



WORK-LIFE BALANCE, JOB SATISFACTION AND RETENTION AMONG VIRTUAL TEAM EMPLOYEES IN THE BPO INDUSTRY

Karina Yvonne D. Pascua

*Master in Business Administration, Tarlac State University, Tarlac City,
Tarlac, Philippines*

ABSTRACT

The increasing adoption of virtual work arrangements in the Philippine Business Process Outsourcing (BPO) industry has transformed employees' work experiences and highlighted the importance of work-life balance, job satisfaction, and employee retention. This study examined the levels of work-life balance, job satisfaction, and employee retention among virtual team employees and determined the influence of work-life balance on job satisfaction and employee retention, as well as the influence of job satisfaction on employee retention. Using a quantitative descriptive-correlational design, data were collected from 377 rank-and-file virtual team employees from seven BPO companies in Pampanga with at least six months of work experience. Data were analyzed using descriptive statistics and multiple linear regression at the .05 significance level. Results revealed moderate levels of work-life balance, job satisfaction, and employee retention. Work-life balance significantly influenced job satisfaction, $F(3, 373) = 12.22$, $p < .001$, with Personal Life Interference with Work (PLIW) exerting a significant negative influence and Work-Personal Life Enhancement (WPLE) a significant positive influence. Work-life balance also significantly influenced employee retention, $F(3, 373) = 5.27$, $p < .001$, with PLIW negatively and WPLE positively influencing retention. Job satisfaction significantly influenced employee retention, $F(4, 372) = 6.18$, $p < .001$, with compensation and benefits and supervision emerging as significant predictors. When examined simultaneously, only job satisfaction significantly influenced employee retention ($B = 0.3223$, $p < .001$). These findings highlight the need for BPO organizations to improve job satisfaction and reduce personal-life interference while promoting positive work-life enhancement.

Keywords: *Work-life balance, Job satisfaction, Employee retention, Virtual team employees, BPO Industry*

INTRODUCTION

In today's digitally connected world, work is no longer confined to traditional offices. Advances in information and communication technologies have enabled organizations to operate across geographical boundaries through virtual work arrangements. This shift has been particularly evident in the Business Process Outsourcing (BPO) industry, where employees collaborate remotely using digital platforms to provide services to global clients. As remote and virtual work become increasingly common, organizations face growing challenges in maintaining employees' work-life balance, job satisfaction, and long-term retention.

Business Process Outsourcing (BPO) refers to the contracting of non-core business processes to external service providers to improve operational efficiency and reduce costs (German, 2023). Over the years, the BPO industry has evolved from traditional call center operations to highly digitized and globally integrated workplaces that rely heavily on virtual teams and technology-driven communication systems (Gorospe et al., 2024). The adoption of remote work and virtual team arrangements has become a significant feature of the industry, allowing organizations to maintain productivity while responding to changing business demands.

The Philippines remains one of the leading destinations for BPO services worldwide because of its highly skilled workforce, strong English proficiency, and cultural compatibility with Western markets (Cabello, 2024). The sector continues to contribute significantly to employment generation and national economic growth. However, despite its success, the industry continues to face persistent concerns regarding employee turnover, work-related stress, and the challenges associated with balancing professional and personal responsibilities. These concerns have become increasingly relevant as organizations adopt flexible and remote work arrangements.

Virtual teams consist of employees who collaborate across geographic locations through digital communication technologies (Mendoza, 2024). Although virtual work offers flexibility and greater accessibility to employment opportunities, it also creates challenges such as communication difficulties, social isolation, blurred work-life boundaries, and digital fatigue (Coronel, 2017). In the Philippine context, these challenges may be further intensified by unstable internet connectivity, shared household environments, and the need to coordinate with colleagues and clients across different time zones (Gorospe et al., 2024). Such circumstances may affect employees' satisfaction with their jobs and influence their decisions to remain with or leave their organizations.

Work-life balance has long been recognized as a critical factor influencing employee well-being and organizational outcomes. Employees who successfully balance work and personal responsibilities tend to experience higher levels of job satisfaction and

organizational commitment, while work-life conflicts often contribute to stress, burnout, and turnover intentions (Lagrana & Bayoneta, 2021). Similarly, job satisfaction plays a vital role in employee retention, as satisfied employees are generally more motivated, productive, and likely to remain with their organizations. Understanding the interaction among work-life balance, job satisfaction, and employee retention is therefore essential for organizations seeking to maintain a stable and effective workforce.

Despite the growing body of literature on these variables, several research gaps remain. First, many studies focus on traditional work settings and do not adequately examine the unique challenges associated with virtual team environments, such as constant digital connectivity, online monitoring, and time-zone differences. Second, existing research is largely based on Western contexts, resulting in limited understanding of how these relationships operate within developing countries such as the Philippines. Third, previous studies frequently emphasize managerial and supervisory employees, giving less attention to the experiences of rank-and-file workers who comprise a substantial portion of the BPO workforce. Finally, there is a scarcity of localized studies conducted in emerging BPO hubs such as Pampanga, despite the region's growing significance in the industry. Tamundong (2024) highlighted the need for further investigation of BPO work environments outside Metro Manila to better understand regional differences and employee experiences.

Addressing these gaps is important because the continued growth and sustainability of the Philippine BPO industry depend not only on technological advancements but also on the well-being and retention of its workforce. Understanding how work-life balance influences job satisfaction and employee retention among virtual team employees can provide important insights for developing policies and interventions that support employee welfare and organizational effectiveness.

The variables examined in this study were grounded in established theories and measurement frameworks widely used in organizational research. Work-life balance was conceptualized using the framework of Fisher-McAuley et al. (2003), which emphasizes the interaction between work and personal life through dimensions such as Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work/Personal Life Enhancement (WPLE). Hayman (2005) further operationalized these dimensions through a 15-item Work-Life Balance Scale, which has been extensively utilized in assessing employees' ability to manage competing work and personal responsibilities. Similarly, job satisfaction was examined through the lens of the Job Descriptive Index (JDI) developed by Smith et al. (1969, as cited in Aziri, 2011), one of the most widely recognized measures of employee satisfaction. The JDI identifies key facets of job satisfaction, including nature of work, compensation and benefits, supervision, relationships with co-workers, and opportunities for promotion and growth. Recent studies have adapted these dimensions to reflect contemporary workplace conditions and industry-specific contexts, particularly within the BPO sector (Veto et al., 2025). Employee retention, meanwhile, is commonly assessed through employees' intention to remain with their organizations, as retention intention has been found to be a strong predictor of actual employee turnover behavior. Briones et al. (2025) emphasized that employees with positive perceptions of their work environment and higher job

satisfaction are more likely to demonstrate stronger intentions to stay. Collectively, these frameworks and studies provide a sound theoretical and empirical basis for examining the influences of these variables with each other among virtual team employees in the BPO industry.

Therefore, this study examines the work-life balance, job satisfaction, and employee retention of virtual team employees in the BPO industry. Specifically, it seeks to determine the levels of these variables and investigate the influences among them. By focusing on rank-and-file virtual team employees in BPO companies in Pampanga, the study contributes to the limited body of localized research on virtual work arrangements and provides evidence that may guide organizational strategies for improving employee satisfaction and retention.

Research Questions

The study aimed to examine the work-life balance, job satisfaction, and employee retention of virtual team employees in the BPO industry and determining how work-life balance and job satisfaction influence employee retention.

Specifically, the study attempted to answer the following questions:

1. How is the demographic profile of the respondents described in terms of the following:
 - 1.1 job title;
 - 1.2 type of BPO account;
 - 1.3 account category;
 - 1.4 account type/line of business;
 - 1.5 work arrangement; and
 - 1.6 years in service in the same organization/company?
2. How is the work-life balance of the respondents described in terms of:
 - 2.1 Work interference with personal life (WIPL);
 - 2.2 Personal life interference with work (PLIW); and
 - 2.3 Work-Personal Life Enhancement (WPLE)?
3. How is the job satisfaction of the respondents described along the job facets:
 - 3.1 the nature of work;
 - 3.2 over-all compensation package and benefits;
 - 3.3 attitudes toward supervisors;
 - 3.4 relationship with co-workers and/or subordinates; and
 - 3.5 opportunities for promotion and growth?
4. How is employee retention of the respondents described?
5. Does work-life balance influence to job satisfaction of virtual team employees in the BPO industry?
6. Does work-life balance influence to employee retention of virtual team employees in the BPO industry?
7. Does job satisfaction influence employee retention of virtual team employees in the BPO industry?

8. Do work-life balance and job satisfaction influence employee retention of virtual team employees in the BPO industry?

Hypotheses

H₀₁: Work-life balance influences job satisfaction.

H₀₂: Work-life balance influences employee retention.

H₀₃: Job satisfaction influences employee retention.

H₀₄: Work-life balance and job satisfaction influence employee retention.

METHODOLOGY

The study was conducted in the province of Pampanga, Philippines, particularly among employees working in selected Business Process Outsourcing (BPO) companies operating within the Clark Freeport Zone and nearby urban areas. The locale was chosen because Pampanga has become one of the growing hubs of the Philippine BPO industry, hosting companies that utilize remote, hybrid, and work-from-home arrangements. This setting provided an appropriate environment for examining work-life balance, job satisfaction, and employee retention among virtual team employees.

This study employed a quantitative descriptive-correlational research design. The descriptive component was used to determine the demographic profile of the respondents and assess their levels of work-life balance, job satisfaction, and employee retention. The correlational component examined the influences among these variables and determined the extent to which work-life balance and job satisfaction influence employee retention.

The respondents of the study consisted of 377 virtual team employees from seven (7) BPO companies in Pampanga. Random sampling technique was utilized. The participants represented a diverse range of positions commonly found in the BPO industry. Their job titles included agents/representatives, associates, business operations analysts, content moderators, contracts drafting personnel, health operations associates, healthcare operations associates, quality auditors, sales operations specialists, transaction processing associates, and teammates/agents or associates.

In terms of type of BPO account, participants were assigned to voice, non-voice, and blended (voice and non-voice) accounts, reflecting the varying communication demands and operational responsibilities present in the BPO sector. Regarding account category, participants were involved in client-based, cluster-based, program-based, and project-based accounts, allowing the study to capture experiences across different organizational structures and client engagement models.

The participants also represented various lines of business or account types, including customer service, technical support, sales, finance and accounting, healthcare support, content moderation, and back-office or data processing functions. Some respondents were assigned to accounts that combined multiple business functions, such as customer service and healthcare support, or sales and finance-related operations. This

diversity enhanced the comprehensiveness of the study by providing insights from employees performing different work responsibilities within virtual team environments.

With respect to work arrangement, the respondents were employed under either fully remote/work-from-home arrangements or hybrid work arrangements, which combined remote and on-site work. These arrangements were particularly relevant to the study because they reflected the virtual work environments commonly adopted by BPO companies.

The participants also differed in their length of service within their current organization. Participants had tenure ranging from seven months to one year, one to three years, four to six years, and seven to ten years. The inclusion of employees with varying lengths of service enabled the study to capture perceptions from both relatively new and more experienced workers, thereby providing a broader understanding of work-life balance, job satisfaction, and employee retention among virtual team employees.

To maintain the focus of the study, only rank-and-file and non-managerial employees were included as participants. Supervisors, managers, executives, and clients were excluded because the study specifically sought to examine the experiences and perceptions of employees directly engaged in virtual team operations within the BPO industry.

Data were gathered using a structured survey questionnaire administered through Google Forms and printed survey forms. The questionnaire consisted of four sections:

Part I: Demographic Profile – This section collected information regarding respondents' job title, BPO account type, account category, line of business, work arrangement, and years in service.

Part II: Work-Life Balance Assessment – Work-life balance was measured using the adapted 15-item Work-Life Balance Scale developed by Hayman (2005), which was based on the framework of Fisher-McAuley et al. (2003). The instrument measured the dimensions of Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work/Personal Life Enhancement (WPLE). Responses were rated using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Part III: Job Satisfaction Assessment – Job satisfaction was assessed using an adapted version of the Job Descriptive Index (JDI) developed by Smith et al. (1969), focusing on five facets: Nature of Work, Compensation and Benefits, Attitude toward Supervisors, Relationships with Coworkers and Sub-ordinates, and Opportunities for Promotion and Growth. The adapted instrument was based on the work of Veto et al. (2025) and used a 5-point Likert scale.

Part IV: Employee Retention Assessment – Employee retention was measured using items adapted from Briones et al. (2025), which assessed respondents' intention to remain in their organization. Responses were likewise measured using a 5-point Likert scale.

The collected data were encoded and analyzed using appropriate statistical software. Frequency counts and percentages were used to describe the demographic profile of the respondents, while mean and standard deviation were computed to determine the levels of work-life balance, job satisfaction, and employee retention.

Simple linear regression was utilized to determine the individual influence of work-life balance and job satisfaction on employee retention, while multiple linear regression was employed to assess their combined influence on employee retention. All hypotheses were tested at a 0.05 level of significance. A p-value less than 0.05 indicated a statistically significant influence, while a p-value greater than 0.05 indicated no significant influence.

The study relied on self-reported survey responses, which may be influenced by respondents' perceptions and honesty. The findings were limited to the selected BPO companies included in the study and may not be generalized to all BPO employees in the Philippines. Furthermore, the study examined only the variables of work-life balance, job satisfaction, and employee retention; other factors that may influence employee retention were beyond the scope of the research.

RESULTS AND DISCUSSION

1. Profile of the Respondents

Table 1 indicates the summary of respondents' profile wherein the sample is largely composed of rank-and-file employees engaged in operational roles, particularly Quality Auditing Associates (21.2%), Agents/Representatives (20.4%), Sales Operations Specialists (19.1%), Healthcare Operation New Associates (18.6%), and Transaction Processing Associates (17.8%), reflecting the typical workforce composition of the BPO industry.

In terms of account type, respondents are fairly distributed across non-voice (35.8%), voice (32.9%), and blended (31.3%) functions, suggesting diverse work demands and communication channels. Similarly, account categories are evenly represented across client-based (27.6%), project-based (25.2%), program-based (24.9%), and cluster-based (22.3%) structures, indicating a balance between stable and flexible work arrangements. The line of business also shows diversity, with technical support (15.7%), back-office functions (18.0%), content moderation (14.6%), healthcare (14.0%), customer service (13.6%), finance (12.7%), and sales (11.4%) all contributing substantial shares. Moreover, the majority of respondents work under hybrid arrangements (57.8%), followed by fully remote setups (42.2%), highlighting the prevalence of flexible work models in this particular industry. In terms of tenure, most respondents have mid- to long-term experience, with 4–6 years (28.4%) and 7–10 years (26.3%) comprising the largest groups, indicating a relatively stable workforce. Overall, the distribution reflects a diverse yet balanced representation of virtual team employees, strengthening the study's ability to capture varied experiences related to work-life balance, job satisfaction, and employee retention in the BPO sector.

Table 1.
Summary of Respondents' Profile

Profile Variable	Category	Frequency	Percentage
Job Title	Agent/Representative	77	20.4%
	Healthcare Operation New Associate	70	18.6%
	Quality Auditing Associate	80	21.2%
	Sales Operations Specialist	72	19.1%
	Transaction Processing Associate	67	17.8%
	Others (<i>combined</i>)	11	2.9%
BPO Account Type	Blended (Voice & Non-Voice)	118	31.3%
	Non-Voice	135	35.8%
	Voice	124	32.9%
Account Category	Client-based	104	27.6%
	Cluster-based	84	22.3%
	Program-based	94	24.9%
	Project-based	95	25.2%
Line of Business	Technical Support	59	15.7%
	Back Office (<i>incl. variations</i>)	68	18.0%
	Content Moderation	55	14.6%
	Customer Service (<i>incl. mixed</i>)	51	13.6%
	Finance	48	12.7%
	Healthcare (<i>incl. support</i>)	53	14.0%
	Sales (<i>incl. mixed</i>)	43	11.4%
Work Arrangement	Fully Remote	159	42.2%
	Hybrid	218	57.8%
Years in Service	7 months–1 year	93	24.7%
	1–3 years	78	20.7%
	4–6 years	107	28.4%
	7–10 years	99	26.3%

2. Work-Life Balance of the Respondents

This section presents the results on the level of work-life balance (WLB) among virtual team employees in the BPO sector. It highlights how respondents manage their professional responsibilities alongside personal commitments while working in a virtual environment. The findings provide insights into the overall balance experienced by employees and the factors that influence it.

Work Interference to Personal Life (WIPL)

The Work Interference to Personal Life (WIPL) dimension of Work-Life Balance (WLB) consists of Statements 1 to 7 of the survey, which measure the perceived extent to which work-related responsibilities affect respondents' personal lives. Table 2 presents

the mean and standard deviation for each statement, providing an overview of the degree of work interference experienced by the respondents and the consistency of their perceptions.

Table 2
Level of Respondents' WLB in terms of Work Interference to Personal Life

WIPL Items	Mean	SD	Interpretation
My Personal Life Suffers because of work.	2.94	1.418	Moderate Interference on WLB
My job makes personal life difficult.	2.91	1.432	Moderate Interference on WLB
I neglect personal needs because of work.	2.95	1.389	Moderate Interference on WLB
I put personal life on hold for work.	2.97	1.363	Moderate Interference on WLB
I miss personal activities because of work.	2.96	1.398	Moderate Interference on WLB
I struggle to juggle work and non-work.	2.99	1.391	Moderate Interference on WLB
I'm happy with the amount of time for non-work activities.	2.99	1.361	Moderate Interference on WLB
Composite Mean	2.96	1.39	Moderate Interference on WLB

The findings reflected in Table 2 indicate that respondents experienced a moderate level of work interference with personal life, as reflected by the overall mean score of 2.96 (SD = 1.39). This suggests that while work responsibilities do affect employees' personal lives, the interference is not severe but remains noticeable across different aspects of work-life balance.

Among the indicators, statements 6 and 7 obtained the highest mean scores (M = 2.99), indicating that respondents commonly experience challenges in balancing work demands with personal commitments. Similarly, respondents moderately agreed that they put their personal life on hold for work (M = 2.97) and miss personal activities because of work (M = 2.96), highlighting the extent to which work obligations can encroach upon personal time.

On the other hand, the lowest mean score was recorded for statement 2 (M = 2.91), although it still fell within the moderate interference category. This suggests that while respondents recognize some negative effects of work on their personal lives, they do not perceive their jobs as overwhelmingly disruptive.

Overall, the results imply that respondents generally manage to maintain a balance between their professional and personal roles, yet they still encounter recurring challenges related to time management, personal commitments, and the integration of work and non-work responsibilities.

Personal Life Interference to Work (PLIW)

The Personal Life Interference to Work (PLIW) dimension of work-life balance (WLB) comprises Statements 8 to 11 of the survey, which assess the perceived extent to which personal life affects work performance and responsibilities. Table 3 presents the mean and standard deviation scores for each PLIW statement, providing insights into

both the average level of interference experienced by respondents and the variability of their responses.

Table 3
Level of Respondents' WLB in terms of Personal Life Interference to Work

PLIW Items	Mean	SD	interpretation
My personal life drains me of energy for work.	3.07	1.431	Moderate Interference on WLB
I'm too tired to be effective at work.	3.00	1.454	Moderate Interference on WLB
My work suffers because of my personal life.	2.91	1.353	Moderate Interference on WLB
It's hard to work because of personal matters.	3.14	1.378	Moderate Interference on WLB
Composite Mean	3.03	1.40	Moderate Interference on WLB

The results show that respondents experienced a moderate level of personal life interference with work, as reflected by the overall mean score of 3.03 (SD = 1.40). This indicates that personal responsibilities, concerns, and circumstances occasionally affect respondents' ability to perform effectively at work, although the impact is not considered severe.

Among the indicators, statement 11 obtained the highest mean score (M = 3.14), suggesting that personal issues may sometimes create challenges in maintaining focus and productivity in the workplace. Likewise, respondents moderately agreed with statement 8 (M = 3.07), indicating that personal obligations and stressors may influence their work-related energy and motivation.

Meanwhile, statement 9 recorded a mean score of 3.00, reflecting a moderate level of fatigue that may stem from personal responsibilities outside work. The lowest mean score was observed in statement 10 (M = 2.91), although it remained within the moderate interference category. This suggests that while personal life affects work to some extent, respondents generally manage to prevent significant disruptions to their job performance.

Overall, the findings imply that respondents are able to maintain a reasonable balance between their personal and professional responsibilities despite experiencing occasional difficulties arising from personal matters.

Work-Personal Life Enhancement (WPLE)

The Work/Personal Life Enhancement (WPLE) dimension of work-life balance (WLB) includes Statements 12 to 15 of the survey, which assess the extent to which experiences in work contribute positively to respondents' personal lives. Table 4 presents the mean and standard deviation scores for each WPLE statement, indicating the level of positive spillover from work to personal life and the variability of respondents' perceptions.

Table 4
Level of Respondents' WLB in terms of Work-Personal Life Enhancement

WPLE Items	Mean	SD	Interpretation
My personal life gives me the energy for my job.	2.99	1.432	Moderate Interference on WLB
My job gives me energy to pursue personal activities.	3.02	1.365	Moderate Interference on WLB
I have better mood at work because of personal life.	3.16	1.440	Moderate Interference on WLB
I have better mood because of my job.	3.09	1.460	Moderate Interference on WLB
Composite Mean	3.06	1.42	Moderate Interference on WLB

The results show that respondents experienced a moderate level of work-personal life enhancement, as reflected by the overall mean score of 3.06 (SD = 1.42). This suggests that both work and personal life contribute positively to one another to a moderate extent, allowing respondents to gain energy, motivation, and positive emotions across these domains.

Among the indicators, statement 14 obtained the highest mean score (M = 3.16), indicating that experiences and relationships in respondents' personal lives moderately contribute to a more positive disposition and outlook in the workplace. This finding suggests that personal well-being and satisfaction can serve as valuable sources of emotional support that enhance work experiences.

Similarly, respondents moderately agreed that statement 15 (M = 3.09), implying that positive work experiences also contribute to their overall well-being outside the workplace. In addition, statement 13 recorded a mean score of 3.02, suggesting that work can provide motivation and a sense of accomplishment that extends to respondents' personal lives.

Meanwhile, statement 12 obtained the lowest mean score (M = 2.99), although it remained within the moderate enhancement category. This indicates that personal life serves as a source of energy and motivation for work, but the extent of this positive influence varies among respondents.

Overall, the findings indicate that respondents experience a moderate level of work-personal life enhancement. The results imply that gains in one domain can generate beneficial outcomes in the other, particularly in terms of energy, motivation, and emotional well-being. Although the level of enhancement observed is moderate, it reflects the presence of constructive interactions that contribute to maintaining work-life balance. The mutual enhancement observed across both domains indicates that supportive personal relationships and satisfying work experiences can contribute to improved well-being, motivation, and performance, thereby promoting a healthier work-life balance.

Table 5
Level of Work–Life Balance of the Respondents by Dimension

WLB Dimension	Mean	SD	Interpretation
Work Interference with Personal Life (WIPL)	2.96	1.39	Moderate Interference on WLB
Personal Life Interference with Work (PLIW)	3.03	1.40	Moderate Interference on WLB
Work–Personal Life Enhancement (WPLE)	3.06	1.42	Moderate Interference on WLB
Composite Mean	3.02	1.40	Moderate Interference on WLB

Table 5 presents the mean scores and standard deviations for the different dimensions of work-life balance among the 377 respondents. Work interference with personal life (WIPL) obtained a mean of 2.96 with a standard deviation of 1.39, while personal life interference with work (PLIW) recorded a mean of 3.03 and a standard deviation of 1.40. Work–personal life enhancement (WPLE) registered the highest mean at 3.06 with a standard deviation of 1.42. The overall work-life balance level yielded a mean of 3.02, representing the average level of work-life balance reported by the respondents, and a standard deviation of 1.40, indicating that the responses are widely dispersed around this mean. All three dimensions, as well as the overall measure, fall within the same quantitative description category “Moderate Interference on WLB” as indicated in the table.

Despite slight variations, all dimensions fall under the same descriptive category, “Moderate Interference on Work-Life Balance”, suggesting that respondents experience a balanced yet challenged interaction between work and personal life. This suggests that while employees are not experiencing extreme conflict, they are also not fully benefiting from optimal work-life synergy.

These results may be explained by the nature of virtual team and hybrid team work in the BPO industry. Although flexible work arrangements allow employees to save time on commuting and provide more control over their schedules, they may also blur the boundaries between work and personal life. This is supported by Gregorio et al. (2021) who found that work-life balance in BPO companies significantly affects employee engagement, and that employees often struggle with balancing professional demands and personal responsibilities in high-pressure environments. The moderate level of interference suggests that employees are neither overwhelmed nor fully balanced; instead, they experience occasional conflicts, such as work demands spilling into personal time or personal responsibilities affecting job performance. The relatively higher mean for work–personal life enhancement indicates that some employees perceive positive interactions between work and personal life, such as increased time with family or improved well-being due to flexible work arrangements. However, the close clustering of mean scores shows that both positive and negative experiences coexist within their work environments.

3. Job Satisfaction of the Respondents

This section presents the level of job satisfaction among virtual team employees in the BPO sector. Table 6 shows the mean scores, standard deviations, and corresponding quantitative descriptions across different dimensions of job satisfaction. The results provide an overview of how respondents perceive various aspects of their work, as well as their overall level of job satisfaction in a virtual team work environment.

Table 6
Job Satisfaction in terms of Nature of Work

Statement	Mean	SD	Interpretation
Organizational rules and procedures support my ability to do my best work in a virtual or hybrid setting.	3.11	1.412	Moderate Satisfaction
Established procedures help facilitate my work in a virtual or hybrid role.	3.05	1.397	Moderate Satisfaction
My workload in a virtual or hybrid work arrangement is manageable and reasonable.	3.16	1.417	Moderate Satisfaction
The documentation or administrative requirements of my role are appropriate and straightforward.	3.19	1.432	Moderate Satisfaction
My work in a virtual or hybrid arrangement is fulfilling and enjoyable.	3.10	1.398	Moderate Satisfaction
I feel a strong sense of pride in the work I do in a virtual or hybrid role.	3.02	1.418	Moderate Satisfaction
I enjoy the variety of tasks I complete in my virtual or hybrid work.	3.11	1.409	Moderate Satisfaction
My work in a virtual or hybrid setting is meaningful and engaging.	2.99	1.394	Moderate Satisfaction
My tasks and responsibilities in a virtual or hybrid role are clearly explained and adequately supported.	3.10	1.478	Moderate Satisfaction
Communication within my virtual or hybrid work team is clear and effective.	2.96	1.423	Moderate Satisfaction
The organization's goals are clearly communicated to me in my virtual or hybrid role.	3.06	1.420	Moderate Satisfaction
I am well-informed about organizational changes that affect my work in a virtual or hybrid setting.	3.08	1.445	Moderate Satisfaction
Composite Mean	3.08	1.42	Moderate Satisfaction

The findings reflected in Table 6 indicate that respondents have a moderate level of satisfaction with the nature of their work, as reflected by the overall mean score of 3.08 (SD = 1.42). This suggests that employees are generally satisfied with various aspects of their work in virtual or hybrid arrangements, including workload, communication,

organizational support, and task engagement, although there remains room for improvement.

Among the indicators, statement 4 obtained the highest mean score ($M = 3.19$), followed by statement 3 ($M = 3.16$). These findings suggest that respondents are relatively satisfied with the structure and demands of their work. In contrast, statement 10 recorded the lowest mean score ($M = 2.96$), although it still fell within the moderate satisfaction category, indicating that communication remains an area that could be further strengthened.

Overall, the results indicate that respondents are generally satisfied with the organizational and functional aspects of their work in a virtual or hybrid environment. The findings highlight themes of manageable workload, clear work processes, and adequate organizational support as positive contributors to job satisfaction. At the same time, the relatively lower ratings for communication and engagement-related indicators suggest opportunities to strengthen collaboration, information sharing, and employees' sense of connection to their work.

Table 7
Job Satisfaction in terms of Over-all Compensation Package and Benefits

Statement	Mean	SD	Interpretation
I am appreciated by the company, considering the pay I receive for my role.	3.04	1.451	Moderate Satisfaction
I am fairly compensated for the tasks I complete.	2.93	1.380	Moderate Satisfaction
I am confident in my opportunities for salary increases.	2.97	1.451	Moderate Satisfaction
Pay raises are provided at regular intervals.	3.07	1.399	Moderate Satisfaction
The benefit package is fair and meets my needs.	3.12	1.440	Moderate Satisfaction
I am satisfied with the benefits provided to me.	2.99	1.413	Moderate Satisfaction
The benefits I receive are as good as or better than those of other companies.	3.06	1.388	Moderate Satisfaction
I am pleased with my range of benefits.	2.98	1.377	Moderate Satisfaction
The company appreciates my work in the role I am in.	3.11	1.416	Moderate Satisfaction
When I perform well in my role, I receive meaningful recognition.	3.16	1.380	Moderate Satisfaction
My efforts in my role are rewarded in a way that feels fulfilling.	3.05	1.399	Moderate Satisfaction
There are various rewards available for those who excel in this role.	3.00	1.447	Moderate Satisfaction
Composite Mean	3.04	1.41	Moderate Satisfaction

The findings reveal that respondents have a moderate level of satisfaction with their over-all compensation package and benefits, as indicated by the overall mean score

of 3.04 (SD = 1.41). This suggests that employees generally perceive their compensation, benefits, and recognition systems as satisfactory, although these aspects do not elicit a particularly high level of satisfaction.

Among the indicators, statement 22 obtained the highest mean score (M = 3.16), followed by statement 17 (M = 3.12) and statement 21 (M = 3.11). These results suggest that respondents feel moderately recognized and valued for their contributions and are generally satisfied with the benefits provided by their organization.

On the other hand, statement 14 recorded the lowest mean score (M = 2.93), followed by statement 15 (M = 2.97). Although both indicators still fall within the moderate satisfaction category, they suggest that perceptions regarding pay equity and future compensation growth may be areas of concern among respondents.

Overall, the findings indicate that respondents derive satisfaction not only from their salary and benefits but also from the recognition and appreciation they receive from their organization. The results highlight the importance of both financial and non-financial rewards in shaping job satisfaction. However, the relatively lower ratings for compensation fairness and salary advancement opportunities suggest that improving transparency and confidence in compensation practices may further strengthen employees' overall satisfaction with their rewards and benefits package.

Table 8
Job Satisfaction in terms of Supervision

Statement	Mean	SD	Interpretation
My supervisor treats me fairly and respectfully in my role.	3.10	1.429	Moderate Satisfaction
My supervisor shows genuine interest in the well-being of employees working in virtual or hybrid arrangements.	2.99	1.363	Moderate Satisfaction
I enjoy a positive and supportive working relationship with my supervisor in a virtual or hybrid work setup.	3.03	1.408	Moderate Satisfaction
My supervisor is highly competent in managing employees in virtual or hybrid work arrangements.	3.20	1.375	Moderate Satisfaction
Composite Mean	3.08	1.39	Moderate Satisfaction

The findings indicate that respondents have a moderate level of satisfaction with supervision, as reflected by the overall mean score of 3.08 (SD = 1.39). This suggests that employees generally hold favorable perceptions of their supervisors' leadership, support, and management practices within virtual or hybrid work arrangements.

Among the indicators, statement 28 obtained the highest mean score (M = 3.20), indicating that respondents recognize their supervisors' ability to effectively lead and coordinate employees in flexible work environments. This was followed by statement 25

(M = 3.10), suggesting that fairness and respect are notable strengths in supervisor-employee relationships.

On the other hand, statement 26 recorded the lowest mean score (M = 2.99), although it remained within the moderate satisfaction category. This finding may imply that while supervisors are perceived as competent and professional, there is still room to strengthen employees' perceptions of managerial concern and support for their well-being.

Overall, the results suggest that satisfaction with supervision is primarily driven by respondents' perceptions of supervisory competence, fairness, and positive working relationships. The findings indicate that supervisors are generally viewed as capable of managing employees effectively in virtual or hybrid settings. However, enhancing practices that demonstrate concern for employee welfare and personal well-being may further improve supervisory relationships and contribute to higher levels of job satisfaction.

Table 9
Job Satisfaction in terms of the Relationship With Co-Workers and/or Subordinates

Statement	Mean	SD	Interpretation
My team maintains a professional and respectful working environment in a virtual or hybrid setup.	3.01	1.408	Moderate Satisfaction
I have a positive and supportive team of colleagues in a virtual or hybrid work arrangement.	3.07	1.401	Moderate Satisfaction
I enjoy collaborating with my coworkers in a virtual or hybrid setting.	3.11	1.357	Moderate Satisfaction
I am motivated by the skills and competence of my team members in a virtual or hybrid work environment.	3.05	1.463	Moderate Satisfaction
Composite Mean	3.06	1.41	Moderate Satisfaction

The findings indicate that respondents have a moderate level of satisfaction with their relationships with co-workers and/or subordinates, as reflected by the overall mean score of 3.06 (SD = 1.41). This suggests that employees generally experience positive interactions and collaboration within their teams in virtual or hybrid work environments.

Among the indicators, statement 31 (M = 3.11), indicating that respondents moderately value teamwork and cooperative work relationships. This was followed by statement 30 (M = 3.07), suggesting that employees generally perceive their colleagues as supportive and conducive to achieving work goals.

In contrast, statement 29 recorded the lowest mean score (M = 3.01), although it remained within the moderate satisfaction category. This finding implies that while

professional and respectful interactions are present, there may still be opportunities to further strengthen team dynamics and workplace relationships.

Overall, the results suggest that respondents' satisfaction with co-workers and/or subordinates is largely influenced by the quality of teamwork, collaboration, and interpersonal support within the workplace. The moderate ratings across all indicators indicate that employees generally maintain positive working relationships despite the challenges associated with virtual or hybrid work arrangements.

Table 10
Job Satisfaction in terms of Opportunities for Promotion and Growth

Opportunities for Promotion and Growth	Mean	SD	Interpretation
Employees in this company who perform well in virtual or hybrid work arrangements have solid opportunities for promotion	3.14	1.416	Moderate Satisfaction
Employees in this organization advance at a similar pace to those in comparable BPO companies.	3.05	1.447	Moderate Satisfaction
I am satisfied with my chances for promotion in a virtual or hybrid work arrangement.	2.90	1.367	Moderate Satisfaction
There are opportunities for career advancement in my current virtual or hybrid role.	3.11	1.414	Moderate Satisfaction
Composite Mean	3.05	1.41	Moderate Satisfaction

The findings indicate that respondents have a moderate level of satisfaction with opportunities for promotion and growth, as reflected by the overall mean score of 3.05 (SD = 1.41). This suggests that employees generally perceive the availability of career advancement opportunities within their organization, although satisfaction with these opportunities is not particularly high.

Among the indicators, statement 33 obtained the highest mean score (M = 3.14), indicating that respondents moderately believe that strong job performance can lead to career advancement. This was followed by statement 36 (M = 3.11), suggesting that employees recognize the presence of pathways for professional growth within the organization.

In contrast, statement 35 recorded the lowest mean score (M = 2.90), although it remained within the moderate satisfaction category. This finding suggests that while respondents acknowledge the existence of promotion opportunities, they may be less confident about their personal prospects for advancement.

In summary, the results indicate that satisfaction with promotion and growth opportunities is influenced by employees' perceptions of career advancement pathways,

promotion practices, and the organization's recognition of performance. While respondents generally believe that opportunities for growth are available, the comparatively lower rating for personal promotion chances suggests a need to strengthen employees' confidence in the fairness, accessibility, and transparency of advancement processes.

Table 11
Respondents' Job Satisfaction Across Key Job Dimensions

Job Satisfaction Dimension	Mean	SD	Interpretation
Nature of Work	3.08	1.42	Moderate Satisfaction
Compensation and Benefits	3.04	1.41	Moderate Satisfaction
Supervision	3.08	1.39	Moderate Satisfaction
Co-workers	3.06	1.41	Moderate Satisfaction
Subordinates	3.06	1.41	Moderate Satisfaction
Promotion and Growth	3.05	1.41	Moderate Satisfaction
Composite Mean	3.06	1.41	Moderate Satisfaction

Table 11 shows the computed mean scores and standard deviations for each dimension of job satisfaction among the 377 respondents. The dimensions "Nature of Work" and "Supervision" both recorded the highest mean of 3.08, with standard deviations of 1.42 and 1.39, respectively. These are followed by "Co-workers/Subordinates" with a mean of 3.06 and an SD of 1.41, while "Promotion and Growth" and "Compensation and Benefits" obtained mean scores of 3.05 (SD = 1.41) and 3.04 (SD = 1.41), respectively.

The overall job satisfaction level yielded a mean of 3.06, indicating that respondents generally experienced a moderate level of job satisfaction. The standard deviation of 1.41 suggests that the responses were widely dispersed around the mean, reflecting considerable variability in how employees perceive their job satisfaction. This implies that while the average level is moderate, individual experiences differ significantly, with some employees reporting higher satisfaction and others indicating lower levels.

Compared to other dimensions, supervision shows the least variation in responses (1.39), suggesting that employees have relatively more consistent perceptions of their supervisors; however, the moderately high standard deviation still indicates that differences in supervisory experiences exist, which may influence overall job satisfaction. This variation in supervisory support helps explain why effective and supportive supervision, particularly in promoting work–family balance, contributes significantly to higher job satisfaction, as supported in the findings of García-Salirrosas et al. (2023).

This variability reinforces the study's implication that job satisfaction is not uniformly experienced across employees, which can influence their attitudes toward staying in the organization. In relation to the study variables, the moderate level of job satisfaction may suggest that employees are reasonably content but not highly motivated

or fully engaged. This level of satisfaction may be sufficient to retain employees in the short term; however, it may not be strong enough to ensure long-term commitment. Employees who experience only moderate satisfaction may still be open to better opportunities elsewhere, particularly if their work-life balance is challenged or if they perceive limited career advancement. Thus, the findings reinforce the study's premise that job satisfaction plays a crucial role in influencing employee retention, especially when considered alongside work-life balance.

4. Employee Retention Level of the Respondents

This section presents the level of employee retention among virtual team employees in the BPO sector. It highlights the extent to which employees intend to remain with their organization, providing insight into their stability and commitment within a virtual team work environment.

Table 12
Respondents' Responses of their Intention to stay

Statement	Mean	SD	Interpretation
I'm alright with working a few extra hours; in some cases, it is needed.	3.06	1.367	Moderate Retention
I'm content with the salary I earn even though I have many years of service.	2.96	1.398	Moderate Retention
I will gladly accept the offer of the company if they wish to transfer me to another branch, no matter the distance.	3.03	1.427	Moderate Retention
I will prefer this company over other competitors.	3.00	1.398	Moderate Retention
I plan to remain employed at this company for the foreseeable future.	3.06	1.379	Moderate Retention
I intend to continue my career with this company and look forward to contributing significantly.	3.00	1.430	Moderate Retention
My continued employment with this company seems expedient (convenient and practical).	2.92	1.397	Moderate Retention
Composite Mean	3.01	1.40	Moderate Retention

The findings in Table 12 indicate that respondents demonstrated a moderate level of intention to stay, as reflected by the overall mean score of 3.01 (SD = 1.40). This suggests that employees are generally inclined to remain with their current organization, although their commitment to long-term retention is not particularly strong.

Among the indicators, statements 1 and 5 from Table 12 obtained the highest mean scores (M = 3.06), indicating a moderate willingness among respondents to accommodate work demands and continue their employment with the organization. These findings suggest a degree of commitment and adaptability toward their current workplace.

On the other hand, statement 7 from Table 12 recorded the lowest mean score ($M = 2.92$), followed by statement 2 ($M = 2.96$). These results imply that while respondents generally intend to stay, practical considerations and satisfaction with compensation may influence their long-term retention decisions.

In summary, the findings suggest that respondents' intention to remain with the organization is shaped by a combination of organizational commitment, perceived career continuity, and employment conditions. While employees express a moderate willingness to continue working for the company and contribute to its success, the relatively lower ratings related to compensation satisfaction and the practicality of continued employment indicate potential factors that may affect retention.

A study conducted among remote workers in the Philippines found a moderate positive relationship between job satisfaction and employee retention, suggesting that when satisfaction factors are not maximized, employee intention to stay also remains at a moderate level (Felix et al., 2025). Similarly, associations between these variables are seen in various studies including Samiya and Singh (2025) which claimed that employees who report better work-life balance are more likely to express a higher level of job satisfaction and are less inclined to leave the company. This interrelationship implies that the alignment of moderate job satisfaction and work-life balance naturally leads to similarly moderate retention outcomes.

5. The Influence of Work-Life Balance on Job Satisfaction

This section examines the influence of work-life balance on job satisfaction among virtual team employees in the BPO sector. It presents the results of the statistical analysis used to determine whether work-life balance significantly influences job satisfaction. The findings highlight the extent to which work-life balance contributes to employees' job satisfaction in a virtual work environment.

Table 13
Influence of Work-Life Balance on Job Satisfaction

Predictor	Estimate	SE	t	p-value	Interpretation
Intercept	3.1884	0.12	26.792	< .001	
WIPL	0.0024	0.00	1.760	0.079	Not Significant
PLIW	-0.1241	0.03	-4.92	< .001	Significant (Negative)
WPLE	0.0610	0.02	2.472	0.014	Significant (Positive)

Work Interference with Personal Life (WIPL), as referenced from Table 13, did not significantly predict job satisfaction ($B = 0.0024$, $SE \approx 0.00$, $t = 1.76$, $p = .079$). Although the coefficient was positive, the effect did not reach the conventional level of statistical significance, suggesting that WIPL does not strongly impact employees' job satisfaction in this study.

Personal Life Interference with Work (PLIW) emerged as a statistically significant negative predictor of job satisfaction ($B = -0.1241$, $SE = 0.03$, $t = -4.92$, $p < .001$). This

finding indicates that higher levels of personal life interference with work are associated with significantly lower levels of job satisfaction, holding the other variables constant. This implies that when personal life interferes with work responsibilities, job satisfaction tends to decrease. This may be because employees experience stress or reduced productivity when personal matters disrupt their work performance.

On the other hand, Work–Personal Life Enhancement (WPLE) was found to be a statistically significant positive predictor of job satisfaction ($B = 0.061$, $SE = 0.02$, $t = 2.47$, $p = .014$). This suggests that when work contributes positively to personal life, employees are more likely to feel satisfied with their jobs. Similarly, Chhaunker and Kumari (2025) found that work–personal life enhancement (WPLE) was the strongest predictor of overall work-life balance, highlighting the importance of positive interaction between work and personal life. Although work demands moderately affected personal life, employees were generally able to manage their personal responsibilities without significantly disrupting their work.

The results are consistent with the findings of Bagnes (2021), where WPLE emerged as the most influential dimension of WLB, indicating that employees perceive a strong positive interaction between their work and personal life. Additionally, the significant negative effect of PLIW in the present study supports Bagnes' findings, where low levels of interference contributed to higher balance and satisfaction. However, WIPL was not found significant in this model where low WIPL contributed to overall work-life balance. Despite this difference, both findings reinforce the idea that reducing conflict alone is insufficient, and that positive enhancement (WPLE) plays a more critical role in shaping employees' job satisfaction.

Overall, the results indicate that while work-life balance dimensions collectively have a significant effect on job satisfaction, only specific components, PLIW and WPLE, contribute significantly to the model. Despite this, the relatively low R^2 value suggests that job satisfaction is influenced by other factors not included in the present study.

Table 14
Model Fit Summary of the Regression Analysis Predicting Job Satisfaction from Work-Life Balance Dimensions

Model 1	R	R^2	Adjusted R^2	Overall Model Test				
				F	df1	df2	p-value	Interpretation
WLB → Job Satisfaction	0.2991	0.090	0.082	12.22	3	373	< .001	Significant

Note: Model estimated using sample size of $N=377$

A simple linear regression was performed to evaluate the extent to which Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work-Personal Life Enhancement (WPLE) predict Job Satisfaction. The overall model was statistically significant, $F(3, 373) = 12.22$, $p < .001$; suggesting that the predictors collectively explain a significant portion of the variance in job satisfaction. However, the effect size was small, with the model accounting for 9.0% of the total variance ($R^2 = .090$, Adjusted $R^2 = .082$). The results show that the model is statistically significant; therefore,

the hypothesis stating that there is a significant influence of work-life balance on job satisfaction is accepted. This indicates that work-life balance has a significant effect on the job satisfaction of virtual team employees in the BPO industry.

However, while the influence exists, the results in Table 14 indicate that work-life balance dimensions have a relatively weak predictive influence on job satisfaction among virtual team employees in the BPO industry.

These findings may be explained by the complex nature of job satisfaction, which is influenced by multiple organizational and personal factors beyond work-life balance alone. While work-life balance contributes to employees' well-being and comfort, other elements such as, but not limited to, compensation, career advancement, leadership, and organizational support may have stronger or more direct effects on job satisfaction. The relatively low R^2 value suggests that although employees' ability to balance work and personal life plays a role in shaping satisfaction, it is only one part of a broader set of determinants within the BPO work environment.

Studies by Samiya and Singh (2025) and Berger-Ploszaj et al. (2025) emphasize the importance of an optimal work-from-home setup and a positive perception of work-life balance in enhancing overall job satisfaction. These findings imply that achieving an optimal work-life balance, particularly in flexible or remote work arrangements, is essential for enhancing job satisfaction, as employees who perceive better balance between their professional and personal lives are more likely to feel content and engaged in their work.

6. The Influence of Work-Life Balance on Employee Retention

This section presents the effect of work-life balance on employee retention among virtual team employees in the BPO sector. The findings provide an overview of the strength and significance of the influence within the virtual work environment.

Table 15
Influence of Work-Life Balance to Employee Retention

Predictor	Estimate	SE	t	p-value	Interpretation
Intercept	3.0785	0.16	19.184	<.001	
WIPL	0.00	0.00	(0.020)	0.984	Not Significant
PLIW	-0.1031	0.03	(3.029)	0.003	Significant, negative effect
WPLE	0.0787	0.03	2.365	0.019	Significant, positive effect

Work Interference with Personal Life (WIPL) did not significantly predict employee retention ($B = 0.00$, $SE = 0.00$, $t = 0.020$, $p = 0.984$). Although the coefficient is close to zero, the result is not statistically significant, indicating that WIPL does not have a measurable influence on employee retention in this model. This suggests that when work affects personal life, it does not have a real or measurable effect on whether employees stay or leave the company.

Personal Life Interference with Work (PLIW) was found to be a statistically significant negative predictor of employee retention ($B = -0.1031$, $SE = 0.03$, $t = -3.029$, $p = 0.003$). This result shows that higher levels of personal life interfering with work are associated with lower levels of employee retention, when other variables are held constant. Hence, when personal life problems affect work, it reduces the likelihood of employees staying in the company.

Work–Personal Life Enhancement (WPLE) emerged as a statistically significant positive predictor of employee retention ($B = 0.0787$, $SE = 0.03$, $t = 2.365$, $p = 0.019$). This indicates that employees who experience positive interaction or enhancement between their work and personal life tend to have higher levels of retention. Hence, when work and personal life support or improve each other, employees are more likely to stay.

Taken together, the findings show that work-life balance does influence employee retention among virtual team employees in the BPO industry; however, the effect varies across its dimensions. Specifically, personal life interference with work and work–personal life enhancement were found to have significant influence on employee retention, indicating that both negative and positive aspects of work-life balance play important roles in employees' decisions to stay. In contrast, work interference with personal life did not show a significant effect, suggesting that not all aspects of work-life balance equally contribute to retention outcomes.

The results of the present study support the findings of Andaraby and Siddiq (2023), who reported a strong positive relationship between remote work and work-life balance, suggesting that improved work-life balance contributes to higher employee retention. In the context of the current study, this is reflected in the significant positive effect of work–personal life enhancement (WPLE) on employee retention, indicating that when employees experience a supportive interaction between their work and personal life in virtual settings, they are more likely to remain in the organization. This aligns with the idea that remote or virtual work arrangements can strengthen employees' ability to manage both domains effectively.

At the same time, the study also reflects the concept presented by Chen et al. (2024), who described work-life balance as a state of harmony between work and personal responsibilities. The significant negative effect of personal life interference with work (PLIW) in the present findings shows that when this balance is disrupted, particularly when personal responsibilities interfere with work, it reduces employee retention. This demonstrates that the absence of harmony between the two domains can negatively influence employees' decisions to stay.

Overall, these connections suggest that employee retention among virtual BPO team workers is influenced by how well employees are able to achieve balance and harmony between their work and personal lives, supporting both the positive and negative dimensions observed in the study.

Table 16
Model Fit Summary of the Regression Analysis Predicting Employee Retention from Work-Life Balance Dimensions

Model 1	R	R ²	Adjusted R ²	Overall Model Test				
				F	df1	df2	p-value	Interpretation
WLB → Employee Retention	0.20	0.04	0.03	5.27	3	373	< .001	Significant

Note: Model estimated using sample size of N=377

Table 16 indicates that work-life balance dimensions, when taken together, have a statistically significant influence on employee retention among the respondents. The computed R value of 0.20 shows the strength of association between the predictors and employee retention, while the R² value of 0.04 and adjusted R² of 0.03 indicate that a small proportion of variance in employee retention is explained by the combined work-life balance dimensions included in the model. The regression model was found to be statistically significant, $F(3, 373) = 5.27$, $p < .001$; Therefore, the hypothesis stating that there is a significant influence of work-life balance on employee retention is accepted. This indicates that work-life balance has a significant influence on employee retention among virtual team employees in the BPO industry.

In relation to the study on work-life balance, job satisfaction, and employee retention among virtual team employees in the BPO industry, these findings suggest that work-life balance contributes to retention outcomes, although the extent of its influence is limited. This suggests that while work-life balance is related to retention, there are many other factors that may also influence employees' decisions to stay in the organization.

Comparable findings have been reported in both local and international research, where work-life balance is shown to be an important factor influencing employee outcomes, but not the only determinant of retention. For instance, Arcedera and Canoy (2025) noted that flexible or customized work schedules improve work-life balance, which in turn contributes to employee retention (as cited in Bakker & Demerouti, 2017). In a similar vein, Gorospe et al. (2024) observed that implementing work-life balance programs helps strengthen the relationship between employers and employees, which supports retention and even loyalty. Furthermore, Samiya and Singh (2025) emphasized that organizations aiming to improve retention should focus on work-life balance initiatives such as flexible working arrangements, mental health support, and open communication regarding workload expectations. Taken together, these findings indicate that while work-life balance plays a meaningful role, employee retention is influenced by a combination of workplace factors.

7. The Influence of Job Satisfaction on Employee Retention

This section presents the effect of job satisfaction on employee retention among virtual team employees in the BPO sector. The results offer insights into the strength and significance of the influence within a virtual work environment.

Nature of Work did not significantly predict employee retention ($B = 0.1042$, $SE = 0.05$, $t = 1.924$, $p = 0.055$). Although the coefficient is positive, the result is only marginal and does not reach the conventional level of statistical significance, indicating that the nature of work does not have a strong influence on employee retention in this model. This means that how employees feel about their actual tasks or job roles does not clearly affect whether they stay or leave.

Compensation Packages and Benefits was found to be a statistically significant positive predictor of employee retention ($B = 0.1157$, $SE = 0.06$, $t = 1.997$, $p = 0.047$). This result suggests that higher satisfaction with compensation and benefits is associated with increased employee retention, holding other variables constant. Hence, when employees are more satisfied with their pay and benefits, they are more likely to stay in the company.

Table 17
Linear Regression Analysis of Job Satisfaction as a Predictor of Employee Retention

Predictor	Estimate	SE	t	p-value	Interpretation
Intercept	1.9377	0.22	8.673	<.001	
Nature of Work	0.1042	0.05	1.924	0.055	Not Significant
Compensation Packages and Benefits	0.1157	0.06	1.997	0.047	Significant (Positive effect)
Supervision	0.0746	0.04	2.128	0.034	Significant (Positive effect)
Relationship with Co-Workers/Sub-Ordinates	0.0398	0.03	1.21	0.228	Not Significant
Promotion and Growth	0.0544	0.03	1.604	0.11	Not Significant

Supervision also emerged as a statistically significant positive predictor of employee retention ($B = 0.0746$, $SE = 0.04$, $t = 2.128$, $p = 0.034$). This indicates that better supervision is linked to higher levels of employee retention in the organization. Hence, Employees who feel guided, supported, or well-managed are more likely to remain in the organization.

Relationship with Co-Workers/Subordinates did not significantly predict employee retention ($B = 0.0398$, $SE = 0.03$, $t = 1.210$, $p = 0.228$), suggesting that employees' relationships with their co-workers or subordinates do not show a measurable effect on retention within this model. Hence, while positive relationships in the workplace may contribute to employee satisfaction and a harmonious work environment, they are not a major reason why employees choose to stay or leave the organization in this case.

Promotion and Growth did not significantly predict employee retention ($B = 0.0544$, $SE = 0.03$, $t = 1.604$, $p = 0.11$), suggesting that opportunities for promotion and growth

do not show a measurable effect on retention within this model. Hence, even if employees value growth, it is not a major reason why they stay or leave in this case.

In relation to the research question on whether job satisfaction influences employee retention, the findings indicate that job satisfaction does play a role, but only through specific dimensions (e.g. supervision and compensation packages) rather than as a whole. This implies that retention among virtual team BPO employees is more strongly driven by practical and relational factors, such as compensation and supervision, rather than intrinsic job characteristics or future growth opportunities.

The results are supported by Corral (2024), who found that remote work setups enhance job autonomy and communication effectiveness, which can strengthen employees' interaction with supervisors and contribute to more positive work experiences. This may explain why supervision emerged as a significant factor in the present study, as effective communication and managerial support are critical in virtual environments. Similarly, Felix et al. (2025) reported that while remote employees were generally satisfied with their compensation and advancement opportunities, concerns related to incentives and structured career development remained, suggesting that compensation plays a visible and immediate role in shaping retention decisions.

Moreover, Singh and Khan (2025) emphasized that organizations must maintain strong communication and create supportive work environments to sustain job satisfaction, further highlighting the importance of supervision and organizational support.

Overall, the results suggest that organizations aiming to improve employee retention should prioritize fair compensation and effective supervision, as these have a more direct impact on employees' decision to stay.

Table 18
Model Fit Summary of the Regression Analysis Predicting Employee Retention from Job Satisfaction

				Overall Model Test				
Model	R	R ²	Adjusted R ²	F	df1	df2	p-value	Interpretation
JS → WLB	0.2497	0.06	0.052	6.1838	4	372	<.001	Significant

Note: Model estimated using sample size of N=377

A multiple linear regression was performed to evaluate the extent to which job satisfaction predicts employee retention. The overall model was statistically significant, $F(4, 372) = 6.1838$, $p < .001$; indicating that job satisfaction dimensions collectively explain a significant portion of the variance in employee retention. Therefore, the hypothesis stating that there is a significant influence of job satisfaction on employee retention is accepted. This indicates that job satisfaction has a significant influence on employee retention among virtual team employees in the BPO industry. However, the effect size was small, with the model accounting for approximately 6% of the total variance ($R^2 = 0.06$, Adjusted $R^2 = 0.052$), indicating that other factors also play a role. Furthermore, while the result means that job satisfaction has a real (statistically

significant) effect on employee retention, its effect is relatively small. Hence, even if employees are satisfied, that alone does not fully determine if they will stay.

Although the findings indicate that job satisfaction affects employee retention, its impact appears to be relatively limited when considered independently. This suggests that while satisfied employees are more likely to stay, job satisfaction alone cannot fully explain retention behavior among virtual team BPO workers. This notion may be because retention in the BPO industry is influenced by multiple elements such as compensation, career growth, workload, and organizational support, especially in virtual work environments where employees experience different working conditions and expectations.

Felix et al. (2025) found that employee satisfaction plays an important role in influencing retention among remote workers in the Philippines, highlighting its contribution to employees' decisions to stay. In contrast, Makridis and Schloetzer (2022) reported that employees who work entirely from home tend to have a higher intention to leave compared to those who work on-site; while those in hybrid or less frequent work-from-home arrangements experience higher satisfaction but do not show a significant change in their intention to stay. Interestingly, their findings also suggest that the effect of job satisfaction and work arrangements on retention is relatively small compared to other workplace factors, such as the overall work environment. Taken together, these studies support the present findings that although job satisfaction contributes to employee retention, its influence is not strong enough when considered independently, as other organizational and work-related factors also play a significant role.

8. The Influence of Work-Life Balance and Job Satisfaction on Employee Retention

This section presents the combined effect of work-life balance and job satisfaction on employee retention among virtual team employees in the BPO sector. The results offer insights into the strength of their combined influence within a virtual work environment.

Table 19
Model Fit Summary of the Regression Analysis Predicting Employee Retention from Work-Life Balance and Job Satisfaction

Model	R	R ²	Adjusted R ²	F	df1	df2	p-value	Interpretation
WLB and JS → Employee Retention	0.2444	0.06	0.055	11.8772	2	374	<.001	Significant

Note: Model estimated using sample size of N=377

A multiple linear regression was performed to evaluate the extent to which work-life balance and job satisfaction jointly predict employee retention. The overall model was statistically significant, $F(2, 374) = 11.8772$, $p < .001$, indicating that the combined predictors explain a significant portion of the variance in employee retention. Therefore, the hypothesis stating that there is a significant influence of work-life balance and job satisfaction on employee retention is accepted. This indicates that both work-life balance and job satisfaction, when considered together, have a significant influence on employee

retention among virtual team employees in the BPO industry. However, the effect size was small, with the model accounting for approximately 6% of the total variance ($R^2 = 0.06$, Adjusted $R^2 = 0.055$), suggesting that other factors also contribute to employee retention. Furthermore, although the results demonstrate that the combined predictors have a statistically significant effect, the magnitude of this effect remains limited, indicating that work-life balance and job satisfaction alone do not fully determine employees' decisions to stay in the organization.

Work-Life Balance did not significantly predict employee retention ($B = -0.0015$, $SE = 0.01$, $t = -0.270$, $p = 0.788$). The coefficient is very close to zero and not statistically significant, indicating that work-life balance does not have a measurable direct effect on employee retention when job satisfaction is included in the model.

Table 20
Multiple Linear Regression Analysis of Work-Life Balance and Job Satisfaction as Predictors of Employee Retention

Predictor	Estimate	SE	t	p-value	Interpretation
Intercept	2.0349	0.21	9.834	<.001	
Work-Life Balance	-0.0015	0.01	(0.270)	0.788	Not Significant
Job Satisfaction	0.3223	0.07	4.869	<.001	Significant (Positive effect)

Job Satisfaction was found to be a statistically significant positive predictor of employee retention ($B = 0.3223$, $SE = 0.07$, $t = 4.869$, $p < .001$). This result shows that higher levels of job satisfaction are associated with higher employee retention, holding work-life balance constant.

The results show that when both work-life balance and job satisfaction are examined simultaneously, only job satisfaction has a significant effect on employee retention. This implies that job satisfaction serves as the more direct factor influencing employees' decision to stay, whereas work-life balance may affect retention indirectly by first shaping employees' level of satisfaction.

The findings of the present study are supported by both local and international research. Tamundong and Caballero (2024) found that job satisfaction significantly reduces turnover intention among BPO employees in the Philippines, highlighting its direct role in retention. Similarly, Pratama et al. (2025) reported that work-life balance does not directly influence employee retention but instead affects it indirectly through job satisfaction, which acts as a mediating variable. Taken together, these findings suggest that in the context of virtual team employees in the BPO industry, improving employee retention requires not only enhancing work-life balance but, more importantly, ensuring that such balance translates into higher levels of job satisfaction.

Conclusions

Based on the findings the conclusions were drawn:

1. The profile of respondents shows that most virtual team employees in the BPO industry are distributed across agent-level, auditing, sales operations, and healthcare-related roles, with a balanced representation across voice, non-voice, and blended accounts. A majority work under hybrid arrangements and have moderate tenure (1–10 years), indicating a relatively experienced and adaptable workforce.
2. In terms of work-life balance, the dimensions of Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work/Personal Life Enhancement (WPLE) were all interpreted as “Moderate Interference in WLB,” suggesting that employees neither strongly experience imbalance nor strong enhancement between work and personal life. This neutral result indicates a generally moderate state of balance, where employees are managing both domains but without strong positive or negative extremes.
3. Similarly, job satisfaction across all facets: nature of work, compensation and benefits, supervision, relationships with coworkers, and promotion and growth, was also interpreted as “Moderate Satisfaction”, implying that employees are neither highly satisfied nor dissatisfied, reflecting a state of ambivalence or average satisfaction within virtual and hybrid work arrangements.
4. Employee retention likewise yielded a “Moderate Retention” interpretation, suggesting that employees do not exhibit strong intentions either to stay or leave their organizations. This indicates a potentially unstable retention condition where employees may be open to external opportunities.
5. The regression analysis revealed that Personal Life Interference with Work (PLIW) negatively and significantly affects job satisfaction, indicating that employees experience lower satisfaction when personal life demands disrupt their work responsibilities. In contrast, Work/Personal Life Enhancement (WPLE) positively and significantly influences job satisfaction, suggesting that beneficial interactions between work and personal life contribute to higher employee satisfaction. However, Work Interference with Personal Life (WIPL) was not found to be a significant predictor of job satisfaction.
6. The regression analysis showed that Personal Life Interference with Work (PLIW) negatively and significantly affects employee retention, implying that employees are less likely to remain in the organization when personal life issues interfere with their work. Conversely, Work/Personal Life Enhancement (WPLE) positively and significantly influences retention, indicating that employees are more likely to stay when work and personal life mutually reinforce one another. Meanwhile, Work Interference with Personal Life (WIPL) was not found to have a significant effect on employee retention.
7. In relation to job satisfaction and employee retention, only certain facets were found to have significant influence. Compensation and benefits, as well as supervision, showed significant positive effects on employee retention, while relationship with co-workers/subordinates, nature of work and promotion opportunities were not significant predictors. This suggests that tangible rewards

and leadership quality play a more critical role in retention than job design or perceived career growth in this context.

8. Finally, overall job satisfaction was found to have a significant positive effect on employee retention, whereas overall work-life balance did not show a significant direct effect. This indicates that job satisfaction serves as a stronger determinant of employees' intention to stay compared to general perceptions of work-life balance.

Recommendations

In light of the findings and conclusions of the study, the following recommendations are proposed:

1. BPO organizations may enhance wellness and engagement programs by conducting regular work-life balance workshops, virtual team-building activities, and stress management sessions to help employees better manage work demands and personal responsibilities, given the moderate levels of work-life balance, job satisfaction, and retention observed.
2. BPO organizations may consider expanding flexible work options and employee support services, such as flexible scheduling, mental health and counseling services, and employee assistance programs, to help employees balance personal and work demands, as personal life interference was found to negatively affect both job satisfaction and employee retention.
3. Management may periodically assess the effectiveness of existing employee engagement and support programs through employee satisfaction surveys, feedback sessions, and program utilization reviews to ensure that they remain responsive to the needs of virtual team employees, as positive work-life interactions were found to improve both job satisfaction and employee retention.
4. Organizations may periodically review the relevance and utilization of existing incentives and benefits, such as performance-based rewards, healthcare coverage, and wellness benefits, to ensure that these programs continue to meet employees' evolving needs and contribute to retention.
5. Supervisors may be provided with training in coaching, feedback delivery, and virtual team management to strengthen workplace support and communication, as supervision was identified as an important factor influencing employees' intention to stay.
6. Periodic employee satisfaction surveys, focus group discussions, and feedback sessions may be conducted to identify areas requiring improvement and develop appropriate interventions, considering the significant role of job satisfaction in employee retention.
7. Future researchers may examine variables such as organizational culture, employee engagement, workload distribution, and career advancement opportunities, as these factors may provide further insights into employee retention among virtual team employees in the BPO industry.

Compliance with Ethical Standards

The researcher ensured that all ethical standards were strictly observed throughout the conduct of the study. Prior to data collection, permission was secured from the appropriate authorities, through their official communication channels, to formally conduct the research involving the selected respondents.

Participation in the study was entirely voluntary. Respondents were clearly informed about the purpose of the research, and they were given the freedom to decline or withdraw from participation at any point without any consequences. Informed consent was obtained before administering the questionnaire, ensuring that participants fully understood the nature of their involvement.

In both online and onsite data collection, respondents were provided with clear instructions to ensure that their participation was based on accurate understanding. For the online survey, access was limited to the intended respondents, while onsite distribution was carefully monitored to ensure that only qualified participants were included.

To protect the privacy of the respondents, confidentiality and anonymity were strictly maintained. No personal identifiers such as names or specific personal details were collected in the survey. All responses were used solely for academic purposes and were treated with utmost confidentiality. The collected data were securely stored and were only accessible to the researcher.

Additionally, the researcher ensured that there was no harm, risk, or discomfort posed to the respondents during the study. The questions were designed to be appropriate, respectful, and relevant to the research objectives. The pilot testing conducted prior to the actual survey helped ensure that the instrument was clear, reliable, and free from misleading or sensitive content.

Furthermore, the researcher observed the ethical use of artificial intelligence (AI) in the development of the study. AI tools were utilized only to assist in improving the clarity of language, grammar, and overall organization of the research paper. All ideas, data collection, analysis, and interpretation remained the original work of the researcher. The use of AI did not replace critical thinking or academic judgment, and all outputs were carefully reviewed, validated, and revised to ensure accuracy, originality, and compliance with academic integrity standards. The researcher also ensured proper citation and acknowledgment of all sources used in the study. All referenced materials were properly cited following the prescribed citation format to uphold academic integrity and avoid plagiarism. This practice ensured that original authors were given appropriate credit for their work.

Overall, the researcher upheld the principles of respect for persons, beneficence, integrity, and confidentiality, ensuring that the rights and well-being of all participants were fully protected throughout the study.

REFERENCES

- Andaraby, A., & Siddiq, A. (2023). Assessing employee job satisfaction and work-life balance in remote work environments. Accessed from <https://ijream.org/papers/IJREAMV10I01109037.pdf>
- Arcedera, J. V., & Canoy, L. M., Jr. (2025). Promoting flexible work arrangements: The case of selected medium-size BPO company in Metro Manila. Accessed from <https://ijefm.co.in/v8i2/30.php>
- Aziri, B. (2011). Job Satisfaction: A Literature Review. *Management Research and Practice*, Vol (4), pp. 77-86. Accessed from <https://mrp.ase.ro/no34/f7.pdf>
- Bagnes, B. L. (2021). Flexible work arrangement, work-life balance, and social engagement of Filipino virtual home-based workers. *Asia Pacific Journal of Academic Research in Business Administration*. <https://asiapjournals.org/flexible-work-arrangement-work-life-balance-and-social-engagement-of-filipino-virtual-home-based-workers-a-basis-for-organizational-improvement/>
- Bakker, A. B., & Demerouti, E. (2007). The Job Demands-Resources model: State of the art. *Journal of Managerial Psychology*, 22(3), 309–328. <https://doi.org/10.1108/02683940710733115>
- Berger Ploszaj, H.H., Rocha Fernandes, B.H., Camou Viacava, J.J., & Nassar Cardoso, A. (2025). Understanding the associations between “work from home”, job satisfaction, work-life balance, stress, and gender in an organizational context of remote work. *Discover Psychology*, 5(24). <https://doi.org/10.1007/s44202-025-00342-7>
- Briones, J. B., Estorninos, M. N. & Amparo, K. T. (2025). The Relationship Between Job Satisfaction and Intention to Stay: A Case Study of Business Process Outsourcing Employees in Mandaluyong City, Philippines. *Asian Journal of Social Science and Management Technology*, Vol. 7 (3), pp. 272-282. Retrieved from <https://www.ajssmt.com/Papers/73272282.pdf>
- Cabello, C. A. (2024). An evaluative study of business process outsourcers’ work-life balance policies and programs among customer service associates. *International Journal of Health Sciences*, 6(S3), 8251. <https://doi.org/10.53730/ijhs.v6nS3.8251>
- Chhaunker, N., & Kumari, P. (2025). An empirical assessment of work-life balance among women professionals: A study of higher education institutions in Delhi NCR. *International Journal of Environmental Sciences*. <https://theaspd.com/index.php/ijes/article/view/8946>
- Chen, X., Liu, F., Chen, X., & Zeng, J. (2024). Work-life balance experiences of BPO employees in a remote work set-up. *Journal of Business and Management Studies*. <https://al-kindipublisher.com/index.php/jbms/article/download/6640/5568/18145>
- Corral, R. J. P. (2024). Impact of Hybrid and On-Site Work Arrangements on Employee Motivation and Job Satisfaction in the BPO Industry: A Cross-Sectional Study. <https://www.scirp.org/journal/paperinformation?paperid=131322>
- Coronel, A. M. R. (2017). Work-life balance of BPO employees in Metro Manila: Determinants and association with their health (Undergraduate thesis, De La Salle University). https://animorepository.dlsu.edu.ph/etd_bachelors/2925/

- Felix, K., Ferrer, T. J., Enciso, D. L., Llagas, M. G., & Ponayo, J. (2025). Employee satisfaction and retention of remote workers in Sourcefit Philippines Incorporated, in Quezon City. Ascendens Asia Singapore – Bestlink College of the Philippines Journal of Multidisciplinary Research.
<https://ojs.aaresearchindex.com/index.php/aasgbcjpmra/issue/view/100/92>
- Fisher-McAuley, G., Stanton, J., Jolton, J. & Gavin, J. (2003). Modelling the Relationship between Work-Life Balance and Organizational Outcomes, Annual Conference of the Society for Industrial-Organizational Psychology. Orlando, pp. 1-26. Accessed from <https://tinyurl.com/rxnv3ppn>
- García-Salirrosas, E. E., Rondon-Eusebio, R. F., Geraldo-Campos, L. A., & Acevedo-Duque, Á. (2023). Job Satisfaction in Remote Work: The Role of Positive Spillover from Work to Family and Work–Life Balance Behavioral Sciences.
<https://www.mdpi.com/2076-328X/13/11/916>
- German, J. D. (2023). Sustainable ergonomic workplace: Fostering job satisfaction and productivity among business process outsourcing (BPO) workers. Sustainability, 15(18), 13516. <https://doi.org/10.3390/su151813516>
- Gregorio, M. R. G., Luis, P. B., & Pajo, G. M. (2021). Work-life balance and employee work engagement in selected business process outsourcing companies in Metro Manila. https://www.globalscientificjournal.com/researchpaper/WORK_LIFE_BALANCE_AND_EMPLOYEE_WORK_ENGAGEMENT_IN_SELECTED_BUSINESS_PROCESS_OUTSOURCING_COMPANIES_IN_METRO_MANILA.pdf
- Gorospe, J. K. E., Reyes, C. M. E., & Mallillin, A. M. S. (2024). The influence of work-life balance programs on employee loyalty. International Journal for Multidisciplinary Research (IJFMR), 6(4).
<https://www.ijfmr.com/papers/2024/4/24101.pdf>
- Hayman, J. R. (2009). Flexible work arrangements: exploring the linkages between perceived usability of flexible work schedules and work/life balance. Community, Work & Family, 12(3), 327–338. <https://doi.org/10.1080/13668800902966331>
- Lagrana, L. R., & Bayoneta, M. J. A. R. (2021). The Relationship between Job Satisfaction and Work-Life Balance of Non-standard Employment (NSE) Workers of a Manpower Agency. Philippine Social Science Journal, 4(1), 83-96.
<https://doi.org/10.52006/main.v4i1.318>
- Makridis, C. A., & Schloetzer, J. D. (2022). Does working from home increase job satisfaction and retention? Evidence from the COVID-19 pandemic.
<https://www.hbs.edu/faculty/Shared%20Documents/conferences/2022-imo/Jason%20Schloetzer%20Paper.pdf>
- Mendoza, R. C. (2024). Analyzing work-life equilibrium among call center employees: A comparative study of Herzberg’s motivation-hygiene factors for HRDM programs across day and night shifts. International Journal on Management Education and Emerging Technology (IJMEET), 1(1), 1–10.
<https://ijmeet.org/index.php/journal/article/view/136>
- Pratama, A., Syahrul, L., & Fahmy, R. (2025). The influence of work-life balance on employee retention with job satisfaction as a mediating variable.
<https://radjapublika.com/index.php/MORFAI/article/view/4037>

- Samiya, S., & Singh, K. S. (2025). A study on employee work-life balance towards their retention. Accessed from <https://iarjset.com/wp-content/uploads/2025/05/IARJSET.2025.12498.pdf>
- Singh, S., & Khan, C. (2025). Impact of Remote Working Environment on Employee Engagement and Employee Retention: Mediating Role of Job Satisfaction. <https://ijrti.org/papers/IJRTI2508003.pdf>
- Smith, P. C., Kendall, L. M., & Hulin, C. L. (1969). Job Descriptive Index. APA PsycTests. <https://doi.org/10.1037/t08233-000>
- Tamundong, J. J. (2024). Perceived organizational support, job satisfaction, and turnover intention among selected BPO employees. Digital Journal Philippines (pdf). <https://digi-journalphils.com/wp-content/uploads/2024/07/Tamundong-0624-026-Updated.pdf>
- Tamundong, J., & Caballero, R. (2024). Perceived Organizational Support, Job Satisfaction, and Turnover Intention among Selected BPO Employees in Metro Manila: Basis for a Proposed Employee Retention Program. Business Fora: Business and Allied Industries International Journal, 2(1), 9–20. <https://doi.org/10.62718/vmca.bf-baiij.2.1.sc-0624-026>
- Veto, N. G., Cariño, J., Saldo, I. J. & Zamayla, G. M. (2025). Virtual Assistants' Job Satisfaction and Productivity: A Correlational Study. American Journal of Educational Research, 2025, Vol. 13 (2), pp. 71-77. DOI:10.12691/education-13-2-5

APA Citation:

Pascua, K. Y. D. (2026). WORK-LIFE BALANCE, JOB SATISFACTION AND RETENTION AMONG VIRTUAL TEAM EMPLOYEES IN THE BPO INDUSTRY. Ignatian International Journal for Multidisciplinary Research, 4(8), 1170–1203. <https://doi.org/10.5281/zenodo.22068480>

karinayvonnepascua@gmail.com