

Designing and Validating an Instrument to Assess the Wellness of Business Process Outsourcers' Customer Service Associates

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Abstract –The Business Process Outsource (BPO) industry serves as the economic lifeblood of the country. One of the top challenges of the BPO is employee attrition. The cost of hiring a new employee and training that person for the job is time-consuming and very expensive. Employee attrition can be curbed by timely checking their agents' wellness in terms of Work-Life Balance, Organizational Commitment, and Health Consciousness and implementing interventions or developmental programs along these lines. For decades of having BPO in the Philippines, there's no instrument that assesses the employees' wellness in terms of these three constructs. This gap prompts the researchers to design and validate an instrument that can help employers and managers assess their employees' wellness. The researchers developed an instrument called Customer Service Associates' (CSA) Wellness Questionnaire, that can measure wellness in terms of Work-Life Balance (WLB), Organizational Commitment (OC), and Health Consciousness (HC), adapting the steps in instrument construction by Colton and Covert (2007). Two rounds of pilot testing were conducted to 52 BPO employees using Cronbach's alpha for reliability by researchers in Cebu City, academic year 2019-2020. While face, content validity tests and factor analyses for construct validity, were performed. The instrument yielded Cronbach's alpha coefficients of $WLB = 0.874$; $OC = 0.874$; and $HC = 0.850$ or high reliability results. The Exploratory Factor Analyses results revealed that the three constructs – Work-life Balance (WLB), Organizational Commitment (OC) and Health Consciousness (HC) were valid for factor analyses with $KMO > 0.5$; and factor analyses for Eigenvalues greater than 1 and cumulative percentages of variance of the three constructs' factors are all greater than 75%. The analyses of the results provided robust evidence that the instrument is both valid and reliable and can be a very useful tool for top management and employers to assess their employees' wellness in terms of work-life balance, organizational commitment and health awareness, bases for decision-making and policy directions.

Keywords: work-life balance, organizational commitment, health consciousness, instrument, validity, reliability

INTRODUCTION

Employees are the backbone and the most valuable asset of any organization [1] & [2]. Their over-all wellness – a holistic approach that includes physical, social, emotional and mental health – boosts job satisfaction, teamwork, productivity and company's profits [3]. Employees who are at the peak of their physical, emotional and mental health are more likely to be committed to their work and their organization. Since, they feel their employers' support, they are ready to make sacrifices and willing to put in more effort for the organization. They are also better equipped to handle the stress coming from clients' demands or deadlines. Hence, they are more productive and capable of contributing positively to the work environment [4]. Besides, the study of Aazami,

Shamsuddin, Akmal and Azami [5] in 2015 confirmed that employees' physical, psychological and mental wellness are related to job satisfaction, and their wellness that redounds to productivity at work. Further, research studies of Reyes, Medrano & Paradero [3] pointed out that job satisfaction, offshoot of employees' wellness, is an essential component for their motivation, productivity, commitment and sustained drive towards better and committed performance at work. Bisk [6] also affirmed that good working conditions, job satisfaction are factors that produce higher productivity, increase profit, build loyalty and lower turnover.

Hence, when employers and management focus on promoting employees' holistic wellness such as health consciousness, work-life balance, they will have a

happier workforce, who do not feel like being forced to report to work. Further, happy employees stay longer in the company. When management gives premium on employees' wellness, employees are encouraged to stick to their company for long, instead of hopping to better prospects [4].

One of the robust business sectors in the Philippines today, even in the midst of COVID 19 pandemic, is Business Process Outsourcing (BPO). More than just a lucrative enterprise, it provides quality jobs, encouraging economic growth and investment in the country [7]. The BPO industry has been thriving dramatically and continuously in the past decades since it is introduced in the country in the early 2000s from barely a few employees before, now they have been climbing up to hundred thousands of employed individuals around the globe [8].

There are primary reasons why people work in the BPO Industry. First, it gives higher pay without discrimination. This is often an enormous advantage for school undergraduates or high school graduates [9]. Whether or not the businesses pay very well, their qualifications for educational attainment are quite lenient. For as long as one's communication skills in English are above average, he has a high chance of employment. Rarely will a call center industry consider one's age when hiring. It's no big deal for them if applicants are above 30 years old, unlike other occupations that impose such a regulation. Likewise, BPO provides a structured work volume that does not need to be brought at home. One's free time will not be occupied with extended workloads [10].

However, there are also downsides of working in the BPO Industry, such as risks in the employees' wellness in terms of (a) work-life balance, (b) employees' organizational commitment and (c) health consciousness.

(a) *Work-life balance* means able to manage workloads like deadlines and having a life after work [11]. A relatively modern term, it refers to the juggling of competing demands on the employee which may be tiring and stressful. It is the "fit" between the multiple roles in a person's life. It is generally associated with equilibrium between time and effort dedicated to work and family, social obligations, and other personal activities, in order to maintain an overall sense of harmony in one's life. [12].

Work-life balance is critical for success in today's competitive business world. A deterrent to burn-out, it affirms the idea that employees need to allocate time not only to professional work, but also

to other aspects of life such as family life, social activities, sports, hobbies, spiritual life, civic activities, other interests and noble pursuits. As the adage goes. "*All work and no play, makes Jack a dull boy.*" [12]

Work-life balance also involves creating and maintaining supportive and healthy work environment which enables employees to have balance between work and personal responsibilities. This strengthens employee productivity and organizational loyalty [13]

Jim Bird [14], a CEO of an international work-life balance consultancy company, also emphasized that work-life balance is "meaningful achievement and enjoyment in everyday life." He believed that to achieve better work-life balance, each employee needs to work smarter to get more things done in less time.

However, sometimes, due to the level of stress, exhaustion, and schedule shifting caused by working in this industry, employees would spend their whole period at home sleeping. This curtails their time to talk to their family members, attend social activities or gatherings that they used to before joining BPO such as children's activities in school, occasions, and celebrations [15].

(b) *Employees' organizational commitment*- refers to the emotional attachment of the employees towards the company [16]. With the BPO's fast-growing activities, more centers have been established throughout the country. This develops a mindset among its employees that they can easily transfer from one center to another, because getting employed is not so difficult considering that many centers are ramping and even giving sign-in bonuses to newcomers. It now becomes a culture that call center hopping is just okay as long as one already has sufficient experience in the industry [17].

(c) *Health consciousness* – refers to the extent an employee is informed or educated on the impact of the nature of the job on one's health and wellness, and how one undertakes actions that will keep him healthy [18]. Because of graveyard shifting, it is not normal for the body clock to reverse, given the fact that night time is the usual sleeping period [19]. This will then pose a question if they are health conscious by observing a balanced diet and regular exercise [20].

With these challenges attached to working in BPOs, some friends of the researchers who are BPO employers and managers expressed their desire to maintain or improve employee and organizational performance, lessen employee attrition, to spare them the added expense of hiring a new , and training that

person for the job, which is time-consuming and expensive. One way to achieve this goal is by checking their employees' wellness shown in how their customer service associates (CSA) or call center agents manage work and their life after work, establish commitment in the company and stay healthy despite the nature of their job. They requested the researchers for assistance to help them along this line. The information on their employees' wellness in terms of work-life balance, organizational commitment and health consciousness, can serve as basis for strategic human resource management decisions that can translate into improved individual and organizational performance.

However, the researchers, after making some inquiries, realized that there was no existing tool that assesses the BPO employees on the said constructs. This gap has driven them to want to create an instrument that will assess the concerns raised. This instrument can be used by the BPO employers and management, for hiring or for professional development of the hired customer service associates to curb employee attrition and assist them to survive and flourish in their jobs.

Moreover, Maslow's Theory of Hierarchy of Needs [21], affirms that people have a hierarchy of needs, which serve as motivation for their decisions and work performance. Often portrayed in a shape of a pyramid, these needs include: basic physiological needs of survival and good health - food, water, clothing and shelter; then when met, the next higher need is to feel safe and secure; then to feel loved and belong to a group; moving up to self-esteem, cognitive needs, aesthetic needs and finally to the top of the pyramid, the need for self-actualization - to achieve one's full potential as a human being.

In practical terms, professional work provides for people's basic and some higher needs. Their earnings and healthcare are some of the benefits to meet their basic physiological needs. Regular income from work means safety and security. Work also allows people to belong to a group, to develop friendships and close relations among colleagues and management [3]. Besides, work, gives people a feeling of being bonded to the larger society, enhancing their sense of usefulness and belongingness; work as a source of social exchange and individual identities; of contributing to social progress; of having a noble purpose in life. Doing well at work boosts self-esteem that includes the feeling of prestige, competence and sense of accomplishment [12].

However, at the top of the pyramid, is the need for self-actualization, which is hard to meet with work alone, as the popular dictum says: *"There's more to life than just work;"* and this is where lifestyle choices, having time for family, friends, social activities, civic duties, hobbies, sports, spiritual life, other interests and noble pursuits become so important [12].

OBJECTIVES OF THE STUDY

This study aims (1) to develop an instrument that will assess the wellness of the BPO Customer Service Associates (CSA) or call center agents in terms of (a) work-life balance, (b) organizational commitment, and (c) health consciousness; and (2) establish evidence of the instrument's validity and reliability.

MATERIALS AND METHODS

In designing the instrument, the researchers followed the steps in the instrument construction process by Colton & Covert, cited by Soroño-Gagani and Bonotan [22] as shown in Figure 1 in the development of the instrument.

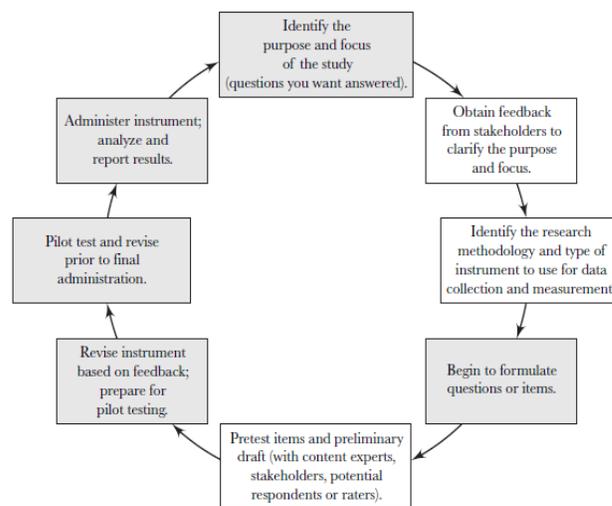


Figure 1. Steps in the Instrument Construction Process (Colton & Covert, cited in Soroño-Gagani & Bonotan, 2017)

Colton and Covert defined [22], an instrument as *"a mechanism for measuring phenomena, which is used to gather and record information for assessment, deciding, and ultimately understanding. An instrument such as a questionnaire is typically used to obtain factual information, support observations, or assess attitudes and opinions"*. To begin with, the researchers started with a statement of purpose and the focus of the study. It encapsulates the researchers' observations,

points of view, thoughts and interests in conducting the study.

The next step is to obtain feedback from different stakeholders to achieve clarity of purpose and focus. The researchers made casual talks with some tenured call center agents (2-3 years of tenure), HR specialists, Quality Analysts, Escalation Agents, assistant managers and managers regarding some pertinent information to consider in the process of constructing the instrument. After studying their feedback, the researchers identified the research methodology and type of instrument to use for data collection and measurement.

Table 1. The Table of Specifications

Constructs & Operational Definitions	Suggested Item Stems
1. Work-Life Balance - The extent the company policies respect the customer service associates' (CSA) family, social responsibilities and obligations	A1. Can you still attend your children's activities school? A2. Are you allowed to go home for any emergency cases? A3. Can you say "No" to your boss for any work request during rest days?
2. Organizational Commitment - The CSA's emotional attachment to the company.	A1. Do you love your job? A2. Are you willing to put your heart in this company? A3. Are you the Customer Service Associate who when a company is having a rough or challenging time, you also feel the same way?
3. Health Consciousness Valuing one's health and well-being	A1. Do you take vitamins regularly? A2. How often do you consult your doctor?

To have good list of questions, the researchers continued to read and make a thorough review of the different published articles and resources in connection with the constructs. With the help of these resources, the- researchers were able to make the table of specification (TOS) and give the operational definitions of the chosen constructs, and started to formulate the items of the instrument, as shown in Table 1.

After creating the items, the researchers followed the next step which is to do pre-testing and the creation of the preliminary draft. In doing so, one of the researchers invited five (5) Lead Assistant Manager, Assistant Manager, Quality Analyst, Customer Service

Associate, and Human Resource Specialist, to participate in the making of the preliminary draft. To continue and proceed to the next step, the researchers collated all the information and analyzed what information to be added and what ideas to be deleted. After doing the revision, the instrument was pilot tested to 52 Customer Service Associates (CSA) during the second semester of 2019-2020 in Cebu City, Philippines.

The Instrument

The instrument has three constructs: work-life balance (25 items), organizational commitment (25 items), and health consciousness (25 items). The three constructs used a 4-point Likert-type scale for the respondents to rate their views, feelings and understanding with 1 as strongly disagree, 2 as Disagree, 3 as Agree, and 4 as strongly agree [23]. The instrument is composed of; (1) the title of the instrument where respondents will have a glimpse of what the study is all about, (2) a letter to the respondents that will inform them of the purpose of the study and the assurance that their identity will be kept confidential and results presented as group data, (3) the instructions written in simple and clear language to avoid misunderstanding, (4) the items that were carefully crafted to avoid double meaning, (5) the demographic profile, where the respondents will provide basic personal information and (6) the acknowledgment where the researchers expressed their heartfelt gratitude for the time and effort rendered by the respondents in answering the questionnaire.

Research Procedures

The researchers started by writing a letter to the management of the EXL service company [24], a BPO, requesting their approval for the conduct of the study, during the second semester 2019-2020 in Cebu City. Once they received the approval, they coordinated with the Assistant Managers (AM) in requesting for the email addresses of the intended respondents given that everyone is working from home due to the Enhanced Community Quarantine brought about by the COVID-19 Pandemic in Cebu City. After obtaining the email addresses, the researchers started to send electronic copies of the survey questionnaire. The researchers created a group chat purposely to make a follow up of the questionnaire that was sent and also to maintain communications with them in case they have questions.

The CSA respondents come from 2 healthcare accounts in EXL Service, IT Management Company.

EXL Service is known as an American multinational professional services company primarily engaged in operations management and analytics that runs call center industries in global markets [24]. EXL offers healthcare, financial services, insurance, transportation banking, travel, utilities, and logistics services. The company’s headquarters is based in New York, USA. They have established two big sites in Cebu City namely The Link Building in Cebu IT Park and 2Quad Building in Ayala Business Park. In the administration of this instrument, the researchers chose The Link Building, Cebu IT Park site for the reason that it has a lot of employees with flexible working schedules and it is also more accessible to the lead researcher.

When the respondents submitted back the questionnaires, the researchers started to encode the data using the Statistical Package for Social Sciences (SPSS) to determine Cronbach’s Alpha for reliability and Factor Analysis for the construct validation.

The Validation

Colton and Covert as cited by Soroño-Gagani and Bonotan [22] recommended that in order to produce valid and reliable data, the instrument must establish evidences of validity such as face validity, content validity, and construct validity; as well as reliability.

Face validity is determined on the basis of examining the appearance of the instrument whether the items really measure what they intend to measure [25]. To establish evidence of face validity, the researchers conducted interviews with content experts, human resource specialists, and leaders in the top management. Feedback from these resource persons were considered to enhance the items in the instrument to consider the different facets of the three constructs [25].

Content validity requires content experts to help the instrument designers determine whether the items are representative based on the operational or measurable definitions of the constructs [26]. In this process, content experts such as the human resource specialists and assistant managers were consulted prior to the pre-testing of the instrument. Moreover, articles and published studies in line with the three constructs were revisited in making sure that the instrument encompassed all the necessary dimensions.

Construct validation was conducted to gather evidence showing a strong relationship among the items in the instrument [27]. Such evidence could be produced through item and factor analyses. To determine the underlying factors, Exploratory Factor

Analysis (EFA) was conducted. The determination of these items that are considered representative of a specific factor was supported by the Eigenvalues values greater than 1.00. Specifically, the Principal Component Analysis (PCA) as the extraction method was used [28].

Further, the reliability of the instrument was determined using Cronbach’s alpha coefficient value of at least 0.800 for item analysis which was calculated using SPSS [29]. Reliability refers to the consistency of an instrument to produce the same information over a period of time on different occasions it is administered [29].

RESULTS AND DISCUSSION

Using the reliability statistics and item-total statistics for reliability analysis, the results for the first round of pilot testing of the instrument shown in Table 2 revealed that in Work-life balance (WLB), Organizational Commitment (OC) and Health Consciousness (HC), 3 of the 25 items had coefficients of “Cronbach’s alpha if item deleted” greater than their overall Cronbach’s alpha of 0.859, 0.864 and 0.828 respectively. These figures helped the instrument designers decide to delete the 3 items making it a total of 66 items enlisted in the item survey questionnaire with the composition of 22 items in each construct.

Table 2. First Round of Pilot Testing Results for Reliability

Constructs	Cronbach’s Alpha	No. of Items	No. of Items deleted
Work-Life Balance	0.859	25	3
Organizational Commitment	0.864	25	3
Health Consciousness	0.828	25	3

After deleting 3 items in each construct, there’s no “Cronbach’s alpha if item deleted” greater than their overall Cronbach’s alpha which is Work-Life Balance (0.874), Organizational Commitment (0.874), and Health Consciousness (0.850) shown in Table 3. This means that the 3 constructs are very reliable.

The Cronbach’s alpha of Work-Life Balance, Organizational Commitment and Health Consciousness are all 0.85 and above. This means that the 3 constructs are very reliable as shown in Table 3.

Table 3. Second Round of Pilot Testing for Reliability

Constructs	Cronbach's Alpha	No. of Items	No. of Items deleted
Work-Life Balance	0.874	22	0
Organizational Commitment	0.874	22	0
Health Consciousness	0.850	22	0

The data from the 3 constructs were examined using the Exploratory Factor Analysis (EFA) to test whether they are factorable. Kaiser-Meyer-Olkin Measure (KMO) of Sampling Adequacy was used to determine the data suitability. As a rule of thumb, when the value of KMO is greater than 0.5, the sample size is confirmed adequate and the construct is considered suited for factor analysis and [28].

Results revealed that Work-Life Balance (WLB) has KMO = 0.56; Organizational Commitment (OC)'s KMO = 0.58 and Health Consciousness (HC)'s KMO = 0.54. This means that the 3 constructs have sampling adequacy and are suited for factor analysis.

In the study of Yusuf in 2018, Work-life Balance was found to be suitable in verifying the data comparison among the BPO customer service associates using t-test. The study concludes that Work-life balance is essential in attaining job satisfaction [31]. Further, the findings of research studies of Singh and Ghosh in 2018 demonstrated that in BPO sector, the employee commitment and motivation have a significant positive relationship and an overall 35.6% impact on organizational commitment [32]. While Amit, Ultra & Song, in their studies in 2020, confirmed the value of health consciousness in the BPO industry with their findings on occupational health outcomes among customer service associates [33].

These literatures corroborated to the current study where work-life balance, organizational commitment, and health consciousness are important constructs in developing a questionnaire that will assess the wellness of customer service associates and prevent high rate of attrition or turnover intention.

Table 4 shows the determination of items that are considered representative of a particular factor for Work-Life Balance based on the Eigenvalues greater than 1.00. Exploratory Factor Analysis yielded 7 factor solutions with 22 retained items. The seven (7) identified domains/factors are (1) Self-management and Development, (2) Managing Stress, (3) Family Involvement, (4) Job Gratification, (5) Managing Fun and Leisure, (6) Work Management and (7) Time Management. The cumulative percentage of variance is

75.61% for the Work-Life balance, a very acceptable measure. This means that the variability of the construct is adequately captured by the variations of the seven (7) factors and thus confirmed the validity acceptability of the Work-life balance factors.

Table 4. Initial Eigenvalues for Work-Life Balance

Components	Total Eigenvalues	Cumulative Percentage of Variance
1. Self-management and Development (SMD)	7.539	30.156
2. Managing Stress (MS)	3.813	45.407
3. Family Involvement (FI)	1.949	53.203
4. Job Gratification (JG)	1.600	59.605
5. Managing Fun and Leisure (MFL)	1.442	65.371
6. Work Management (WM)	1.206	70.194
7. Time Management (TM)	1.105	75.612

The study of Mathur in 2018 [34] highlighted the different recommendations in improving the policies in work-life balance such as: work from home, childcare facilities and policies, flexi work environment, and work-life balance trainings and programs. These policies were encouraged to be part of the organization as benefits of a BPO worker in order for them to be motivated [34].

Stanley in 2019 discussed the reason why the level of attrition rate is very alarming and needs attention with estimated 48% in voice-based processes and 26% in non-voice processes. With the gap that was established in the study, Stanley elicited the factors contributing to the high attrition rate and one of those factors is the lack of work-life balance in the industry [35].

Table 5 shows the Rotated Component Matrix after applying the Varimax Rotation method with Kaiser Normalization, capturing a cumulative variance of 75.61 % of the variability of the construct – Work-Life Balance, a very acceptable value. The retained items were grouped based on their factor loadings. In terms of rank, Self-Management and Development emerges first, contributing to 30% of the variability of the Work-Life Balance, with 7 items; followed by Management of Stress contributing to 15% of the variability, with 4 items; Family Involvement contributing to 8% of the variability, with 3 items; Job Gratification contributing to 6.4 % of the variability, with 3 items; Managing Fun & Leisure contributing to 5.8% of the variability; Work Management and Time Management, contributing 5% to the variability of Work-Life Balance with only have 1 item each.

Table 5. Rotated Component Matrix for Work-life Balance

Items	Components						
	SMD	MS	FI	JG	MFL	WM	TM
1. personal needs are sustained	0.927						
2. I find it hard to relax on a holiday.	0.757						
3. I work more than I think is reasonable.	0.756						
4. company understands CSA's undertakings	0.647						
5. reserves at least 30 minutes of "me-time"	0.578						
6. don't bring workloads at home	0.552						
7. set boundaries between work and life	0.571						
8. job is satisfying		0.777					
9. job is not stressful		0.715					
10. enough time to relax		0.678					
11. always being challenge		0.545					
12. I have time to eat with my family.			0.978				
13. attend meetings such as PTA in school			0.691				
14. spend my off with friends and family			0.591				
15. job is rewarding				0.978			
16. prioritize my job over my family				0.916			
17. satisfied with my current working hours				0.773			
18. still go to mall whenever I want					0.978		
19. take 3-day full vacation within 6 months					0.747		
20. find time doing my hobbies and interests					0.689		
21. family-like environment at work.						0.706	
22. reschedule my lunch to finish my work							0.738

Table 6 shows the determination of items that reduces the construct Organizational Commitment into 9 factors based on the Eigenvalues greater than 1.00. Exploratory Factor Analysis yielded 9 factor solutions with 22 retained items. These nine (9) identified factors are (1) Employee's Emotional Attachment, (2) Employee Engagement, (3) Company's Reputation and Integrity, (4) Moral Obligation, (5) Employer's Compliance to Policy, (6) Employee's Awareness to Contract, (7) Employee's Recognition, (8) Work Environment and (9) Spirit of Camaraderie among colleagues. The cumulative percentage of variance of 78.91% of Organizational Commitment are captured by the variations of these nine (9) factors which thus renders the construct, Organizational Commitment, valid.

Amit and Marticio in 2020 concluded in their study that the highest Affective Commitment showed to those

customer service associates with 1-5 years of stay is continuance. Furthermore, among the three components in organizational commitment, continuance was found to be the most prevalent among the BPO workers. It was also concluded in their study that demographic profile affects organizational commitment [36].

While Ariola's study in 2017 found out that BPO industry does not entail monotonous acquisition of skills but rather require complex skills, and so, organizational commitment among the respondents, is high. The results of the study further showed that attrition was considered as a main concern for sustainability, problem that calls for collaboration of efforts of the government and other private sectors in formulating programs and initiatives [37].

Table 6. Initial Eigenvalues for Organizational Commitment

Component	Total Eigenvalues	Cumulative % Variance
1. Employee's Emotional Attachment (EEA)	6.829	27.315
2. Employee Engagement (EE)	2.935	39.055
3. Company's Reputation and Integrity (CRI)	2.21	47.894
4. Moral Obligation (MO)	1.631	54.419
5. Employer's Compliance to Policy (ECP)	1.573	60.712
6. Employee's Awareness to Contract (EAC)	1.238	65.663
7. Employee's Recognition (ER)	1.176	70.368
8. Work Environment (WE)	1.086	74.71
9. Spirit of Camaraderie among Colleagues(SCC)	1.050	78.911

Table 7. Rotated Component Matrix for Organizational Commitment

Items	Components									
	EEA	EE	CRI	MO	ECP	EAC	WE	ER	SC	
1. I love my job.	0.766									
2. willing to put my heart in this company	0.721									
3. I care about the company.	0.719									
4. emotionally attached	0.718									
5. contribute to thrive	0.695									
6. feel the company's burden	0.645									
7. develop my potentials		0.669								
8. I think that millennial nowadays move from one company to another.		0.641								
9. hones my potentials.		0.640								
10. recommend to my friends			0.768							
11. established company's morale			0.750							
12. enjoy sharing the best practices			0.727							
13. Hopping from one call center to another doesn't seem to be ethical for me.				0.837						
14. If a company offers a better job, I don't feel accepting it because I think it's unethical.				0.797						
15. easy to adopt					0.738					
16. I believe pay dispute matters					0.676					
17. I am committed to stay.						0.756				
18. understand the job						0.632				
19. good place to work							0.741			
20. leaders affect employee's commitment							0.682			
21. willingness to put extra effort to help this company								0.614		
22. strong sense of acceptance										0.564

Table 7 shows the Rotated Component Matrix after applying the Varimax Rotation method with Kaiser Normalization, capturing a cumulative variance of 78.91 % of the variability of the construct – Organizational Commitment. The retained items were grouped based on their factor loadings. It is evident that most of the items or 6

out of 22 items are under EEA. This is followed by EE and CRI with 3 items each. 4 factor solutions such as MO, ECP, EAC and ER garnered 2 items each while the remaining 2 factor solutions which are the WE and the SCC among colleagues have 1 item each.

Anitha in her study in 2016 on the role of organizational culture and employee commitment in employee retention, confirmed that the main reason why employees stay in the organization is because of the benefits they are receiving from the company. While in Chawla & Sondhi's study in 2019, the results of the logit regression for BPO executives, led to the conclusion that the higher the commitment of the employees, the lower the attrition rate or turnover intention [39].

Further, the result of the Initial Eigenvalues for organizational commitment is supported by the study of Ramani in 2019 that employee engagement and emotional attachment to the company have an impact of why the BPO executives stay and thrive [40].

Table 8 shows the determination of items that are considered representative of a particular factor for Health Consciousness based on the Eigenvalues greater than 1.00. Exploratory Factor Analysis yielded 9 factor solutions with 22 retained items. The nine (9) identified domains/factors are (1) Engagement in Healthy Practice, (2) Psychological Attention to One's Health, (3) Healthy Mindset, (4) Healthy Options, (5) Attitude towards Health, (6) Personal Motivation, (7) Health Awareness and Information, (8) Health Behavior and (9) Health Intervention. The cumulative percentage of variance using these seven (7) factors was 75.47% which means that the 75.47% of the variations of the construct, Health consciousness, can be explained by the variations of these 9 factors and thus, renders the construct valid.

Table 8. Initial Eigenvalues for Health Consciousness

Components	Total Eigenvalues	Cumulative %
1. Engagement in Healthy Practice (EHP)	5.998	23.992
2. Psychological Attention to One's Health (PAOH)	2.272	33.08
3. Healthy Mindset (HM)	1.909	40.716
4. Healthy Options (HO)	1.796	47.901
5. Attitude towards Health (AH)	1.639	54.457
6. Health Awareness and Information (HAI)	1.393	60.029
7. Personal Motivation (PM)	1.362	65.479
8. Health Behavior (HB)	1.195	70.26
9. Health Intervention (HI)	1.054	75.474

In the study of Campo et al., in 2017 [41], the three problems identified in the BPO sector, were: (1) health hazards, (2) health system, and (3) health outcomes. Further, the study elaborated a decision matrix criterion. This is very helpful in creating programs and initiatives for purposes of employee retention. While in the comparative analysis of Chawdhary in 2019 on attrition and retention of employees in BPO sectors, health issue was one of the major reasons, why customer service

associates leave. Hence, BPO industries are enjoined to consider providing healthcare benefits to the employees [42].

Table 9 shows the Rotated Component Matrix after applying the Varimax Rotation method with Kaiser Normalization, capturing a cumulative variance of 75.47 % of the variability of the construct – Health Consciousness. The retained items were grouped based on their factor loadings. It is apparent that most of the items or 6 out of 22 items are under EHP. This is followed by PAOH and HM with 3 items. Three factor solutions such as HO, AH and HAI garnered 2 items each while the remaining three factor solutions having 1 item each are PM, HB and HI.

The study of Rao (2018) [43] recommended that in order to avoid the health-related issues and diseases, it is expedient for the BPO companies to conduct frequent health check-ups among its customer service associates or the engagement in healthy practice (EHP). Further, the study suggested creating initiatives related to health education, included in health awareness and information (HAI) that will help the BPO workers avoid health risks, exhibiting healthy mindset (HM) and positive attitude towards hewalth (AH). This study is shown to be aligned with the 9 components in Health Consciousness extracted during the factor analysis, engagement in healthy practice.

Table 9. Rotated Component Matrix for Health Consciousness

Items	Components								
	EHP	PAOH	HM	HO	AH	HAI	PM	HB	HI
1. do everything to stay healthy	0.821								
2. reserve an hour to exercise	0.806								
3. consult a doctor right away	0.767								
4. take a bath every day	0.717								
5. usually go to gym	0.665								
6. work out	0.606								
7. can't sleep during daytime		0.816							
8. body clock is disturbed		0.743							
9. stress free job		0.675							
10. deal with toxic people			0.803						
11. feeling unhealthy			0.741						
12. health conscious person									
13. health is wealth			0.730						
14. eat what I like				0.807					
15. feel the guilt when eating unhealthy food				0.783					
16. dwell less towards health					0.758				
17. other people pay more attention to heath than I do					0.819				
18. read a lot of information						0.810			
19. aware that health is at risk						0.730			
20. toxic account							0.723		
21. feel sick								0.86	
22. I sometimes meditate.									0.63

CONCLUSION AND RECOMMENDATION

The rigorous process of designing, validating, and testing the reliability of the instrument, specifically the Customer Service Associates Wellness Questionnaire (CSAWQ), in terms of the three (3) constructs: work-life balance (WLB), organizational commitment (OC) and health consciousness (HC), has been rigorously accomplished, following the scientific process of instrument construction of Colton & Covert [23]. The newly designed instrument was pilot tested and evidence abound of its high reliability, through high Cronbach's alpha coefficient values in all three constructs. Evidence also showed that aside from the instrument's face and content validity, it also has high construct validity through factor analysis tests. With the evidence, the researchers conclude that there is sufficient proof that the new instrument is valid and reliable.

The researchers therefore recommend that this instrument be utilized by the BPO employers and management to assess the wellness of their employees in terms of work-life balance (WLB), organizational commitment (OC) and health consciousness (HC). In this way, they will be able to determine the status and concerns of their employees in terms of these three (3) constructs. They are, thus, in a position to implement intervention or developmental programs or training and workshops to curb employee attrition and assist their customer service associates (CSA) to survive, thrive and flourish in the BPO companies.

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