

# Leaving the Account, Not Just the Organization: Work Strain, Career Growth, and Reward Fairness as Predictors of Turnover Intention in a Philippine BPO Account

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## Index Terms:

turnover intention, BPO employees, account-level retention, job stress, career development, compensation and benefits, reward fairness, PLS-SEM, Philippines

**Abstract.** Employee turnover remains a persistent operational problem in the Philippine Business Process Outsourcing (BPO) industry, yet many turnover studies continue to treat retention as a broad organizational issue rather than an account-level phenomenon. This study addressed this gap by examining how job stress, organizational commitment, job security, career development opportunities, management support, and compensation and benefits predict turnover intention among employees of a selected BPO account in Angeles City, Pampanga. Anchored on the Job Demands-Resources Theory, Organizational Commitment Theory, Perceived Organizational Support Theory, and Equity Theory, the study employed a quantitative predictive cross-sectional research design. Data were collected from 204 BPO employees and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through WarpPLS Version 8. The measurement model demonstrated satisfactory reliability, convergent validity, and discriminant validity, with acceptable factor loadings, Average Variance Extracted (AVE) values ranging from 0.654 to 0.760, composite reliability values ranging from 0.930 to 0.962, and Heterotrait-Monotrait (HTMT) ratios below the recommended threshold of 0.90. The structural model explained 44% of the variance in turnover intention, indicating moderate predictive power. Results revealed that job stress, career development opportunities, and compensation and benefits significantly predicted turnover intention, whereas organizational commitment, job security, and management support did not exhibit significant direct effects. These findings suggest that employees' intention to leave a BPO account is influenced more by immediate work demands, perceived opportunities for career advancement, and fairness of rewards than by general organizational attachment or support. The study contributes an account-level retention model for BPO operations and provides practical evidence for designing targeted retention strategies focused on stress reduction, transparent career pathways, equitable compensation systems, and improved workforce sustainability within the Philippine BPO industry.

## Introduction

The Philippine BPO industry remains a major source of employment and regional economic activity. As the sector moves toward higher-value services and talent development, workforce stability has become a strategic concern for companies operating outside Metro Manila, including BPO hubs in Pampanga (Information Technology and Business Process Association of the Philippines [IBPAP], 2022). In Angeles City, BPO accounts provide accessible employment opportunities, but they also operate under client-specific targets, service-level agreements, productivity monitoring, shift requirements, and performance-based reward systems.

Turnover intention is important because it captures employees' conscious tendency to leave before actual resignation occurs. It is widely considered one of the strongest behavioral signals preceding voluntary turnover (Mobley, 1977; Tett & Meyer, 1993). In BPO accounts, turnover intention is not only a human resource issue; it can directly affect service continuity, training costs, team performance, customer experience, and account-level productivity.

The BPO workplace exposes employees to distinct demands, including emotional labor, customer hostility, strict quality monitoring, repetitive service routines, night work, and pressure to meet performance metrics. Prior studies on call center and BPO work have linked these conditions to emotional exhaustion, workplace health concerns, ergonomic issues, and employee well-being (Charoensukmongkol & Puyod, 2022; Candelario et al., 2024; Gumasing et al., 2023). These realities indicate that turnover intention must be understood through the interaction of job demands and organizational resources. This study integrates four theoretical perspectives. The Job Demands-Resources Theory explains how job stress can trigger strain and withdrawal when resources are insufficient (Demerouti et al., 2001; Schaufeli & Bakker, 2004). Organizational Commitment Theory explains why employees with stronger emotional attachment, perceived costs of leaving, and felt obligation are less likely to leave (Meyer & Allen, 1991; Meyer et al., 2002). Perceived Organizational Support Theory emphasizes the role of management support in shaping employees' sense of being valued (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002). Equity Theory explains how compensation and benefits affect employees' stay-or-leave evaluations through perceived fairness (Adams, 1965).

Despite the extensive turnover literature, account-level BPO evidence remains limited. Most studies explain turnover at the organization or industry level, which may hide differences across accounts in workload, leadership practices, incentive systems, client expectations, shift patterns, and promotion opportunities (Deery & Kinnie, 2004; Batt et al., 2017). This limitation matters because BPO employees often experience the organization through the account to which they are assigned.

Therefore, this study examined the predictors of employee turnover intention in a selected BPO account in Angeles City, Pampanga. Its novelty lies in positioning turnover intention as an account-level retention problem shaped by three practical signals experienced by employees: work strain, career growth, and reward fairness. This framing provides a more actionable explanation of why BPO employees think of leaving and how managers can intervene before withdrawal intention becomes actual turnover.

#### *Research Questions*

This study sought to determine which workplace factors predict turnover intention among employees in a selected BPO account in Angeles City, Pampanga. Specifically, it examined whether job stress, organizational commitment, job security, career development opportunities, management support, and compensation and benefits significantly predict employees' turnover intention.

#### *Assumptions of the Study*

This study assumed that the respondents had sufficient work experience in the selected BPO account to provide reliable responses regarding their workplace perceptions and turnover intention. It also assumed that the adapted survey instrument validly and reliably measured the study variables and that the data collected were appropriate for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis.

#### *Literature Review*

##### *Integrated Theoretical Framework and Hypotheses*

The study is anchored on an integrated framework that combines the Job Demands-Resources Theory, Organizational Commitment Theory, Perceived Organizational Support Theory, and Equity Theory. Within this framework, job stress represents the main job demand, while organizational commitment, job security, career development opportunities, management support, and compensation and benefits represent organizational resources or exchange-based factors that may shape turnover intention. The framework assumes that employees are more likely to consider leaving when work strain is high, growth is unclear, support is weak, employment stability is uncertain, or rewards are perceived as unfair.

*H1: Job stress has a significant effect on employee turnover intention.*

*H2: Organizational commitment has a significant effect on employee turnover intention.*

*H3: Job security has a significant effect on employee turnover intention.*

*H4: Career development opportunities have a significant effect on employee turnover intention.*

*H5: Management support has a significant effect on employee turnover intention.*

*H6: Compensation and benefits have a significant effect on employee turnover intention.*

##### *Job Stress and Turnover Intention*

Job stress refers to the strain employees experience when work demands exceed their available psychological, physical, and organizational resources. Under the Job Demands-Resources Theory, demands such as workload pressure, time pressure, emotional labor, strict monitoring, and limited recovery opportunities may generate exhaustion and withdrawal

cognitions (Demerouti et al., 2001; Schaufeli & Bakker, 2004). In BPO accounts, job stress may be intensified by customer-facing tasks, service-level targets, quality audits, shifting schedules, and performance dashboards.

Turnover research consistently shows that accumulated negative work experiences can lead employees to consider leaving (Hom et al., 2017; Holtom et al., 2008). Emotional exhaustion has also been linked to voluntary turnover and weaker work outcomes (Wright & Cropanzano, 1998). In the Philippine call center context, work characteristics and emotional exhaustion remain important in explaining employees' work experience (Charoensukmongkol & Puyod, 2022). Thus, job stress is expected to significantly predict turnover intention in the selected BPO account.

#### *Organizational Commitment, Job Security, and Management Support*

Organizational commitment refers to employees' psychological attachment to the organization. Meyer and Allen (1991) explained commitment through affective, continuance, and normative components. Employees who feel emotionally connected to the organization, recognize the costs of leaving, or feel obligated to stay are generally less likely to develop withdrawal intentions (Meyer et al., 2002; Tett & Meyer, 1993). In BPO accounts, commitment may depend on fair treatment, belongingness, recognition, and credible reasons to build a long-term career within the account or company.

Job security reduces uncertainty about continued employment. When employees perceive their jobs as unstable, they may experience anxiety and begin searching for alternatives before any actual displacement occurs (Ashford et al., 1989; Sverke et al., 2002). In account-level BPO work, job security is especially relevant because client renewals, account transitions, performance metrics, and workforce realignments may influence employees' perception of employment stability (Probst, 2003).

Management support is a key organizational resource because supervisors and account leaders translate company policies into daily employee experience. Perceived Organizational Support Theory argues that employees become more attached when they believe that the organization values their contribution and cares about their well-being (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002). In BPO accounts, support may include coaching, fair scheduling, constructive feedback, recognition, help with difficult customers, and timely communication about account concerns.

#### *Career Development Opportunities, Compensation and Benefits, and Turnover Intention*

Career development opportunities refer to employees' access to training, upskilling, promotion pathways, mentoring, and internal mobility. These opportunities are critical in BPO work because many employees are in the early or developing stages of their careers and may evaluate whether BPO employment offers long-term growth or only temporary income. When employees perceive strong organizational support for development, they are more likely to see internal career success as attainable and less likely to seek opportunities elsewhere (Kraimer et al., 2011).

Compensation and benefits influence turnover intention through fairness and cost-benefit evaluation. Equity Theory explains that employees compare their effort, workload, and performance contribution with the rewards they receive (Adams, 1965). In BPO accounts, rewards may include base pay, night differential, incentives, performance bonuses, health benefits, leave benefits, and non-monetary recognition. When employees perceive these rewards as fair and competitive, the value of staying increases; when rewards are perceived as inadequate, external alternatives become more attractive (Griffeth et al., 2000; Heneman & Schwab, 1985).

Career development and compensation are therefore central retention levers because they address both future growth and present fairness. Employees may tolerate demanding work when they see clear advancement and fair rewards, but unclear career pathways and weak compensation may accelerate withdrawal intention. Thus, career development opportunities and compensation and benefits are expected to significantly predict turnover intention in the selected BPO account.

## **Methodology**

### *Research Design*

This study employed a quantitative predictive cross-sectional survey design. The design was appropriate because the study aimed to estimate the predictive effects of job stress, organizational commitment, job security, career development opportunities, management support, and compensation and benefits on turnover intention using latent-variable modeling. The cross-sectional approach means that data were collected at one point in time, while the predictive approach reflects the use of PLS-SEM to evaluate measurement quality and structural relationships (Creswell & Creswell, 2018; Hair et al., 2022).

The study does not claim experimental or temporal causality. Instead, the findings are interpreted as predictive structural relationships within the proposed account-level turnover model. This interpretation is consistent with PLS-SEM applications in organizational and human resource research, especially when the objective is prediction, theory development, and assessment of complex models using survey-based latent constructs (Hair et al., 2022; Kock, 2022).

#### *Population, Sample Size, and Sampling Technique*

The target population consisted of employees assigned to a selected BPO account in Angeles City, Pampanga. The account had 402 employees at the time of the study. A total of 204 qualified employees participated, which was adequate for PLS-SEM estimation in WarpPLS Version 8 and exceeded the common minimum requirements for a model with six exogenous predictors directed toward one endogenous construct.

Purposive sampling was used because the study required respondents with direct exposure to the selected account. Respondents were included if they were currently employed in the account, directly involved in account operations or production support, at least 18 years old, and employed for at least six months. Employees were excluded if they had less than six months of tenure, were not assigned to the selected account, were on extended leave during data collection, or did not provide informed consent.

#### *Research Instrument*

The study used a structured survey questionnaire with two sections. The first section gathered demographic and work profile data, including age, gender, tenure, and position. The second section measured job stress, organizational commitment, job security, career development opportunities, management support, compensation and benefits, and turnover intention. Items were adapted from established organizational behavior and human resource management literature and contextualized for the BPO account setting.

All items were measured using a four-point Likert scale. Before PLS-SEM estimation, item coding was checked to ensure that retained indicators were directionally consistent within each construct. Negatively worded items were reverse-coded when necessary. Higher scores for organizational resource variables represented more favorable employee perceptions, while higher turnover intention scores represented stronger intention to leave. The job stress construct was interpreted carefully because the retained coding reflected more favorable stress-related conditions or lower perceived stress.

Before full administration, the questionnaire underwent expert validation to assess clarity, relevance, contextual fit, and suitability for BPO employees. Pilot testing was also conducted to check item understandability and instrument readiness prior to full data collection (Johanson & Brooks, 2010).

#### *Data Gathering Procedure*

Data were gathered by administering the validated questionnaire to qualified employees in the selected BPO account. Respondents were informed about the purpose of the study, voluntary participation, confidentiality, and their right to withdraw at any time without penalty. Only respondents who provided informed consent were included.

Returned responses were screened for completeness, eligibility, and consistency before encoding. Incomplete responses and responses that did not meet the inclusion criteria were excluded. The final dataset was coded, cleaned, and prepared for PLS-SEM analysis using WarpPLS Version 8.

#### *Data Processing and Statistical Treatment*

Frequency and percentage were used to describe the respondents' demographic and work profile. The main inferential analysis was conducted using PLS-SEM through WarpPLS Version 8 because the model involved multiple latent constructs measured by several indicators.

The analysis followed two stages. First, the measurement model was assessed using indicator factor loadings, Average Variance Extracted (AVE), Cronbach's alpha, composite reliability, and the Heterotrait-Monotrait (HTMT) ratio. Factor loadings of at least 0.50, AVE values above 0.50, reliability coefficients above 0.70, and HTMT values below 0.90 were used as evidence of acceptable indicator reliability, convergent validity, internal consistency reliability, and discriminant validity (Fornell & Larcker, 1981; Hair et al., 2022; Henseler et al., 2015; Kock & Lynn, 2012).

Second, the structural model was assessed using path coefficients, p-values, standard errors, effect sizes, and the coefficient of determination for turnover intention. The significance level was set at .05. Effect sizes were interpreted using Cohen's (1988) guidelines: 0.02 as small, 0.15 as medium, and 0.35 as large. Because the design was cross-sectional and predictive, the results were interpreted as predictive effects rather than causal effects.

## Results and Discussion

### *Demographic Profile of the Respondents*

Table 1 presents the demographic profile of the 204 respondents. Most respondents were young adults: 36.3% were 23 to 27 years old and 33.8% were 28 to 32 years old. This profile shows that the account workforce was largely composed of employees in early to developing career stages. Female employees represented 59.8% of the sample, while male employees represented 40.2%.

Most respondents had sufficient account exposure to evaluate the workplace conditions examined in the study. Specifically, 42.2% had been employed for one to three years and 31.4% for four to six years. Agents comprised the majority of the sample at 85.3%, followed by supervisors, quality analysts, and validators. This confirms that the findings mainly reflect the experience of frontline BPO employees who are directly exposed to account-level work demands.

| Profile Variable | Category               | Frequency (f) | Percentage (%) |
|------------------|------------------------|---------------|----------------|
| Age              | 18 to 22 years old     | 21            | 10.3           |
|                  | 23 to 27 years old     | 74            | 36.3           |
|                  | 28 to 32 years old     | 69            | 33.8           |
|                  | 33 to 37 years old     | 21            | 10.3           |
|                  | 38 to 42 years old     | 10            | 4.9            |
|                  | 43 years old and above | 9             | 4.4            |
| Gender           | Male                   | 82            | 40.2           |
|                  | Female                 | 122           | 59.8           |
| Tenure           | 6 months to 1 year     | 26            | 12.7           |
|                  | 1 to 3 years           | 86            | 42.2           |
|                  | 4 to 6 years           | 64            | 31.4           |
|                  | More than 6 years      | 28            | 13.7           |
| Position         | Agent                  | 174           | 85.3           |
|                  | Quality Analyst        | 9             | 4.4            |
|                  | Supervisor             | 14            | 6.9            |
|                  | Validator              | 7             | 3.4            |

Table No. 1. Demographic Profile of the Respondents

### *Measure Model Assessment*

Table 2 presents the measurement model results. All retained indicators had statistically significant factor loadings and met the recommended minimum threshold. AVE values ranged from 0.654 to 0.760, indicating acceptable convergent validity. Cronbach's alpha values ranged from 0.911 to 0.957, while composite reliability values ranged from 0.930 to 0.962. These results confirm that the constructs were reliable and suitable for structural model assessment.

| Latent Construct                 | Indicators | Loading Range | AVE   | Cronbach's Alpha | Composite Reliability |
|----------------------------------|------------|---------------|-------|------------------|-----------------------|
| Job Stress                       | 9          | 0.779-0.871   | 0.686 | 0.934            | 0.946                 |
| Organizational Commitment        | 7          | 0.770-0.850   | 0.654 | 0.911            | 0.930                 |
| Job Security                     | 8          | 0.736-0.885   | 0.707 | 0.940            | 0.951                 |
| Career Development Opportunities | 8          | 0.827-0.908   | 0.760 | 0.955            | 0.962                 |
| Management Support               | 8          | 0.802-0.876   | 0.693 | 0.937            | 0.948                 |

|                           |    |             |       |       |       |
|---------------------------|----|-------------|-------|-------|-------|
| Compensation and Benefits | 8  | 0.814-0.874 | 0.722 | 0.945 | 0.954 |
| Turnover Intention        | 13 | 0.711-0.871 | 0.662 | 0.957 | 0.962 |

Note. All retained indicator loadings were statistically significant at  $p < .001$ . AVE = Average Variance Extracted.

Table No. 2. Reliability and Convergent Validity of the Measurement Model

Discriminant validity was assessed using the HTMT ratio. As shown in Table 3, all HTMT values were below 0.90, ranging from 0.135 to 0.763. The highest HTMT value was between Career Development Opportunities and Management Support, followed by Organizational Commitment and Management Support. Since all values remained below the threshold, the constructs were empirically distinct (see Table 3).

|      | JS    | OC    | JSEC  | CDO   | MS    | CAB   | TOI |
|------|-------|-------|-------|-------|-------|-------|-----|
| JS   |       |       |       |       |       |       |     |
| OC   | 0.343 |       |       |       |       |       |     |
| JSEC | 0.135 | 0.601 |       |       |       |       |     |
| CDO  | 0.265 | 0.702 | 0.491 |       |       |       |     |
| MS   | 0.357 | 0.703 | 0.507 | 0.763 |       |       |     |
| CAB  | 0.339 | 0.496 | 0.478 | 0.427 | 0.506 |       |     |
| TOI  | 0.542 | 0.458 | 0.392 | 0.430 | 0.439 | 0.504 |     |

Note. JS = Job Stress; OC = Organizational Commitment; JSEC = Job Security; CDO = Career Development Opportunities; MS = Management Support; CAB = Compensation and Benefits; TOI = Turnover Intention.

Table No. 3. Discriminant Validity Using HTMT Ratios

#### Structural Model Assessment

The structural model tested the direct effects of job stress, organizational commitment, job security, career development opportunities, management support, and compensation and benefits on turnover intention. The model explained 44% of the variance in turnover intention, indicating moderate predictive capacity for an account-level BPO retention model (see Figure 1).

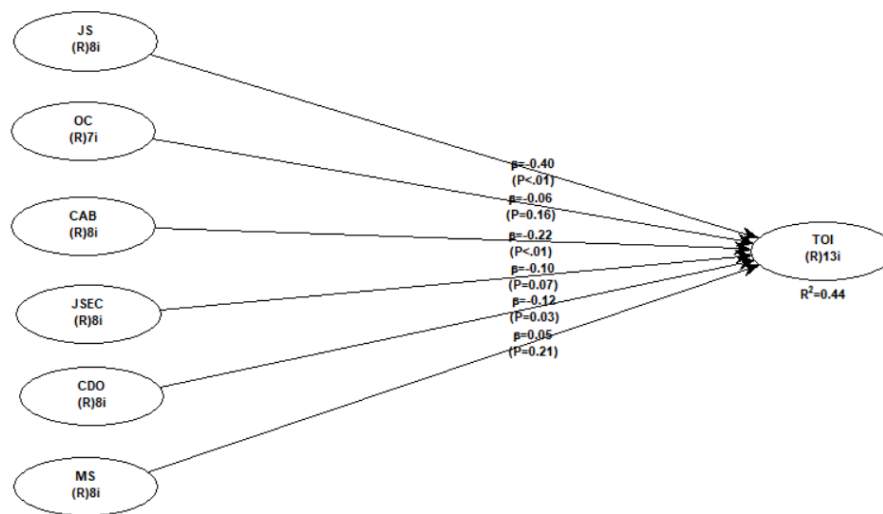


Figure 1. Structural Model Assessment

Table 4 presents the hypothesis test results. Job stress had a significant effect on turnover intention and produced the largest effect size, supporting H1. Because the retained stress indicators were coded toward more favorable stress-related conditions, the negative coefficient indicates that lower perceived stress or more manageable stress conditions are associated with lower turnover intention.

Career development opportunities also significantly predicted turnover intention, supporting H4. Although the effect size was small, the result indicates that clearer promotion pathways, training access, upskilling, and growth opportunities help

reduce employees' intention to leave. Compensation and benefits also significantly predicted turnover intention, supporting H6. This shows that fair and competitive rewards remain a meaningful retention lever in BPO account operations.

Organizational commitment, job security, and management support did not show significant direct effects on turnover intention; therefore, H2, H3, and H5 were not supported. This does not mean that these factors are irrelevant. Rather, their unique direct effects became weaker after job stress, career development opportunities, and compensation and benefits were considered in the same structural model.

| Hypothesis | Path        | $\beta$ | p      | SE    | f <sup>2</sup> | Decision      |
|------------|-------------|---------|--------|-------|----------------|---------------|
| H1         | JS -> TOI   | -0.404  | < .001 | 0.061 | 0.233          | Supported     |
| H2         | OC -> TOI   | -0.064  | .160   | 0.065 | 0.031          | Not Supported |
| H3         | JSEC -> TOI | -0.096  | .069   | 0.064 | 0.040          | Not Supported |
| H4         | CDO -> TOI  | -0.117  | .034   | 0.064 | 0.053          | Supported     |
| H5         | MS -> TOI   | 0.053   | .205   | 0.065 | 0.026          | Not Supported |
| H6         | CAB -> TOI  | -0.223  | < .001 | 0.063 | 0.112          | Supported     |

Note. JS = Job Stress; OC = Organizational Commitment; JSEC = Job Security; CDO = Career Development Opportunities; MS = Management Support; CAB = Compensation and Benefits; TOI = Turnover Intention. Effect sizes follow Cohen's (1988) guideline: 0.02 = small, 0.15 = medium, 0.35 = large.

Table No. 4. Hypothesis Test Results for Direct Effects

### Discussion

The findings show that turnover intention in the selected BPO account is primarily explained by three account-level signals: strain, growth, and reward fairness. This is the main contribution of the study. While traditional turnover models often emphasize commitment and support, the present model shows that employees' intention to leave is more strongly linked to the conditions they experience directly in the account: manageable work stress, visible career movement, and fair compensation.

Job stress emerged as the strongest predictor, supporting the Job Demands-Resources Theory. In BPO work, stress is not abstract; it is experienced through call volume, service-level pressure, shifting schedules, monitoring, customer interactions, and recovery limitations. The result suggests that stress reduction should be treated as a retention strategy, not merely as a wellness activity.

Compensation and benefits also significantly predicted turnover intention, supporting Equity Theory. This finding confirms that employees evaluate whether their pay, incentives, night differential, benefits, and recognition fairly match the demands of BPO work. In a competitive labor market, reward fairness can increase the perceived value of staying, while perceived inequity can make external opportunities more attractive.

Career development opportunities also mattered, although the effect was smaller than those of stress and compensation. This finding is important because the sample was mostly composed of young frontline employees. For this group, retention is influenced not only by present rewards but also by whether the account offers a credible pathway for promotion, upskilling, mentoring, and internal mobility.

The non-significant effects of organizational commitment, job security, and management support refine the interpretation of BPO turnover intention. These variables may still shape employee experience, but they did not explain unique direct variance once stress, growth, and compensation were included. Theoretically, this suggests that account-level turnover intention may be less about general loyalty and more about whether employees experience work as sustainable, rewarding, and growth-oriented.

## Conclusion and Recommendations

This study examined the predictors of turnover intention in a selected BPO account in Angeles City, Pampanga using a predictive cross-sectional PLS-SEM design. The measurement model met the requirements for reliability, convergent validity, and discriminant validity. The structural model explained 44% of the variance in turnover intention, indicating moderate predictive capacity.

Among the six predictors, job stress, career development opportunities, and compensation and benefits significantly predicted turnover intention. Job stress produced the strongest effect, followed by compensation and benefits and career

development opportunities. Organizational commitment, job security, and management support did not show significant direct effects. Thus, H1, H4, and H6 were supported, while H2, H3, and H5 were not supported.

The study concludes that BPO employees' intention to leave is shaped most strongly by work strain, reward fairness, and career growth. The core contribution is an account-level retention explanation: employees may think of leaving not simply because they lack commitment, but because daily work becomes stressful, rewards feel insufficient, or growth pathways appear limited. Retention strategies should therefore focus on reducing avoidable stress, strengthening compensation and benefits, and building visible career development pathways.

BPO account managers should prioritize stress reduction because job stress produced the strongest predictive effect. Practical actions may include workload monitoring, realistic target setting, schedule predictability, coaching for difficult customer interactions, structured breaks, mental health support, and early detection of burnout indicators. These interventions should be implemented at the account level because employees experience stress through daily account operations.

Compensation and benefits should also be reviewed for fairness, competitiveness, and transparency. Account leaders and HR practitioners should clarify incentive rules, communicate reward criteria, review night differential and performance-based benefits, and ensure that employees understand how rewards are earned. Non-monetary recognition may support retention, but it should not substitute for fair and competitive compensation.

Career development should be positioned as a retention system. The account may reduce turnover intentions by providing promotion maps, upskilling programs, mentoring, internal mobility options, leadership training for high-performing agents, and regular career conversations. Although management support was not a significant direct predictor, supervisors remain critical because they deliver stress management, reward communication, and career development practices in daily operations.

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## Data Availability Statement

Data sharing is not applicable to this article as no new data were created or analyzed in this study; all data used were obtained from previously published sources as cited in the reference list.

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## Appendices

No appendices are attached to this study.