Motivations and Barriers to Part-Time Bachelor's Study Among Insurance Professionals in Hong Kong

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ABSTRACT

The factors driving and inhibiting insurance professionals in pursuing part-time bachelor's degrees were investigated by this study. Methods: A mixed-methods approach was adopted with quantitative data from 317 questionnaire respondents and qualitative results founded on eight semi-structured interviews. Key findings revealed that internal drivers, in particular personal development, dominated external rewards in the form of salary. Increased motivation was observed among female and lower-income respondents. The most formidable obstacles were the preferred learning style, along with time and logistical constraints; monetary concerns and familial responsibility were less forceful. Statistical modeling confirmed that both motivation and barrier scores can powerfully predict enrollment intentions. The findings bring to light a gap between current provision of education and the needs of working professionals. The findings indicate that institutions of higher education will have to alter program format and learning modalities. It also requires concerted government support to further enhance accessibility, thereby boosting higher education engagement in the insurance sector.

Keywords: barriers, further education, Hong Kong, insurance industry, motivation, working adults.

1. INTRODUCTION

With Hong Kong transforming into a knowledge-based economy, educational qualifications play a progressively important role in achieving long-term professional success. In 2023, a significant proportion of the population (31.7% lower secondary and 33.1% upper secondary) placed significance on the need for higher levels of education (Census and Statistics Department, 2024). Lifelong learning is a critical factor that helps democratize competence to match the evolving labour market and ability to bring down poverty by addressing employability (Edwards-Fapohunda, 2024).

There is a need for continuous learning on the part of practitioners, even specialists and technologists, due to high liquidity in other sectors. Even with expertise, there is a need for continuous learning and skill upgrade because appreciation does not mean improved performance. Employees need to continuously improve their skills to maintain strengths in core skills including adaptability and learning agility, data analytical skills and digital proficiency (Labour and Welfare Bureau, 2024).

Education has a significant role in the growth of abilities (Kucuksuleymanoglu, 2025) as well as social stability. Parents endure harsh living conditions in hopes that education will mean more positive opportunities. Education is what encourages them to work more and gives them hope for a better life since they view it as an escape from poverty (Cho, 2021). However, the current

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education system tends to channel less academically inclined individuals into low-skilled jobs, while more capable students gain access to higher education and elite positions. Public examinations can hinder the potential of creative students, leading to a societal loss of talent. Thus, a diversified education system is essential for preparing the workforce for contemporary demands.

In an effort to remain competitive, industries must encourage creativity (Ambar, 2023) among the workforces. The government can increase investment in subsidized part-time post-secondary education for employed adults. This group already has free or subsidized education in most developed nations. Fewer than 26.5% of the people in 2023 had degrees, indicating that there must be systemic transformation towards embracing better the demands of a creative economy (Census and Statistics Department, 2024).

Education reform is needed, incorporating heuristic and open methods that develop general knowledge and creativity. However, recruitment of highly educated staff does not always mean performance improvement. It needs a more comprehensive approach towards education and human resource development. Overall, expanded education opportunities are crucial to creating an able and adaptable workforce (Jafarov, 2025) in Hong Kong's knowledge economy.

1.1 Problem statement

The insurance industry in Hong Kong is confronted with the need to hire educated employees, particularly as the minimum qualification to become an insurance agent is merely a secondary school certificate with five passes, among which are Mathematics and Chinese or English. Although a degree is not necessary, it can be a strong asset in finding a job. Surprisingly, 29.1% of the insurance agents hold a higher diploma or associate degree at least (Insurance Training Board, 2021). Insurance and risk management graduates are better equipped with industry language, while psychology and marketing graduates are good at consumer behaviour knowledge and are good at selling.

However, the industry is struggling to find people with precise competencies and knowledge for many jobs, leading to difficulties in selecting suitable people from an inadequate talent pool. The problem highlights the importance of lifelong learning on the part of current employees to guarantee the long-term competitiveness of the industry. The hiring of technical personnel is particularly difficult, so companies are forced to employ subcontractors to bridge capability shortfalls.

Providing working adults with the ability to earn part-time bachelor's degrees has the prospect of significantly enhancing their knowledge and skills, boosting social mobility and personal progress as well

as averting early retirement. Attaining higher education has a tendency to lead to higher life satisfaction and improved personal life balance. Moreover, accessing the human capital of working adults is imperative for boosting productivity (Saha et al., 2025), enhancing creativity, and enhancing innovation. Amidst a period of rapid economic transformation, an in-sync workforce to meet emerging challenges is necessary. By enhancing educational attainment, the current workforce can better cope with the needs of the labour market and thus spur economic growth (Hanushek & Woessmann, 2020) in Hong Kong.

1.2 Research objectives

The present research aims to achieve the following objectives:

a) To establish the key factors that motivate working adults in the insurance industry to undertake part-time bachelor's degree programs for their career and personal development.

b) To examine the factors hindering working adults in the insurance industry from pursuing a part-time bachelor's degree.

c) To investigate the factors influencing the willingness and resolve of insurance industry professionals to undertake part-time undergraduate degrees.

d) To provide actionable recommendations for enhancing motivation among staff in the insurance sector for undertaking part-time degrees.

e) To propose implementable solutions to address the challenges faced by working professionals within the insurance industry when undertaking part-time bachelor's degree courses.

1.3 Conceptual framework

The conceptual model presents the interaction between learning barriers and motivation of working adults in Hong Kong's insurance industry and how these affect their willingness and persistence in pursuing part-time bachelor's degrees. Motivation and learning barriers are taken as independent variables, while willingness and persistence are taken as dependent variables. These interactions are depicted in Figure 1.

2. LITERATURE REVIEW

2.1 Theories of Motivation

(a) Maslow's Hierarchy of Needs

Maslow's hierarchy of needs (Carducci, 2020) separates human needs into five groups: physiological,
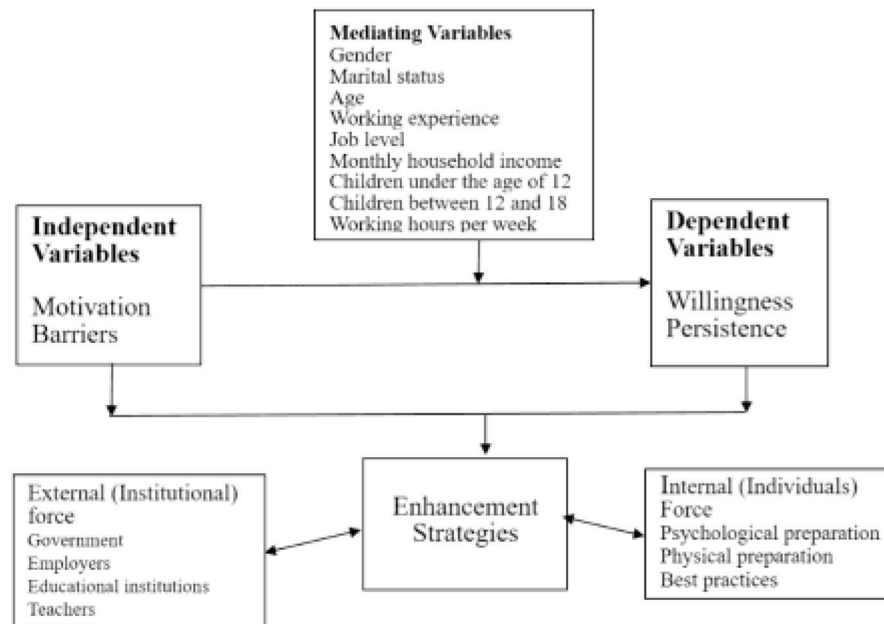
Figure 1: Conceptual Framework of the Study

Source: Author, 2025

safety, social, esteem, and self-actualization. Maslow argues that motivation needs are caused by influence behaviour and objectives (Shandiz & Kanwal, 2022), which might change based on individual conditions and time. Among the most apparent gaps in the learning environment is the lack of love and self-esteem, which can motivate learners to achieve more accomplishments. Maslow's theory unites extrinsic and intrinsic motivation and therefore is widely used in business, education, and psychology. The hierarchy does not, however, factor in variations among people and cultures (Saif, 2024), which leads to additions such as the theory of understanding and aesthetic needs.

Research indicates that the hierarchy of needs varies across professions and suggests that managers must become familiar with the individual personality of their employees so that they can adopt proper motivational strategies. With challenging tasks and developmental experiences, organisations help employees to unlock their full potential and fulfill their self-actualization needs (Mathew & Sreeya, 2020).

(b) Bandura's Self-efficacy Theory

Bandura's self-efficacy theory (Vaughan-Johnston & Jacobson, 2020), which is part of the social learning theory, addresses people's belief about their ability to perform tasks effectively. Based on extensive empirical research, this concept identifies that human actions are determined by expected results and reinforcement. Bandura assumes that people can learn new behaviours and adopt new behaviours without direct reinforcement because they possess the ability to understand the congruence between actions and their results.

Self-efficacy affects motivation, decision-making in life, and worldwide functioning, as people with greater self-efficacy are more likely to be resilient and self-assured. They are likely to approach challenges, interpret failures constructively, and maintain motivation despite adversity. Belief in personal efficacy not only affects performance at the individual level but also organisational performance, as motivated employees contribute more to work.

Research establishes a strong association between self-efficacy and behaviour outcomes, and hence it is an effective predictor of success. Mickwitz and Suojala (2020) found that perceived autonomy and self-efficacy, along with academic self-regulation, influence school well-being since early educational life. Teachers are hence motivated to support students' perceptions of their abilities and work, as this positively affects motivation, learning environment, and job satisfaction. Students with high self-efficacy are more inclined to embrace challenges and view failures as opportunities for growth, reinforcing their belief that they can achieve success in their learning experiences.

(c) Deci's Self-determination Theory

It deals with human personality and motivation (Ryan & Deci, 2024), with a focus on inherent talent and psychological needs and delving into intrinsic motivation and self-determination. It seeks to comprehend individual motivations based on inner workings without outside

incentives, making provision for the participation of intrinsic and certain extrinsic behaviours. It explains how differences between people affect reactions to social situations.

Research on intrinsic verse extrinsic motivation began in the 1970s, but significant research in favour of this theory began in the mid-1980s and became popular in the 2000s in various fields, including education and social psychology. The theory proposes that three basic needs (competence, relatedness, and autonomy) are required for best growth. Fulfilling these needs provides a sense of success and enhances performance, while unfulfilled needs could lead to negative consequences.

Self-determination is associated with the belief in mastery of one's life (Wehmeyer, 2022). Individuals who are high in self-determination are most likely to meet challenges with optimism, believing in their own efforts rather than external reinforcement or avoiding unpleasant outcomes. They are competent in setting goals and are in charge of their behaviours and decisions, recognizing their strengths and weaknesses. This develops autonomy, fueled by social environments, that in turn supports internal motivation. Overall, the theory emphasises the importance of individual agency and the influence of social and cultural forces in shaping personality growth and motivation.

2.2 Motivation of learning for working adults

Adult working learners are motivated to pursue part-time bachelor's degree programs for many reasons, including improved workplace performance, improved work prospects, and funding the education of their children. Motivation is increased when minimal effort generates great rewards, and more resistant and self-assured individuals will find it easier to navigate their learning pathways. Lifelong learning is essential in order to adapt to a world that is constantly changing, to enrich one's life, and to create work prospects.

Learning is a self-directed process and one of needs and objectives, in which internal reinforcers such as self-esteem and self-actualization are the most influential. Individuals with excess resources are better able to deal with life demands, so low margin can lead to stress. Motivation of adult learning is contingent upon maintaining a power surplus.

Self-directed learning came into being with great significance in adult education (Loeng, 2020) with focus on personal development and critical thought. Adults learn effectively when learning is tied to their own life and can be translated into everyday life. Maslow's needs hierarchy presents a theoretical framework through which the motivation underlying human behavior can be explained. In education, Bukhari et al. (2023) emphasized

the requirement for intrinsic motivation, an inwards push to acquire knowledge not with the expectation of rewards. Lastly, adults can join part-time programs for personal satisfaction, career development, or skill acquisition, with motivation varying with time and showing little differences by gender or culture.

2.3 Barriers to learning

From Shelton (2021), there are three types of learning barriers among adults: situational, institutional, and dispositional barriers. Situational barriers arise from one's own situation, such as lack of time due to work or caregiving obligations, financial limitations, isolation, health issues, or the nature of their employment. They are normally beyond an individual's control. Institutional barriers are the school practice and policies, including inconvenient schedules, inflexible fees, inappropriately designed courses, and the language of instruction.

Dispositional barriers (Raymer, 2022) refer to the attitudes and perceptions of learners, for instance, a negative academic record, low self-concept, and opposition from employers or family. Maximizing classroom activities to encourage adult learners is essential in enabling personal development. Governments can be of help by providing study grants or loans, while employers can help by giving financial support as well as flexible work timetables.

Although barriers may be restrictive, the lack thereof cannot be taken to provide conducive circumstances. Research indicates that men are more likely to drop out than women (Zengin, 2021). Working students encounter distinct challenges and institutional barriers not typically faced by their full-time counterparts due to different life situations.

2.4 Willingness and persistence of pursuing part-time degree

Intrinsic motivation working adults are genuinely interested in their subjects and believe their talents can be developed through effort. They consciously embrace challenges, seek help when necessary, and maintain persistence in learning, viewing problems as an inevitable avenue of growth. Teachers must connect new material to prior material and establish collaborative learning settings to maintain this motivation. Relevant curriculum content and engaging activities are key to maintaining student interest, and nurturing teacher-student relationships can also motivate learners (Li, Bergin & Olsen, 2022).

Graduation outcomes among working adults are generally better when they have completed rigorous high school programs and achieved outstanding performance on public examinations. The less self-regulated ones who have poor academic backgrounds are at greater risks of

dropping out (Pusztai, Fényes & Kovács, 2022). Notably, the greatest dropout risk lies in the first year of part-time bachelor's degrees due to academic struggle and scheduling conflict. Perseverance is critical to success (Roberson, 2020); students should make realistic study schedules and seek assistance early if they face any issues.

Persistence among working adults is influenced by cognitive abilities, motivation, engagement, and advising relationships (Tinto, 2022). Socioeconomic status and cultural factors also influence their learning persistence. These students should be supported more by institutions, realizing that prior talent and academic performance are the determinants of their success in part-time learning (Rowan-Kenyon et al., 2023).

3. METHOD & MATERIALS

This study applies a mixed-methods approach, making use of quantitative (surveys) and qualitative (in-depth interviews) methods. Quantitative emphasis is to understand working adults within the insurance industry pursuing part-time degrees for reasons why. Surveys would provide data on motivational drivers and barriers, whereas qualitative interviews would offer a deeper in-depth insight into participants' experience and attitudes.

Merging the two approaches, the study seeks to leverage their respective strengths at the expense of their respective weaknesses (Oranga, 2025). The study is seeking to establish mechanisms to enhance motivation and counteract challenges for working adults pursuing a part-time degree in the insurance and retail sectors. Thematic interviews are useful in penetrating variables that control motivation and tenacity in pursuing a part-time degree. Lastly, this strategy is anticipated to provide real-world insights to help working professionals pursue their studies in Hong Kong's insurance industry.

3.1 Participants and sampling

The study participants are Chinese working adults aged 18-60 years who work in the insurance industry. A convenience sampling method was employed in selecting participants due to limitations in resources, despite the ideal sample size being 378 for a 95% confidence level (Taherdoost, 2018). Statistical true representativeness of the population is not feasible in convenience sampling. However, researchers can make the plausible representativeness of the sample better to increase credibility. This is accomplished by knowingly selecting the sampling date, time, and location to obtain a diverse cross-section of the population of interest.

While non-probability sampling limits generalizability (Shamsudin, Hassim & Abd Manaf, 2024), it allows for inferences to be made from a homogeneous sample.

In-depth interviews were also conducted, with a sample size of 8, according to available resources and study objectives. All participants volunteered, were unpaid, and were free to skip questions or withdraw at any time.

3.2 Data collection

Data for the study were collected using a self-administered online survey with 317 working adults and face-to-face interviews with 8 study participants who were employed in the insurance industry in Hong Kong. The online questionnaire allowed study participants who had read and written English to respond at ease with confidentiality assured using representative codes. Participants were sampled using convenience sampling and offered to participate in the research with the possibility of skipping items or withdrawal at any time.

The semi-structured interviews consisted of open-ended questions that gave the researcher the opportunity to obtain in-depth responses on participants' motivations and challenges in seeking a part-time bachelor's degree. Despite how flexible this method is and the amount of spontaneity, it requires experienced interviewers and can be labor-intensive and less reliable due to the difficulty in assessing open-ended remarks. Interviews were sound recorded with permission, and confidentiality was guaranteed, and the recordings were stored securely and destroyed after October 2025. Participants were entitled to refuse audio recording and to be given copies subsequently.

3.3 Instrumentations

The study collects quantitative information from a self-report online questionnaire of working adults in the insurance industry in Hong Kong without a bachelor's degree. There are three components to the questionnaire: academic study motivation, study obstacles, and demographic information. Motivation is assessed through the Academic Motivation Scale (Zeng & Yao, 2023), and obstacles are assessed through the Deterrents to Participation Scale (Grandone, 2002), which provides nine factors of participation.

The Academic Motivation Scale demonstrates strong reliability, with high internal consistency for its subscales, and established construct validity through confirmatory factor analysis (Souza et al., 2021). Similarly, the Deterrents to Participation Scale exhibits good reliability, with its factors (situational, institutional barriers) showing strong internal consistency. Its validity is confirmed by its clear factor structure and its significant predictive power for enrollment intentions, demonstrating its practical utility. Both scales prove to be psychometrically sound instruments, providing credible measurement of the key constructs under investigation.

In-depth qualitative data is gained from eight participant interviews. The 30-40 minutes audio-recorded semi-structured interviews explore motivation, barriers, and strategies in undertaking a part-time degree. The interviews are transcribed to ensure confidentiality and accuracy. The participants are guaranteed the right to speak freely and may withdraw at any time. The combination of quantitative and qualitative methods aims to paint an integrated picture of the challenges facing these working adults in their quest for learning.

3.4 Data Analysis

Quantitative data were analyzed with SPSS version 25 (Pallant, 2020). It calculated mean and standard deviation scores for the groups on Academic Motivation Scale subscales. T-tests were subsequently applied to examine group differences on the subscales. Results of the t-tests offered the various motivational levels of each group, thereby answering the research questions of the current study.

Thematic analysis is used for qualitative data. After becoming familiar with the data, initial codes were constructed in an organized way. These codes were then assembled into probable themes and explored and elaborated to cover the dataset. It was an iterative process wherein each theme was described and named to capture the essence of the coded data, resulting in a structured analysis of the causes and challenges to the actions of the participants.

4. RESULTS

4.1 Motivation factors for pursuing part-time degree

317 valid questionnaires were obtained by the study, processed through SPSS Version 25. Scores in the Academic Motivation Scale (AMS) were calculated wherein "totally disagree" was 1 and "totally agree" was 7. Analysis of the AMS proved that intrinsically and extrinsically motivated working adults in the insurance

industry exist, with a statistically significant inclination towards intrinsic motivation. Intrinsic motivation toward accomplishment achieved the highest mean score (M = 4.978), whereas extrinsic motivation identified regulation achieved the highest mean score (M = 4.893). Table 1 shows total intrinsic motivation (M = 4.836, σ = 1.065), slightly surpassed total extrinsic motivation (M = 4.782, σ = 0.973). An independent sample t-test confirmed this difference was statistically significant (p = 0.000). These findings indicate that internal gratification and sense of satisfaction are more powerful motivators for this group than external rewards, though both play key roles in their academic motivation.

The histogram of the motivational scores for the 317 participants is shown in Figure 2. The mean, mode, and median motivational scores were 2.268, 0.00, and 1.250 respectively. It was skewness-positive (0.399) and almost normally distributed.

4.2 Thematic analysis of motivation for learning

Table 2 depicts the thematic analysis of motivation among working adults to register for a part-time bachelor's degree in the insurance industry by in-depth interview in their place of choice at their own convenient time. Four themes were extracted from the qualitative data. Selected participant quotes are displayed as follows.

"Peer support system can help to establish a respectful relationship and to develop a sense of empathy." (Mr. A)

"Studying will always make you physically and mentally exhausted but getting a bachelor's degree may improve my career prospects." (Mr. B)

"Studying help me to create a new network of friends and contacts. I learned a new way of solving problems." (Mr. C)

"It may increase the chances of promotion and improve my management knowledge and skill." (Mrs. D)

Table 1: The means, standard deviations, skewness, and kurtosis of AMS subscale

| Code	Item description	Mean	Standard Deviation	Skewness	Kurtosis
IM	Intrinsic motivation	4.836	1.065	-0.172	0.136
IMK	Intrinsic motivation to know	4.883	1.227	-0.212	-0.336
IMA	Intrinsic motivation toward accomplishment	4.978	1.138	-0.368	0.501
IMS	Intrinsic motivation to experience stimulation	4.648	1.164	-0.275	0.311
EM	Extrinsic motivation	4.782	0.973	-0.369	1.623
EMID	Extrinsic motivation identified regulation	4.893	1.095	-0.376	0.735
EMIN	Extrinsic motivation introjected regulation	4.673	1.143	-0.296	0.502
EME	Extrinsic motivation external regulation	4.782	1.127	-0.432	0.819
AM	Amotivation	3.785	1.355	-0.261	-0.487

Source: Data from questionnaire
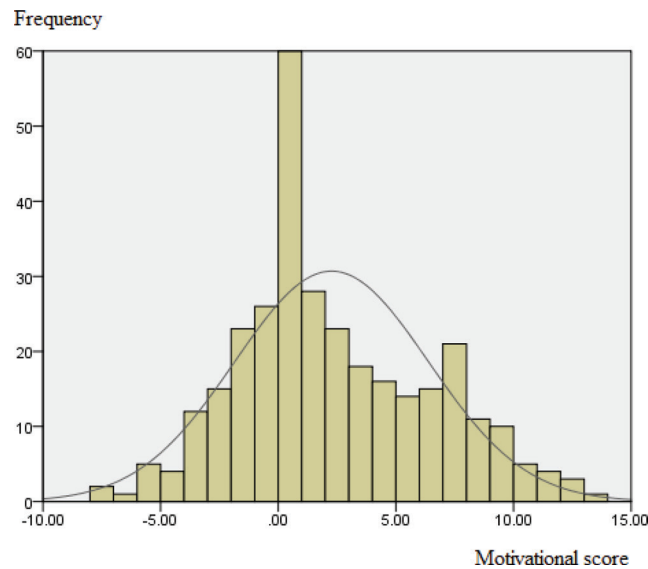
Figure 2: Histogram of motivational scores

Source: Data from questionnaire

Table 2: Thematic analysis of motivation for learning

Codes	Theme
✧ Become a team leader ✧ Take up more responsibilities ✧ Training for new colleague ✧ Improve career prospects	Career Advancement
✧ Intellectual and personal development ✧ Interest in subject knowledge ✧ Passion for the profession ✧ Professional opportunities ✧ Desire for learning	Intrinsic Fulfillment
✧ Sharing ideas and experiences with peers ✧ Sense of belonging ✧ Social involvement ✧ Praise by others ✧ Recognition by seniors or colleagues	Social Validation & Belonging

Source: Author, 2025

"I met peer regularly to participate in a range of learning activities and discuss the requirements of the assignment." (Mrs. E)

"After completing the bachelor's degree, I hope to get more opportunities for promotion or professional qualifications." (Mr. F)

"After studying the bachelor's degree program, I felt more confident for my social interaction in the daily activities." (Mrs. G)

"When you move out of your comfort zone, you reach your potential." (Miss H)

4.3 Barriers in Pursuing a Part-time Bachelor's Degree

King (2002) investigated the extent of nine factors (course quality, perceived inability, time constraints, motivation, family constraints, logistical barriers, personal priorities, learning style, and physical barriers) to ascertain the extent of barriers to academic study.

Cronbach's alpha value for nine barrier factors was 0.886 that indicated high consistency or reliability. Each factor's Cronbach's alpha value is shown in Table 3. If a factor's alpha value is below 0.5, then it has to be altered or removed. If a factor's alpha value is too high, then the factor can be removed. Hayes and Coutts (2020) recommended that the value of alpha should be no more than 0.90.

4.4 Summary of the findings

Intrinsic motivation for students in the study was far higher than extrinsic motivation in pursuing a part-time bachelor's degree, driven by personal growth and learning new things. Women were more motivated than men, and this can be understood in terms of family commitments

Table 3: Cronbach's alpha of nine factors of barriers

Factor	Cronbach's alpha if item deleted
Quality of course	0.873
Perceived inability	0.864
Time constraints	0.874
Motivation	0.865
Family constraints	0.865
Logistical barriers	0.871
Personal priorities	0.873
Learning style	0.894
Physical barriers	0.879

Source: Data from questionnaire

and the belief that a degree would lead to improved job opportunities. Women constitute a vast majority of the program and emphasize flexibility in scheduling to enable them to meet their commitments.

Respondents earning a monthly household income of $25,000 were more likely to obtain degrees than those who earned between $25,000 and $34,999 because adults with lower incomes yearn for education for better work prospects. Perceived inability and family constraints as hindrances were more prominent for married respondents, particularly working mothers. Moreover, workers with 6 to 15 years of work experience were more disturbed than their less experienced colleagues, particularly in coping with job demands and family care. Overall, the research demands special support to eliminate some obstacles for these working adults.

5. DISCUSSION

(a) Motivation to undertake part-time bachelor's degree

While all international studies into adult learning have consistently indicated career advancement and family support as international drivers (Luwei & Huimin, 2024), the evidence of this study indicates their convergence in Hong Kong's insurance sector. Career development is an intrinsic driver, but specifically coupled with familial hopes, like bonding with children. Similarly, while peer support's positive contribution to well-being (Pointon-Haas et al., 2024) is acknowledged everywhere, it is here unveiled in its specific function of opposing this region's hierarchical, high-pressure work culture. Appreciation and compliments also enhance self-esteem and confidence (Brummelman & Dweck, 2020) and lead adults to become more likely to pursue their studies further and confirm their worth in the organization. These findings extend beyond current Western paradigms to demonstrate how global motivators are directed through local socio-familial and institutional configurations, introducing an Asian nuance of insight into comparative research.

The motivations for pursuing a part-time degree (career progression, family support, and peer support) were supported through methodological triangulation. Survey data motivations that were quantified were supplemented by interview testimonies, providing depth and context. For instance, while surveys listed career as a significant influence, interviews revealed this was often combined with a desire to set an example for one's children, demonstrating how quantitative and qualitative data merged to provide a more detailed image.

(b) Barriers to undertaking part-time bachelor's degree

This study confirms that time, financial, and institutional rigidity constraints for working adults in the insurance sector of Hong Kong are consistent with comparative international studies (Smith, 2023). However, it finds a crucial divergence: the strong combination of perceived helplessness after initial failure and in-work barriers constructed by employers yields a distinctive deterrent profile. Whereas commitments at the individual level are universally identified, their role in challenging educational efforts here is uniquely highlighted in a high-stakes professional setting. Sensitive analysis proceeds beyond the recognition of omnipresent obstacles to unearth a locally unique ecosystem of obstacles, proposing a new comparative adult education model for studies within non-Western professional settings.

Triangulation indicated that while surveys ranked logistics highly, interviews indicated it as an indication of deeper institutional inflexibility. By challenging our own bias as students from a conservative perspective, we were able to read the evidence that, employer lack of concern for working adults was a more profound demotivator than a lack of personal time, sustaining these actual themes.

(c) Motivation building strategies

This study supports that well-proven global strategies for adult students (such as timetabling in

an organized manner and making use of travel time for learning) are equally relevant to Hong Kong working adults. But it improves on international debate (Niyibizi & Mutarutinya, 2024) by revealing a critical, context-specific motivator: the central role of an encouraging network. In Hong Kong's market-oriented insurance sector, this network acts not only as an academic support system but as a primary professional buffer against workplace pressures, with a direct impact on perseverance. This finding goes beyond global models of self-management to determine the way socio-professional ecosystems (Kochoni et al., 2023) generally mediate academic attainment in particular regional economies.

Quantitative results confirmed that peer support groups were linked with increased persistence rates. Interviews then illuminated the mechanism for providing accountability and normalizing difficulty. This combination of data types uncovered that successful approaches are those that address both the academic and affective aspects of the part-time learning trajectory.

(d) Strategies to overcome the challenges

Though international research (Lutz, 2020; Halilsoy, 2024) supports self-efficacy and organizational support as the foundation for successful adult learners worldwide, this study records their unique synergy in Hong Kong's financial services sector. It demonstrates that resilience among such professionals is less an individual trait but more a socially negotiated outcome whereby peer and professional networks are the first line of defense against work-related pressures, a factor less highlighted in Western models. Besides, the strategic experimentation of learning styles takes place not only for the purpose of educational enrichment but as an immediate response to a controlling, high stakes work environment. These findings introduce a critical non-Western, profession-based perspective, which describes how global success factors are strategically adapted to distinctive socio-economic contexts.

(e) Strategies to improve will and perseverance

Whereas global literature names work relevance and family support as cross-cultural adult learner motivators, this Hong Kong insurance industry study names a singular, interdependent system of motivators. It demonstrates how, among this population of professionals, society's values and teacher-planned formats like study buddy programs are not merely supportive but are core to motivation maintenance (Jones et al., 2025). These dimensions syncretically bridge the intersection of workplace ambition and familial duty, a space that is not as central in individualistic Western paradigms. To this end,

this research provides a culturally contextualized model to comparative adult education, highlighting how collectivist social values and active institutional pedagogy are central to motivation within East Asian professional settings.

(f) Other issues to consider in pursuing part-time bachelor's degree

Working adults have a number of concerns to note when they decide to pursue a part-time bachelor's degree, and most of them were not addressed by the quantitative and qualitative strategies employed in the study.

(i) Since 95% of the people who participate in Hong Kong's insurance sector are Chinese, the English language of instruction is a serious problem, and language barriers do exist to impede understanding and interaction in scholarly work.

(ii) Adults aged 35 to 44 often have greater barriers through fears of competing with younger peers and lower self-efficacy. This age group may overestimate their own ability and fear returning to school, despite equal potential for success.

(iii) Willingness to study further is influenced by gender, marital status, and prior educational experience. Beliefs, as well as work commitment, can also affect assessments of barriers.

(iv) Adults resist altering set habits of working, requesting employers to include learning goals in personal development planning.

(v) Harsh experiences in education reduce learners to unwillingness to engage in additional studies lest they fail or be embarrassed in academic settings.

6. RECOMMENDATIONS

6.1 Recommendations for stakeholders
Short-term recommendations

a) Teachers should integrate real-world case studies and professional scenarios from the insurance industry into curriculum in order to relate theory directly to students' life experience.

b) Teachers should establish a mechanism for providing timely, constructive, and actionable feedback on assignments.

c) Teachers should establish a positive classroom climate by acknowledging expressly the challenges working professionals experience and promoting collaborative learning.

d) Students should cctively negotiate with instructors about work-life-study conflicts and clarify course requirements.

e) Students should actively utilize available institutional support services, such as academic advising, writing centers, and library services.

Medium-term recommendations

a) Institutions should develop and launch a variety of flexible modes of course delivery, such as hybrid, evening, and intensive weekend modes.

b) Institutions should re-engineer curriculum design to offer more modular and stackable credential pathways that facilitate personalized learning pathways.

c) Employers should establish formal communication channels for determining employees' learning ambitions and negotiating supportive practices.

Long-term recommendations

a) Government should conduct a fundamental review of national lifelong learning policy and funding models.

b) Government should launch public awareness campaigns to promote the value of ongoing professional education and upskilling.

c) Employers should integrate educational support into key talent management and succession planning processes.

d) Employers should create a culture of trust and lifelong learning through formal reward and recognition for skill acquisition and academic achievement.

6.2 Suggestions for future research

Research would focus on working adults pursuing part-time bachelor's degrees in the insurance industry, their motivations and challenges specific to this category in Hong Kong.

a) It can conduct research on a much broader scale with a diverse range of working adults from different industries.

b) It can explore the methods employed by working adults for enhancing motivation and overcoming challenges for pursuing a part-time bachelor's degree.

c) It might examine how different industries would have similar outcomes. It might conduct the study from a more optimistic point of view.

d) It might examine what is working to attract more mature adults into a part-time bachelor's degree

instead of examining what keeps adults from achieving.

e) It might compare motivation and obstacles in this student population to those in student populations served by other types of adult programs.

f) It can explore the different recruitment approaches of part-time bachelor's degree program by institutions.

g) It can explore how institutions design and organize part-time higher education programs with a view to increasing the level of working adults' participation.

h) It can conduct more in-depth studies by employing mixed methods with a high number of participants or informants in data collection.

7. CONCLUSION

The research indicated that female participants are encouraged to enroll in bachelor's degree programs due mainly to an imperative to enhance job opportunities or enable a transition into new areas of employment. These findings attest to the importance of collaborative relationships being constructed amongst employees, employers, and higher education institutions, as the work environment is a central locale where adult learners need to be encouraged and facilitated. Rapid changes in the labour market necessitate many individuals to upgrade their abilities and expertise, compelling them to seek part-time degrees to improve self-worth and competitiveness.

However, institutions typically cater to traditional full-time students, so it is necessary to understand the unique needs and experiences of working adults. They are academically engaged but less involved with peers and faculty and generally view their campus cultures as unproductive. Work and family responsibilities typically disrupt their study pursuits, creating concerns about balancing assignments and feeling inadequate in terms of age or ability to complete programs.

Family, teacher, and peer encouragement is essential to their achievement, as well as to address financial concerns with education expenses and return on investment. Educational programs must be directed towards meeting students' needs and expectations, where they are aware of the potential income linked with their investment. Financial aid workshops and counseling can also promote awareness of the resources available.

This study examined the motivation, constraints, and studying strategies of employed adults pursuing part-time bachelor's degrees in Hong Kong's insurance industry. The study validated existing motivational scales to be reliable, with evidence they are real and pragmatic

in this population. The findings revealed a clear positive link between intrinsic motivation (such as personal development and accomplishment) and the intention to pursue undergrad studies further. Conversely, some obstacles, primarily institutional rigidity and lack of employer support, were inversely related to persistence. The strong role of peer networks to resist workplace pressures, a nuance not entirely captured in Western frameworks. This provides a vital, context-specific contribution to the international literature on adult learning.

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The author declares that he has no competing interests.

Declaration of Generative AI and AI-assisted Technologies in the Writing Process

During the preparation of this manuscript, the author(s) did not employ any of the Generative AI and/or AI-Assisted technologies for Language refinement, drafting background section and did not perform any Task of the technology.

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