Navigating the Future of Virtual Assistance: Insights from Professionals on Sustainability and Viability

Vincel L. Palo[1], Geraldin A. Sebastian[2], Marie Antonette L. Rosete[3]

[1,2,3]Business Economics Department of the University of Santo Tomas, España Blvd., Sampaloc, Manila City, Philippines

Abstract

Virtual Assistants are remote workers whose employment is minimally constrained by geographical locations. During the COVID-19 pandemic in the Philippines, many Filipino workers have been unemployed and have been locked in their residences and unable to go out for work. To support themselves and their families, Filipinos have sought remote employment, leading to an increased demand for virtual assistant positions. This research identifies how financial stability, tenure before retirement, work satisfaction, innovative technologies, and limitations of virtual assistants affect the sustainability and viability of the virtual assistant sector in the Philippines.

Keywords: Virtual Assistant, Remote Work, Work from home, Gig Economy, Financial Sustainability, Technology, Technological Advancements, Philippines

I. INTRODUCTION

In the evolving landscape of the gig economy, defined by the prevalence of short-term contracts or freelance employment, new opportunities continuously start to arise. Virtual work, a motor theme within the gig economy, has paved the way for real-world structures, enabling easier collaboration of workers from different locations. This shift highlights the creation of a new position, specifically virtual assistants (Malik et al., 2021). According to Munsey (2023), a virtual assistant (VA) is a remote contractor who typically provides assistance with specific duties, which can vary from numerous tasks, depending on their individual skill. Munsey further elaborated that the expectations of employers may lead to the virtual assistants performing a wide array of functions, such as but not limited to administrative support, customer service, social media management, email marketing, basic bookkeeping, data entry, research, transcription, content management, and website management.

As stated by Kahn (2018), it is traditionally expected that a decent job is a course to financial stability, which includes worker's compensation, health coverage, paid time off, unemployment insurance, and retirement savings. These benefits contributed to workers sustaining economic stability, even during periodical adversities, thereby allowing them and their families to invest in future endeavors such as education, business, and homeownership. Additionally, Ekhsan et al. (2019) expressed that offering sufficient compensation plays a crucial role in sustaining worker motivation. The researchers further elaborated that workers can effectively meet their personal needs when given fair remuneration, thereby fostering job satisfaction and commitment to their roles. Furthermore, findings from Ali & Anwar (2021)

suggest that while compensation is important, it is however not the only determinant of job satisfaction among workers. Other factors, such as incentives and recognition, provide an integral part in enhancing overall worker contentment. Understanding the dynamics of a job sector necessitates the identification of the constraints and barriers encountered by its workers. In reference to Pindek et al. (2019), accessibility to inadequate resources is frequently noted as a constraint when studying workers. However, other existing factors, such as but not limited to colleagues, managers, organizational rules, and procedures, also pose a threat to affecting the job performance of workers.

Cascio & Montealegre (2016) also emphasized that contemporary times are characterized by the digital age and the significant shift towards the production and exchange of goods and services through digitalized data, information, and knowledge. With the heavy reliance on information and communication technologies, this transition allows enhanced efficiency and innovative methods. More economical operations become possible as this provides business owners with reduced overall operating expenses. Moreover, the availability of digital assets surpassing geographical boundaries gives rise to new electronic environments, reshaping conventional notions of distance and location.

The purpose of this study is to identify further and recognize the sustainability provided by the virtual assistant position in the Philippines. Specifically, the researchers aim to investigate the financial stability of virtual assistant professionals, the long-term perception, and factors contributing to the workers' satisfaction. Additionally, it seeks to explore technological advancements that may shape its future and the limitations/constraints the virtual assistants encounter when completing tasks. Through this research, an extensive understanding of the virtual assistant role's impact on Filipinos and the challenges encountered will be collected, thus enhancing strategies for sustainability, job satisfaction, and overall effectiveness in the field.

Statement of the Problem

This study aimed to determine if the Virtual Assistants have undergone significant changes over time. However, inquiries regarding the long-term sustainability and viability of the VA professionals remain uncertain. With this, the study sought answers to the following questions:

1. Does the position of Virtual Assistant provide financial sustainability to individuals?
2. Do they envision themselves working as Virtual Assistants until their retirement?
3. Do Virtual Assistants feel satisfied with their work arrangements?
4. Are new technologies expected to impact the future of Virtual Assistants?
5. Do Virtual Assistants experience limitations due to their work arrangements?

Significance of the Study

The primary beneficiaries of the study are virtual assistants, specifically those working from the Philippines. This study holds significance in identifying the insights of the virtual assistants on the sustainability and viability of the VA sector, granting workers the freedom to pursue employment opportunities from various locations within the comfort of their own homes at any time. Furthermore, this research holds the potential to produce innovative and altruistic approaches to technical integration and work satisfaction, thereby boosting worker productivity and performance.

Objectives of the Study

The objective of the study is to assess the financial stability provided by the Virtual Assistant position for Philippine residents, understand their long-term perceptions, identify satisfaction factors, explore the impact of technological advancements, and explore task completion limitations faced by the VAs.

Scope and Limitations

This research shall focus on the virtual assistants of the Philippines, identifying how financial stability, career longevity, work satisfaction, new technologies, and constraints affect the virtual assistants working remotely in the Philippines. Furthermore, the research shall use a survey questionnaire for its data collection, targeting 400 respondents to learn more about their financial stability, long-term perception, work satisfaction, perspective on innovative technologies, and limitations.

II. REVIEW OF RELATED LITERATURE

2.1 Financial Stability of Virtual Assistance

The Financial Stability of the Virtual Assistant Professionals will be structured around three (3) key areas: Emergency Funds, Job Security, and Monthly Salary.

2.1.2 Emergency Funds

Nguyen (2023) states that emergency funds serve as a safety net for financial shocks, specifically for informal workers or individuals in the lower-middle-income sector of developing countries. Additionally, Kamarundin et al. (2018) highlight the need for young adults to set aside emergency savings, not to be utilized only for medical shocks but also for charity and leisure. With this, it can be easier for people to handle unexpected situations.

2.1.3 Job Security

According to Itohan et al. (2023), the employment of gig workers is heavily reliant on their capacity to negotiate, depending on their hierarchical standing within the employer-worker dynamic. Additionally, according to Green & Leeves, G. (2013), workers in flexible employment encounter more unemployment and experience increased job insecurity; unemployment is associated with wage penalties. Lower wages, job insecurity, and financial insecurity affect well-being. Fauser, S. (2020) also stated that those found with temporary jobs earn less than those with permanent jobs. In cases where workers transition to another job position for a permanent time being, it is found that temporary job workers still earn less than those who always had permanent jobs.

Furthermore, Aishwarya (2021) elaborates that multiple factors are correlated with job security, specifically skills and knowledge, mental and emotional stability, and workers' commitment to their work. With this, as the workers from the private sector feel more job insecure than those from the public sector, both employees and organizations may be led to a decrease in both productivity and profitability.

2.1.4 Monthly Salary

According to Glassdoor (2024), the total pay range of a virtual assistant based in the Philippines is around 21,000 to 45,000 PHP per month, with a base pay ranging from 20,000 to 40,000 PHP per month, and an additional pay ranging from 833 to 5,000 PHP per month.

H1: The position of Virtual Assistant provides financial sustainability to individuals.

2.2 Long-Term Work Before Retirement

The Career Longevity of the Virtual Assistant Professionals will be structured around four (4) key areas: Client Acquisition and Retention, Career Trajectory, Alternative Career Paths, and Retirement Age Trends.

2.2.2 Client Acquisition and Retention

The study by Asril & Syafrizal (2021) highlights the necessity of workers to provide skills and services for client retention. The study elaborates that the expertise offered by the workers serves as a key factor

in maintaining loyalty. Furthermore, Kozák et al. (2023) state that the Gig Economy provides services to regular and ad hoc orders. While most services involve extended contracts, ad hoc orders are for one-time tasks, to solve a sole problem of the employer. However, many employers indicate that one-time orders often evolve into recurring contracts, which span from six (6) to eighteen (18) months. Unfortunately, virtual gig economy workers face a barrier in acquiring clients. In a study conducted by Grierson & Brenman (2017), practitioners have limited influence over client referrals. On the other hand, those deemed with more financial needs tend to gain more referrals than those with professional experience.

2.2.3 Career Trajectory

According to Blaising. et al. (2021), online freelancing represents a new and increasingly important form of work, with enormous flexibility and precarity, independence and uncertainty, potential and challenges. Through their longitudinal study of online freelancers' career trajectories over a period of more than two years, it has been found that online freelance platforms afforded three cross-cutting career development opportunities.

Furthermore, Mussagulova et al. (2023) stated that work arrangement changes are strongly predicted nowadays due to the post-effects of the COVID-19 pandemic. Contemporarily, Human Resource Practitioners have acknowledged career transitions and their outcomes.

According to Nelson et al. (2017), twenty-six semistructured interviews highlighted two central themes: (1) variability in clarity of appropriate professional behavior and rules at field sites, and (2) access, or obstacles therein, to professional resources and opportunity. Respondent narratives occasionally mentioned a lack of penalties for breaking the standards controlling proper behavior. Among these infractions were harassment and assault, and eventually alterations to one's professional path.

2.2.4 Alternative Career Paths

Gati & Kulcsár (2021) stated that career decisions are mainly affected due to numerous factors such as high stakes, irreversible nature, and uncertainty. With the rise of technology, individuals now have to make frequent career decisions. It has been found that enhancement strategies for career changes may be necessary, thereby providing a better career pathway for individuals. Additionally, it has been rising relative to self-employment with dependent workers in most countries and rising in absolute terms in almost half of the countries. However, we still know little about the nature of these jobs, the way they interact with wage settings or the welfare gains and losses associated with their development (Boeri et al., 2020).

According to Živković et al. (2023), it is important to take note of the conditions of the work arrangements, as well as other factors such as the situation of an individual. Also, it has been emphasized that with the existence of alternative career decisions, individuals are provided with the opportunity to stabilize in an environment away from unfair labor treatment.

2.2.5 Retirement Age Trends

Rafael Gucilatar Ayuste Jr. (n.d.), the Senior Vice President and Head of Trusts and Investments Group of BDO Unibank, explained that the life expectancy of Filipinos is 72, and the expected retirement age is 60. Society believes that retirement savings can last up to 2.1 years, thereby making individuals around 10 years short for other expenditures. Furthermore, Magnani (2024) examined the impact of uncertainty, represented by a random shock affecting the disutility from work effort, on the retirement decision of a risk-averse agent. It elaborated that this uncertainty affects the timing of retirement and the level of saving, highlighting the importance of precautionary motives in retirement decisions, but labor supply decisions in the first period remain unaffected.

H2: *Virtual Assistants envision themselves working in the same position until their retirement.*

2.3 Work Satisfaction

The Work Satisfaction of the Virtual Assistant Professionals will be structured around four (4) key areas: Recognition and Rewards, Career Development, Customer-Client Relationships, and Psychological Well-being.

2.3.2 Work-Life Balance

Martyniuk et al.'s (2021) study displays the impact of digital offices on the health of workers as it primarily causes an individual to suffer from anxiety due to social isolation and/or feel disconnected from an organization by working remotely. Furthermore, Umair et al.'s (2019) study shows that virtual workers are required to avail themselves following the employers' needs, thereby resulting in crossed personal time and boundaries.

Contrary to the previously mentioned, according to Songsangyos (2019), the employees work at home using communication tools to connect with a remote computer site. A flexible work arrangement means adjusting working hours at home for a better work-life balance. In contrast, work-family conflict occurs when there is tension and strain between the roles undertaken in the separate domains of work and family. Another perspective is from a study conducted by Bellmann, L., & Hübler, O. (2020), which stated that no clear effects of remote work on job satisfaction are revealed, but the impact on work-life balance is generally negative. If the imbalance is conditioned by private interests, this is not corroborated in contrast to job-conditioned features. Employees working from home are happier than those who want to work at home, job satisfaction is higher, and work-life balance is not worse under a strict contractual agreement than under a nonbinding commitment.

2.3.3 Reward and Recognition

According to Hussain et al. (2019), rewards and recognition play a crucial part in enhancing worker performance. Alternatively, job stress has an opposing effect. Furthermore, according to Hofmans & Pepermans (2013), the effects of the individual differences generalize beyond job satisfaction. Employees for whom financial reward satisfaction relates to job satisfaction have a stronger affective commitment and a lower turnover intention. This suggests that the observed individual differences may be due to differences in the mechanisms that drive job satisfaction and related concepts such as affective commitment and turnover intention. Additionally, Grolleau & Pekovic (2015) examined through regression analysis that French firms provide positive correlations between work rewards and labor performance. It has been shown as well that workers may be rewarded through other means than financial benefits.

Gangapuram Aruna (2018) additionally stated that a variety of factors influence employee motivation and satisfaction. It was also significant to discover that there is a direct and positive relationship between rewards and recognition and job satisfaction and motivation. Hence, if rewards and recognition offered to employees were to be altered, then there would be a corresponding change in work motivation and satisfaction. In addition, Ariesmansyah & Rahmwati's (2024) study shows that investment in initiatives allows an organization to make room for growth. Several factors, including work rewards, allow organizations to function with increased collaboration, innovation, and competitiveness.

2.3.4 Career Development

The statement "out of sight, out of mind" proves the findings of the study conducted by Bloom et al. (2015). The research presents that remote workers remain unnoticed by employers, making workers likely

to advance in their careers. Moreover, according to Procaccini (2021), relationship building serves as a foundation for career development, thereby emphasizing the necessity to network and connect with other individuals. This has been emphasized by the interviewees, especially their need for growth during times of crisis.

In addition, Haque (2023) further elaborated that remote work is significantly more productive than traditional daily onsite reports. Haque stated that this certain setup allows workers to reduce overall office distractions, be continuously exposed to comfortable settings, and enhance their total motivation levels.

On the other hand, Richardson & Kelliher (2015) stated that the majority of interviewees felt that remote working had a positive impact on their overall work performance, as well as on their ability to achieve a sense of life balance; the interviewees invariably cited the problem of visibility, or what some euphemistically referred to as 'managing the optics' of their performance.

2.3.5 Customer-Client Relationship

Wood et al. (2021) explain that workers under different remote gig platforms tend to form various protests; specifically strikes, demonstrations, and legal actions against their clients due to difficulties in maintaining relations. To improve customer-client relationships, the customer care dimension of CRM practices is a crucial predictor of customer satisfaction and of both the relationship quality dimensions (Santouridis & Veraki, 2017). Furthermore, according to Hur, H. (2019), a recent meta-analysis, job security is important for improving employee attitudes and job performance, and there is a positive correlation between job security and employee work attitudes. Therefore, despite the logic of at-will employment, job security is important to maintain in some capacity.

2.3.6 Psychological Well-being

Niebuhr et al., (2022) stated that the prevalence of the COVID-19 pandemic has brought significant changes to the working setup of workers, which has eventually continued post-pandemic. Furthermore, it has also been elaborated that sufficient and working technological equipment and a high degree of autonomy are necessary to maintain a healthy and satisfied job experience. Additionally, Van Der Zwan et al. (2019) stated that the largest "gain" for freelancers can be observed in satisfaction with their leisure time. It has been found particularly high levels of satisfaction with leisure time among the freelancers. That is, freelancers are significantly more satisfied with their leisure time than other own-account workers, employers, and wage workers.

According to Shevchuk et al. (2018), the negative effects of night work for freelancers are strikingly similar to those found among individuals who work standard schedules, suggesting that autonomy and control cannot fully counterbalance the disruption that working nonstandard hours wield on subjective well-being. Social life is predicated on regular patterns of interactions, and those interactions follow routines that are keyed to time.

H3: Virtual Assistants feel satisfied with their employment arrangements.

2.4 Innovative Technologies

The Innovative Technologies impacting the insights of the Virtual Assistant Professionals will be structured around two (2) key areas: Artificial Intelligence and Remote Collaboration Tools.

2.4.2 Artificial Intelligence

Syarfina et al. (2024) explained that the expansion of digital platforms in Malaysia's design gig economy presents a shifting global job market. While AI technologies show productivity and innovation, some have raised concerns about data privacy and verifying freelance workers' credentials in a digital context.

Furthermore, according to Zirar (2023), the evolution of AI slowly dominates knowledge-centered tasks. With this, workers are expected to upskill to keep up with these changes and adapt to new job roles. According to Babu et al. (2024) Artificial Intelligence (AI) in the workplace is becoming more prevalent, a major paradigm change having far-reaching effects on workers and companies.

With uncertain fears of artificial intelligence potential assuming many roles in the workforce, according to Nabila et al. (2021), artificial intelligence doesn't necessarily cause job loss and somehow depends on various factors and the nature of the technology to be developed, given how technological advancements previously destroyed and created jobs. Furthermore, the revolution of technological change presents risks and challenges, but may as well produce benefits and opportunities.

2.4.3 Remote Collaboration Tools

Urbaniec et al. (2022) stated the new IT tools have reduced the complications and constraints provided by a remote working setup. Although this may seem significantly beneficial to those who have shifted to this system, the identification of the approaches that managers should employ and the needs of the employees all play important functions in making this shift work. Sachdeva, S., & Wadera, D. (2023) stated that These tools include more traditional approaches like in-person meetings, emails, phone calls, and printed materials like newsletters, magazines, and posters. They also comprise web-based tools like social networking sites, blogs, intranets, and instant messaging.

In addition, Keshlaf et al. (2021) stated that there are dozens of online tools that can be used for conducting remote meetings, however, few of them have high popularity use (Zoom, Google Meet, and Microsoft Team). The results illustrated that the formality and capability factors of these tools have the highest impact on utilization level. Furthermore, Luebstorf et al. (2023) show that Zoom, an online meeting platform, has been primarily used by multiple businesses to communicate with those who work from other locations. However, their study concludes that meeting virtually can cause stress and increase the fatigue felt by the workers. Soumya Awasthi (2020) stated that these apps are basically used to ensure connectivity amongst people virtually. The author has concluded that with every application, there are certain disadvantages. Especially, the security concerns arising with the usage of these applications are the ones that should be dealt with top priority.

H4: New technologies are expected to impact the future of Virtual Assistants.

2.5 Limitations of Virtual Assistants

The Limitations faced by Virtual Assistant Professionals will be structured around two (2) key areas: Training and Learning Limitations and Communication Limitations.

2.5.2 Training and Learning Limitations

Women have skeptical perspectives on remote work, specifically remote learning, due to the significance of interpersonal relationships in the workplace and social expectations. Furthermore, more specialized industries have greater learning constraints in remote work. However, operational and easily shareable knowledge had positive feedback on the impact of remote work on learning (Albrychiewicz-Słocińska, 2023). Furthermore, according to Gipson Raphael Ole Kinisa (2019), different methods to train non-managerial employees such as mentoring, lecture style, role play and job rotation for T&D have improved employees' skills and knowledge to perform better at their work.

According to Sal & Raja (2016), Benefits are obvious if training programs and development plans are devised that fit the trainees, the job description, the managers and supervisors, and their different levels of education and background appropriately and go in line with the company's goals and objectives. Investing

in training and development is imperative for any organization, which will certainly realize returns on its investment in training and developing its workers.

2.5.3 Communication Limitations

According to Ola et al. (2023), there are multiple virtual meeting platforms available for the utilization of businesses. However, some challenges arise such as lack of visual context, technical issues and accountability and monitoring, and lack of non-verbal cues.

Furthermore, according to Jämsen et al. (2022), their study presented that the respondents touched on seventeen distinct facets of relationship communication. Certain aspects (like humor or support) represented a particular kind of relational communication; others (like longing for coworkers) represented the respondents' attitudes or feelings toward relational communication; still others represented respondents' perceptions of the time, place, and channel of relational communication (like talking about a threshold for contact or describing the lack of shared breaks). However, as the COVID-19 pandemic occurred and all were forced to transition remotely, scenarios such as spontaneous interactions in hallways and onsite meetings have challenged the respondents to fully absorb relation communications.

H5: Virtual Assistants experience limitations due to their work arrangements.

2.6 Conclusions

Being a Virtual Assistant comes with its benefits and drawbacks. The related literature shows that it is possible for Virtual Assistants to achieve financial stability as this position allows them to acquire clients, extend their contracts, and grant themselves a sense of job security. However, it remains to be seen whether this position will enable them to provide for their emergency savings–a significant factor in dealing with uncertain personal circumstances. Additionally, it has been evident that self-employed workers who work remotely are provided with flexibility, although compensated less than permanent workers. This may be the case for some, but certain Virtual Assistants may feel otherwise, as their employers may allow them to assist at their preferred time, cross their personal time and boundaries, and be prone to work-family conflicts, which may negatively affect their priorities. With the average age for retirement in the Philippines being 60 years old, it is important that the virtual assistant sector provides enough to last until their latest life expectancy.

It is also important to identify factors that contribute to the work satisfaction of virtual assistants. The collected literature shows that rewards, especially financial rewards, and recognition, have a positive relationship with job satisfaction and motivation. However, one major problem is the inability of employers to notice those who work remotely, thereby prohibiting these workers from advancing in their careers. Furthermore, the sense of job security also affects employee work attitudes, depending on the workers' different working statuses. Career-related problems may have arisen, but it has also been observed that the well-being of remote workers has increased due to the better leisure time it grants. On the other hand, it has been presented as well that flexible working hours may have the same implications for those who work with standard work schedules as it disrupts social interactions, which usually come from regular working timeframes.

With communication as a key factor for successful enterprise operations, online tools have been used to conduct remote meetings. However, users of these meeting platforms have raised security concerns, which should be addressed as a top priority. Furthermore, other innovative technologies, specifically blockchain, have changed the old-fashioned recruitment style. With its help, individuals can be assessed and referred to employers through a job recommendation algorithm. This technology also helps to make smart

agreements through biometric signatures. The emerging technologies of the contemporary era provide better and easier recruitment processes for employers and those who seek work, especially those with a desire to work in a remote setup.

Most of the provided literature may propose multiple advantages of being a virtual assistant professional. However, the position still poses quite a few limitations. Factors such as the employees' different levels of education and background, which may be unfamiliar to the employers, may not be aligned with the business goals and objectives. Additionally, the sense of belonging through interpersonal relationships may be a challenge for those who work remotely. Other barriers have been presented as well in terms of communication, such as the potential for lack of visual contexts and non-verbal cues, technical issues, and problems with accountability and monitoring.

2.7 Theoretical Framework

The researchers shall use the Human Capital Theory as the theoretical framework for the study. According to Teixeira (2016), this theory focuses on how investments on human capital affect qualifications, employment, earnings, productivity, and other economic variables.

2.8 Research Simulacrum
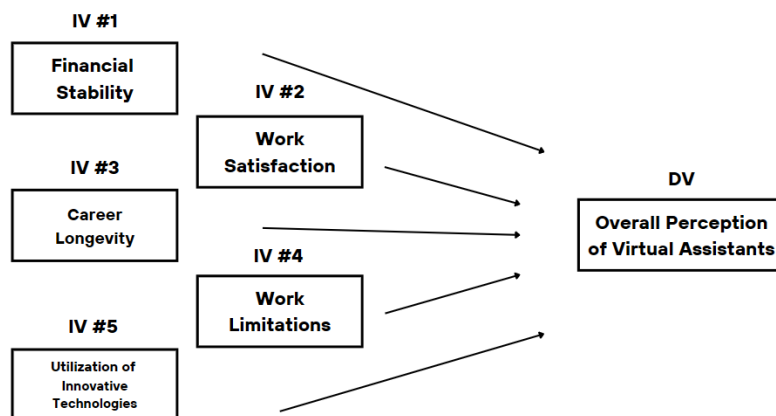
III. METHODOLOGY

3.1 Study Design

The researchers applied a quantitative approach in this study to evaluate and gather data about the sustainability and viability of the virtual assistant sector in the Philippines. According to Vasantha Raju & Harinaranaya (2016), online or web-based surveys currently implemented allow researchers to administer questionnaires, and reach a target population. Thus, this study design is often inexpensive, quick, and does not require too much effort. In the context of this study, the researchers shall use Google Forms as their primary platform for an online survey. All questions inquired from the questionnaire shall be answered with numerical values or ranges. Furthermore, these studies often do not face serious ethics scrutiny, except if the information sought to be collected is of a confidential nature. To analyze the data collected from the provided questionnaire, the researchers shall utilize the Statistical Package for Social Sciences (SPSS) to identify the mean, median, mode, and standard deviation of the responses.

3.2 Subjects

The researchers will collect primary data on virtual assistants in the Philippines. The virtual assistant must

be in the Philippines and must be currently self-employed as a virtual assistant working remotely. The researchers used simple purposive sampling, specifically typical case sampling, as their sampling method. With this, the researchers can select typical responses that may represent the general population of virtual assistants working in the Philippines. To gather the primary data needed, the subject must fit the description that the researchers are looking for. This makes simple purposive sampling the most appropriate method to use for this study.

3.3 Study Site

Related literature utilized in this study revolves around the experiences faced by virtual assistants in any geographic location. However, the data collection and analysis shall solely focus on the virtual assistants working in the Philippines. This allows the researchers to compare the experiences of the mentioned workers in the Philippines with other countries to observe any occurring similarities or differences.

3.4 Instrumentation/Data Measures

The researchers used a questionnaire as the survey instrument. The purpose of the questionnaire was to acquire the data that is needed from the respondents for financial stability, long-term work before retirement, work satisfaction, work limitations, and innovative technologies, which are based on the research objectives of this study. The researchers reached their respondents through social media platforms such as Facebook, Messenger, Instagram, and Email.

3.4.1 Survey Questionnaire

Financial Stability

FS1 Do you have sufficient funds set aside for emergencies from your Virtual Assistant salary?

(May sapat bang pondo kang inilalaan para sa mga *emergency* mula sa iyong sahod bilang Virtual Assistant?)

FS2 How often does your financial status make you feel concerned?

(Gaano kadalas ka nababahala tungkol sa iyong kalagayang pinansyal?)

FS3 How well does your Virtual Assistant income allow you to maintain the lifestyle you desire?

(Gaano ka-kayang buhayin ng iyong kita bilang Virtual Assistant ang kabuhayan na nais mo?)

FS4 How often do you add to your emergency funds?

(Gaano kadalas ka nagdadagdag sa iyong emergency funds?)

FS5 Do you believe that you are better off as a contractual employee than a project/task-based worker?

(Naniniwala ka bang mas makikinabang ka bilang kontraktwal na empleyado kaysa bilang isang project/task-based worker?)

Career Longevity

CS1 How frequently do you secure long-term contracts from employers?

(Gaano kadalas kang nakakakuha ng mga pangmatagalang kontrata mula sa mga employer?)

CS2 How frequently do you think about changing careers and leaving your occupation as a virtual assistant?

(Gaano kadalas mong naiisip na magbago ng karera at iwanan ang iyong trabaho bilang isang virtual assistant?)

CS3 How do you adapt your services to the changing needs of your clients?

(Paano mo inaangkop ang iyong mga serbisyo sa nagbabagong pangangailangan ng iyong mga kliyente?)

CS4 How suitable is your home environment for work?

(Gaano ka-angkop ang iyong kapaligiran sa bahay para sa trabaho?)

CS5 How would you rate your chances of working as a virtual assistant for a longer period of time?

(Paano mo irere-rate ang iyong mga pagkakataon na magtrabaho bilang virtual assistant nang mas matagal na panahon?)

Job Satisfaction

JS1 How satisfied are you with your position as a Virtual Assistant?

(Gaano ka nasisiyahan sa iyong posisyon bilang isang Virtual Assistant?)

JS2 How fulfilling is your employment as a Virtual Assistant?

(Gaano ka-kasiya-siya ang iyong trabaho bilang isang Virtual Assistant?)

JS3 Do you believe that your job as a Virtual Assistant is valued and recognized?

(Naniniwala ka bang ang iyong trabaho bilang Virtual Assistant ay pinapahalagahan at kinikilala?)

JS4 How would you rate your relationships with clients and colleagues?

(Paano mo iraranggo ang iyong relasyon sa mga kliyente at kasamahan sa trabaho?)

JS5 How much control do you have over your job responsibilities and schedule?

(Gaano kalaki ang iyong kontrol sa iyong mga tungkulin at iskedyul sa trabaho?)

Impact of New Technologies

NT1 How concerned are you regarding the impact of new technologies affecting your employment stability?

(Gaano ka-alala tungkol sa epekto ng mga bagong teknolohiya sa katatagan ng iyong trabaho?)

NT2 How would you rate your efficiency in completing tasks when utilizing Artificial Intelligence?

(Paano mo irere-rate ang iyong kahusayan sa pagtapos ng mga gawain gamit ang Artificial Intelligence?)

NT3 Do you experience a sense of insecurity when using Artificial Intelligence?

(Nakakaranas ka ba ng pakiramdam ng hindi kasiguraduhan kapag gumagamit ng Artificial Intelligence?)

NT4 How do new technologies affect your relationship with team members?

(Paano naaapektuhan ng mga bagong teknolohiya ang iyong relasyon sa mga kasamahan sa koponan?)

NT5 How would you rate your use of remote collaboration tools such as Google Meet, Zoom, etc. in your meetings?

(Paano mo irere-rate ang paggamit mo ng mga kasangkapan sa remote na pakikipagtulungan tulad ng Google Meet, Zoom, at iba pa sa iyong mga pagpupulong?)

Work Limitations

WL1 How often do you encounter challenges related to new technologies in your job?

(Gaano kadalas ka nakakaranas ng mga hamon kaugnay ng mga bagong teknolohiya sa iyong trabaho?)

WL2 How frequently do you feel socially isolated due to your employment?

(Gaano kadalas mong nararamdaman ang pagiging socially isolated dahil sa iyong trabaho?)

WL3 How often do you encounter communication difficulties with clients or colleagues?

(Gaano kadalas ka nakakaranas ng mga kahirapan sa komunikasyon sa mga kliyente o kasamahan sa trabaho?)

WL4 How often do you struggle to find resources or materials for work?

(Gaano kadalas kang nahihirapan maghanap ng mga resources o materyales para sa trabaho?)

WL5 How difficult is communicating with clients or colleagues across different time zones?

(Gaano kahirap makipag komunika sa mga kliyente o kasamahan sa trabaho na nasa ibang time zone?)

3.5 Data Collection Procedure

The data required for the insights of virtual assistant professionals is primary data on the independent variables of the study. The primary data was collected from residents from the Philippines who were wor-

king as virtual assistants.

3.6 Ethical Considerations

The respondents, mainly virtual assistant professionals, responded to a set of questions aimed at achieving the study's objectives. They were informed about the study's procedures. Ethical guidelines were followed, ensuring the respondents' dignity, data confidentiality, and obtaining consent to use virtual assistant-related information.

3.7 Data Analysis/Mode of Analysis

The researchers conducted a quantitative analysis. The researchers created a survey questionnaire and have chosen virtual assistants in the Philippines as their respondents. The survey contained multiple questions in regard to their experiences as a virtual assistant, specifically focused on their financial stability, long-term perception, work satisfaction, limitations, and utilization of emerging technologies. This study has five (5) independent variables, namely financial stability, long-term perception, work satisfaction, limitations, and utilization of emerging technologies, and one (1) dependent variable, specifically the overall perception of virtual assistant professionals on the sustainability and viability of the VA sector. The results are expected to show the link between the different variables.

IV. RESULTS AND DISCUSSION

This study aims to understand the viability of the Virtual Assistant sector in the Philippines through evaluation of certain key factors such as financial stability, long-term work before retirement, work satisfaction, work limitations, and innovative technologies. The mentioned factors were assessed using a questionnaire, which is also detailed in Chapter 3.4.1 of this study. Four hundred three (403) participants were asked a range of questions about their perceptions of their previous and current experiences as virtual assistants working in the Philippines. The results are as follows:

4.1 Data on Financial Stability of Virtual Assistants in the Philippines

Frequencies

Statistics

		FS1	FS2	FS3	FS4	FS5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0
Mean		3.4020	3.5955	3.4243	3.3052	3.1117
Median		3.0000	4.0000	3.0000	3.0000	3.0000
Mode		3.00	3.00	3.00	3.00	3.00
Std. Deviation		1.04961	1.08251	.87594	1.03599	1.05564

[FS1] Do you have sufficient funds set aside for emergencies from your Virtual Assistant salary? (May sapat bang pondo kang inilalaan para sa mga *emergency* mula sa iyong sahod bilang Virtual Assistant?)

Virtual Assistants in the Philippines, particularly the research respondents, show that the VAs have a

neutral to slightly positive perception of their preparedness for emergency cases. As most of the responses were three (3), the results show that VAs located in the country were neither strongly prepared nor unprepared. Furthermore, the low standard deviation of 1.04961 presents that most are moderately secure, however not entirely confident with their readiness in times of emergencies.

[FS2] How often does your financial status make you feel concerned? (Gaano kadalas ka nababahala tungkol sa iyong kalagayang pinansyal?)

The respondents are moderately concerned about their financial status, which may likely be connected to occasional worry. More than half of respondents stated that they were somewhat concerned, but the 3.00 mode expressed that a significant portion felt neutral regarding the their finances. The low standard deviation presents little variation in the responses of the participants, presenting similar levels of concern.

[FS3] How well does your Virtual Assistant income allow you to maintain the lifestyle you desire? (Gaano ka-kayang buhayin ng iyong kita bilang Virtual Assistant ang kabuhayan na nais mo?)

The results show that most respondents feel somewhat able to achieve their desired lifestyles with their income as a Virtual Assistant. With the median being 4, it indicates moderate satisfaction, while the mode of 3 presents a neutral perception for a significant number of respondents. The low standard deviation shows consistent responses from the participants.

[FS4] How often do you add to your emergency funds? (Gaano kadalas ka nagdadagdag sa iyong emergency funds?)

The respondents present that they do add to their emergency funds occasionally, while others feel neutral, indicating that some do so regularly while some do not. The low standard deviation shows consistent responses from the participants.

[FS5] Do you believe that you are better off as a contractual employee than a project/task-based worker? (Naniniwala ka bang mas makikinabang ka bilang kontraktwal na empleyado kaysa bilang isang project/task-based worker?)

The respondents have a neutral stance on whether they feel better off as a contractual employee or a project/task-based worker. With this, they feel undecided on both employment types. The low standard deviation presents that there is little variation in the responses but mostly consistent.

4.2 Data on Career Longevity of Virtual Assistants in the Philippines

Frequencies

Statistics

		CS1	CS2	CS3	CS4	CS5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0
Mean		3.4715	3.1588	3.6551	3.7692	3.5931
Median		3.0000	3.0000	4.0000	4.0000	4.0000
Mode		3.00	3.00	3.00	4.00	4.00
Std. Deviation		.95992	.95135	.81506	.94044	.89950

[CS1] How frequently do you secure long-term contracts from employers?
(Gaano kadalas kang nakakakuha ng mga pangmatagalang kontrata mula sa mga employer?)

The respondents' answers provide information on how often respondents secure long-term contracts. With an average of 3.47, most obtain contracts slightly more than "sometimes" but not "often." The median and mode (3) indicate moderate frequency, while a standard deviation of 0.96 suggests minimal variation.

Overall, virtual assistants secure long-term contracts with moderate regularity, though responses vary. This indicates that long-term agreements are pretty common but not guaranteed for everyone.

[CS2] How frequently do you think about changing careers and leaving your occupation as a virtual assistant? (Gaano kadalas mong naiisip na magbago ng karera at iwanan ang iyong trabaho bilang isang virtual assistant?)

The responses from the participants indicate how frequently virtual assistants think about changing occupations. Although some people consider it occasionally, this is not a major or common issue. With the median and mode at 3, the average response of 3.16 stands just above "sometimes," indicating moderate consideration. A standard deviation of 0.95 indicates little fluctuation, indicating that there are few extreme viewpoints among the majority of respondents.

[CS3] How do you adapt your services to the changing needs of your clients?

(Paano mo inaangkop ang iyong mga serbisyo sa nagbabagong pangangailangan ng iyong mga kliyente?)

Virtual assistants in the Philippines regularly adjust their services to meet client needs, with an average rating of 3.66, indicating a frequency between "sometimes" and "often." The median response of 4 suggests that most virtual assistants adapt their services frequently, while the mode of 3 shows that some do so less often. The relatively low variation in responses indicates a consistent level of adaptability, with only a few extreme cases.

[CS4] How suitable is your home environment for work?

(Gaano ka-angkop ang iyong kapaligiran sa bahay para sa trabaho?)

The respondents have an average rating of 3.69, and most virtual assistants choose 4. Many virtual assistants find their home environment suitable, which is helpful for both them and their employers. However, some still face challenges, showing the need for better internet, workspace, and support to make remote work fair and effective for everyone.

[CS5] How would you rate your chances of working as a virtual assistant for a longer period of time?

(Paano mo irere-rate ang iyong mga pagkakataon na magtrabaho bilang virtual assistant nang mas matagal na panahon?)

Virtual assistants' chances to keep their jobs for a long time depend on factors like job stability, demand, and flexibility. A positive outlook means the digital job market is growing and providing more opportunities. However, not everyone feels completely secure, which shows the importance of constantly improving skills and adapting to changes. Learning new skills and exploring different job options can help virtual assistants stay competitive and ensure long-term job security.

4.3 Data on Job Satisfaction of Virtual Assistants in the Philippines

Frequencies

Statistics

		JS1	JS2	JS3	JS4	JS5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0
Mean		3.5434	3.5955	3.6476	3.7072	3.7469
Median		4.0000	4.0000	4.0000	4.0000	4.0000
Mode		4.00	4.00	4.00	4.00	4.00
Std. Deviation		.91422	.90200	.89215	.83970	.85836

[JS1] How satisfied are you with your position as a Virtual Assistant?
(Gaano ka nasisiyahan sa iyong posisyon bilang isang Virtual Assistant?)

Job satisfaction among VAs reflects essential economic elements, such as stability and salary security. Since the majority are "often satisfied," with a mean of 3.54 and a median and mode of 4, it is a feasible career. However, moderate variation (SD = 0.91) indicates some VAs have trouble with inconsistent income or slow growth. Improved compensation, benefits, and career possibilities may increase long-term stability and happiness.

[JS2] How fulfilling is your employment as a Virtual Assistant?
(Gaano ka-kasiya-siya ang iyong trabaho bilang isang Virtual Assistant?)

Virtual assistant work is shaped by productivity, job satisfaction, and stability. Most find their work fulfilling with a median and mode of 4 and a mean of 3.60, though some variation exists (SD = 0.90). High job satisfaction boosts earnings and productivity, but challenges like job instability remain. Training, benefits, and career growth can improve satisfaction and financial security.

[JS3] Do you believe that your job as a Virtual Assistant is valued and recognized?
(Naniniwala ka bang ang iyong trabaho bilang Virtual Assistant ay pinapahalagahan at kinikilala?)

Virtual assistant work affects job stability, motivation, and career growth. Most feel valued with a mean of 3.65 and a median/mode of 4, though some variation exists (SD = 0.89). Recognition boosts productivity, client retention, and earnings, while a lack of it may lead to dissatisfaction. Investing in fair pay, professional development, and employer support can enhance job satisfaction and economic security.

[JS4] How would you rate your relationships with clients and colleagues?
(Paano mo iraranggo ang iyong relasyon sa mga kliyente at kasamahan sa trabaho?)

The survey shows that the respondents have a positive relationship with clients and colleagues, contributing to job security, efficiency, and income stability. Building trust through effective communication and collaboration increases long-term opportunities, while weaker relationships may hinder career growth. Developing interpersonal skills can further enhance financial and professional success.

[JS5] How much control do you have over your job responsibilities and schedule?
(Gaano kalaki ang iyong kontrol sa iyong mga tungkulin at iskedyul sa trabaho?)

Virtual assistants in the Philippines experience job control that impacts productivity, satisfaction, and financial stability. Most have significant autonomy, though some variation exists. Greater flexibility improves efficiency and earnings, while inconsistent control may lead to stress. Strengthening contracts, fair wages, and flexible policies can enhance job security and satisfaction.

4.4 Data on the Impact of New Technologies of Virtual Assistants in the Philippines

Frequencies

Statistics

		NT1	NT2	NT3	NT4	NT5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0
Mean		3.5757	3.7320	3.1390	3.5236	3.9355
Median		4.0000	4.0000	3.0000	3.0000	4.0000
Mode		3.00	4.00	3.00	3.00	4.00
Std. Deviation		.96253	.89645	1.06062	.90125	.89265

[NT1] How concerned are you regarding the impact of new technologies affecting your employment stability? (Gaano ka-alala tungkol sa epekto ng mga bagong teknolohiya sa katatagan ng iyong trabaho?)

The survey presents that the respondents are moderately concerned about the impact of new technologies on their employment stability. The median shows that most of the respondents feel somewhat concerned, while the mode presents that a significant portion feels neutral. The low standard deviation presents that most people do perceive a similar level of concern regarding innovative changes.

[NT2] How would you rate your efficiency in completing tasks when utilizing Artificial Intelligence? (Paano mo irere-rate ang iyong kahusayan sa pagtapos ng mga gawain gamit ang Artificial Intelligence?)

The respondents feel somewhat efficient when using Artificial Intelligence during the completion of tasks, bringing the results indicating that their rate of efficiency is above average. Most people feel similar due to the low standard deviation result.

[NT3] Do you experience a sense of insecurity when using Artificial Intelligence? (Nakakaranas ka ba ng pakiramdam ng hindi kasiguraduhan kapag gumagamit ng Artificial Intelligence?)

The results express that the respondents experience a moderate level of insecurity as they use Artificial Intelligence, showing signs of consciousness. The median and mode present that most people feel neutral or slightly insecure. The low standard deviation presents that there is little variation in the responses but mostly consistent.

[NT4] How do new technologies affect your relationship with team members? (Paano naaapektuhan ng mga bagong teknolohiya ang iyong relasyon sa mga kasamahan sa koponan?)

The VAs in the Philippines show that new technologies have a moderate impact on their relationships with their team members. The median and the mode present neutral perceptions, indicating neither a positive nor negative look toward the effect of new technologies on team dynamics. The standard deviation shows that the responses gathered are fairly consistent.

[NT5] How would you rate your use of remote collaboration tools such as Google Meet, Zoom, etc. in your meetings? (Paano mo irere-rate ang paggamit mo ng mga kasangkapan sa remote na pakikipagtulungan tulad ng Google Meet, Zoom, at iba pa sa iyong mga pagpupulong?)

The respondents feel positive about using remote collaboration tools such as Google Meet and Zoom. Furthermore, the median and mode indicate high satisfaction of the Virtual Assistants with the aforementioned tools. The low standard deviation presents similar experiences towards these innovations.

4.5 Data on Work Limitations of the Virtual Assistants in the Philippines

Frequencies

Statistics

		WL1	WL2	WL3	WL4	WL5
N	Valid	403	403	403	403	403
	Missing	0	0	0	0	0
Mean		3.3350	3.2010	3.1241	3.0819	3.3127
Median		3.0000	3.0000	3.0000	3.0000	3.0000
Mode		3.00	3.00	3.00	3.00	3.00
Std. Deviation		.92744	1.02302	.98723	.97773	.94712

[WL1] How often do you encounter challenges related to new technologies in your job? (Gaano kadalas ka nakakaranas ng mga hamon kaugnay ng mga bagong teknolohiya sa iyong trabaho?)

The survey presents that new technologies produce challenges to their jobs on an occasional basis. Additionally, the median and mode indicate a neutral perception, meaning that participants are challenged to an extent, but not frequently. The low standard deviation shows similar responses among the participants.

[WL2] How frequently do you feel socially isolated due to your employment? (Gaano kadalas mong nararamdaman ang pagiging socially isolated dahil sa iyong trabaho?)

The survey shows that social isolation among virtual assistants can impact productivity, mental well-being, and overall stability. Regular isolation can decrease motivation and productivity, impacting job performance and income. The low standard deviation presents most virtual associates experiencing moderate isolation.

[WL3] How often do you encounter communication difficulties with clients or colleagues? (Gaano kadalas ka nakakaranas ng mga kahirapan sa komunikasyon sa mga kliyente o kasamahan sa trabaho?)

The responses present that many VAs encounter communication difficulties with clients or colleagues occasionally. Furthermore, the median and mode indicate that these challenges are not frequent, but on a time-to-time basis. The low standard deviation presents some little variation among the responses.

[WL4] How often do you struggle to find resources or materials for work? (Gaano kadalas kang nahihirapan maghanap ng mga resources o materyales para sa trabaho?)

VAs in the Philippines struggle to find resources or materials for work. The median and mode indicate that these challenges are not frequent but occur from time to time. The low standard deviation indicates consistency among the responses.

[WL5] How difficult is communicating with clients or colleagues across different time zones? (Gaano kahirap makipag komunika sa mga kliyente o kasamahan sa trabaho na nasa ibang time zone?)

The responses show that the participants find communication with clients across different time zones difficult. The median and mode indicate a neutral perception, meaning that this challenge may be faced occasionally but not continuously. The low standard deviation presents similarity in the responses gathered.

V. CONCLUSION

5.1 Conclusion and Analysis

Virtual Assistants (VAs) in the Philippines feel moderately prepared for emergencies, however, some concerns about financial stability and achieving their desired lifestyle still occur. While most VAs contribute to their emergency funds on an occasional basis, they do feel a neutral perception of whether a contractual position or a project-based work suits them best. Their job satisfaction is moderate, as most of the Virtual Assistants in the Philippines feel valued, however, some encounter challenges due to inconsistent income streams or growth in their careers. On a good note, relationships with clients and colleagues are mostly positive, and the perception of innovative remote collaboration tools is well-reviewed.

Furthermore, Virtual Assistants in the Philippines do feel moderate concerns how new technologies affect their job stability, as well as facing insecurities when using Artificial Intelligence. On the other hand, they

still somewhat experience much more efficient with the adoption of AI in their line of work. Other challenges such as communication difficulties, time zone differences, and finding resources are occasionally encountered, but they adapt well to the needs of their clients and are able to maintain an environment in their homes suitable for work. Lastly, social isolation is a concern for some of the VAs, but their overall perception is that they are capable of adapting and are moderately satisfied with their jobs while continuously looking for improvements in their financial security, career advancement, and well-being.

5.2 Recommendations

The researchers recommend implementing mental health initiatives and social engagement opportunities to reduce isolation and promote a healthier work-life balance. Additionally, encouraging flexible work schedules will help virtual assistants to manage their time more effectively.

Another recommendation is to address communication challenges, especially if the client is in another time zone, employers and freelancers should adopt synchronous and asynchronous communication tools and establish clear workflow systems. These enhancements will improve financial security, job satisfaction, and career growth, benefiting both virtual assistants and employers.

By implementing these recommendations, employers benefit from increased productivity and retention, and virtual assistants can improve career progression, employment satisfaction, and financial stability.

REFERENCES

1. Albrychiewicz-Słocińska, A. (2023). Learning Problems in a Remote Working Situation: A Generation Z Perspective. European Conference on Knowledge Management, 24(1), 33–41. https://doi.org/10.34190/eckm.24.1.1811
2. Ahluwalia, A., Babu, N., Bhattar, S., Marda, K. & Mishra, A. (2024) The Impact of Artificial Intelligence in the Workplace and its Effect on the Digital Wellbeing of Employees.. https://doi.org/10.5281/zenodo.10936348
3. Ali, B. J., & Anwar, G. (2021, April 8). *An empirical study of employees' motivation and its influence job satisfaction*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3822723
4. Ariesmansyah, A., Arisanti, I., & Rahmawati, R. (2024). The Effect of Employee Support Policy Effectiveness, Collaborative Leadership, and Work Rewards on Organizational Innovation in the Manufacturing Industry in West Java. West Science Social and Humanities Studies.
5. Asril, W.P., & Syafrizal (2021). ANALYSIS OF COOPERATION, ADAPTATION, EXPERTISE, AND COMMUNICATION EFFECTS ON SATISFACTION AND LOYALTY OF TELKOMSEL DISTRIBUTOR PARTNERS IN PADANG BRANCH. Journal of Social and Economics Research.
6. Ayuste, R. G., Jr. (n.d.). A revolution in retirement planning for the Philippines. World Finance. https://www.worldfinance.com/wealth-management/a-revolution-in-retirement-planning-for-the-philippines
7. Bellmann, L., & Hübler, O. (2020). Working from home, job satisfaction and work–life balance – robust or heterogeneous links? International Journal of Manpower, 42(3), 424–441. https://doi.org/10.1108/ijm-10-2019-0458
8. Blaising, A., Kotturi, Y., Kulkarni, C., & Dabbish, L. (2021). Making it Work, or Not: A Longitudinal Study of Career Trajectories Among Online Freelancers, 4(CSCW3), 1–29. https://doi.org/10.1145/3432925

9. Bloom, N., Liang, J., Roberts, J., & Ying, Z. J. (2015). Does working from home work? Evidence from a Chinese experiment. The Quarterly Journal of Economics, 130(1), 165–218. https://doi.org/10.1093/qje/ qju032

10. Boeri, T., Giupponi, G., Krueger, A. B., & Machin, S. (2020). Solo Self-Employment and Alternative Work Arrangements: A Cross-Country Perspective on the changing composition of jobs. the Journal of Economic Perspectives, 34(1), 170–195. https://doi.org/10.1257/jep.34.1.170

11. Cascio, W. F., & Montealegre, R. (2016). How technology is changing work and organizations. *Annual Review of Organizational Psychology and Organizational Behavior*, *3*(1), 349–375. https://doi.org/10.1146/annurev-orgpsych-041015-062352

12. Ekhsan, Muhamad & Aeni, Nur & Parashakti, Ryani & Fahlevi, Mochammad. (2019). THE IMPACT OF MOTIVATION, WORK SATISFACTION AND COMPENSATION ON EMPLOYEE'S PRODUCTIVITY IN COAL COMPANIES.

13. Fauser, S. (2020). Career trajectories and cumulative wages: The case of temporary employment. Research in Social Stratification and Mobility, 69, 100529. https://doi.org/10.1016/j.rssm.2020.100529

14. Gangapuram Aruna (2018). Impact of Rewards and Recognition on Employee Motivation

15. Gati, I., & Kulcsár, V. (2021). Making better career decisions: From challenges to opportunities. Journal of Vocational Behavior, 126, 103545. https://doi.org/10.1016/j.jvb.2021.103545

16. Gipson Raphael Ole Kinisa. (2019). Impact of Employees' Training and Development on Organizational Performance: A Case of the National Bank of Commerce (NBC) Mwanza City https://www.ijsrp.org/research-paper-0819/ijsrp-p9262.pdf

17. Green, C. P., & Leeves, G. (2013). Job security, financial security and worker well-being: New evidence on the effects of flexible employment. Scottish Journal of Political Economy, 60(2), 121–138. https://doi.org/10.1111/sjpe.12005

18. Grierson, S., & Brennan, R. (2017). Referrals for new client acquisition in professional services. Qualitative Market Research: An International Journal, 20, 28-42.

19. Grolleau, G., Mzoughi, N., & Pekovic, S. (2015). Work Recognition and Labor Productivity: Evidence from French Data. Managerial and Decision Economics, 36, 508-516.

20. Haque, S. (2023). The impact of remote work on HR practices: Navigating challenges, embracing opportunities. *European Journal of Human Resource Management Studies*, *7*(1). https://doi.org/10.46827/ejhrms.v7i1.1549

21. Hofmans, J., De Gieter, S., & Pepermans, R. (2013). Individual differences in the relationship between satisfaction with job rewards and job satisfaction. Journal of Vocational Behavior, 82(1), 1–9. https://doi.org/10.1016/j.jvb.2012.06.007

22. *How much does a Virtual Assistant make in Philippines?*. Glassdoor. (2024, August 16). https://www.glassdoor.com/Salaries/philippines-virtual-assistant-salary-SRCH_IL.0,11_IN204_KO12,29.htm

23. Hur, H. (2019). Job security matters: A systematic review and meta-analysis of the relationship between job security and work attitudes. Journal of Management & Organization, 28(5), 925–955. https://doi.org/10.1017/jmo.2019.3

24. Hussain, S.D., Khaliq, A., Nisar, Q.A., Kamboh, A., & Ali, S. (2019). The Impact of Employees' Recognition, Rewards and Job Stress on Job Performance: Mediating Role of Perceived Organization Support.

25. Itohan, I., Henry, O., & Olumuyiwa, A. (2023). JOB SATISFACTION, JOB SECURITY, AND CAREER ADVANCEMENT IN THE GIG ECONOMY. EPRA International Journal of Economics, Business and Management Studies.

26. Jämsen, R., Sivunen, A., & Blomqvist, K. (2022). Employees' perceptions of relational communication in full-time remote work in the public sector. Computers in Human Behavior, 132, 107240. https://doi.org/10.1016/j.chb.2022.107240

27. Kahn, K. (2018). *A Report from the 2017 Aspen Institute Economic Security*. The Aspen Institute. https://www.aspeninstitute.org/wp-content/uploads/2018/06/2018_ESS_REPORT_WEB.pdf

28. Kamarudin, Nur Shuhada & Rasedee, Ahmad & Ramli, Nur Ainna. (2018). Why Preparing An Emergency Fund Is Matter To Young Adults?. International Journal of Engineering and Technology. 7. 172-175. 10.14419/ijet.v7i4.28.22574.

29. Keshlaf, A. A., Alahresh, A. A., & Aswad, M. K. (2021). Factors influencing the use of On-Line meeting tools. 2021 IEEE 1st International Maghreb Meeting of the Conference on Sciences and Techniques of Automatic Control and Computer Engineering MI-STA. https://doi.org/10.1109/mi-sta52233.2021.9464370

30. Kozak, T., Kasza, L., & Nemeth, P. (2023). Examining the impact of the gig-economy, as a new challenge for supply chain strategy. Journal of Business & Retail Management Research.

31. KS, A. (2021). Employee's job security. Journal of Research in Business and Management. https://questjournals.org/jrbm/papers/vol9-issue6/Ser-2/D09062629.pdf

32. Lim, J., Na, K., & Kim, S. (2021). A Study on Information Technology Freelancer Matching with Exploiting Blockchain in Gig Economy. WSEAS TRANSACTIONS ON BUSINESS AND ECONOMICS.

33. Luebstorf, S., Allen, J.A., Eden, E., Kramer, W.S., Reiter-Palmon, R., & Lehmann-Willenbrock, N. (2023). Digging into "Zoom Fatigue": A Qualitative Exploration of Remote Work Challenges and Virtual Meeting Stressors. Merits.

34. Magnani, M. (2024). An analysis of precautionary behavior in retirement decision making with an application to pension system reform https://doi.org/10.1016/j.insmatheco.2024.04.004

35. Malik, R., Visvizi, A., & Skrzek-Lubasińska, M. (2021, April 29). The gig Economy: current issues, the debate, and the new avenues of research. *Sustainability*, *13*(9), 5023. https://doi.org/10.3390/su13095023

36. Martyniuk, J., Moffatt, C., & Oswald, K. (2021). Into the Unknown: Onboarding Early Career Professionals in a Remote Work Environment. Partnership: The Canadian Journal of Library and Information Practice and Research.

37. Munsey, B. A. (2023, July 26). *What Is a Virtual Assistant? (With Skills and Requirements)*. Indeed. Retrieved April 21, 2024, from https://www.indeed.com/career-advice/finding-a-job/what-is-a-virtual-assistant

38. Mussagulova, A., Chng, S., Goh, Z. a. G., Tang, C. J., & Jayasekara, D. N. (2023). When is a career transition successful? a systematic literature review and outlook (1980–2022). Frontiers in Psychology, 14. https://doi.org/10.3389/fpsyg.2023.1141202

39. Nabila, E.A., Santoso, S.B., Muhtadi, Y., & Tjahjono, B. (2021). Artificial Intelligence Robots And Revolutionizing Society In Terms Of Technology, Innovation, Work And Power. IAIC Transactions on Sustainable Digital Innovation (ITSDI).

40. Nelson, R., Rutherford, J. N., Hinde, K., & Clancy, K. B. H. (2017). Signaling Safety: characterizing fieldwork experiences and their implications for career trajectories. American Anthropologist, 119(4), 710–722. https://doi.org/10.1111/aman.12929

41. Nguyen, T.A. (2023). The power of financial behavior in emergency funds: Empirical evidence from a developing country. Journal of Eastern European and Central Asian Research (JEECAR).

42. Niebuhr, F., Borle, P., Börner-Zobel, F., & Voelter-Mahlknecht, S. (2022). Healthy and Happy Working from Home? Effects of Working from Home on Employee Health and Job Satisfaction. International Journal of Environmental Research and Public Health, 19.

43. Ola, Oluwawapelumi & Adaramola, Ebernezer & Sanusi, Bernice. (2023). COMMUNICATION CHALLENGES AND STRATEGIES IN REMOTE WORK SETTINGS. 75-86.

44. Pindek, S., Howard, D.J., Krajcevska, A. and Spector, P.E. (2019), "Organizational constraints and performance: an indirect effects model", *Journal of Managerial Psychology*, Vol. 34 No. 2, pp. 79-95. https://doi.org/10.1108/JMP-03-2018-0122

45. Procaccini, Elena. (2021). Factors that Impact Career Development in Virtual Environments. Retrieved from Sophia, the St. Catherine University repository website: https://sophia.stkate.edu/maol_theses/40

46. Richardson, J., & Kelliher, C. (2015). Managing visibility for career sustainability: a study of remote workers. In Edward Elgar Publishing eBooks. https://doi.org/10.4337/9781782547037.00013

47. Sachdeva, S., & Wadera, D. (2023). Impact of Digital Communication in Human Resources: A Comprehensive Review. https://l.messenger.com/l.php?u=https%3A%2F%2Fwww.propulsiontechjournal.com%2Findex.php%2Fjournal%2Farticle%2Fdownload%2F2634%2F1813%2F4537&h=AT3Asf21y2dxTq5ByPkuGWLR6qQnqna6CtHABFCCdOZgNXj_egDxv76KHAwt30NRPFBgc0ZcIkp4Y4ZyVmBYbQhDXNEu1j9UD8p3r-8ZuNX_NbNbP7jQ2KHugJwgYZtGPW9W-Q

48. Sal, A. & Raja, M. (2016). The Impact of Training and Development on Employees Performance and Productivity (july 10, 2016). International Journal of Management Sciences and Business Research, Vol. 5, Issue 7, July 2016, Available at SSRN: https://ssrn.com/abstract=2849769

49. Santouridis, I., & Veraki, A. (2017). Customer relationship management and customer satisfaction: the mediating role of relationship quality. Total Quality Management and Business Excellence/Total Quality Management & Business Excellence, 28(9–10), 1122–1133. https://doi.org/10.1080/14783363.2017.1303889

50. Shevchuk, A., Strebkov, D., & Davis, S. N. (2018). The Autonomy Paradox: How night work undermines Subjective Well-Being of Internet-Based Freelancers. Industrial & Labor Relations Review, 72(1), 75–100. https://doi.org/10.1177/0019793918767114

51. Songsangyos, P. & Iamamporn, S. (2019) International Journal of Applied Computer Technology and Information Systems: Volume 9, No.2, Remote Working with Work-life Balance

52. Soumya Awasthi (2020). Updated Comparative Analysis on Video Conferencing Platforms- Zoom, Google Meet, Microsoft Teams, WebEx Teams and GoToMeetings

53. Syarfina Abu Bakar, A., Razeef Abd Razak, M., & Anwar, R. (2024). Evolution of Digital Platform for Gig Economy in Design Industry. KnE Engineering.

54. Teixeira, A. & Queirós, A. (2016). Economic growth, human capital and structural change: A dynamic panel data analysis, Research Policy, Volume 45, Issue 8, 2016, Pages 1636-1648, ISSN 0048-7333, https://doi.org/10.1016/j.respol.2016.04.006

55. Umair, A., Conboy, K., & Whelan, E. (2019). Understanding the Influence of Technostress on Workers' Job Satisfaction in GIG-Economy: an Exploratory Investigation. European Conference on Information Systems.

56. Urbaniec, M., Małkowska, A., & Włodarkiewicz-Klimek, H. (2022). The impact of technological developments on remote working: Insights from the Polish managers' perspective. *Sustainability*, *14*(1), 552. https://doi.org/10.3390/su14010552

57. Van Der Zwan, P., Hessels, J., & Burger, M. (2019). Happy Free Willies? Investigating the relationship between freelancing and subjective well-being. Small Business Economics, 55(2), 475–491. https://doi.org/10.1007/s11187-019-00246-6

58. Vasantha Raju, Narayanaswamy & N.S., Harinarayana. (2016). Online survey tools: A case study of Google Forms.

59. Wood, A.J., Martindale, N., & Lehdonvirta, V. (2021). Dynamics of Contention in the Gig Economy: Rage Against the Platform, Customer, or State? New technology, work and employment.

60. Zirar, A., Ali, S. I., & Islam, N. (2023). Worker and workplace Artificial Intelligence (AI) coexistence: Emerging themes and research agenda. Technovation, 124, 102747. https://doi.org/10.1016/j.technovation.2023.102747

61. Živković, Ana & Fosić, Ivana & Pap Vorkapić, Ana. (2023). Perceived alternative job opportunities and turnover intention as preliminary steps in employee withdrawal. Strategic Management. 4-17. 10.5937/StraMan2300042Z.