# Analysis of Job Sustainability, Risks, and Opportunities of Filipino Accountants in the Virtual Workforce

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## ABSTRACT

This study examines the job sustainability of Filipino accountants in the virtual workforce by analyzing their demographic and professional profiles, perceived opportunities and risks, coping mechanisms, and the relationships among these variables, with the aim of developing a structured sustainability plan. Using a quantitative descriptive–correlational design, data were collected from 30 Filipino accountants engaged in virtual accounting services in Naga City through a structured questionnaire utilizing a five-point Likert scale. Descriptive statistics were employed to summarize respondent characteristics and levels of perceived opportunities, risks, and coping mechanisms, while Pearson's correlation analysis was used to determine the relationship between demographic variables and coping strategies related to technostress, isolation, and workload. Findings indicate that the virtual accounting workforce is predominantly composed of young, early- to mid-career professionals who report high levels of perceived opportunities, particularly in professional networking, skills development, global market access, and entrepreneurial prospects. However, respondents also experience significant risks, including technostress, workload pressures, job insecurity, and professional isolation. Results further reveal that coping mechanisms vary across demographic groups, suggesting that individual and professional attributes influence how virtual accountants manage job demands. Based on these findings, a sustainability plan anchored in economic, social, and professional dimensions is proposed to enhance career resilience, digital adaptability, and long-term employability. The study concludes that while virtual accounting offers substantial opportunities, sustainable career development requires continuous upskilling, adaptive coping strategies, and supportive institutional frameworks, contributing localized evidence to the limited literature on virtual accounting in the Philippine context.

**Keywords:** virtual workforce, filipino accountants, job sustainability, coping mechanisms, career development, sustainable workforce.

In recent years, the nature of work has undergone significant changes with the rapid rise of digital platforms, outsourcing, and remote employment opportunities. For the accounting profession, these changes are particularly evident as cloud-based systems and digital tools now make it possible to deliver services across borders without the need for physical presence (Kolade & Owoseni, 2022; Shaleh, 2024). The Philippines has been part of this global shift, with its strong English proficiency and skilled workforce contributing to its position as one of the leading providers of virtual professional services in accounting and finance (Gallimore, 2024).

For accountants working in remote environments, these developments have created both opportunities and challenges. On one hand, virtual work provides flexibility, exposure to global markets, and broader career options (Ribeiro et al., 2024; Odat et al., 2023). On the other hand, professionals must also manage risks such as job precarity, technostress, and concerns about data security and system reliability (Singh et al., 2023; Cieslak & Valor, 2024). Some studies emphasize that automation and outsourcing may reduce traditional accounting roles (Cheng et al., 2025), while others highlight that those who reskill and focus on advisory and analytical services are more likely to achieve career sustainability (Obradović et al., 2024; Bone et al., 2025).

Within the Philippine context, Filipino accountants continue to be recognized for their technical competence, adaptability, and competitiveness in the digital labor market (James & Montgomery, 2022). However, there are still issues that affect long-term career sustainability, such as underemployment, limited access to continuing professional development, and vulnerability to changing client demands (Shiri et al., 2023; Isirabahenda, 2025). These challenges highlight the importance of examining not only the opportunities available but also the risks faced by Filipino professionals in sustaining their virtual careers.

Looking more closely at the local setting, Naga City has experienced an increasing number of accountants offering remote services, such as bookkeeping, auditing support, taxation, and advisory work. For many professionals outside Metro Manila, this development has opened doors to income and employment opportunities. However, little research has been conducted to explore how accountants in provincial cities sustain their virtual careers, particularly in balancing multiple clients, adapting to technological changes, and managing job insecurity. Much of the existing literature focuses on national or global trends, leaving a gap in understanding the lived experiences of local practitioners.

This study is significant to several key stakeholders. For Filipino accountants in the virtual workforce, the findings provide evidence-based insights into the risks, opportunities, and coping strategies that influence long-term career sustainability, enabling them to make informed decisions about skills development, specialization, and professional growth. For virtual accounting firms and employers, the study offers guidance in designing structured support systems, digital governance practices, and workforce development initiatives that enhance productivity and retention. Higher education institutions may benefit from the results by aligning accounting curricula with digital competencies and remote-work readiness requirements. Professional organizations and policymakers may also use the findings as a basis for developing programs, certification pathways, and regulatory frameworks that strengthen global competitiveness and job stability in the virtual accounting sector. Ultimately, the study contributes localized empirical evidence that can inform strategic planning for sustainable participation in the digital economy.

Given this gap, the current study seeks to analyze the job sustainability of Filipino accountants in the virtual workforce through the lens of their demographic and professional profiles, coping strategies, and the risks and opportunities they encounter, while proposing supportive strategies for sustained employability. The study aims to make a theoretical and practical contribution to the sustainability of workforce and career in virtual accounting by bridging international and national and local contexts.

**Research Objectives**

This study aimed to analyze the job sustainability of Filipino accountants in the virtual workforce by profiling their demographic and professional characteristics, examining their coping mechanisms, assessing the risks and opportunities they encounter, and proposing strategies that can strengthen career development and long-term employability. Specifically, it aimed to:

1. To determine the demographic profile of Filipino accountants in the virtual workforce in terms of age, gender, educational attainment, number of years of work experience, number of clients handled, and field of work in accounting.

2. To identify the opportunities available to Filipino accountants in the virtual workforce in terms of professional networking, skills development, access to the global market, and entrepreneurial opportunities.

3. To identify the risks that Filipino accountants in the virtual workforce encounter in sustaining their careers in terms of job security, data security, and system glitches.

4. To examine the coping mechanisms employed by the accountants in the virtual workforce towards technostress, isolation, and workload.

5. To determine the significant relationship between the demographic profile and coping mechanisms of the respondents

6. To propose a sustainability plan to address career development and professional growth for Filipino accountants in the virtual workforce.

**Scope and Delimitation**

This study focused on Filipino accountants located in Naga City, Camarines Sur, who practice online accounting as a profession, providing services to both national and international clients via virtual platforms. These accountants provide virtual accounting services in Naga City, including bookkeeping, financial reporting, taxation, and advisory services. This study seeks to understand their engagement in virtual accounting, including job sustainability, risk and opportunity assessment, strategies to cope with challenges, demographics and professional traits.

The study was conducted between November 1, 2025 and December 20, 2025. The respondents were selected based on their willingness to participate and their active engagement in providing virtual accounting services. Non-Naga City accountants were excluded from the study to ensure consistency in context. It is assumed that the virtual work environment and infrastructure, available workforce, and professional opportunities would differ from the ones available in Naga City.

The analysis aimed to examine and provide empirical evidence for the sustainability of employing Filipino accountants in the provinces who hold jobs in the virtual labor market. This research study tried to answer the growing gap in existing literature regarding Naga City accountants and tried to provide relevant data to professionals, businesses, and the government.

The study adopted a descriptive-correlational research design to systematically examine the relationships among perceived risks, opportunities, coping mechanisms, and the sustainability of employment among Filipino virtual accountants. This approach is appropriate for identifying patterns and associations without manipulating variables, thereby preserving the natural context in which virtual accounting work occurs.

Primary data were collected through a structured survey instrument utilizing a 5-point Likert scale, enabling the quantification of subjective perceptions into measurable variables suitable for statistical analysis. The instrument was designed to capture multidimensional constructs, including economic vulnerability, career growth opportunities, adaptive coping capacity, and long-term job sustainability. This quantitative approach facilitates comparability and supports inferential analysis to determine the strength and direction of relationships among key variables.

However, the study is subject to several methodological limitations. First, the reliance on self-reported data introduces the possibility of response bias, including social desirability bias and perceptual subjectivity, which may affect the accuracy and objectivity of the findings. Second, the research scope is geographically and contextually bounded, focusing solely on Filipino virtual accountants within a specific time frame. As such, the findings may not be fully generalizable to other professional groups, industries, or international labor markets.

Furthermore, the study does not incorporate a multi-level analytical perspective, as it excludes organizational, national, and global contextual factors that may significantly influence the dynamics of virtual accounting work. Variables such as firm-level policies, regulatory environments, technological infrastructure, and global outsourcing trends were not examined, thereby limiting a more comprehensive understanding of the structural forces shaping job sustainability. Future research is recommended to integrate these macro- and meso-level dimensions to enhance the robustness and external validity of the findings.

## CONCEPTUAL FRAMEWORK

The conceptual framework of this study illustrated the relationships among the demographic characteristics of Filipino accountants in the virtual workforce, the coping mechanisms they employ, the risks and opportunities

they encounter, and the sustainability strategies required to ensure long-term career development and professional growth. This framework integrates the objectives of the study into a logical sequence of variables, highlighting how each dimension contributes to career sustainability in the context of virtual accounting work.

At the foundation of the framework is the demographic profile of Filipino virtual accountants, which serves as the independent variable. The demographic characteristics include age, gender, educational attainment, years of work experience, number of clients handled, and field of specialization. These attributes represent the human capital of accountants, shaping their capacity to adapt to technological changes, manage workloads, and access diverse opportunities in the global virtual market.

The next dimension is the coping mechanisms employed by accountants in response to challenges such as technostress, social isolation, and heavy workloads. These coping strategies, which may be problem-focused (e.g., upskilling, time management, digital tool use) or emotion-focused (e.g., social support, stress management), act as mediating variables that influence how demographic resources are translated into workplace outcomes. Coping mechanisms serve as protective processes that allow accountants to maintain productivity, psychological well-being, and job performance despite high demands in the virtual work environment.

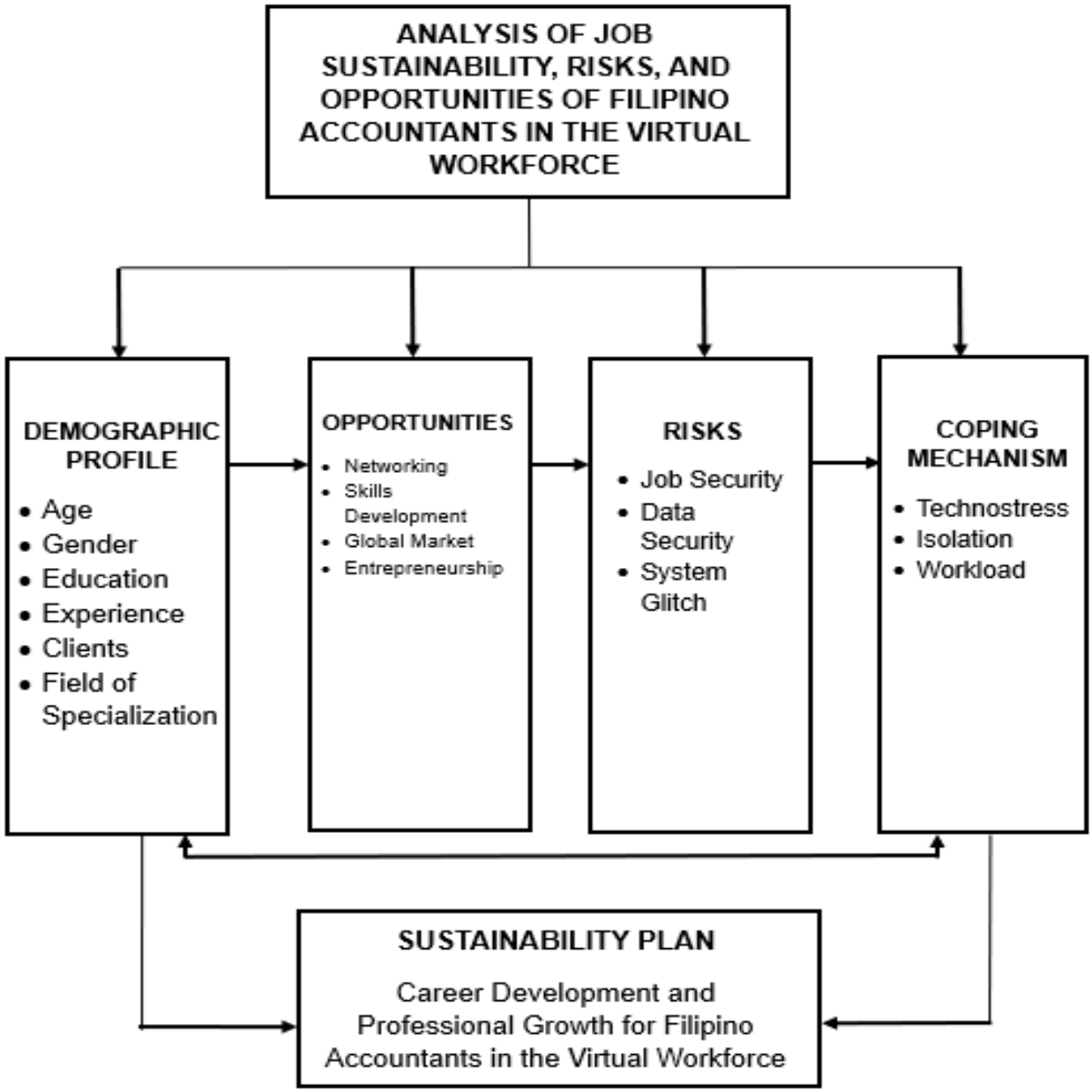
The framework also identifies risks as a critical dimension influencing career sustainability. These include job insecurity, data security vulnerabilities, and technical system glitches that can disrupt workflow and erode confidence in career stability. Such risks represent external pressures that may undermine long-term employability if left unaddressed. At the same time, the framework acknowledges the opportunities that the virtual workforce provides, such as professional networking, continuous skills development, access to international clients, and entrepreneurial ventures. These opportunities act as enabling factors that accountants can leverage to strengthen their employability and career resilience.

Another important relationship highlighted in the framework is how the demographic profile influences coping mechanisms. For instance, accountants with more years of experience or higher educational attainment may have stronger resources to apply problem-focused strategies, while younger professionals may adopt more flexible approaches to adapting to digital demands. This link emphasizes the role of personal background in shaping adaptive capacities in virtual work.

All of these dimensions converge in the formulation of a sustainability plan, which serves as the dependent variable in this framework. The sustainability plan is envisioned as a set of strategies and interventions that balance risks and opportunities, enhance coping mechanisms, and build on demographic strengths to ensure continuous career development and professional growth. By aligning individual resources with external opportunities and challenges, the sustainability plan aims to secure both short-term job effectiveness and long-term career viability for Filipino accountants in the virtual workforce.

In essence, the conceptual framework portrays a holistic process: demographic profiles provide the foundation; coping mechanisms mediate the impact of work demands; risks and opportunities shape the external environment; and all these factors together influence the design of a sustainability plan. This integrative approach ensures that the study not only describes the current state of Filipino accountants in the virtual workforce but also contributes practical strategies for sustaining their careers in an evolving digital economy.

**Figure 1 Conceptual Framework**




# METHODOLOGY

## Research Design

This study employed a quantitative research approach using a descriptive and correlational survey research design, which is appropriate for achieving the objectives of the study. The descriptive component of the design allowed the systematic description of the demographic profile of Filipino virtual accountants, as well as their perceived opportunities, risks, and coping mechanisms in the context of virtual work. Meanwhile, the correlational component enabled the examination of significant relationships between selected variables, particularly the relationship between the respondents' demographic profile and their coping mechanisms. This design is suitable because the study seeks to measure, analyze, and explain existing conditions and associations among variables without manipulating them, thereby providing an objective understanding of career sustainability in the virtual accounting workforce.

Quantitative research is a systematic approach that focuses on the collection and analysis of numerical data to describe, explain, and examine relationships among variables using statistical methods (Ghanad, 2023). Within this approach, a descriptive–correlational design combines two key purposes: description and relationship analysis (Sreekumar, 2023). The descriptive component aims to accurately portray the characteristics,

conditions, or perceptions of a population as they naturally occur, such as demographic profiles, levels of opportunities, risks, and coping mechanisms, without manipulating any variables. The correlational component, on the other hand, seeks to determine the strength and direction of relationships between two or more variables, such as the association between demographic factors and coping mechanisms (Bhandari, 2021). This design does not establish cause-and-effect relationships but is appropriate for identifying significant associations that contribute to a deeper understanding of existing phenomena (Mcleod, 2023).

**Respondents/Participants of the Study**

The study respondents were thirty (30) certified and non-certified Filipino accountants working in virtual accounting. They provided online accounting and financial services to clients in various countries. They practiced virtual bookkeeping and financial reporting, processed payroll, and prepared and advised on taxes. The respondents were the unit of analysis and were the only ones to provide quantitative data through survey questionnaires to align with the study's quantitative focus.

There was purposive sampling to choose the respondents because the study had certain participant specifications that aligned with the objectives of the study. The only respondents were Filipino accountants who provided virtual or online accounting services while the data was being collected. With this sampling technique, the researcher was not attempting to provide findings that would apply to all accountants in the country. The researcher was trying to obtain data from respondents who had firsthand experience in the virtual accounting workforce.

The study site was confined to Naga City and its vicinity. This location was chosen because the respondents could be easily reached and there were Filipino accountants providing virtual accounting services in the vicinity. With the restriction of the study site, it was easier to collect data, while at the same time ensuring respondents possessed the same work context and conditions relevant to the practice of virtual accounting.

The participation criteria were as follows: (1) respondents had to be Filipino; (2) respondents had to be accountants, whether licensed or unlicensed; (3) respondents had to be actively providing virtual or online accounting services during the data collection period; and (4) respondents had to be residents of Naga City or the surrounding areas. Individuals who did not meet these criteria, including accountants who were engaged solely in traditional, non-virtual accounting work or who lived outside the defined study area, were not part of the study.

The respondents in this study were predominantly young professionals, with the majority aged 21–30 years, indicating that virtual accounting work is largely undertaken by early-career accountants who are more adaptable to digital and remote work environments. The sample was largely female, reflecting the growing participation of women in the accounting profession and suggesting that virtual work arrangements offer flexibility that supports sustained professional engagement.

Most respondents hold a bachelor’s degree in accounting, while a smaller proportion possess master’s degrees or professional certifications, suggesting that foundational accounting education is generally sufficient to enter the virtual accounting workforce, though advanced qualifications may enhance professional standing. In terms of work experience, the majority have one to five years of professional exposure, highlighting that virtual accounting serves as a viable platform for skill development and career progression among early to mid-career professionals. Most respondents handle a limited number of clients, typically between one and five, allowing for more focused service delivery and quality assurance. Furthermore, the majority are engaged in financial reporting or advisory services rather than purely transactional tasks, emphasizing a shift toward higher-value accounting functions in the virtual environment.

The respondents were selected for their ability to provide critical insights based on their direct involvement in both traditional accounting and virtual remote practice. They were able to articulate, within the context of existing risks, opportunities, and adaptable frameworks, a balanced perspective on employment sustainability in online and remote accounting work. Their feedback was central to the study, serving as a pivotal source of information for analyzing the sustainability and career resilience of Filipino accountants in the virtual workforce.

Overall, the demographic and professional profile of the respondents reflects a young, predominantly female, moderately experienced workforce with strong educational foundations and growing engagement in value-added accounting services. These characteristics provide essential context for understanding the opportunities, challenges, and sustainability of Filipino accountants in the virtual workforce.

**Data Gathering Tools**

The primary data collection instrument used in this study was a structured survey questionnaire designed to measure the job sustainability of Filipino accountants in the virtual workforce. The instrument was developed based on the study's variables and objectives, encompassing four major components: (1) demographic and professional profile, (2) perceived opportunities, (3) perceived risks, and (4) coping mechanisms. The demographic section included items on age, gender, educational attainment, years of work experience, number of clients handled, and field of specialization. The remaining sections consisted of statements assessing opportunities (professional networking, skills development, global market access, and entrepreneurship), risks (job security, data security, and system-related issues), and coping mechanisms (technostress, isolation, and workload management).

All perception-based items were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), allowing for quantitative analysis of respondents' experiences and perceptions. The questionnaire items were adapted and contextualized from existing literature on virtual work, career sustainability, and technostress to ensure content relevance. Prior to data collection, the instrument underwent validation by subject matter experts in accounting and research methodology to establish content validity. Necessary revisions were incorporated based on expert feedback to improve clarity, coherence, and alignment with the study objectives. Reliability testing was also conducted, yielding acceptable internal consistency, indicating that the instrument was suitable for data collection. The finalized questionnaire was administered to selected respondents to gather standardized and comparable data for statistical analysis.

**Data Gathering Procedure**

The study focused on Job sustainability, risks, opportunities, and coping mechanisms of Filipino virtual workforce accountants. These were examined, using the descriptive method, which outlines the demographic profile of respondents, as well as opportunity, risk, and coping mechanism levels. The correlational method examined the profile and coping mechanism relationship. Since the study remained focused on describing and maintaining the relationship among the variables, this was the best method.

Respondents of the study were 30 Filipino accountants providing virtual accounting services, which were obtained via purposive sampling. Inclusion criteria included being (a) Filipino accountants, (b) active providers of online or virtual accounting services, and (c) residents or operators of Naga City. The sampling method was used to determine the presence of respondents' experiential relevance to the study. The research area was determined by its accessibility, as well as its presence of active virtual workforce accountants.

The main research tool was a survey questionnaire developed in a self-administered format and structured using a five-point Likert scale. The questionnaire comprised five parts: Part I the demographic profile of the respondents; Part II which centered on the opportunities in the virtual workforce; Part III which examined the risks related to job sustainability; Part IV which assessed coping mechanisms toward technostress, isolation, and workload; and Part V which assessed career sustainability and professional growth. The survey was designed to yield quantitative data in line with the study's objectives.

To guarantee reliability, Cronbach's Alpha was done for the first time during the pilot test. Cronbach's Alpha is one of the most common and widely accepted methods of estimating the internal consistency of a test, or how closely related a set of items are within a particular construct. An acceptable coefficient score in the field of social sciences is 0.70 and above (Dolnicar et al. 2022). The constructs of this study had score above the threshold, thus establishing the reliability of the instrument. Validity, specifically content validity, was done through expert panel review of the instruments, which consisted of some practitioners in the field of Accounting and social researchers, in evaluating the clarity, relevance, and focus of the items on the objectives of the study.

Data collection took place between November 1 to December 30, 2025, using Google Forms, which allows for efficient and contactless collection and retrieval of responses. This method suited the respondents' virtual work situation. Respondents were notified of the study's objectives and were told that they could choose whether or not to participate. Confidentiality and anonymity of responses were guaranteed. Respondents signed informed consent documents, which were collected electronically. The online system recorded and stored the completed questionnaires.

**Data Analysis Techniques**

This part outlines the steps taken to analyze the data collected in the present study, as well as the reasons for choosing the methods in relation to the study questions. The analysis was concentrated on both the descriptive and inferential types in order to retrieve the complexities surrounding the constituents of the respondents, evaluate the perceived levels of opportunities, risks, and coping mechanisms, and determine the nature of the relationships among selected variables pertaining to the sustainability of jobs in the virtual accounting workforce.

Before any statistical analysis, the researcher assessed the collected data and the attributes of the variables were categorized, and the data were scanned for accuracy and the presence of complete responses. Some data exhibited missing attributes, while others proved to be contradictory. Only the complete and accurate responses were incorporated for final analysis. The data that passed the screening were prepared for encoding and empirical statistical testing in order to ascertain that data processing would yield reliable outcomes.

The researcher employed descriptive statistics to summarize and describe the attributes of the data. The researcher utilized frequency counts and percentage computations in order to analyze the demographic data of the respondents stratified by age and sex, educational attainment, number of years in the profession, number of clients served, and accounting sub-discipline in which they practiced. These statistical measures enabled the researcher to provide an overview of the respondents and to address the first research objective, which was to describe the demographic characteristics of the virtual workforce Filipino Accountants.

The accountant's experiences were measured through means to gauge how much risk, opportunity or how to cope. Respondents were summarized by the means which captured opportunities in the professional networking field, access of the skill set to the global market, entrepreneurial networking, and global market access; risk pertaining to employment, job security, or the data security and systems of the software; and coping mechanisms of the accountant's experiences in coping with technostress, workplace isolation, and workload. Additionally, respondents were captured through the means which defined the risks, the opportunities, and the coping mechanisms which were defined as the most or the least in the net effect of the field.

The Variables were measured through a set of inferential statistical techniques. Correlation and regression of the coping mechanisms were tested through the demographic impact. The correlational analysis set Pearson's R as a most appropriate tool to the level of measurement in the variable, and depending upon the criteria set for measurement, Pearson's r was the most appropriate measure to facilitate this analysis of coping mechanisms. The relationships were set in light of the demographic attribute of coping mechanisms and used hierarchies were established to define the measure of relationship association in terms of the magnitude and the extent. The hypotheses were tested in light of the scope of the set control at the 0.05 alpha of the statistical tests of hypotheses. The test's confidence and control were used to set the threshold for statistical validity on the size of the population in the statistical test.

**Ethical Considerations**

The rights and dignity of respondents are concerned along with the credibility of the study and the guidelines of the concerned institution. All policies related to the concerned institution are adhered to along with the guidelines formulated.

Investigation of the concerned guidelines of respect is ensured. Coercive measures are not undertaken to pursue respondents. They were made aware of their rights to appoint themselves. They have the right to refuse participation and to leave the study at any point without any penalties.

The purpose of the study together with the duration of participation and the risks involved were explained to the respondents. No one participated without the given consent of the respondents.

The principle of beneficence and non-maleficence posits that studies ought to be designed to mitigate possible experiential harm (including physical, psychological, social). The research has no procedures that are considered invasive, and presents minimal risk because data were gathered using self-administered survey instruments. The study poses minimum possible risk, and the possible benefits of the study, especially those concerning informing of strategies for sustaining board virtual accounting careers, outweigh the risks for the study.

The study was also guided by the principles of justice in the selection of respondents, given that selection was done objectively and in accordance with the specific and measurable inclusion criterion defined for the study's scope and objectives. To ensure that the most relevant respondents were included and to preclude unjust exclusion, the study respondents were only selected among practicing Filipino accountants doing virtual accounting.

Respondents' confidentiality and privacy were taken into account by the researchers, and no personal identifying information was gathered. Even the survey responses were anonymized and coded, and the researchers maintained confidentiality with respect to all data. The data gathered were solely for research and academic use and were stored in a secure location present. Individual respondents were protected from being identified in the study by presenting data in aggregate.

Prior to data collection, formal communication to obtain permission and explain the nature of participation was performed. The study was without any deception, and the respondents were apprised of the research objectives and procedures. To maintain ethical integrity and trust, transparency was used throughout the research process.

## RESULTS AND DISCUSSION

### Demographic Profile of Filipino Accountants in the Virtual Workforce

**Table 1 Demographic and Professional Profile of the Respondents**

| Demographics | Frequency | Percentage |
|---|---|---|
| Age | | |
| 21 – 25 | 4 | 13% |
| 26 – 30 | 24 | 80% |
| 31 – 35 | 2 | 7% |
| Total | 30 | 100% |
| Gender | | |
| Male | 8 | 27% |
| Female | 22 | 73% |
| Total | 30 | 100% |
| Educational Attainment | | |
| Bachelor's Degree in Accounting | 21 | 70% |
| Master's Degree in Accounting or related field | 2 | 7% |
| Professional certifications (e.g., CPA, CMA, ACCA) | 5 | 17% |
| Total | 30 | 100% |
| Years in Work Experience | | |
| Less than 1 year | 5 | 17% |
| 1–5 years | 19 | 63% |
| Above 6–10 years | 6 | 20% |
| Total | 30 | 100% |
| Clients Handled | | |
| 1–5 clients | 22 | 73% |
| 6–10 clients | 2 | 7% |

| | | |
|---|---|---|
| 11–20 clients | 6 | 20% |
| Total | 30 | 100% |
| Field of Work in Accounting | | |
| Bookkeeping | 11 | 37% |
| Payroll Services | 2 | 7% |
| Financial Reporting or Advisory Services | 17 | 57% |
| Total | 30 | 100% |

**Age**

Table 1 presents the age distribution of the participants, showing that the majority (80%, n = 24) are aged 26–30, followed by 13% (n = 4) in the 21–25 age group, and only 7% (n = 2) aged 31–35. This distribution indicates that most respondents are in the early stages of their careers, with minimal representation from older professionals, suggesting that younger individuals are more likely to engage in virtual accounting roles. The findings imply that the virtual accounting workforce is predominantly composed of younger professionals who are more adaptable, technologically proficient, and open to remote work arrangements—attributes essential in digital and flexible work environments. This observation aligns with De Vos et al. (2020) and Akkermans et al. (2023), who noted that early-career professionals are more inclined toward flexible and technology-driven careers, as well as Donald et al. (2024), who emphasized that younger professionals are more likely to adopt emerging work frameworks such as virtual employment. Overall, the results suggest that the virtual accounting workforce is largely driven by younger professionals whose adaptability and digital competence enable them to thrive in remote work settings.

**Gender**

Table 1 shows that 73% (n = 22) of respondents are female, while 27% (n = 8) are male, indicating that the virtual accounting workforce in this study is predominantly female. This pattern suggests that women are more represented in virtual accounting roles, possibly due to the flexibility and accessibility of remote work arrangements, which support work–life integration and accommodate diverse personal and professional responsibilities. Such environments may be particularly advantageous for individuals balancing multiple roles, thereby increasing female participation in the workforce.

**Educational Attainment**

Table 1 indicates that 70% (n = 21) of respondents hold a Bachelor's Degree in Accounting, 7% (n = 2) have a Master's Degree, and 17% (n = 5) possess professional certifications such as CPA, CMA, or ACCA. These findings suggest that a bachelor's degree serves as the primary entry point into virtual accounting roles, while fewer professionals pursue advanced degrees or certifications at this stage. This pattern may reflect the early career status of the respondents, where individuals prioritize gaining work experience before pursuing higher qualifications, and also suggests that advanced credentials, while valuable, are not strictly required for entry into virtual accounting.

**Years of Work Experience**

Table 1 reveals that 43% (n = 13) of respondents have 1–3 years of experience, 33% (n = 10) have less than one year, 17% (n = 5) have 4–6 years, and only 7% (n = 2) have more than six years of experience. This distribution indicates that the majority of respondents are early-career professionals with relatively limited experience, reflecting a workforce still in its developmental stage. This suggests that virtual accounting roles are more commonly undertaken by individuals in the early phases of their careers, who may be more open to flexible, technology-driven work arrangements that provide opportunities for skill acquisition and professional growth. This aligns with Akkermans et al. (2023), who noted that early-career professionals actively explore flexible career paths, and De Vos et al. (2020), who emphasized that early career stages are characterized by learning and adaptation. Overall, the findings suggest that the virtual accounting workforce is largely composed of professionals building experience and adjusting to the demands of a digital work environment.

## Clients Handled

Table 1 shows that 53% (n = 16) of respondents handle 1–3 clients, 27% (n = 8) manage 4–6 clients, 13% (n = 4) handle 7–9 clients, and 7% (n = 2) manage more than 10 clients. This indicates that most respondents maintain a relatively small client base, suggesting a preference for manageable workloads that allow for accuracy and quality in service delivery. Given the precision and attention required in accounting tasks, limiting the number of clients enables professionals to effectively manage responsibilities, particularly in remote settings where work is largely self-directed.

## Field of Work in Accounting

Table 1 indicates that 40% (n = 12) of respondents are engaged in bookkeeping, 30% (n = 9) in taxation, 17% (n = 5) in auditing, and 13% (n = 4) in advisory or consulting services. This distribution shows that bookkeeping and taxation are the most dominant areas in virtual accounting, while auditing and advisory roles are less represented. This pattern suggests that certain accounting functions—particularly those that are process-driven, standardized, and compatible with digital platforms—are more adaptable to remote work environments. Bookkeeping and taxation tasks, such as data processing, reporting, and tax preparation, can be efficiently performed using cloud-based systems without physical presence, whereas auditing and advisory roles often require higher levels of client interaction and professional judgment.

## Opportunities Available to Filipino Accountants in the Virtual Workforce

## Professional Networking

**Table 2**

*Professional Networking Opportunities of Filipino Accountants in the Virtual Workforce*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant has access to virtual professional communities that help expand their network. | 3.80 | MO | 5 |
| Online platforms allow The Virtual Filipino Accountant to connect with other accountants and industry professionals. | 4.17 | MO | 1 |
| The Virtual Filipino Accountant actively participates in webinars, forums, or online events to enhance their professional network. | 3.83 | MO | 3.5 |
| Virtual networking opportunities contribute positively to The Virtual Filipino Accountant's career growth. | 4.13 | MO | 2 |
| The Virtual Filipino Accountant finds it easier to collaborate with peers and mentors through online networking tools. | 3.83 | MO | 3.5 |
| **OVERALL:** | **3.95** | **MO** | |

Note: 4.21-5.00 – High Opportunity (HO); 3.41-4.20 – Moderate Opportunity (MO); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slight Opportunity (SO); 1.00-1.80 No Opportunity (NO)

In terms of professional networking opportunities, the findings revealed that the statement "Online platforms allow the virtual Filipino accountant to connect with other accountants and industry professionals" obtained the highest mean score (M = 4.17), indicating that digital platforms serve as the primary avenue for professional connection in the virtual workforce. This was followed by "Virtual networking opportunities contribute positively to career growth" (M = 4.13), suggesting that respondents recognize the role of networking in enhancing professional development. Meanwhile, participation in webinars and online events, as well as collaboration through networking tools (M = 3.83), showed moderate engagement among respondents, while access to virtual professional communities (M = 3.80) ranked lowest, indicating relatively less utilization of structured networking spaces. Overall, all indicators were interpreted as moderate opportunity, implying that while networking opportunities are present, they are not fully maximized. These results suggest that Filipino accountants benefit from digital networking platforms in establishing professional connections beyond geographical boundaries, although engagement in more formal or community-based networking activities remains limited.

**Skills Development**

**Table 3**

*Skills Development Opportunities of Filipino Accountants in the Virtual Workforce*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant has access to online training and courses to improve their accounting skills. | 4.07 | MO | 4 |
| Virtual platforms provide The Virtual Filipino Accountant with opportunities to learn new tools and technologies relevant to their work | 4.17 | MO | 3 |
| The Virtual Filipino Accountant regularly engages in professional development activities through online resources | 4.03 | MO | 5 |
| Opportunities for upskilling in the virtual workforce help The Virtual Filipino Accountant remain competitive in their field | 4.23 | HO | 2 |
| The Virtual Filipino Accountant is confident that the virtual environment allows continual enhancement of their expertise. | 4.33 | HO | 1 |
| **OVERALL:** | **4.17** | **MO** | |

Note: 4.21-5.00 – High Opportunity (HO); 3.41-4.20 – Moderate Opportunity (MO); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slight Opportunity (SO); 1.00-1.80 No Opportunity (NO)

Table 3 describes the different ways the skills of Filipino accountants in the virtual workforce can be developed. The statement "The Virtual Filipino Accountant is confident that the virtual environment allows continual enhancement of their expertise" received the highest mean of 4.33, described as High Opportunity (HO) and ranked first. The statement "Opportunities for upskilling in the virtual workforce help the Virtual Filipino Accountant remain competitive in their field" ranked second with a mean score of 4.23, described as High Opportunity as well. As for the statements "Virtual platforms provide the Virtual Filipino Accountant with opportunities to learn new tools and technologies relevant to their work," "The Virtual Filipino Accountant has access to online training and courses to improve their accounting skills," and "The Virtual Filipino Accountant regularly engages in professional development activities through online resources," these received mean scores of 4.17, 4.07, and 4.03, respectively, all described as Moderate Opportunity (MO). The mean of 4.17, described as Moderate Opportunity, shows that respondents reflect the virtual workforce as mainly providing opportunities to develop their professional skills positively.

**Global Market**

**Table 4**

*Access to Global Market*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| Working virtually allows The Virtual Filipino Accountant to serve clients beyond the Philippines. | 4.87 | HA | 1 |
| The Virtual Filipino Accountant has opportunities to collaborate with international clients or firms. | 4.80 | HA | 3.5 |
| Virtual work expands The Virtual Filipino Accountant's career options and exposure to the global accounting industry. | 4.80 | HA | 3.5 |
| Online platforms enable The Virtual Filipino Accountant to compete in a broader, international market. | 4.80 | HA | 3.5 |
| Access to global clients enhances The Virtual Filipino Accountant's professional experience and growth. | 4.80 | HA | 3.5 |
| **OVERALL:** | **4.81** | **HA** | |

Note: 4.21-5.00 – Highly Accessible (HA); 3.41-4.20 – Moderately Accessible (MA); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slightly Accessible (SA); 1.00-1.80 Not Accessible (NA)

Table 4 shows the perceived access of Filipino accountants in the virtual workforce to global markets. The statement that received the highest mean score was 'Working virtually allows the Virtual Filipino Accountant to

serve clients beyond the Philippines' received the highest mean score of 4.87 and is categorized as Highly Accessible (HA). As for the other statements, opportunities for career growth, exposure to the global accounting field, access to the global client network for professional experience, and the ability to compete internationally through online platforms, are all perceived as Highly Accessible and received mean scores of 4.80. The average of all responses (4.81) shows that Filipino accountants consider the virtual workforce's access to global markets and professional opportunities as Highly Accessible.

**Entrepreneurial Opportunities**

**Table 5**

*Entrepreneurial Opportunities of Filipino Accountants in the Virtual Workforce*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| Virtual work enables The Virtual Filipino Accountant to explore freelance accounting or consultancy opportunities. | 4.80 | HO | 1.5 |
| The Virtual Filipino Accountant can establish their own virtual accounting business or service with ease. | 4.37 | HO | 5 |
| Online platforms provide The Virtual Filipino Accountant with tools and resources to support entrepreneurial ventures. | 4.60 | HO | 4 |
| The virtual environment allows The Virtual Filipino Accountant to diversify income streams beyond traditional employment. | 4.80 | HO | 1.5 |
| The Virtual Filipino Accountant feels encouraged to pursue innovative projects or entrepreneurial ideas in the virtual workforce. | 4.70 | HO | 3 |
| **OVERALL:** | **4.65** | **HO** | |

Note: 4.21-5.00 – High Opportunity (HO); 3.41-4.20 – Moderate Opportunity (MO); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slight Opportunity (SO); 1.00-1.80 No Opportunity (NO)

The perceived entrepreneurial opportunities for Filipino accountants in the virtual workforce are presented in Table 5. Responses from the statement “Virtual work enables the Virtual Filipino Accountant to explore freelance accounting or consultancy opportunities” and “The virtual environment allows the Virtual Filipino Accountant to diversify income streams beyond traditional employment” showed the highest mean score of 4.80,

interpreted as High Opportunity ( HO) and ranked 1.5. Following this is the statement "The Virtual Filipino Accountant feels encouraged to pursue innovative projects or entrepreneurial ideas in the virtual workforce" with a mean score of 4.70, rank 3, also interpreted as High Opportunity. For the statements "Online platforms provide the Virtual Filipino Accountant with tools and resources to support entrepreneurial ventures" and "The Virtual Filipino Accountant can establish their own virtual accounting business or service with ease" these received mean scores of 4.60 and 4.37, respectively, of High Opportunity as well. The overall mean of 4.65 of High Opportunity shows that respondents perceived virtual work positively and strongly in terms of their entrepreneurial opportunities.

## Risks that Filipino Accountants in the Virtual Workforce Encounter

### Job Security

**Table 6**

*Perceived Job Security Risks of Filipino Accountants in the Virtual Workforce*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant feels uncertain about the stability of their position as a virtual accountant. | 3.93 | MR | 3 |
| Organizational restructuring or downsizing affects The Virtual Filipino Accountant's confidence in job security. | 4.13 | MR | 1 |
| The Virtual Filipino Accountant worries about losing clients or projects that are critical to their employment. | 4.10 | MR | 2 |
| Changes in accounting regulations or industry standards may threaten The Virtual Filipino Accountant's job stability. | 3.63 | MR | 4.5 |
| Economic fluctuations in the Philippines impact The Virtual Filipino Accountant's career security as a virtual accountant. | 3.63 | MR | 4.5 |
| **OVERALL:** | **3.89** | **MR** | |

Note: 4.21-5.00 – High Risk (HR); 3.41-4.20 – Moderate Risk (MR); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slight Risk (SR); 1.00-1.80 No Risk (NR)

Table 6 presents the perceived job security risks among Filipino accountants in the virtual workforce, highlighting the key factors that influence their sense of employment stability. The findings indicate that the highest-rated concern is the impact of organizational restructuring or downsizing (M = 4.13), suggesting that external organizational decisions significantly affect accountants' confidence in job continuity. Closely following this is the potential loss of clients or projects (M = 4.10), which reflects the client-dependent nature of

virtual accounting work, where income and employment are often tied to short-term engagements rather than long-term contracts.

**Data Security**

**Table 7**

*Perceived Data Security Risks of Filipino Accountants in the Virtual Workforce*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant is concerned about unauthorized access to sensitive client data. | 4.53 | HR | 1 |
| The Virtual Filipino Accountant faces challenges in maintaining confidentiality when working remotely. | 2.93 | N | 5 |
| The Virtual Filipino Accountant worries about cyberattacks or data breaches affecting their work. | 4.33 | HR | 2 |
| The Virtual Filipino Accountant encounters difficulties ensuring secure storage and transfer of accounting files. | 3.23 | MR | 4 |
| The Virtual Filipino Accountant feels that current security measures may not be sufficient to protect data integrity. | 3.37 | MR | 3 |
| **OVERALL:** | **3.68** | **MR** | |

Note: 4.21-5.00 – High Risk (HR); 3.41-4.20 – Moderate Risk (MR); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slight Risk (SR); 1.00-1.80 No Risk (NR)

Table 7 presents the perceived data security threats among Filipino accountants in the virtual workforce, highlighting the critical role of information security in remote accounting practices. The findings reveal that the highest level of concern is associated with unauthorized access to sensitive client data (M = 4.53), followed by the risk of cyberattacks or data breaches (M = 4.33), both interpreted as high risk. These results underscore the heightened awareness among virtual accountants of external cybersecurity threats, particularly given the sensitive and confidential nature of financial information they handle.

**System Glitch / Technical Issues**

**Table 8**

*System Glitch / Technical Issues Encountered by Filipino Accountants in the Virtual Workforce*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| Frequent software or platform glitches disrupt The Virtual Filipino Accountant's workflow and productivity. | 3.83 | MR | 2.5 |
| The Virtual Filipino Accountant encounters delays or errors caused by accounting software or system crashes. | 3.83 | MR | 2.5 |
| Technical problems sometimes result in The Virtual Filipino Accountant missing deadlines or losing work. | 3.70 | MR | 4 |
| The Virtual Filipino Accountant finds it challenging to resolve technical issues without immediate IT support. | 3.27 | MR | 5 |
| The Virtual Filipino Accountant experiences stress when system malfunctions prevent timely completion of tasks. | 4.37 | HR | 1 |
| **OVERALL:** | **3.80** | **MR** | |

Note: 4.21-5.00 – High Risk (HR); 3.41-4.20 – Moderate Risk (MR); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slight Risk (SR); 1.00-1.80 No Risk (NR)

Table 8 outlines the virtual system problems faced by Filipino accountants. The evaluation of the statement "The Virtual Filipino Accountant experiences stress when system malfunctions prevent timely completion of tasks" received the highest mean score of 4.37, interpreted as High Risk (HR) and attained the first rank. This statement was followed by "Frequent software or platform glitches disrupt the Virtual Filipino Accountant's workflow and productivity" and "The Virtual Filipino Accountant encounters delays or errors because of accounting software or system crashes," which received mean scores of 3.83, interpreted as Moderate Risk (MR) and ranked 2.5. The statement "Technical problems sometimes cause the Virtual Filipino Accountant to miss deadlines or lose work" received a mean score of 3.70, ranked fourth and interpreted as Moderate Risk. Meanwhile, "The Virtual Filipino Accountant finds it challenging to resolve technical issues without immediate IT support" received the lowest mean score of 3.27, interpreted as Moderate Risk, and ranked fifth. The overall mean score of 3.80 interpreted as Moderate Risk indicates that virtual accountants perceive glitches and technical issues as a significant risk.

## Coping Mechanisms Employed by the Accountants in the Virtual Workforce

### Coping with Technostress

**Table 9**

*Coping Mechanisms of Filipino Accountants in Managing Technostress*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant regularly takes short breaks from using digital tools to reduce mental strain. | 4.20 | ME | 5 |
| The Virtual Filipino Accountant seeks training or tutorials to improve proficiency with new accounting software. | 4.67 | HE | 1 |
| The Virtual Filipino Accountant prioritizes and organizes tasks to manage technology-related stress effectively. | 4.63 | HE | 2 |
| The Virtual Filipino Accountant communicates with colleagues or supervisors when experiencing difficulties with technology. | 4.50 | HE | 3 |
| The Virtual Filipino Accountant uses digital wellness tools or apps to manage screen time and reduce stress. | 4.27 | HE | 4 |
| **OVERALL:** | **4.45** | **HE** | |

Note: 4.21-5.00 – Highly Evident (HE); 3.41-4.20 – Moderately Evident (ME); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slightly Evident (SE); 1.00-1.80 Not Evident (NE)

Table 9 illustrates the different coping strategies Filipino accountants use to deal with technostress in the remote workforce. Respondents strongly agreed with the statement "The Virtual Filipino Accountant seeks training or tutorials to improve proficiency with new accounting software," which received the highest mean score of 4.67 and ranked first. The second-highest mean score also in the Highly Evident tier was the statement, “The Virtual Filipino Accountant prioritizes and organizes tasks to manage technology-related stress effectively,” with 4.63. The fourth statement, “The Virtual Filipino Accountant uses digital wellness tools or apps to manage screen time and reduce stress,” received a mean score of 4.27, while “The Virtual Filipino Accountant communicates with colleagues or supervisors when experiencing difficulties with technology,” received 4.50 and was ranked third, both Highly Evident. The mean score of 4.20 assigned 'Moderately Evident' to the statement, “The Virtual Filipino Accountant regularly takes short breaks from using digital tools to reduce mental strain” ranking it fifth. The mean score of 4.45, Highly Evident, shows that the respondents implement strategies to cope with stress in virtual accounting work.

## Coping with Isolation

**Table 10**

*Coping with Isolation*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant maintains regular virtual communication with colleagues to stay connected. | 4.40 | HE | 1 |
| The Virtual Filipino Accountant participates in online professional communities or forums for social support. | 3.80 | ME | 5 |
| The Virtual Filipino Accountant schedules virtual meetings or check-ins to combat feelings of isolation. | 3.97 | ME | 4 |
| The Virtual Filipino Accountant engages in personal activities (hobbies, exercise) to balance work-from-home isolation. | 4.07 | ME | 3 |
| The Virtual Filipino Accountant seeks emotional support from family, friends, or peers when feeling isolated. | 4.33 | HE | 2 |
| **OVERALL:** | **4.11** | **ME** | |

Note: 4.21-5.00 – Highly Evident (HE); 3.41-4.20 – Moderately Evident (ME); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slightly Evident (SE); 1.00-1.80 Not Evident (NE)

Table 10 shows the Filipino accountants coping strategies pertaining to feelings of isolation in the virtual workforce. From the results, the statement "The Virtual Filipino Accountant maintains regular virtual communication with colleagues to stay connected" obtained the highest mean score of 4.40, interpreted as Highly Evident (HE) and ranked first. The statement "The Virtual Filipino Accountant seeks emotional support from family, friends, or peers when feeling isolated" shows a mean of 4.33, ranked second, and is also interpreted as Highly Evident. The statement "The Virtual Filipino Accountant engages in personal activities (hobbies, exercise) to balance work-from-home isolation", "The Virtual Filipino Accountant schedules virtual meetings or check-ins to combat feelings of isolation", and "The Virtual Filipino Accountant participates in online professional communities or forums for social support" which were 4.07, 3.97, and 3.80 mean scores, respectively, were all interpreted as Moderately Evident (ME). From the results, the mean of 4.11, interpreted as Moderately Evident shows the respondents coping strategies were moderate for the feelings of isolation from virtual work.

**Coping with Workload**

**Table 11**

*Coping Mechanisms of Filipino Accountants in Managing Workload*

| STATEMENTS | Mean | Interpretation | Rank |
|---|---|---|---|
| The Virtual Filipino Accountant prioritizes tasks effectively to manage multiple assignments and deadlines. | 4.63 | HE | 2 |
| The Virtual Filipino Accountant delegates or asks for assistance when the workload becomes overwhelming. | 4.33 | HE | 5 |
| The Virtual Filipino Accountant uses digital tools (calendars, task managers) to organize and track tasks. | 4.50 | HE | 3 |
| The Virtual Filipino Accountant practices time management techniques to avoid burnout from excessive workload. | 4.70 | HE | 1 |
| The Virtual Filipino Accountant takes regular breaks to refresh and maintain productivity during heavy workloads. | 4.47 | HE | 4 |
| **OVERALL:** | **4.53** | **HE** | |

Note: 4.21-5.00 – Highly Evident (HE); 3.41-4.20 – Moderately Evident (ME); 2.61-3.40 – Neutral (N); 1.81-2.60 – Slightly Evident (SE); 1.00-1.80 Not Evident (NE)

Table 11 shows the strategies used by Filipino accountants to cope with work-related stress while working virtually. The statement "The Virtual Filipino Accountant practices time management techniques to avoid burnout from excessive workload" received the highest average score of 4.70 which is interpreted as Highly Evident (HE) and ranked first. The second statement, which is still interpreted as Highly Evident, is "The Virtual Filipino Accountant prioritizes tasks effectively to manage multiple assignments and deadlines" and received a mean score of 4.63. Statements like "The Virtual Filipino Accountant uses digital tools (calendars, task managers) to organize and track tasks," "The Virtual Filipino Accountant takes regular breaks to refresh and maintain productivity during heavy workloads," and "The Virtual Filipino Accountant delegates or asks for assistance when the workload becomes overwhelming" received average scores of 4.50, 4.47, and 4.33, respectively and all are interpreted as Highly Evident. Managing workload is a Highly Evident coping mechanism, with an average score of 4.53, indicating that managing workload is a highly evident coping strategy among respondents working in virtual accounting environments.

**Relationship Between Demographic Profile and Coping Mechanisms**

**Relationship of Demographic Profile and Technostress**

**Table 12**

*Relationship Between Demographic Profile and Technostress Among Filipino Accountants in the Virtual Workforce*

| | | Technostress | Age | Gender | Educational Attainment | Years of Work Experience | Clients Handled | Field of Work |
|---|---|---|---|---|---|---|---|---|
| Technostress | Pearson Correlation | 1 | .222 | .186 | -.009 | -.214 | .118 | Technostress |
| | Sig. (2-tailed) | | .238 | .326 | .961 | .255 | .534 | |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | |

**. Correlation is significant at the 0.05 level (2-tailed).*

Table 12 illustrates the correlation between demographic variables and technostress amongst Filipino accountants amidst the virtual workforce by utilizing the Pearson correlation method. The correlation coefficients produced for age and technostress were (r = 0.222, p = 0.238); for gender, (r = 0.186, p = 0.326); educational attainment, (r = -0.009, p = 0.961); years of work experience (r = -0.214, p = 0.255); number of clients handled (r = 0.118, p = 0.534); and field of work (r = -0.098, p = 0.608). All the calculations of p-values are greater than 0.05 which suggests that the majority of the variables or demographic profiles presented have no significant relation to technostress which leads to the conclusion that the null hypothesis stating that there is no significant relationship between the demographic profile and technostress among Filipino accountants working virtually has been proven.

**Relationship Between Demographic Profile and Isolation**

**Table 13**

*Relationship Between Demographic Profile and Isolation Among Filipino Accountants in the Virtual Workforce*

| | | Isolation | Age | Gender | Educational Attainment | Years of Work Experience | Clients Handled | Field of Work |
|---|---|---|---|---|---|---|---|---|
| Isolation | Pearson Correlation | 1 | -.073 | .180 | -.154 | -.201 | .125 | Isolation |
| | Sig. (2-tailed) | | .702 | .342 | .417 | .287 | .511 | .667 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

**. Correlation is significant at the 0.05 level (2-tailed).*

Using the Pearson correlation analysis, Table 13 shows the association between demographic profile and isolation, as experienced by Filipino accountants in the virtual workforce. The results indicate the correlation coefficients between isolation and demographic variables such as age (r = -0.073, p = 0.702), gender (r = 0.180, p = 0.342), educational attainment (r = -0.154, p = 0.417), years of work experience (r = -0.201, p = 0.287), number of clients handled (r = 0.125, p = 0.511), and field of work (r = -0.082, p = 0.667). All the computed p-values are above the 0.05 level of significance, concluding that there are no statistical significant relationships between the demographic characteristics of the respondents and the experience of isolation. Thus, it can be concluded that the null hypothesis stating that there is no significant relationship between demographic profile and isolation among the Filipino accountants in the virtual workforce is correct.

**Relationship of Demographic Profile and Workload**

## Table 14

*Relationship Between Demographic Profile and Workload Among Filipino Accountants in the Virtual Workforce*

| | | Workload | Age | Gender | Educational Attainment | Years of Work Experience | Clients Handled | Field of Work |
|---|---|---|---|---|---|---|---|---|
| Workload | Pearson Correlation | 1 | .067 | .090 | -.203 | -.207 | .147 | Workload |
| | Sig. (2-tailed) | | .726 | .635 | .282 | .272 | .437 | .277 |
| | N | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

**. Correlation is significant at the 0.05 level (2-tailed).*

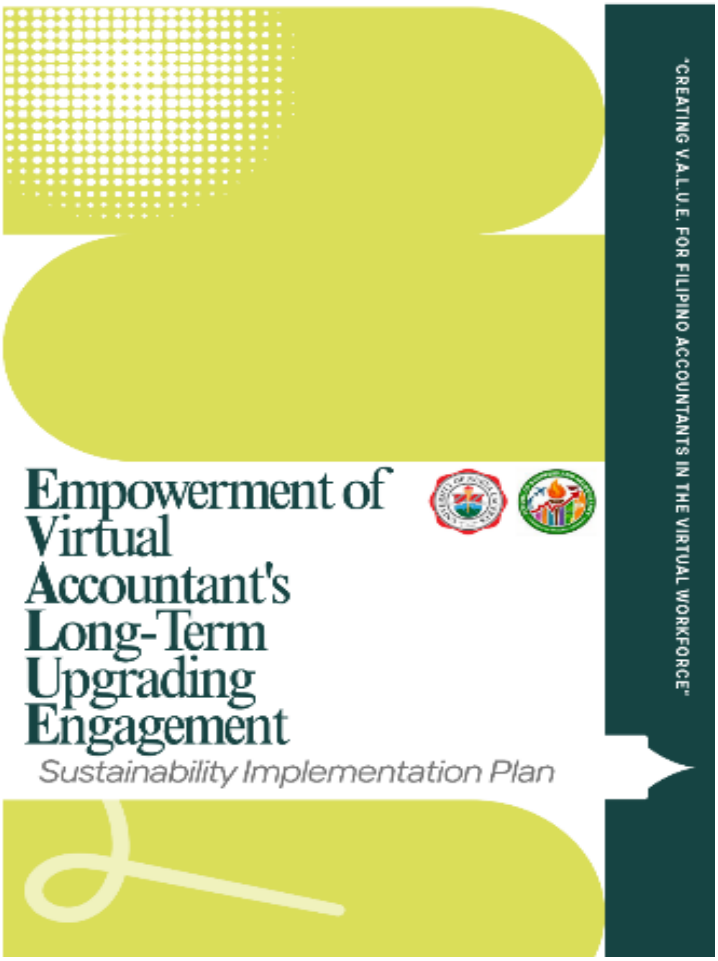
Using a Pearson correlation analysis, Table 14 explores the correlation between the demographic profile and workload of Filipino accountants in the virtual workforce. It shows the correlation coefficients between the workload and demographic data: age (r = 0.038, p = 0.841), gender (r = 0.090, p = 0.635), educational attainment (r = -0.203, p = 0.282), duration of work experience (r = -0.207, p = 0.272), number of clients managed (r = 0.147, p = 0.437), and area of specialization (r = -0.205, p = 0.277). Since p-values of all the variables are above the 0.05 level of significance, there are no significant relationships between workload and demographic variables. Hence, the null hypothesis which states that there are no significant associations between the demographic profile and workload of Filipino virtual accountants holds true.

**Proposed Sustainability Plan for Filipino Accountants in the Virtual Workforce**

**Figure 2** E-V.A.L.U.E.

The **E-V.A.L.U.E. Sustainability Implementation Plan** provides a comprehensive and strategic workforce model that integrates professional excellence, global employability, risk mitigation, financial resilience, and digital governance into a unified sustainability framework. By clearly defining objectives, interventions, accountability mechanisms, and measurable outcomes, the framework advances sustainability from conceptual advocacy to structured execution.

This model serves as a practical guide for virtual accountants pursuing long-term career sustainability, for organizations seeking to enhance workforce stability, and for institutions designing policies that support digital labor resilience. Ultimately, the framework contributes to sustainable value creation within the evolving global virtual accounting profession.




This study proposes a sustainability plan derived from the key findings on the demographic profile, opportunities, risks, and coping mechanisms of Filipino accountants in the virtual workforce. The plan aims to support long-term career sustainability by addressing critical challenges such as job insecurity, technostress, social isolation, and workload pressures, while enhancing opportunities for professional growth, global engagement, and entrepreneurship. Grounded in the Job Demands–Resources (JD-R) Model, Protean Career Theory, and the Sustainable Career Framework, the plan provides an integrated approach to strengthening adaptability, resilience, and continuous professional development in a digitally driven work environment.

The first pillar, **economic sustainability**, focuses on strengthening employability, income stability, and global competitiveness. While findings indicate strong opportunities in professional networking and skills development, job insecurity remains a key concern. To address this, the plan emphasizes continuous professional development through advanced training in cloud accounting, automation, data analytics, and cybersecurity. It also promotes professional certifications, specialization pathways, and participation in global networking and mentorship programs to expand market reach and client opportunities. Additionally, the development of structured career pathways and individual development plans is recommended to support long-term career progression and reduce employment uncertainty.

The second pillar, **psychosocial sustainability**, centers on enhancing well-being, work engagement, and professional connectivity. The study identified technostress, workload pressures, and social isolation as persistent challenges among virtual accountants. In response, the plan proposes the implementation of digital well-being initiatives, including scheduled breaks, mindfulness practices, ergonomic guidance, and accessible IT support. It also encourages the creation of inclusive virtual communities to foster engagement and reduce isolation. These measures aim to promote emotional resilience, sustained motivation, and healthier work routines, which are essential for maintaining productivity in remote work environments.

The third pillar, **professional and institutional sustainability**, emphasizes the importance of organizational support, digital infrastructure, and governance mechanisms. Given the identified risks related to data security and system reliability, the plan highlights the need for strengthened cybersecurity practices, including training on digital safety, adoption of secure cloud systems, data encryption protocols, and clear incident reporting procedures. Furthermore, the implementation of structured workflow and task management systems is recommended to improve efficiency and ensure balanced workload distribution. These measures contribute to a more stable, secure, and sustainable virtual accounting environment.

Overall, the proposed sustainability plan presents a comprehensive framework that balances job demands and resources through coordinated economic, psychosocial, and institutional strategies. By integrating individual capability development with organizational and structural support, the framework offers practical and scalable interventions to enhance career resilience, adaptability, and long-term employability of Filipino accountants in the evolving digital labor market.

### Limitations Of the Study

This study is subject to several limitations that should be considered when interpreting the findings. First, the study relied on self-reported data collected through a structured questionnaire, which may be influenced by response biases such as social desirability and subjective perception. Second, the sample size was relatively small and limited to 30 Filipino accountants in Naga City, which restricts the generalizability of the results to other regions, professional groups, or broader labor markets. Third, the cross-sectional design of the study captures data at a single point in time, limiting the ability to establish causal relationships among variables. Additionally, the study focused primarily on individual-level factors such as demographics, perceived risks, opportunities, and coping mechanisms, without incorporating organizational, institutional, or macro-level variables such as firm policies, regulatory frameworks, and global outsourcing dynamics. These constraints may limit a more comprehensive understanding of the structural factors influencing job sustainability in the virtual accounting workforce.

## CONCLUSIONS

Demographic Profile of Filipino Accountants in the Virtual Workforce

1. Age. The dominance of younger professionals in the virtual accounting workforce highlights the role of digital proficiency and adaptability as critical enablers of participation in remote accounting environments.
2. Gender. The higher representation of female accountants suggests that virtual accounting serves as a viable platform for enhancing gender inclusivity and workforce participation, particularly by accommodating flexible work arrangements.
3. Educational Attainment. While a Bachelor’s degree provides adequate entry into the profession, advanced education and certifications are essential for achieving competitive advantage, role specialization, and upward career mobility.
4. Years of Work Experience. Virtual accounting is largely positioned as an early- to mid-career pathway, where accumulated experience contributes to the transition from routine functions to more complex and advisory-oriented roles.
5. Number of Clients Handled. Maintaining a limited client portfolio reflects a deliberate strategy to ensure work quality, reduce burnout, and sustain long-term productivity in a remote work environment.
6. Field of Work. The concentration in financial reporting and advisory services indicates an ongoing professional shift toward higher-value functions, reinforcing the evolving role of accountants as strategic contributors rather than purely transactional workers.

### Opportunities Available to Filipino Accountants in the Virtual Workforce

1. Professional Networking. Digital platforms have transformed professional networking into a strategic resource, underscoring its critical role in enhancing visibility, employability, and global professional integration.

2. Skills Development. Continuous skills development, particularly in digital and globally aligned accounting practices, serves as a key driver of professional competitiveness and long-term career sustainability.
3. Access to the Global Market. Global market access significantly expands career options and positions Filipino accountants competitively within the international accounting industry.
4. Entrepreneurial Opportunities. Virtual work environments foster entrepreneurial mindsets by enabling flexible work arrangements and reducing barriers to establishing independent accounting services.

**Risks that Filipino Accountants in the Virtual Workforce Encounter**

1. Job Security. Job security in the virtual accounting environment is inherently unstable, as it is largely influenced by external factors such as client retention, market conditions, and contractual arrangements rather than individual performance alone.
2. Data Security. Data security risks represent a critical vulnerability, as they directly impact professional credibility, client trust, and compliance with regulatory standards in a highly digital work environment.
3. System Glitches. The reliance on digital infrastructure makes virtual accounting highly susceptible to system disruptions, which in turn affect productivity, increase work-related stress, and highlight the need for operational resilience.

**Coping Mechanisms Employed by the Accountants in the Virtual Workforce**

1. Technostress. Continuous learning and digital competence function as critical enablers in mitigating technostress, thereby sustaining productivity in technology-driven work environments.
2. Isolation. Strong social support systems, both professional and personal, are essential in reducing isolation and maintaining psychological well-being in remote work settings.
3. Workload Management. Effective workload management practices significantly contribute to career sustainability by enhancing efficiency, reducing stress, and maintaining consistent performance levels.

**Relationship Between Demographic Profile and Coping Mechanisms**

1. Demographic characteristics do not significantly influence how Filipino accountants cope with technostress, isolation, or workload in virtual work environments.
2. Coping strategies in virtual accounting appear to be shaped more by contextual and organizational factors than by personal demographic attributes.
3. The absence of significant relationships suggests that virtual accountants, regardless of background, develop similar adaptive responses to common work-related challenges.
4. The uniformity of coping responses across demographic groups indicates that the demands of virtual accounting create common adaptive behaviors that transcend age, gender, education, and professional tenure.
5. Sustainable coping in virtual accounting is therefore better explained by work environment design and digital work structures rather than by demographic characteristics.

**Proposed Sustainability Plan for Filipino Accountants in the Virtual Workforce**

1. The sustainability of Filipino accountants in the virtual workforce depends on their capacity to adapt to digital work environments, manage occupational risks, and continuously develop professional competencies.
2. Individual coping mechanisms are effective in addressing immediate challenges but are insufficient to ensure long-term career sustainability without strategic support.
3. A comprehensive sustainability plan is essential to promote stable career trajectories, enhance professional growth, and support Filipino accountants in maintaining competitiveness in a global virtual labor market.
4. The integration of economic, social, and professional support mechanisms is necessary to balance job demands and job resources, thereby strengthening long-term resilience and employability in virtual accounting careers.

5. Sustainable participation in the virtual workforce requires coordinated efforts among individual practitioners, employers, professional organizations, and policymakers to establish structured systems that reinforce digital readiness, career stability, and workforce adaptability.

# RECOMMENDATIONS

### Demographic Profile of Filipino Accountants in the Virtual Workforce

1. Age. Higher education institutions should redesign accounting curricula to incorporate digital accounting systems, virtual internships, and remote work training to better prepare young professionals entering the virtual workforce.
2. Gender. Virtual accounting firms should institutionalize gender-responsive and flexible work arrangements, including output-based performance evaluation and work–life balance programs, to sustain and enhance female participation.
3. Educational Attainment. Professional accounting bodies and firms should promote continuous professional development by supporting certifications, specialization pathways, and advanced training to strengthen global competitiveness.
4. Years of Work Experience. Organizations should implement structured mentorship and career development programs to support early- to mid-career accountants in progressing toward specialized and advisory roles.
5. Number of Clients Handled. Firms should adopt sustainable workload management practices that prioritize quality service delivery through balanced client allocation and efficient performance systems.
6. Field of Work. Virtual accounting firms should strengthen capabilities in advisory, analytics, and strategic accounting functions to elevate professional roles and ensure long-term employability.

### Opportunities Available to Filipino Accountants in the Virtual Workforce

1. Professional Networking. Filipino accountants should adopt a strategic approach to professional networking by actively engaging in global virtual communities, participating in international industry events, and continuously enhancing their professional visibility to strengthen client acquisition and career opportunities.
2. Skills Development. Virtual accounting firms and professional organizations should institutionalize continuous professional development programs that focus on digital tools, automation, data analytics, and emerging global standards to sustain workforce relevance and competitiveness.
3. Access to the Global Market. Policymakers and professional bodies should strengthen mechanisms that facilitate global participation by supporting international certification recognition, promoting cross-border collaboration, and providing accessible guidance on global compliance and client engagement.
4. Entrepreneurial Opportunities. Filipino accountants should be supported in developing entrepreneurial capabilities through structured training in digital business models, service diversification, and financial resilience to ensure sustainable and independent career pathways.

### Risks that Filipino Accountants in the Virtual Workforce Encounter

1. Job Security. Filipino virtual accountants should strengthen job stability by diversifying their client base, maintaining continuous skill development, and proactively managing contracts to enhance long-term employability.
2. Data Security. Virtual accounting firms and practitioners should implement robust cybersecurity measures, including secure cloud systems, multi-factor authentication, encrypted data management, and regular cybersecurity training to protect sensitive information and maintain professional integrity.
3. System Glitches. Organizations and individual accountants should establish digital continuity strategies by ensuring the use of reliable software, maintaining regular data backups, and preparing contingency plans to minimize disruptions in service delivery.

**Coping Mechanisms Employed by the Accountants in the Virtual Workforce**

1. Technostress. Filipino virtual accountants should continuously enhance their digital competencies through structured upskilling and intentional use of productivity tools to effectively manage technology-related stress.
2. Isolation. Employers and professional organizations should establish structured peer support systems and regular communication platforms to strengthen engagement and reduce professional isolation.
3. Workload Management. Organizations should promote sustainable workload practices through training, performance systems, and policies that encourage time management, realistic expectations, and work–life balance.

**Relationship Between Demographic Profile and Coping Mechanisms**

1. Organizations employing Filipino virtual accountants should prioritize structural interventions that strengthen coping capacity by improving digital infrastructure, clarifying role expectations, standardizing workflows, and ensuring accessible technical support systems, rather than designing coping programs based solely on age, gender, or years of experience.
2. Employers should institutionalize universal wellness and coping programs applicable to all virtual accountants by implementing structured mental health initiatives, regular workload assessments, digital well-being guidelines, and access to professional counseling or peer support platforms, ensuring that support mechanisms are inclusive and not limited to specific demographic groups.
3. Professional development programs should integrate mandatory training modules on digital resilience, effective virtual communication, and structured workload management, including the use of task management tools, boundary-setting practices, and automation strategies, to equip virtual accountants with core competencies essential for sustained performance in remote environments.
4. Future researchers should examine mediating and moderating variables such as organizational culture, leadership support, access to reliable technology, and workflow design to better explain variations in coping effectiveness and long-term career sustainability among Filipino accountants in the virtual workforce.
5. Organizations and professional bodies should conduct periodic assessments of workplace design, digital tool usability, and organizational support systems to identify structural improvements that enhance coping effectiveness for all virtual accountants, regardless of demographic background.

**Proposed Sustainability Plan for Filipino Accountants in the Virtual Workforce**

1. Filipino accountants in the virtual workforce should implement structured continuous professional development plans by completing at least one digital accounting or cloud software certification annually, attending cybersecurity awareness training, and pursuing specialization in areas such as taxation, advisory services, or sustainability reporting to strengthen long-term employability.
2. Accountants working remotely should establish measurable networking goals by joining at least two professional online communities, attending quarterly webinars or virtual conferences, actively contributing to professional discussions, and maintaining updated professional profiles to enhance visibility, career mobility, and peer engagement.
3. Higher education institutions, employers, and professional organizations should design and implement formal programs addressing technostress management, workload regulation, and work–life balance by offering scheduled digital wellness workshops, structured workload monitoring systems, mental health awareness sessions, and clear output-based performance guidelines.
4. Virtual accountants should adopt standardized data security and system management practices, including mandatory use of encrypted cloud platforms, multi-factor authentication, regular password updates, routine system audits, and documented contingency procedures to reduce exposure to cyber threats and minimize operational disruptions.
5. Professional bodies and business development institutions should promote structured entrepreneurial pathways by providing training on freelance practice management, virtual firm establishment, digital marketing strategies, client acquisition systems, income diversification planning, and financial sustainability frameworks tailored to virtual accounting services.

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