Research Article

The Limits of Hybrid Work: Sector-Specific Operational Constraints and Employee Well-Being Across Information Technology, Financial Services, and Shipping—An Integrative Review

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Abstract

Purpose: Most evidence that hybrid work benefits employees comes from technology firms and from occupations whose tasks move easily into the home. This review asks how the operating constraints of different sectors condition the well-being effects of hybrid work, comparing information technology (IT), financial services and shipping. M**ethodology** – An integrative review of peer-reviewed research on remote and hybrid work, well-being, sector-specific evidence and human resource implementation, drawn from PubMed, Crossref, OpenAlex and Google Scholar (2000–2026), with all records verified against registry metadata. Evidence is synthesised through job demands–resources and conservation of resources theory. **Findings** – The general literature shows small net benefits of remote work for satisfaction, autonomy and work–family conflict, offset by isolation, work intensification and technostress. The strongest causal evidence — randomised trials of hybrid schedules and flexibility interventions — comes almost entirely from IT and technology firms. Financial-services evidence consists of single-institution studies and suggests that regulation, confidentiality and information exchange that depends on co-location limit remote work. Peer-reviewed evidence on shore-based shipping staff is almost absent; maritime research concerns seafarers. We propose that sectors differ on three constraints — task portability, regulatory and confidentiality exposure, and operational coupling — and that these constraints act mainly by limiting how far hybrid policies are converted into experienced resources, rather than by changing the value of those resources once obtained. Implementation quality, especially line-manager enactment and perceived organisational support, moderates this conversion.

Keywords: hybrid work; remote work; employee well-being; sector differences; information technology; financial services; shipping; maritime; job demands–resources; HR implementation; India

1. Introduction

The case that hybrid work is good for employees rests on persuasive evidence. A randomised trial in a large Chinese technology firm found that two home-working days a week raised job satisfaction and cut quitting by about a third, with no detectable effect on performance or promotion over two years (Bloom et al., 2024). Field experiments randomising the number of office days have reported better work–life balance and less isolation at intermediate levels of office attendance (Choudhury et al., 2026), and meta-analyses of more than a hundred studies find small net benefits of remote work intensity for satisfaction, commitment and turnover intentions (Gajendran et al., 2024). Hybrid work has consequently settled into the employment practices of many organisations rather than receding after the pandemic (Aksoy et al., 2022; Barrero et al., 2023).

The evidence base has a feature that is easy to overlook. The experiments that carry most weight — the hybrid trials and the large flexibility interventions — were conducted in technology firms or IT divisions (Bloom et al., 2015, 2024; Kelly et al., 2014; Moen et al., 2016). Technology work is unusually portable: it is digitally mediated, much of it is asynchronous, and its output can be evaluated remotely. Whether findings from such settings transfer to sectors where work is regulated, confidential or physically coupled to operations is an empirical question that the literature has rarely posed directly. Occupational analyses show that only about 37% of US jobs could be done entirely at home (Dingel & Neiman, 2020), that the share is lower in poorer economies (Gottlieb et al., 2021), and that in India only about one non-farm job in five is home-workable (Bhatt et al., 2021). Yet even within the same occupation, the share of tasks that can be done at home varies substantially across industries (Adams-Prassl et al., 2022).

This review compares three sectors that span the range of operating constraints within knowledge and service work: information technology, financial services, and shipping and maritime services. They are economically important in India and especially in port cities such as Chennai, where software, banking and shipping organisations operate side by side. Our questions are: What does the general evidence say about the well-being effects of hybrid work and the mechanisms behind them? What does sector-specific evidence show for IT, financial

services and shipping? How do sectoral constraints condition these effects, and what role does human resource implementation play? We answer by integrating the evidence through resource-based theory and by proposing a constraint–conversion model of hybrid work.

2. Method

We conducted an integrative review, a design suited to combining empirical, theoretical and policy literatures that differ in method; it aims at conceptual synthesis rather than systematic completeness. Searches in PubMed, Crossref, OpenAlex and Google Scholar covered 2000–2026 and combined terms for remote, hybrid, telework and work-from-home arrangements with terms for well-being, stress, burnout, work–family conflict and isolation, and with sector terms (software, information technology, bank, financial services, insurance, analyst, shipping, maritime, port, logistics, seafarer). Theory sources and implementation research were identified from the reference lists of included reviews.

We included peer-reviewed empirical studies, meta-analyses, reviews and theoretical articles that addressed (a) remote or hybrid work and employee well-being or its proximal mechanisms, (b) evidence specific to one of the three sectors, or (c) the implementation of flexible-work policies. We excluded opinion pieces and sources whose bibliographic details could not be verified against registry records; working papers and consultancy reports were not included. Studies were grouped by theme and appraised descriptively by design and sample. We report the general evidence first, then sector-specific evidence, and then the integrative model.

3. Theoretical lens

Two resource theories organise the review. The job demands–resources model holds that job demands drive a health-impairment process and job resources drive a motivational process, with resources also buffering demands (Bakker & Demerouti, 2017). Conservation of resources theory adds that stress arises when valued resources are threatened or lost, and that resource gains are particularly salient to people facing resource loss (Halbesleben et al., 2014; Hobfoll, 1989). From both perspectives, hybrid work is not itself a resource. It is an arrangement that can create resources — autonomy over time and place, time saved from commuting, fewer interruptions — and can also create demands, including isolation, intensification and constant availability.

Boundary theory explains why the same arrangement may help or harm. People manage transitions between work and home along a continuum from segmentation to integration (Ashforth et al., 2000; Clark, 2000), and outcomes depend on whether they experience control over those boundaries (Kossek et al., 2012). Formal access to telework and actual control are different things; psychological job control, not policy availability, predicts well-being (Kossek et al., 2006). Work design research completes the picture by insisting that job characteristics are shaped by occupational and technological context (Parker et al., 2017). Sector is precisely such a context: it determines which tasks can move, when they must be done, and under what rules.

4. General evidence: benefits, costs and mechanisms

4.1 Benefits

The meta-analytic record shows that remote work has modest, reliable benefits. An early meta-analysis of 46 studies found small positive effects of telecommuting on satisfaction, stress, turnover intentions and work–family conflict, transmitted largely through perceived autonomy (Gajendran & Harrison, 2007). A comprehensive review reached similar conclusions while emphasising that effects depend on the extent of telecommuting and on job characteristics (Allen et al., 2015). A meta-analysis of 33 studies covering about 90,600 employees linked flexibility over time and place to better physical health and fewer somatic symptoms and absences (Shifrin & Michel, 2022), and the most recent synthesis of 108 studies found that greater remote-work intensity had small net-beneficial associations with satisfaction, commitment, perceived organisational support and performance (Gajendran et al., 2024). A review of 63 studies across affective, cognitive, social, professional and psychosomatic well-being found predominantly positive effects (Charalampous et al., 2019).

4.2 Costs

The same studies identify consistent costs. Professional isolation reduces teleworkers' performance, especially where face-to-face contact is limited (Golden et al., 2008), and higher-intensity telecommuting can damage relationships with co-workers (Gajendran & Harrison, 2007). Flexible workers in UK organisations reported both higher commitment and greater work intensification, which the authors interpreted as reciprocation for the flexibility granted (Kelliher & Anderson, 2010). Professionals who used mobile email to gain control collectively escalated expectations of availability — an autonomy paradox (Mazmanian et al., 2013). Technostress creators

such as overload and the invasion of personal time increase role stress and reduce productivity (Tarafdar et al., 2007). During the pandemic, family–work conflict and isolation were associated with lower productivity and higher stress among Italian home workers (Galanti et al., 2021), and Chinese home workers reported work–home interference, poor communication, procrastination and loneliness, with social support reducing all four (Wang et al., 2021).

4.3 Mechanisms and conditions

Taken together, the general evidence describes two parallel pathways. An autonomy pathway increases control and reduces commuting and work–family strain; an isolation and intensification pathway reduces contact and extends work into personal time (Gajendran et al., 2024). Which pathway dominates depends on conditions. Health effects of home-based work vary with organisational support, contact with colleagues and work–family conflict (Oakman et al., 2020). Involuntary flexibility, imposed by the employer rather than chosen, is associated with poorer outcomes than voluntary flexibility (Kaduk et al., 2019). Flexibility is also stigmatised in many workplaces, with career penalties falling disproportionately on mothers (Chung, 2020). The general literature therefore already implies that context determines the balance of benefits and costs. The question is which features of context matter, and sector is one of the most consequential.

5. Sector-specific evidence

5.1 Information technology: high portability, contested productivity

IT is where hybrid work has been studied most and where its foundational causal evidence originates. The STAR group-randomised trial in the IT division of a US Fortune 500 company increased employees' control over their schedules and supervisors' support for personal life, reducing work–family conflict (Kelly et al., 2014) and burnout and perceived stress while raising job satisfaction (Moen et al., 2016). The hybrid trial reported above was conducted with engineers, marketing and finance staff in a technology firm (Bloom et al., 2024).

The IT literature also shows that portability does not guarantee benefit. When Microsoft moved to firm-wide remote work, communication data from more than 61,000 employees showed collaboration networks becoming more static and siloed, with fewer bridging ties and more asynchronous communication (Yang et al., 2022). Software developers' experiences of working from home were sharply polarised: the same factors — family at home, a shared living space — were advantages for some and obstacles for others (Ford et al., 2022). In a two-wave study, the quality of social contact rather than home working itself predicted developers' well-being (Russo et al., 2021), and a 53-country survey found that pandemic home working reduced developers' productivity and well-being, with home-office ergonomics among the explanatory factors (Ralph et al., 2020). Post-pandemic policies in technology companies formally widened flexibility while differing greatly in exceptions and approval rules (Šmite et al., 2023).

Indian evidence adds a productivity caution. Personnel and analytics data on more than 10,000 professionals at an Indian IT services firm showed that working from home increased hours but reduced productivity by roughly 8–19%, as coordination and meeting time rose and uninterrupted focus time fell (Gibbs et al., 2023). A survey of 934 Indian IT professionals reported very high burnout, though its snowball sample warrants caution (Kumaresan et al., 2022). Even in the most portable sector, then, hybrid work's benefits depend on how coordination, focus time and social contact are managed.

5.2 Financial services: regulation, confidentiality and co-located information

Evidence from financial services is thinner and consists mainly of studies within single institutions. A three-wave survey of a large Italian banking group found that more home-working days were associated with less work–family conflict and workaholism, with women and younger staff reporting more conflict overall (Orfei et al., 2022). In a German public bank, remote customer advisers reported greater meaningfulness, community and affective commitment than office-based colleagues, though groups were self-selected (Kortsch et al., 2022). Among 1,037 Spanish bank employees, home physical conditions affected health directly and through family-to-work interference and technology overload, and organisational support for teleworking moderated these paths (Azpíroz-Dorronsoro et al., 2024). Interviews in a Greek bank found that staff valued the saved commute but reported longer hours and uncertainty about who bears the costs of home working (Stamos & Kotsopoulos, 2024).

One study isolates a constraint specific to finance. Sell-side analysts who relied on in-person contact lost earnings-forecast accuracy during lockdown-era remote work, and regained it when restrictions ended (Durney et al., 2026). This suggests that some information-intensive financial roles depend on co-location for the tacit exchange that underpins judgement. We found no peer-reviewed study that directly examines how financial regulation, supervision or data-confidentiality requirements constrain remote work and thereby affect employee well-being; this is a notable gap given how often these constraints are cited in practice.

5.3 Shipping and maritime services: operational coupling and an evidence vacuum

Shipping combines portable administrative work — documentation, chartering, customer service, finance — with operations that are physically and temporally bound to vessels, ports and cargo. Peer-reviewed evidence on hybrid work among shore-based shipping staff is almost absent. The one study we located surveyed office staff at a global container line and found that loss of face-to-face contact was the main early difficulty, that digitalised remote work preserved operational continuity, and that staff preferred a mix of remote and office work (Przybyłowski et al., 2022).

Maritime well-being research focuses instead on seafarers. Pandemic border controls created a crew-change crisis that left seafarers aboard beyond their contracts, prompting calls to recognise them as key workers (Doumbia-Henry, 2020; Stannard, 2020). Among 622 seafarers, the pandemic was associated with more mental-health problems and fatigue, buffered by peer support, external support and internet access (Pauksztat et al., 2022). A systematic review of 63 studies identified high demands, long hours, irregular shifts, low autonomy and scheduling uncertainty as risks to seafarer mental health, and did not address shore-based staff (Brooks & Greenberg, 2022). Employers' responses have been criticised as reactive and focused on individual behaviour rather than structural investment (Sampson & Ellis, 2021). Container shipping and ports operate continuously and are exposed to time-critical disruption (Notteboom et al., 2021), which implies that shore functions coordinating vessels and cargo face synchronous demands that limit when and where work can be done.

The maritime literature thus offers an indirect lesson for shore-based staff. Connectivity and social support are protective even for the most physically bound workers (Pauksztat et al., 2022), and the operational tempo of shipping imposes scheduling uncertainty that flexible arrangements must accommodate rather than ignore.

5.4 Access is stratified

Across sectors, the opportunity to work from home is unequally distributed. US workers in jobs with low home-work feasibility are less educated and lower paid and suffered larger job losses early in the pandemic (Mongey et al., 2021). In Italy, home-work feasibility rises with earnings, so expanding it tends to widen income inequality (Bonacini et al., 2021). In India, home-workable jobs are a small minority of non-farm employment and are concentrated among urban workers (Bhatt et al., 2021). Sector comparisons therefore also compare groups of employees who differ in pay, status and bargaining power, and hybrid policy within a sector can reproduce these divisions between portable and non-portable roles.

Table 1 summarises the sector evidence.

Table 1. Summary of sector-specific evidence on hybrid and remote work and well-being

Dimension	Information technology	Financial services	Shipping (shore-based)
Volume of peer-reviewed evidence	Large; includes randomised trials and very large datasets	Moderate; single-institution surveys and one quasi-experiment	Very small; one study of shore staff; seafarer studies dominate
Strongest designs	Group-randomised and hybrid-schedule trials; organisational communication data	Multi-wave panel; structural equation models; natural experiment on analysts	Single-company survey; seafarer surveys and reviews
Main benefits reported	Lower work–family conflict, burnout and quitting; higher satisfaction	Lower work–family conflict; saved commuting; commitment	Continuity of operations; preference for mixed arrangements
Main costs reported	Siloed networks; polarised experience; productivity loss in Indian firm data	Longer hours; cost-bearing ambiguity; loss of co-located information	Loss of face-to-face contact; synchronous operational demands
Indian evidence	Personnel data (productivity); burnout survey	None located in indexed peer-reviewed outlets	None located
Principal gap	Generalisation beyond technology firms	Direct study of regulatory constraint and well-being	Any systematic study of shore-based staff

6. Integrative model: constraint and conversion

The evidence suggests that sectors differ on three operating constraints (Figure 1).

Task portability is the share of a role's tasks that can be performed outside the employer's premises without loss of quality (Adams-Prassl et al., 2022; Dingel & Neiman, 2020). It is high in software development and lower where tasks depend on physical documents, equipment or tacit exchange.

Regulatory and confidentiality exposure is the degree to which supervision, data-protection and client-confidentiality rules restrict where and how work is done. It is characteristic of financial services and is reflected in the dependence of some financial judgements on co-location (Durney et al., 2026).

Operational coupling is the extent to which work must be synchronised with physical operations running on external schedules, such as vessel arrivals, port windows and cargo cut-offs. It is characteristic of shipping (Notteboom et al., 2021; Przybyłowski et al., 2022).

These constraints are not attributes of sectors as wholes; they vary between roles within each sector. They are, however, distributed differently across sectors, and their sector-level profile shapes what an organisation can offer. Figure 2 summarises the profile suggested by the evidence.

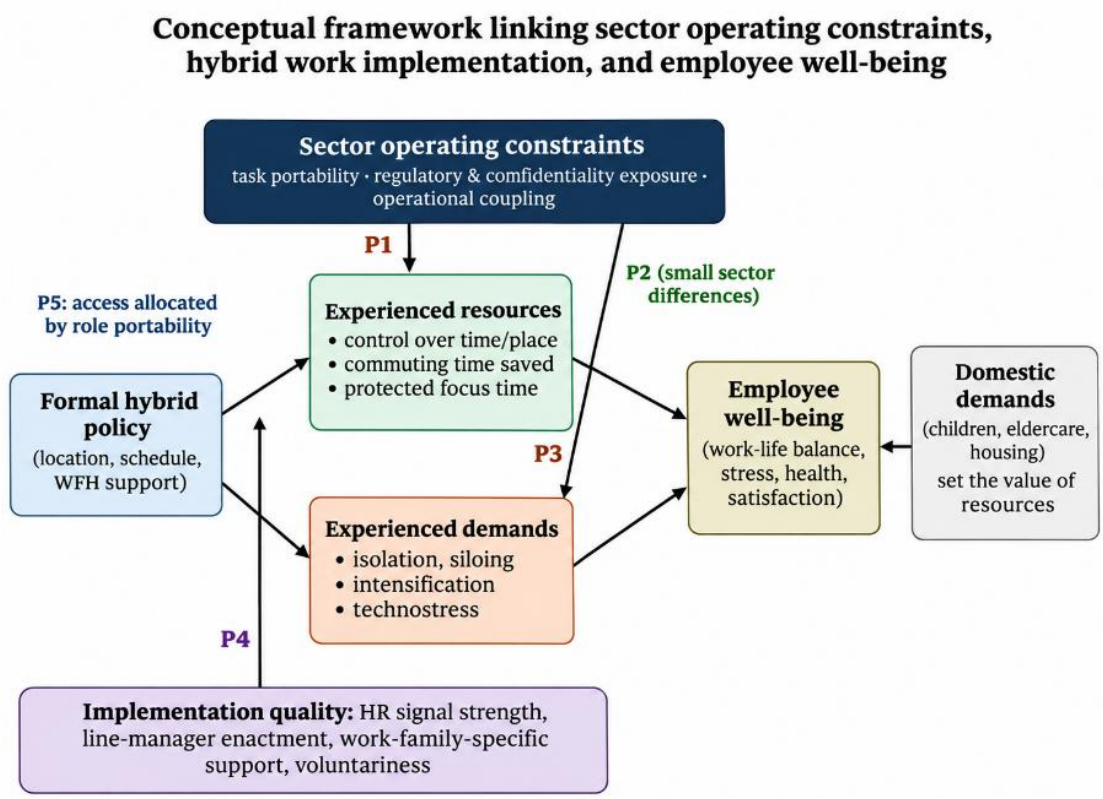


Figure 1. *Constraint–conversion model of hybrid work and employee well-being. Sector operating constraints limit the conversion of hybrid policy into experienced resources; implementation quality moderates conversion; resource and demand pathways lead to well-being. Numbers refer to propositions P1–P5.*

The model's central claim is that constraints act primarily on *conversion*: the extent to which a formal hybrid policy becomes resources that employees actually experience — control over time and place, commuting time saved, and protected focus time. A policy permitting two home days a week means little to a documentation officer whose work depends on original bills of lading, or to a relationship manager whose clients require in-person verification. By contrast, once a resource such as schedule control has been obtained, there is little reason to expect it to be worth less to an employee in one sector than in another; the resource theories predict that its value depends on the demands it relieves, which are largely domestic (Bakker & Demerouti, 2017; Hobfoll, 1989). This distinction has a testable implication: sector differences should be large in the link between policy and experienced resources, and small in the link between experienced resources and well-being.

Relative Intensity of Sectoral Operating Constraints by Industry

Industry (Sector)	Operational Constraints		
	Task Portability	Regulatory & Confidentiality Constraints	Operational Exposure Coupling
Information Technology	Low	Moderate	Low
Financial Services	Moderate	High	Moderate
Shipping (shore-based)	Moderate	Moderate	High

Constraint Intensity: Low Moderate High

Fig. 1. Relative intensity of task portability, regulatory/confidentiality constraints, and operational exposure coupling across the information technology, financial services, and shipping sectors.

Implementation quality moderates conversion in every sector. Human resource systems influence employees through the clarity and consistency of the signals they send (Bowen & Ostroff, 2004), employees respond to the motives they attribute to practices (Nishii et al., 2008), and front-line managers determine how intended practices are enacted (Purcell & Hutchinson, 2007). Work–family-specific support from supervisors and organisations is more strongly related to lower work–family conflict than general support (Kossek et al., 2011), and organisational and telework-specific support is associated with higher satisfaction and lower strain among teleworkers, partly by reducing isolation (Bentley et al., 2016). Supervisors' approaches to telework implementation create their own paradoxes, for example in how they monitor and share information (Lautsch et al., 2009). In financial services, organisational support for teleworking moderated the effects of home conditions on bank employees' health (Azpíroz-Dorronsoro et al., 2024). Implementation is thus the lever through which organisations in constrained sectors can recover part of the conversion that their operating conditions deny.

We summarise the model in five propositions.

P1. The strength of the association between formal hybrid policy and experienced resources (schedule control, commuting time saved, protected focus time) decreases with task portability constraints, regulatory and confidentiality exposure, and operational coupling.

P2. The association between experienced resources and employee well-being varies less across sectors than the association between policy and experienced resources.

P3. The isolation and intensification pathway is stronger where coordination depends on synchronous, co-located interaction, as in information-intensive financial roles and operationally coupled shipping roles, unless deliberate contact structures are designed.

P4. Implementation quality — consistent HR signals, line-manager enactment, and work–family-specific support — moderates P1, so that well-implemented hybrid arrangements in constrained sectors approach the conversion achieved in less constrained ones.

P5. Within each sector, hybrid arrangements stratify employees by role portability; well-being gaps between portable and non-portable roles in the same organisation will be larger where access is allocated by role rather than redesigned around tasks.

7. Discussion

7.1 Contribution

The review contributes in three ways. First, it identifies a sector bias in the evidence: the most rigorous findings on hybrid work's well-being benefits come from technology settings, and the literature has largely assumed their transferability. Second, it specifies the constraints that might limit transfer and locates their effect on conversion rather than on the value of resources, which converts a vague claim that "context matters" (Parker et al., 2017) into testable propositions. Third, it brings implementation research into the hybrid work debate, consistent with evidence that access to policy matters less than experienced control (Kossek et al., 2006).

7.2 Implications for practice

Organisations in constrained sectors should not copy technology-sector policies. They should start with task analysis, identifying which tasks within each role are portable and which are not, and then redesign work to increase portability where possible — digitising documentation, enabling secure remote access to client and cargo systems, and moving coordination to asynchronous channels. Where operations require synchronous presence, schedules should be built around operational windows rather than fixed weekly quotas, preserving predictability, which seafarer research identifies as protective (Brooks & Greenberg, 2022).

Implementation deserves at least as much investment as policy. Line managers should be trained to provide work–family-specific support and to grant flexibility consistently (Kossek et al., 2011; Purcell & Hutchinson, 2007). Deliberate contact structures — anchor days, mentoring, cross-team forums — are needed to counter siloing and isolation (Golden et al., 2008; Yang et al., 2022). Because involuntary flexibility harms well-being (Kaduk et al., 2019), arrangements should be negotiated with employees rather than imposed. Finally, organisations should monitor equity between portable and non-portable roles, for example by offering compensating flexibility in timing to employees who cannot work from home.

8. Conclusion

Hybrid work's reputation as a well-being benefit rests heavily on evidence from sectors whose work travels easily. In financial services, regulation, confidentiality and co-located information limit what a hybrid policy can deliver; in shipping, operational coupling binds much of the work to physical schedules, and shore-based staff have barely been studied. We argue that these constraints act mainly on the conversion of policy into experienced resources rather than on the value of those resources, and that implementation quality determines how much of the gap organisations can close. Hybrid work is not one arrangement applied to many sectors, but a set of arrangements whose benefits depend on what each sector's work allows.

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