, structural factors of remote work could hinder overall collective efficiency. In the finance sector, productivity has a dual nature influenced by working from home (WFH). While WFH enables employees to focus and complete routine tasks like data entry more quickly, it hampers activities that require immediate coordination, such as month-end closing and responding to audit queries, which may become slower in a virtual environment. Management practices significantly affect productivity. Clear guidance and trust from managers enhance remote employee performance, while flexible management styles that prioritize results boost productivity. Conversely, micromanagement can lead to stress and reduced efficiency. This supports Herzberg’s Two-Factor Theory, highlighting autonomy and recognition as key motivators.

Additionally, transformational leadership fosters greater engagement in remote work settings, whereas transactional leadership can stifle creativity and initiative [9]. In healthcare administration and education, productivity often decreases due to the heavy dependence on interpersonal interaction. In Singapore, surveys show that while 55% of employees feel more productive at home, employers are concerned about slower communication and difficulties in maintaining innovation. These findings indicate that productivity in remote work is influenced by the industry, organizational culture, and local work norms.

Participants in past studies report that while productivity increased with the introduction of remote work, it eventually declined due to collaboration fatigue [10], indicating that work-from-home productivity evolves over time, influenced by the novelty of the situation and coping strategies developed.

RQ2: How does WFH affect productivity among finance employees?

C. Factors influencing job satisfaction and productivity during work from home (WFH)

Effective communication and adequate tools significantly influence workers' feelings and productivity. Clear communication fosters a sense of safety and provides necessary feedback, enhancing worker satisfaction and performance [11]. Conversely, inadequate tools, such as malfunctioning laptops and slow internet, can cause stress and loss of time, negatively affecting both satisfaction and productivity. The home environment significantly impacts worker productivity; a quiet and clean space fosters calmness and efficiency.

Trust between managers and workers is crucial; when trust is present, workers feel respected and free, which enhances their pride and effort. Conversely, a lack of trust induces pressure and concern about constant surveillance. This study discusses the impact of flexibility in work hours on employee performance and well-being [12]. When workers can adjust their schedules, it leads to better planning, the ability to take breaks, and the management of family responsibilities, resulting in improved job performance and satisfaction. Conversely, strict work hours contribute to stress and fatigue, diminishing employee engagement.

RQ3: What are the main factors that shape both job satisfaction and productivity during WFH?

D. Gaps of Study

Research on work-from-home arrangements post-COVID-19 reveals significant gaps, primarily due to an overreliance on quantitative methods such as surveys and statistical analyses, limiting comprehensive understanding of WFH outcomes [13]. This study critiques general aproches for analyzing remote work trends, highlighting their shortcomings in addressing employees' personal experiences and emotional responses. It emphasizes the value of qualitative interviews to offer deeper insights into how remote work influences the daily routines, motivation, and performance of finance professionals. A second gap in the research is the lack of occupational-specific studies, particularly in the finance sector, which faces

unique challenges like regulatory compliance and data sensitivity. Existing literature often generalizes findings across various sectors or emphasizes technology, education, and public service fields.

This study focuses specifically on finance professionals to uncover insights on their satisfaction and productivity in remote work, as findings from other industries may not be applicable. Job satisfaction and productivity are interconnected, with satisfaction potentially enhancing performance and low productivity causing frustration. Overlooking this relationship obscures the impact of remote work on employee well-being. This research advocates for a combined study of these factors to gain a comprehensive understanding of employee well-being and performance in remote work settings, while also highlighting the need to consider both employee and manager perspectives. Many studies on remote work (WFH) were conducted during the early COVID-19 pandemic, as employees swiftly adjusted to new work environments.

This transition occurred under difficult circumstances, including inadequate home office setups and heightened emotional stress, coupled with a lack of organizational readiness [14]. Consequently, employee perceptions of job satisfaction and productivity during this period may have been significantly impacted by fear, uncertainty, and improvisation. Many work-from-home (WFH) studies lack strong theoretical grounding, making it difficult to understand the underlying reasons for observed patterns and how factors like job design, motivation, and organizational support influence employee outcomes. The absence of clear theory impairs the generalizability of findings and reduces the research's usefulness for policy and practice [15]. This study employs Herzberg's Two-Factor Theory to analyze remote work experiences in the finance sector. The theory distinguishes between hygiene factors (e.g., working conditions, supervision, job security) that prevent dissatisfaction and motivator factors (e.g., autonomy, recognition, meaningful work) that enhance satisfaction. It aids in organizing interview results and explains employee sentiment and performance while working from home. The connection to this established theory offers insight into the psychological and workplace conditions affecting remote work.

Additionally, the identified gaps, including outdated research and limited theoretical application, underscore the need for a qualitative, theory-driven investigation into finance professionals' home-working experiences. Table 1 highlights the gaps for the study.

Material and Methods

This study adopts a constructivist perspective, grounded in the concepts of relativism and subjectivism. It posits that reality comprises multiple truths, each influenced by an individual's context, culture, and background [19]. The interviews involve a reciprocal exchange, with meaning cultivated within a social and cultural context [20].

Table 1. Empirical gaps in the study

Research Gaps	Method	Findings	Contribution	Ref.
Job satisfaction -> productivity	Qualitative interviews across industries	Examined the effects of job quality related to working from home (WFH), while considering satisfaction and productivity as separate factors.	Understanding the interconnection between satisfaction and productivity is essential.	[16]
Absence of managerial input in WFH studies	Daily diary survey method with employees only	Employee well-being was emphasized, but organizational or managerial insights were not included.	Leadership and organizational dynamics are explored through both employee and manager perspectives.	[17]
Inadequate use of theoretical frameworks in work-from-home (WFH)	Systematic review	Many studies lacked theoretical grounding, which made their findings difficult to interpret or apply.	This study employs Herzberg's Two-Factor Theory to organize and clarify the findings.	[18]

A qualitative approach using semi-structured interviews is effective as it balances guidance with flexibility, allowing participants to elaborate while enabling researchers to probe further as necessary. The constructivist view advocates for an inductive approach to thinking, deriving patterns and themes directly from data rather than preconceived notions. This allows results to reflect genuine staff opinions, such as the emergence of a theme "focus problems" when numerous staff express difficulties concentrating at home. In this study, inductive thinking aligns with constructivist principles, emphasizing that knowledge develops from real-life experiences. The researcher must approach these experiences without bias. This constructivist framework influences the entire study, guiding the choice of qualitative interviews, collaborative meaning-making with staff, and the identification of themes reflecting staff perspectives on remote work.

This study employs a qualitative research approach to investigate the impact of work-from-home (WFH) arrangements on job satisfaction and productivity among finance employees. The focus is on capturing personal perspectives and lived experiences rather than measuring productivity quantitatively. This method enables a deeper understanding of how individuals in a finance department interpret and describe their WFH experiences, highlighting both common themes and unique viewpoints. The choice of a qualitative design stems from the nature of the research questions, which center on how employees describe and interpret their experiences regarding job satisfaction, productivity, and influencing factors, rather than quantifying the prevalence of certain views among employees. Qualitative research is best used to understand meaning from participants' perspectives, rather than for hypothesis

testing [21]. Qualitative research was chosen as the primary method due to its ability to uncover nuanced emotions and daily struggles of remote employees, in contrast to quantitative survey-based methods which rely on fixed-response questions and statistical analysis, failing to capture such depth. This research approach utilizes semi-structured interviews as the primary data collection method, striking a balance between structure and flexibility. By preparing guiding questions while remaining open to participants' insights, this method effectively captures the diverse experiences of employees working from home (WFH), reflecting variations influenced by family responsibilities, digital infrastructure, and job roles. Unlike rigid questionnaires, semi-structured interviews enable participants to articulate their unique perspectives in depth. The qualitative case study framework aligns with the research goals, facilitating exploration of the "how" and "why" behind employee experiences. This approach reveals patterns among participants and connects findings to Herzberg's Two-Factor Theory, emphasizing the nuanced complexities of job satisfaction and productivity in WFH scenarios.

This study employs purposive sampling, a method where participants are intentionally selected for their relevance to research questions, aiming for in-depth exploration rather than statistical generalization. The study focuses on employees in the Finance Department of Singapore Beverage Company, a mid-sized beverage organization. This population is relevant for examining work-from-home arrangements, as finance staff manage time-sensitive tasks such as preparing reports, managing accounts, and ensuring regulatory compliance. The Finance Department has a small population of 25 employees, allowing for data saturation despite its size, as the group is homogeneous with similar finance-related tasks and comparable work-from-home experiences. This study aimed for six to twelve participants to achieve data saturation, ultimately reaching this target. Data collection ceased when responses became repetitive, preventing under-sampling and excess information gathering. [22] state that qualitative studies may reach saturation with just six interviews, whereas 10 to 15 participants for case studies.

This study utilized thematic analysis to examine data, focusing on identifying recurring patterns or themes in participants' responses. A theme connects larger ideas to smaller points, like "technical challenges" arising from multiple mentions of slow internet. After identifying initial themes, researchers assess their relevance to research questions and the data, leading to possible adjustments such as combining or discarding weaker themes. In this study, thematic analysis was conducted following six steps: (1) reading data, (2) coding, searching for themes, (3) reviewing them, (4) defining them, and (5) writing the results. The analysis aims to capture employees' perspectives on working from home, shedding light on job satisfaction and productivity, and how these concepts vary in a remote work context.

For this study, a semi-structured interview guide was used to facilitate conversations with finance employees experienced in working from home (WFH). The interview guide was developed by breaking down three research questions into sub-themes based on literature. Job satisfaction (RQ1) was influenced by Herzberg's Two-Factor Theory, addressing hygiene and motivator factors. Productivity (RQ2) was informed by studies on perceived versus measurable outcomes. Influencing factors (RQ3) included communication, trust, work-life balance, and leadership. The guide's theoretical grounding ensured strong content validity. Each question in the study targets a specific area of investigation: Questions 1, 2, and 6 examine the impact of work-from-home (WFH) arrangements on job satisfaction; Questions 3, 4, and 5 assess factors affecting productivity; Question 7 looks at organizational support; and Question 8 considers work-life balance. This approach ensures thorough exploration of the research objectives and facilitates subsequent thematic analysis, with sample questions provided as Table 2.

Table 2. Semi-structured Interview

No.	Theme	Subtheme	Interview Questions
1.	Work-from-Home (WFH)	Daily Work Routine	How do you usually carry out your workday when working from home, from the moment you begin until the end of your workday?
2.	Job Satisfaction	Emotional Response to WFH	How has working from home changed the way you feel about your job and your role in the organization?
3.	Productivity	Productivity Enablers	What conditions or practices help you remain productive while working from home?
4.	Productivity	Productivity Challenges	What are the main challenges or distractions that reduce your productivity while working remotely?
5.	Communication	Interaction with Team and Leaders	How do you communicate with your colleagues and supervisors while working from home, and how do you feel about the effectiveness of that communication?
6.	Job Satisfaction	Perceived Satisfaction Level	Why do you feel satisfied with your job since transitioning to a work-from-home setting?
7.	Organizational Support	Tools, Resources, and Guidance	What kind of support has your organization provided to help you work effectively from home?
8.	Work-Life Balance	Managing Work and Personal Roles	How do you manage the balance between your work responsibilities and your personal life while working remotely? What makes this balance easy or difficult for you?

Results and Discussions

The study highlights the diverse roles and personal circumstances of participants in the Finance Department, including junior staff, seniors, supervisors, and managers, affecting their work-from-home experiences. Despite their differences, common reflections emerged around changes in work routines, productivity, and workplace communication, enriching the findings with varied perspectives. These shared insights underscore the importance of adaptive management strategies to accommodate diverse employee needs in remote working environments.

A. Profile Respondents

The study reveals a gender distribution of 36.4% to 63.6%, with 100% of respondents having a duration of work-from-home at 16-25 months. Table 3 shows that all of these residences are located in Malaysia.

Table 3. Profile of respondents

Characteristics	Frequency (n)	Percentage (%)
Age (years)		
< 30	3	27.3%
31 - 34	2	18.2%
35 - 40	4	36.4%
> 41	2	18.2%
Gender		
Male	4	36.4%
Female	7	63.6%
Duration of WFH (months)		
< 10 months	1	9.1%
11 - 15 months	3	27.3%
16 - 25 months	6	54.5%
> 26 months	1	9.1%
Residence		
Malaysian	11	100%
Non-Malaysian	0	0%

B. Thematic Analysis

Recent studies indicate that establishing temporal boundaries and structured scheduling is essential for maintaining productivity in remote work settings. Participants created specific routines, with some sticking to rigid schedules to maintain discipline, while others preferred more flexible arrangements. Table 4 illustrates the alignment of participants' voices with current scholarly work, indicating that remote work offers both opportunities and challenges, with organizational strategies significantly influencing employee experiences. The subsequent section categorizes these findings more broadly.

Table 4. Key Themes, Supporting Quotes, and Interpretation

Theme	Illustrative Quote(s)	Interpretation/Link to Literature	Implications/Theoretical Contribution
Work Routines	"My day is very fixed; I usually start working at 8:30 a.m. and finish by 5:30 p.m., which helps me maintain discipline and ensures I complete all assigned tasks within office hours." (P5)	Supports [23], who highlights that temporal boundaries are essential for sustaining productivity in hybrid and remote work settings.	This finding highlights practical implications for organizational policy and contributes to theoretical discussions on work-life balance and job demands-resources.
Job Satisfaction	"I feel a bit more relaxed overall when working from home because I don't have to deal with the stress of commuting every day, and this allows me to start work with a calmer mindset." (P1)	Echoes [24], where reduced commuting stress is linked with improved job satisfaction and lower burnout risk.	This finding highlight both the practical relevance for organizational policy and contributions to theoretical debates on work-life balance and job demands-resources.
Productivity Enablers	"Two monitors make a big difference to my productivity because I can manage multiple	Aligns with [25], who argue that adequate technological	This finding highlight both practical relevance for organizational policy and

Theme	Illustrative Quote(s)	Interpretation/Link to Literature	Implications/Theoretical Contribution
	spreadsheets and documents at the same time, which saves me from switching back and forth and losing focus." (P2)	resources enhance telework effectiveness.	contributes to theoretical debates on work-life balance and job demands-resources.
Productivity Challenges	"My kids are my biggest distraction when I work from home. Sometimes it's hard to concentrate on urgent tasks because they need my attention, especially during school holidays." (P2)	Matches the JD–R model, where excessive demands at home reduce productivity unless balanced with organizational support.	This finding highlight both practical relevance for organizational policy and contributes to theoretical debates on work-life balance and job demands-resources.
Communication	"Replies are very slow when I need input from other departments, and this causes delays in finishing my work. Sometimes I need to follow up multiple times before I get the information I need." (P11)	Found that weak communication infrastructures in remote environments fragment collaboration.	This finding emphasizes the practical significance for organizational policy while also contributing to theoretical discussions on work-life balance and job demands-resources.
Organizational Support	"The company gave me a small allowance to purchase a chair and headset, which made my home setup more comfortable, although I still had to cover my internet and electricity bills myself." (P7)	Employees' perception of organizational support increases satisfaction but requires consistent application across resources.	This finding highlights the practical relevance for organizational policy and contributes to theoretical debates on work-life balance and job demands-resources.
Work–Life Balance	"I can close my laptop at the end of the day and immediately spend time with my kids, which I really appreciate, because before this I would spend at least an hour in traffic before reaching home." (P5)	Emphasizing that remote work enables employees to better manage family commitments and personal time.	This finding underscores its practical importance for organizational policy while also contributing to theoretical discussions on work-life balance and job demands-resources.

C. Work-from-Home Routines

These accounts indicate that daily routines varied significantly among individuals, with structured schedules serving as important coping mechanisms. This aligns with existing literature on remote work, which emphasizes the protective role of temporal boundaries against role overload. Nonetheless, some participants faced challenges in maintaining consistent routines, showing the interplay between individual agency and contextual factors like family responsibilities. Participant 5 stated:

> *"My day is very fixed. I start at 9 sharp and finish at 6. Having that routine keeps me disciplined."*

Conversely, others worked late into the night to leverage quiet hours, such as Participant 4:

> *"I usually start late, around 10 in the morning. I work best at night, so sometimes I continue after dinner. That's when I can focus the most."*

D. Job Satisfaction and Emotional Responses

This aligns with hybrid and remote work increased satisfaction and reduced turnover, especially for employees with long commutes. Interviews revealed nuanced emotional experiences, with many participants expressing relief from commuting and increased autonomy. Participant 1 commented:

> *"Honestly, I feel a bit more relaxed overall. I don't have to rush out of the house or squeeze into public transport, which takes off a lot of stress."*

Some individuals experienced negative emotions, including feelings of isolation and blurred lines between work and personal life. Participant 4 noted:

> *"I feel a bit negative. It feels like work is always hanging over me, especially when I work late at night. I don't get proper rest."*

The coexistence of positive and negative emotions in work-from-home (WFH) arrangements highlights its dual nature. While flexibility enhances satisfaction, it also undermines work-life boundaries and social connections. Prior studies emphasize the necessity of balancing autonomy with social interaction. Participants noted concerns about career advancement, suggesting that decreased visibility and recognition in remote environments impact job satisfaction, which relies on organizational recognition and support.

The results indicate that employees experienced greater happiness when they had more control over their time and worked in a calm home environment, aligning with [26], which noted that flexibility enhances job satisfaction for remote employees. Several participants indicated that support and trust from supervisors increased their motivation, aligning with Herzberg's Two-Factor Theory, which asserts that recognition and autonomy enhance satisfaction. Conversely, some employees experienced feelings of loneliness and disconnection, similar to [27], who noted that poor communication can diminish morale. These findings suggest that remote work can lead to relaxation for some staff while causing isolation for others, contingent on their interactions with managers and coworkers.

E. Productivity Enablers

This observation aligns with [28], showing that supervisory and structural support enhance telework effectiveness, whereas excessive monitoring diminishes perceived autonomy. Key productivity enablers identified include a quiet workspace, digital tools access, and proactive time management. Participant 1 explained:

> *"Having a quiet space helps me a lot. I set up a small corner in my bedroom as my work desk."*

Technology has enhanced efficiency, as noted by Participant 2, who stated that using

> *"two monitors significantly speed up tasks like comparing numbers and checking spreadsheets".*

The study suggests that productivity in work-from-home settings is influenced by organizational resources and employees' self-regulation strategies, with individuals focusing better in quiet spaces with no office interruptions. This aligns with [29], indicating fewer distractions enhance task completion speed, and highlights the importance of reliable internet and tools. Participants noted that clear targets and managerial guidance contributed to staying focused, resonating with Herzberg's motivator factors. Overall, a proper home setup and clear direction from management can boost productivity in remote work.

F. Productivity Challenges

These findings support the Job Demands–Resources model, indicating that high demands with limited resources reduce productivity and increase strain. Challenges such as family-related interruptions, technical failures, and workflow delays were frequently reported.

Participant 2 shared:

> *"My kids are my biggest distraction. They don't always understand that I'm working, so they'll come into the room asking for attention."*

Technical disruptions also hindered performance, as highlighted by Participant 6:

> *"The Wi-Fi often fails during meetings, and that slows me down a lot."*

These accounts reveal that productivity is affected by both domestic and organizational factors, aligning with the Job Demands–Resources (JD–R) model. High demands (e.g., family distractions) paired with insufficient resources (e.g., stable internet) diminish performance and increase strain. Participants faced varying challenges: individuals with young children encountered more interruptions, while those living alone dealt with monotony and lack of stimulation. This heterogeneity indicates that work-from-home (WFH) policies must adapt to employees' diverse domestic situations. Many employees reported issues such as ineffective communication, delays in feedback, and inadequate internet connectivity, aligning with [30], who noted that insufficient online interaction can hinder team performance.

Some participants struggled to concentrate due to noise and family responsibilities at home, as corroborated by [31], who noted that home distractions diminish focus. Employees have reported working longer hours while working from home (WFH). While WFH can enhance focus, it may also introduce new challenges that could decrease productivity if not managed effectively.

G. Communication and Collaboration

Communication serves as both an enabler and barrier, with most team participants reporting responsive and supportive exchanges within immediate teams. Participant 5 noted:

> *"Communication is good. My team always replies fast, and we work well together."*

However, communication across departments was often perceived as slow and fragmented. Participant 11 explained:

> *"Communication is fine with my team, but cross-department replies are very slow."*

A further concern was the lack of informal, spontaneous interactions typically found in physical offices. Participant 1 observed:

> *"I do miss the casual talks in the office where we could sort things out faster."*

The findings indicate that relying solely on emails or online messages impairs communication within teams. This aligns with [31], who stated that reduced face-to-face contact undermines teamwork quality. However, some employees noted that regular online meetings fostered connectivity, supporting [32], who emphasized that structured communication maintains remote worker engagement. A few participants expressed a desire for quick office discussions and friendly talks, highlighting the importance of clear and regular communication in maintaining strong teamwork during remote work.

H. Organizational Support

This uneven provision indicates that organizational support significantly influences remote work satisfaction by reducing stress and enhancing work–life balance. However, the level of support varied widely, with some participants receiving equipment and internet allowances, while others reported little to no assistance. Participant 7 stated:

"The company gave me a small allowance for internet. That was useful."

In contrast, Participant 4 commented:

"The company only gave me VPN access. I had to arrange my own desk and internet upgrade."

Research highlights structural inequalities in the organization's work-from-home (WFH) approach, indicating that perceived organizational support enhances employee engagement. Inadequate support can lead to dissatisfaction and increased personal expenditure on necessary resources. The findings emphasize the importance of consistent policies to ensure equitable treatment, revealing a significant impact of company support for internet and equipment on employees' WFH experience, with discrepancies in allowances leading some staff to self-fund upgrades. Consistent organizational support reduces stress and enhances satisfaction for remote workers.

Additionally, strong technological infrastructure is crucial for maintaining stable productivity during remote work, aligning with findings from [33]. Reliable internet support and company assistance significantly enhance employees' remote work experiences, facilitating smoother work and meeting attendance. Conversely, lack of support leads to increased pressure and frustration, underscoring the importance of stable internet provision as a key organizational responsibility that affects employee performance and feelings of value.

I. Work–Life Balance

This study highlights that remote work outcomes are influenced by boundary management strategies and show significant gender and household structure differences. The theme of work-life balance emerged as both personal and contentious, with many participants reporting improvements, especially regarding family time. Participant 5 explained:

"My work–life balance is much better. I can close my laptop and immediately spend time with my kids."

However, others described blurred boundaries and longer hours. Participant 2 remarked:

"It's worse for me. I feel like I'm working longer hours. I can't really switch off."

This tension reflects the paradox of working from home (WFH): it integrates personal and professional life but may intensify role conflict. Outcomes are influenced by boundary management strategies; employees with strong practices report better balance, while those without struggle. Training on boundary management could serve as a useful organizational intervention. WFH has also allowed employees to spend more time with family and reduce travel stress.

This summary aligns with [34], indicating that flexible work schedules enhance comfort and family time. However, some employees' experience difficulty maintaining work-life separation as work hours extend. This aligns with [35], who noted the stress remote workers face from unclear boundaries between work and home. The findings also reflect the Work–Life Border Theory, emphasizing the need for clear limits to maintain balance. Thus, while working from home (WFH) promotes flexibility, it requires self-control and boundaries to prevent burnout and stabilize both work and family life.

Practical and Policy Contribution and Implications

From a practical perspective, the study provides insights for organizations to optimize work-from-home (WFH) arrangements, showing that employee experiences vary based on technological readiness, managerial engagement, and personal circumstances. It emphasizes the need for tailored organizational policies, especially for finance roles that demand precision, confidentiality, and collaboration. Further research indicates that consistent managerial support, such as timely feedback and recognition, is crucial for maintaining motivation and preventing disengagement, highlighting the importance of intentional remote leadership practices. Additionally, a strong technological infrastructure, including secure platforms and stable connectivity, is viewed by employees as vital for enhancing satisfaction and productivity [36].

The results emphasize the significance of organizational culture and fairness in hybrid arrangements, supporting recent findings that transparent appraisal systems and inclusive practices are essential for maintaining trust and equity in remote environments. The study, using context-specific evidence from Singapore, offers actionable guidance for managers and HR practitioners in creating sustainable flexible work models. Adopting the Tripartite Standards on Flexible Work Arrangements offers structured guidelines that mitigate stress by clarifying workload, communication, and evaluation, thereby enhancing job satisfaction. Additionally, extending the Workplace Safety and Health Act to home-based settings addresses issues related to blurred boundaries and insufficient workspace at home. Employers are

required to provide ergonomic equipment and psychosocial support to protect employee well-being and maintain productivity.

Additionally, organizations should ensure fairness in promotion and appraisal processes, as concerns regarding reduced visibility of remote workers may lead to inequity. Research indicates that transparent and inclusive systems are crucial for sustaining hybrid work. Government intervention is essential to address inequities linked to varying home environments in Singapore. Despite advancements from Smart Nation initiatives, employees experience insufficient resources. Expanding programs like the Productivity Solutions Grant to support home-office setups and affordable broadband could help overcome technological disparities. Additionally, incorporating a "right to disconnect" into the labor framework would help manage work-life boundaries, echoing European evidence that such policies enhance well-being without harming productivity. Both organizational and national policies should prepare for a transition to hybrid work arrangements. To prevent remote workers from becoming a second-tier workforce, it's essential to standardize hybrid scheduling and implement inclusive evaluation frameworks for equitable treatment across work modes.

These recommendations emphasize the need for designing hybrid systems to mitigate inequities in access, collaboration, and visibility. The study highlights key policy implications that address three main factors: organizational policies reduce ambiguity and enhance managerial support; national measures improve technological readiness; and hybrid frameworks ensure fairness in home environments and career pathways. Collectively, these multi-level policies create an integrated ecosystem that transforms work-from-home arrangements into a sustainable and equitable model, benefiting both employee well-being and organizational performance.

Limitation and Recommendation

This study identifies limitations inherent to its methodology and context, suggesting that while focused on finance employees in a single Singaporean beverage company, the results are not widely generalizable. These constraints are viewed as natural boundaries offering guidance for future research in diverse industries and cultures. The study's first limitation stems from its focus on finance employees at a single beverage company in Singapore, enabling a detailed examination of remote work experiences within a structured, performance-driven finance function.

However, this narrow focus constrains the generalizability of the findings to other organizational contexts. Future research should include employees from various industries, functions, and cultural contexts to assess the universal or context-specific benefits and challenges of working from home (WFH), particularly in fields like healthcare and technology where work tasks and regulations vary. Cross-country comparative studies can illuminate how

national factors like cultural norms, institutional arrangements, and policy environments influence employees' experiences of autonomy, satisfaction, and productivity in remote work. Expanding research beyond single cases will enhance the transferability of findings and offer a deeper understanding of the complexities of remote work. Despite the effectiveness of purposive sampling in capturing experiences of remote work in finance roles, the small sample size limited the diversity of perspectives. This restriction may have excluded alternative viewpoints, thus narrowing the range of experiences discussed.

This limitation is significant given that finance departments might not fully represent the broader organizational realities of a company. Future research should utilize larger, diverse samples and mixed methods, combining surveys with interviews to enhance both statistical generalization and qualitative depth. This approach would allow researchers to triangulate findings, improve validity, and offer a comprehensive understanding of work-from-home (WFH) impacts on satisfaction and productivity across various organizational contexts. Such methodological pluralism addresses scalability limitations while enriching future studies. A limitation of the study is its dependence on self-reported data from semi-structured interviews, which, while effective for exploring lived experiences, are susceptible to biases. Participants' accounts may be influenced by social desirability, organizational expectations, or personal recall issues. Future research should integrate objective data sources, such as productivity records, digital activity logs, or observational studies, to validate participants' self-reports. Implementing diary studies could further enhance this by capturing experiences in real time, reducing reliance on retrospective recall.

Therefore, the study's temporal context is a limitation in the present research, as data was collected during a transitional post-pandemic stage when organizations were modifying remote and hybrid models. Consequently, findings should be viewed as indicative of short-term adjustments rather than long-term stability. Employee perceptions regarding satisfaction, productivity, and work-life balance are expected to evolve as organizations further develop hybrid arrangements and policies. Future research should utilize longitudinal approaches to track developments over time regarding work-from-home (WFH) practices. By studying employees and organizations over several years, researchers can assess whether initial challenges like isolation, blurred boundaries, or digital fatigue remain, reduce, or change. This method would enhance the temporal validity of findings and provide organizations with evidence-based insights into the sustainability of WFH practices. The study's methodological design relies exclusively on thematic analysis of qualitative interviews, which reveals patterns in lived experiences but lacks quantitative measures of productivity.

This limitation confines the conclusions to employees' perceptions, preventing assessment of the objective organizational or financial impact of remote work arrangements.

Future research should combine qualitative and quantitative methods for comprehensive insights, pairing employee narratives with measurable indicators like task completion rates and client satisfaction. This mixed-method approach aims to enhance reliability, providing findings that are academically rigorous and useful for organizations in designing effective work-from-home policies.

Conclusion

This study concludes that work-from-home arrangements have a complex and varied impact on job satisfaction and productivity among finance employees in a Singapore beverage company. The findings show that remote work creates both opportunities and challenges, depending on how employees manage boundaries between work and personal life and how well organizations support them. Employees who established clear physical or temporal boundaries, such as dedicated workspaces and fixed schedules, generally experienced higher job satisfaction and better productivity. In contrast, those with blurred boundaries often reported greater stress, distraction, and reduced performance. The study also identified three major themes: the dual nature of job satisfaction in remote work, the variability of productivity outcomes, and the contextual factors shaping employee experiences. Some participants valued the flexibility, autonomy, reduced commuting time, and improved work-life balance that WFH provided, while others felt isolated and disconnected from colleagues. Productivity outcomes were similarly mixed. Some employees became more efficient due to fewer workplace distractions, while others struggled because of home interruptions, limited access to office resources, and slower communication. Key influencing factors included technological readiness, managerial support, and the home environment. Stable internet access, appropriate devices, regular supervisory guidance, and supportive management all contributed to more positive outcomes. This study contributes to boundary management theory by showing how employees negotiate remote work demands in practice. Although limited by its narrow scope, small sample, and qualitative design, the study offers practical guidance for organizations seeking to develop more effective, flexible, and employee-centered work-from-home policies.

Conflict of Interest

The authors declare no conflict of interest.

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