

Solo But Solid: A Predictive Correlational Analysis of Self-Efficacy, Work-Life Balance, and Job Satisfaction Among Filipino Freelancers

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Abstract

The increasing prevalence of freelance work in the Philippines calls for a deeper understanding of the factors that shape job satisfaction among independent workers who often navigate flexible yet unstable work arrangements. Despite the growing number of Filipino freelancers, limited research has explored how self-efficacy and work-life balance influence their job satisfaction. This quantitative study addressed that gap by examining the correlation and predictive relationship among these variables among 124 Filipino freelancers from Metro Manila, Philippines who render services either online or face-to-face. Results revealed that self-efficacy has a significant moderate positive relationship with job satisfaction ($r = 0.55$, $p < .001$). Conversely, it showed weak positive relationships between WLB and job satisfaction, and between self-efficacy and WLB. The predictive analysis showed that the combined influence of self-efficacy and work-life balance significantly affected job satisfaction, with self-efficacy emerging as the stronger and more significant predictor among Filipino freelancers. The overall findings suggest that freelancers who maintain a strong belief in their abilities and effectively manage their personal and professional lives achieve a greater degree of job satisfaction. This underscores the critical need for freelancers to cultivate self-belief to enhance their work engagement and prevent burnout.

Keywords: freelancers, self-efficacy, work-life balance, job satisfaction, predictive correlation

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Introduction

Like captains of their own vessels, freelancers navigate self-managed careers without fixed salaries or traditional organizational support (Lahiri, 2021). They depend on personal resources like self-efficacy—the belief in one's ability to achieve goals—to balance professional duties with personal life, maintaining job satisfaction amid uncertainty.

The rise of freelancing in the Philippines, with a 208% increase in revenues in 2020 (Antonio, 2022), underscores its growing relevance. However, freelancers often lack traditional organizational support systems, relying heavily on internal resources and psychological traits like self-efficacy to manage work demands. High self-efficacy helps individuals handle challenging job demands and maintain confidence in their ability to succeed (Capone et al., 2024). Lahiri (2021) found that freelancers with high levels of self-efficacy demonstrate greater confidence and resilience in their work, leading to reduced turnover and higher job satisfaction.

Literature Review

The Rise of Freelancers

Freelancing refers to a work arrangement where individuals offer long-term, high-skill specialized services to clients on a project or contract basis, rather than being permanently employed by a single organization. Hudek et al. (2020) state that freelancers are self-employed entrepreneurs who operate independently, managing their own taxes and engaging in project-based work for multiple clients, typically from remote locations such as their homes, without employing additional staff.

The rise of self-managed careers has become increasingly prominent in today's flexible and global career landscape (Talluri et al., 2024). This shift is particularly evident with the emergence of new career patterns such as freelancing and gig work, reflecting a growing emphasis on self-directed career management. The trend toward self-managed careers requires individuals to develop strong self-regulation skills and career competencies to achieve sustainable career outcomes (Hirschi & Koen, 2021). However, research on these new occupational categories remains limited, with only a few studies specifically examining gig workers and freelancers.

Self-Efficacy and Job Satisfaction

Self-efficacy, as defined by Bandura (Capone et al., 2024), is an individual's belief in their capacity to execute actions and achieve desired outcomes. It has consistently been recognized as a critical factor influencing job satisfaction across various professional domains. Xin et al. (2020) underscored that freelancers with high self-efficacy are better equipped to maintain motivation and adapt to challenging scenarios, such as irregular income or shifting client expectations. Similarly, Calicchio (2023) emphasized that freelancers who possess a robust sense of self-efficacy can effectively manage work-related stressors, which contributes to higher levels of job satisfaction. These individuals exhibit greater confidence in their abilities, allowing them to remain focused and productive even in high-pressure situations. Further, Mercer and Gregerson (2020) explored how self-efficacy contributes to a sense of control over work tasks, which is an essential element of job satisfaction. Professionals with high self-efficacy often approach their work with a proactive and problem-solving mindset, leading to increased fulfillment from their roles.

Work-Life Balance and Job Satisfaction

Hudek et al. (2021) noted that freelancers who maintain high WLB enjoy greater job satisfaction due to the inherent flexibility of freelancing, which allows them to align their work schedules with personal needs and priorities. Ashari et al. (2024) identified a significant positive correlation between WLB and job satisfaction, emphasizing that freelancers who achieve balance report reduced stress and greater psychological well-being. This finding is particularly pertinent in the Filipino context, where familial obligations play a significant role in individuals' lives. Gumpal and Cardenas (2021) highlighted that for Filipino freelancers, balancing work and family responsibilities is crucial to maintaining not only professional success but also cultural and familial harmony. However, Nawaz et al. (2020) cautioned that the flexibility of freelancing can blur the boundaries between work and personal life, potentially leading to dissatisfaction. When freelancers lack structured work hours or clear boundaries, the resulting imbalance can increase stress and reduce job satisfaction. This dichotomy underscores the importance of investigating how WLB correlates with job satisfaction among Filipino freelancers, offering insights into how cultural norms and work flexibility shape professional outcomes.

Self-Efficacy and Work-Life Balance

Self-efficacy also plays a vital role in fostering work-life balance, particularly in contexts where individuals must navigate competing demands. Bandura (1977) explained that individuals with high self-efficacy possess the confidence and resourcefulness needed to address challenges and maintain equilibrium between their work and personal lives. Mercer and Gregerson (2020) found that high self-efficacy enables professionals to implement effective strategies for maintaining WLB, such as setting boundaries, prioritizing tasks, and managing time efficiently.

Hudek et al. (2021) further observed that self-efficacy fosters resilience among freelancers, enabling them to adapt to the uncertainties and demands of their profession while maintaining personal commitments. This adaptability is essential in freelancing, where workloads can vary significantly, and deadlines are often unpredictable. Calicchio (2023) added that individuals with strong self-efficacy feel a heightened sense of control over their lives, which directly contributes to their ability to achieve WLB.

Research Questions

This research aims to answer the following research questions:

1. What are the levels of the following among Filipino freelancers:
 - a. Self-efficacy
 - b. Work-life balance
 - c. Job Satisfaction
2. Is there a significant relationship between self-efficacy and job satisfaction among Filipino freelancers?
3. Is there a significant relationship between work-life balance and job satisfaction among Filipino freelancers?
4. Is there a significant relationship between self-efficacy and work-life balance among Filipino freelancers?
5. Do self-efficacy and work-life balance predict job satisfaction among Filipino freelancers?

Hypotheses

1. Self-efficacy is not significantly related to job satisfaction among Filipino freelancers.
2. Work-life balance is not significantly related to job satisfaction among Filipino freelancers.
3. Self-efficacy is not significantly related to work-life balance among Filipino freelancers.
4. Self-efficacy and work-life balance do not significantly predict job satisfaction among Filipino freelancers.

Methodology

This study uses a predictive correlational research design to explore and predict the relationships between self-efficacy, work-life balance, and job satisfaction. Data was collected at a single point in time using simple random sampling, with 124 freelancers from the National Capital Region, providing scores for all three variables to identify their interconnections and the predictive correlation of self-efficacy and work-life balance to job satisfaction. This approach is ideal as it explains the degree and direction of relationships while preserving the natural dynamics of the variables. It is also efficient, requiring data collection in one session, minimizing time and resources for both participants and researchers.

Sources of Data

This study utilized questionnaires to examine the variables:

Self-efficacy ($\alpha = 0.877$) was measured using the Generalized Self-Efficacy Scale (GSES) by Schwarzer and Jerusalem (1995), which was translated from German into English by Wegner. It was a ten-item scale that assessed the level of one's ability to respond to novel or difficult situations and to deal with associated obstacles (Schwarzer & Jerusalem, 2012).

To measure Job Satisfaction ($\alpha = 0.926$, CVI = 0.82) and Work-Life Balance ($\alpha = 0.796$, CVI = 0.91), the researchers utilized a researcher-developed questionnaire validated by experts and pilot tested for reliability and validity.

Results

Respondents' Profile

Age Group

The age distribution of the sample indicates a predominance of younger freelancers, with the largest group being those aged 21–40 years (80.65%). A smaller portion of the sample falls into the 18–20 years age group (12.10%), and a small percentage belongs to the 41–65 years age group (7.26%), while there were no respondents aged 65+ years.

Gender

The gender breakdown reveals a slight predominance of females (54.84%), with males accounting for 36.29%. Unspecified gender responses make up 8.87% of the sample.

City/Municipality

Respondents came from various cities across the region, with Quezon City having the largest representation (53.23%), followed by Manila (16.13%). Other cities with notable representation include Las Piñas (4.84%), Parañaque (3.23%), and Pasig (2.42%).

Freelancing Categories

Face-to-Face: The predominant freelancing category for face-to-face workers is Creative and Artistic Services (34.09%), followed by Education and Training (2.89%) and smaller categories like Health and Wellness (1.01%).

Online: Freelancers engaged in online freelancing are most found in Design (20.17%), followed by Writers and Content Creators (14.55%) and Digital Marketers (12.76%). Other notable online categories include Virtual Assistants and IT Professionals.

Table 1
Descriptive Statistics for Major Variables

Variable	M	SD	Interpretation
Self-Efficacy	32.03	4.80	High
Work-Life Balance	35.06	6.71	Moderately High
Job Satisfaction	59.04	8.27	Very High

As shown in Table 1, participants reported a high level of self-efficacy ($M = 32.03$, $SD = 4.80$), indicating that the sample generally perceived themselves as capable and confident in handling their work responsibilities. Participants also exhibited moderately high levels of work-life balance ($M = 35.06$, $SD = 6.71$), suggesting that while many employees were able to manage both work and personal life demands, variability existed across the sample. Finally, job satisfaction was high ($M = 59.04$, $SD = 8.27$), reflecting that the majority of participants were generally satisfied with their work.

Table 2
Correlations Among Study Variables

<i>Variables</i>	<i>r</i>	<i>p</i>	<i>Interpretation</i>
<i>Self-Efficacy and Job Satisfaction</i>	.55	< .001	Significant
<i>Work-Life Balance and Job Satisfaction</i>	.360	< .001	Significant
<i>Self-Efficacy and Work-Life Balance</i>	.31	< .001	Significant

Note. p -values < .05 are significant (H_0 is rejected).

As presented in Table 3, job satisfaction was significantly and moderately positively correlated with self-efficacy ($r = .55$, $p < .001$). This suggests that individuals who reported high levels of self-efficacy also tended to report high levels of satisfaction with their jobs.

Freelancers reported a significant but weak positive correlation between work-life balance and job satisfaction ($r = .36$, $p < .001$), indicating that those with better work-life balance tended to experience higher levels of job satisfaction.

A weak positive correlation was found between self-efficacy and work-life balance ($r = .31$, $p < .001$), indicating that individuals who felt more efficacious in their work also tended to

experience greater balance between their work and personal lives. All correlations were statistically significant at the $p < .001$ level, highlighting the robust relationships among these variables.

Table 3

Regression Analysis on Self-Efficacy and Work-Life Balance as Predictors of Job Satisfaction Among Filipino Freelancers

Model Fit Measures										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.585 ^a	.343	.332	6.75736	.343	31.555	2	121	< .001	1.940
Model Coefficients										
Independent Variable	SE		t	Standardized Coefficients (Beta)		Sig. p-value	Effect Size and Level of Correlation		Decision	
Constant	4.584		5.058			< .001				
Self-Efficacy	0.133		6.27	0.49		< .001	Significant Effect/Strong Positive Correlation		Reject H ₀	
Work-Life Balance	0.095		2.71	0.21		.008	Moderate Effect/Moderate Positive Correlation		Reject H ₀	
a. Predictors: (Constant), Work_Life_Balance, Self_Efficacy										
b. Dependent Variable: Job_Satisfaction										

The regression model was statistically significant, $F(2, 121) = 31.56$, $p < .001$, explaining 34.3% of the variance in job satisfaction ($R^2 = .343$). This indicates that approximately one-third of the variability in job satisfaction can be attributed to the combined influence of self-efficacy and work-life balance. The Durbin-Watson statistic was 1.94, suggesting that the assumption of independence of residuals was met.

Inspection of the standardized regression coefficients revealed that both predictors made significant contributions to the model. Self-efficacy emerged as the stronger predictor ($\beta = .49$, $t = 6.27$, $p < .001$), suggesting that individuals who felt more capable and confident in their abilities tended to report greater job satisfaction. Work-life balance also significantly predicted job satisfaction ($\beta = .21$, $t = 2.71$, $p = .008$), indicating that the ability to effectively manage personal and professional demands is associated with higher levels of workplace satisfaction.

The model's unstandardized coefficients further indicate that for every one-unit increase in self-efficacy, job satisfaction increased by approximately 0.84 units, holding work-life balance constant. Similarly, for each one-unit increase in work-life balance, job satisfaction increased by 0.26 units, controlling for self-efficacy.

These results suggest that both personal resources (i.e., self-efficacy) and contextual factors (i.e., work-life balance) play a critical role in shaping employees' job satisfaction. Among the two, self-efficacy demonstrated a more substantial predictive power, emphasizing the importance of psychological empowerment in the workplace.

Conclusion

Based on the collected data and the results of this study, the researchers concluded the following:

Relationship Between Self-Efficacy and Job Satisfaction

A strong positive relationship was found between self-efficacy and job satisfaction. Freelancers with higher self-efficacy levels tend to report higher job satisfaction. This is consistent with the findings of Mercer and Gregerson (2020).

Relationship Between Work-Life Balance and Job Satisfaction

A moderate positive relationship was identified between work-life balance and job satisfaction. This suggests that freelancers who experience a better balance between work and personal life also report higher job satisfaction, supporting Ashari et al. (2024).

Relationship Between Self-Efficacy and Work-Life Balance

A moderate positive relationship was also observed between self-efficacy and work-life balance. This implies that freelancers with greater self-efficacy are more likely to effectively balance their work and personal lives, as also supported by Calicchio (2023).

Self-Efficacy and Work-Life Balance as Predictors of Satisfaction

Multiple regression analysis revealed that self-efficacy and work-life balance together predict 34.3% of the variance in job satisfaction. Among these two predictors, self-efficacy emerged as the stronger predictor, suggesting that internal factors (self-efficacy) play a greater role in determining job satisfaction than external factors (work-life balance) among Filipino freelancers in Metro Manila.

In line with these findings, all four null hypotheses were rejected. First, a significant positive relationship was found between self-efficacy and job satisfaction among Filipino freelancers, indicating that higher levels of self-efficacy are associated with higher job satisfaction. Second, a significant positive relationship was observed between work-life balance and job satisfaction, suggesting that freelancers who maintain better work-life balance tend to report greater satisfaction with their jobs. Third, a significant positive relationship was also found between self-efficacy and work-life balance, revealing that freelancers with higher self-efficacy are more likely to sustain a healthy balance between their professional and personal lives. Lastly, the results of the multiple regression analysis demonstrated that self-efficacy and work-life balance significantly predict job satisfaction, explaining 34.3% of its variance. Between the two predictors, self-efficacy emerged as the stronger contributor to job satisfaction. These results collectively provide robust evidence that both self-efficacy and work-life balance are crucial psychological factors influencing the job satisfaction of Filipino freelancers.

Recommendations

Based on the study's findings, targeted recommendations are proposed to enhance job satisfaction among Filipino freelancers by addressing key psychological factors and engaging stakeholders who influence their work conditions and overall well-being.

For Filipino Freelancers

Freelancers are encouraged to strengthen their confidence and skills by setting realistic goals, tracking progress, and seeking constructive feedback. They should also prioritize work-life

balance by establishing structured routines and personal boundaries to avoid burnout and maintain overall well-being.

For Clients and Organizations That Engage Freelancers

Clients should practice clear communication; honor agreed timelines and offer supportive feedback to foster trust and autonomy. Respecting freelancers' boundaries contributes to a healthier working relationship and leads to higher quality outcomes.

For Industrial-Organizational Psychologists

I-O psychologists are encouraged to create training programs that build self-management, time-use strategies, and goal-setting skills tailored to freelancers. Collaborating with clients and platforms to promote psychologically healthy freelance environments is also recommended.

For Mental Health Professionals and Counseling Services

Mental health practitioners should offer targeted interventions such as stress management workshops, counseling services, and mental health seminars for freelancers. These programs can help prevent burnout and support both emotional well-being and work performance.

For Future Researchers

Future studies should explore additional psychological variables like resilience or personality traits to better explain job satisfaction. Expanding participant demographics and using qualitative methods could yield deeper insights into freelancers' experiences and needs.

Limitations

- The findings may not fully represent freelancers from other regions in the Philippines, particularly those in rural or less urbanized areas.
- A longitudinal design could provide a clearer picture of how self-efficacy and work-life balance influence job satisfaction over the course of a freelancer's career.
- The study focused solely on self-efficacy and work-life balance as predictors of job satisfaction. Other factors—such as resilience and personality—were not included in the model but may also significantly influence job satisfaction. Future research should explore a broader range of variables to gain a more holistic view of freelancers' work experiences.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

The author declares that Grammarly, ChatGPT, and Scibbr, an AI-assisted writing softwares, was used in proofreading and refining the language used in the manuscript. The usage was limited to correcting grammatical and spelling errors and rephrasing statements for accuracy and clarity. The author further declares that, apart from Grammarly, no other AI or AI-assisted technologies have been used to generate content in writing the manuscript. The ideas, design, procedures, findings, analyses, and discussion are originally written and derived from careful and systematic conduct of the research.

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