

Planning Like a Business: Business Planning Practices of Filipino Virtual Assistants

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Abstract

Most Filipino virtual assistants (VAs) work as self-employed, home-based service providers for clients abroad. In practice, each VA runs a one-person business, yet little is known about whether VAs plan their work the way a company does. This study describes the business planning practices of Filipino VAs and the problems they face in planning. A descriptive design was used. Twenty VAs, almost all from Luzon, with at least one year of experience answered an online questionnaire made up of dropdown items. Planning practices were measured in four areas: goal setting, client and market planning, financial planning, and skills and growth planning. Data were analyzed using frequencies, percentages, weighted means, and ranks. The respondents practiced business planning "Often" overall (weighted mean [WM] = 3.74). Financial planning was the strongest area (WM = 3.85) and skills and growth planning the weakest (WM = 3.63). Studying other VAs' services and rates was the most common practice, while setting aside time or money for training was the least common. Unstable internet or power was the most serious problem (WM = 4.65), followed by irregular income and not knowing how to make a business plan. The results may help VAs, VA trainers, and support agencies build simple planning habits that make VA work more stable.

Keywords: business planning; corporate planning; Philippines; self-employment; virtual assistants

1 Introduction

1.1 Background of the study

The Philippine information technology and business process management (IT-BPM) industry ended 2025 with about US\$40 billion in export revenue and around 1.9 million workers [1]. Alongside this formal industry, a large number of Filipinos work from home as virtual assistants (VAs), handling tasks such as email, scheduling, bookkeeping, customer support, and social media for foreign clients. There is no official count, but one industry adviser estimates the number of Filipino VAs at around one million [2].

The Department of Labor and Employment (DOLE) describes a VA as "a self-employed worker who specializes in offering administrative services to clients from a remote location" [3]. Being self-employed means the VA has no employer to set targets, find new customers, manage cash, or plan training. The VA must do all of these alone. In effect, each VA runs a one-person business and faces, on a small scale, the same planning questions that a company faces: What are my goals? Who are my customers? How will I manage my money? How will I grow?

Planning matters because VA work is often unstable. Studies of remote online workers in Asia and Africa found low and uneven pay, long hours, and strong control by platforms and clients [4]. Kalleberg [5] describes such work as precarious: uncertain, unpredictable, and risky from the worker's

point of view. A University of the Philippines law lecturer also noted that no law forces employers outside the country to honor agreements with Philippine-based workers [2]. In this setting, a VA who plans ahead may be better able to handle the loss of a client or a slow month.

This study looks at VA work through the lens of corporate planning. It asks whether Filipino VAs set goals, plan for clients and markets, manage their finances, and plan their skills and growth, and what problems get in the way.

1.2 Statement of the problem

This study describes the business planning practices of Filipino VAs. Specifically, it answers the following questions:

1. What is the profile of the VA respondents in terms of years as a VA, number of current clients, main service, main source of clients, location, and planning tool used most?
2. To what extent do the respondents practice business planning in terms of goal setting, client and market planning, financial planning, and skills and growth planning?
3. How serious are the problems the respondents encounter in planning their VA work?

1.3 Significance of the study

1. *Virtual assistants* can use the results to check their own planning habits and see which areas need more attention.
2. *VA trainers and coaches* can add simple business planning lessons to their training programs.
3. *Government and support agencies*, such as the Department of Trade and Industry (DTI) and the Department of Information and Communications Technology (DICT), can design programs that help home-based digital workers plan and manage their work.
4. *Business schools* can use the VA as a local example of how corporate planning ideas apply to one-person businesses.

1.4 Scope and limitations

The study covers 20 Filipino VAs living in the Philippines who have at least one year of experience and serve at least one client abroad. It describes their planning practices and problems as they report them, using dropdown items only. It does not measure income or business performance, test whether planning leads to better results, or explain the reasons behind each answer. The results describe the respondents only and cannot be applied to all Filipino VAs.

2 Review of related literature

2.1 Filipino VAs as one-person businesses

Soriano and Cabañes [6] studied Filipino online freelancers who get work from platforms such as Upwork and OnlineJobs.ph. They found that these workers rely on Facebook groups to share tips, warn each other about bad clients, and support one another, and that they see themselves partly as entrepreneurs. Wood, Graham, Lehdonvirta, and Hjorth [4] found that the freedom of remote work often comes with uneven income and long hours. Both studies suggest that VAs carry business risks on their own, which makes planning part of their work, whether they plan on purpose or not.

2.2 Corporate planning

Corporate planning is the process by which an organization sets its goals, studies its environment, chooses strategies, assigns resources, and checks its progress. Ansoff [7] offered a well-known way to think about growth. A business can sell more of its current products to current customers (market penetration), sell current products to new customers (market development), offer new products to current customers (product development), or offer new products to new customers (diversification). For a VA, these choices look like taking more hours from current clients, finding new clients, adding a new service such as bookkeeping or social media management, or moving into a different field.

Mintzberg [8] warned that planning should not be mistaken for strategy itself. Formal plans are useful for setting targets and checking progress, but good strategy also comes from learning and adjusting along the way. This view fits small, flexible businesses like VA work, where a simple, regularly updated plan may be more useful than a long written document.

2.3 Planning and small business performance

Brinckmann, Grichnik, and Kapsa [9] combined the results of many earlier studies on business planning in small firms. They found that planning generally helps small firms perform better, but that the strength of this link depends on the situation, including how new the firm is. Their work supports looking at planning in very small businesses, while also reminding us that planning is not the only factor in success.

2.4 Conceptual framework

Based on the literature, this study looks at VA business planning in four areas, each linked to a part of the corporate planning process:

1. *Goal setting* — setting and tracking targets (setting objectives and checking progress).
2. *Client and market planning* — keeping more than one client, studying the market, and planning how to find new clients (market scanning and Ansoff's market penetration and market development).
3. *Financial planning* — recording income and expenses, saving for slow months, and reviewing rates (assigning resources).
4. *Skills and growth planning* — planning which skills to learn and where the business is headed (product development and long-term direction).

Problems in planning, such as irregular income and lack of time, are treated as factors that may limit these practices.

2.5 Research gap

Existing studies on Filipino digital workers focus on working conditions, online communities, and platform control. Few, if any, look at VAs as small businesses that need to plan, and none that the authors found has measured how VAs plan their work using corporate planning ideas. This study helps fill that gap.

3 Methodology

3.1 Research design

This study used a descriptive research design. It describes the respondents' profile, planning practices, and planning problems as these are, without changing any conditions or testing hypotheses.

3.2 Respondents and sampling

Twenty Filipino VAs served as respondents. They were reached through purposive sampling in Philippine VA and freelancer online communities, followed by snowball referrals, with an effort to include VAs from Luzon, the Visayas, and Mindanao. To take part, respondents had to confirm all of the following:

1. They are Filipino VAs living in the Philippines.
2. They have at least one year of experience as a VA.
3. They currently serve at least one client based outside the Philippines.

3.3 Research instrument

The instrument was a researcher-made online questionnaire in Google Forms (see Appendix A). All 25 items use dropdown menus, so respondents choose from fixed answers and do not type any text. The questionnaire has five parts: (1) consent, (2) eligibility, (3) profile (six items), (4) planning practices (12 items, three per area), and (5) planning problems (five items). Planning practices were rated on a five-point scale from 1 (Never) to 5 (Always). Planning problems were rated from 1 (Not a problem) to 5 (Very serious problem). The items were reviewed by [number] experts in business planning, research methods, and the VA industry. Internal consistency was checked with Cronbach's alpha [10], computed on the responses analyzed.

3.4 Data gathering procedure

The questionnaire link was shared online with qualified VAs, who answered it on their own. Responses were collected on October 23, 2026 and exported from Google Forms to a spreadsheet. The form received 28 responses, one of which was incomplete. To keep to the planned sample size, the first 20 complete responses in order of submission were analyzed.

3.5 Data analysis

Profile items were analyzed using frequencies and percentages, computed as $(f \div 20) \times 100$. Planning practice and problem items were analyzed using the weighted mean (WM), computed as $WM = \Sigma(f \times w) \div 20$, where f is the number of respondents choosing a point on the scale and w is the value of that point. Each area's mean is the average of its three item means. Means were interpreted using equal intervals of 0.80 [11], as shown in Table 1, and items were ranked from highest to lowest.

Table 1. Scale for interpreting weighted means.

Range	Planning practices	Planning problems
4.21–5.00	Always	Very serious
3.41–4.20	Often	Serious

Range	Planning practices	Planning problems
2.61–3.40	Sometimes	Moderate
1.81–2.60	Rarely	Minor
1.00–1.80	Never	Not a problem

3.6 Ethical considerations

The study protocol was submitted and approved. The first part of the questionnaire explained the purpose of the study, that taking part was voluntary, and that respondents could stop at any time. Respondents could go on only after giving consent. No names, contact details, or income amounts were collected, and data were kept in password-protected files in line with the Data Privacy Act of 2012 [12].

4 Results

4.1 Profile of respondents

Half of the respondents had worked as VAs for three to five years, and most (60.0%) had two to three clients (Table 2). Social media or marketing was the most common main service (35.0%). Clients came mostly from online platforms and VA agencies (35.0% each). Almost all respondents were based in Luzon (95.0%), and three in four (75.0%) used a spreadsheet as their main planning tool. No respondent chose “None” for planning tool.

Table 2. Profile of respondents ($n = 20$).

Characteristic	Category	f	%
Years as VA	1–2 years	7	35.0
	3–5 years	10	50.0
	6 years or more	3	15.0
Current clients	1	2	10.0
	2–3	12	60.0
	4 or more	6	30.0
Main service	Social media / marketing	7	35.0
	Administrative support	5	25.0
	E-commerce	3	15.0
	Bookkeeping	3	15.0
	Customer service	2	10.0
	Real estate support	0	0.0
	Other	0	0.0
Main source of clients	Online platforms	7	35.0
	VA agency	7	35.0
	Direct clients	4	20.0

Characteristic	Category	f	%
Location	Referrals	2	10.0
	Luzon	19	95.0
	Visayas	1	5.0
Planning tool used most	Mindanao	0	0.0
	Spreadsheet	15	75.0
	Planning app	3	15.0
	Notebook or paper	2	10.0
	None	0	0.0
	Other	0	0.0

4.2 Extent of business planning practices

The respondents practiced business planning “Often” overall (WM = 3.74). All four areas were rated “Often,” with financial planning highest (WM = 3.85) and skills and growth planning lowest (WM = 3.63), although the four area means were close to one another (Table 3).

Table 3. Summary of planning practices by area ($n = 20$).

Area	WM	Interpretation	Rank
Financial planning	3.85	Often	1
Client and market planning	3.77	Often	2
Goal setting	3.70	Often	3
Skills and growth planning	3.63	Often	4
Overall	3.74	Often	

At the item level, the highest-rated practice was studying what services and rates other VAs offer (WM = 4.10), followed by having a plan for where one’s VA work will be in three to five years (WM = 4.00) and keeping a record of income and expenses (WM = 3.95) (Table 4). The lowest-rated practice was setting aside time or money for training (WM = 3.40), the only item rated “Sometimes.” Keeping more than one client or income source (WM = 3.45), setting yearly income goals (WM = 3.50), and planning which new skills to learn (WM = 3.50) were also among the lowest.

Table 4. Planning practices by item ($n = 20$).

Item	WM	Interpretation	Rank
I study what services and rates other VAs offer.	4.10	Often	1
I have a plan for where I want my VA work to be in 3 to 5 years.	4.00	Often	2
I keep a record of my income and expenses.	3.95	Often	3
I check my progress toward my goals at least once a month.	3.85	Often	4
I set aside savings for months with less work.	3.80	Often	5.5
I review and adjust my rates at least once a year.	3.80	Often	5.5

Item	WM	Interpretation	Rank
I write down my goals for my VA work.	3.75	Often	7.5
I plan how to find new clients before I need them.	3.75	Often	7.5
I set income goals for the year.	3.50	Often	9.5
I plan which new skills to learn.	3.50	Often	9.5
I keep more than one client or income source so I do not depend on one.	3.45	Often	11
I set aside time or money for training.	3.40	Sometimes	12

4.3 Problems in planning

Overall, respondents rated the planning problems as “Serious” (WM = 3.62) (Table 5). Unstable internet or power was by far the most serious problem (WM = 4.65, “Very serious”). Every respondent rated it either a serious or a very serious problem. Irregular income (WM = 3.60) and not knowing how to make a business plan (WM = 3.45) were rated “Serious.” Clients changing tasks or schedules (WM = 3.25) and lack of time (WM = 3.15) were rated “Moderate.”

Table 5. Problems in planning VA work ($n = 20$).

Problem	WM	Interpretation	Rank
Unstable internet or power disrupts my plans.	4.65	Very serious	1
My income is irregular, which makes planning hard.	3.60	Serious	2
I do not know how to make a business plan.	3.45	Serious	3
Clients change my tasks or schedule without notice.	3.25	Moderate	4
My workload leaves no time for planning.	3.15	Moderate	5
Overall	3.62	Serious	

5 Discussion

5.1 VAs plan often, but informally

The respondents reported planning their work “Often” in all four areas, and every one of them used some planning tool, mostly a spreadsheet. This suggests that many VAs already think of their work as a business. Brinckmann et al. [9] found that planning generally helps small firms perform better. At the same time, “not knowing how to make a business plan” was rated a serious problem (WM = 3.45). Together, these results suggest that VAs plan in practical, everyday ways, such as tracking money and watching the market, without a formal business plan. This fits Mintzberg’s [8] view that simple, flexible planning can be more useful than long written plans, especially for a small business that must adjust often.

5.2 Watching the market more than spreading risk

The highest-rated practice was studying what services and rates other VAs offer (WM = 4.10). In Ansoff’s terms [7], this is the market knowledge needed to compete for current and new clients. However, keeping more than one client or income source was among the lowest-rated practices (WM = 3.45), even though 90.0% of respondents reported having two or more clients. This may mean that,

even with several clients, many VAs still depend heavily on one main client. Given the uneven income described by Wood et al. [4] and Kalleberg [5], depending on one client is a risk that planning should address.

5.3 Money matters most, skills least

Financial planning was the strongest area, led by keeping records of income and expenses (WM = 3.95). This makes sense for self-employed workers who must manage their own cash. Skills and growth planning was the weakest area. Respondents often had a three-to-five-year plan (WM = 4.00), but were least likely to set aside time or money for training (WM = 3.40). In Ansoff's terms [7], adding new skills is how a VA develops new "products" for current clients. If VAs do not invest in training, their long-term plans may be hard to reach.

5.4 Power and income disrupt plans

Unstable internet or power was rated a very serious problem by most respondents and a serious problem by the rest. For a home-based worker, a brownout can undo a day's schedule, no matter how well it was planned. Irregular income was the second most serious problem. Both are outside the VA's control, which supports Mintzberg's [8] point that plans must allow for change. Backup power and internet, and savings for slow months, are therefore part of planning, not separate from it.

5.5 Limitations

The study has several limitations. First, the sample is small, was not randomly chosen, and is almost all from Luzon (95.0%), so the results describe these 20 respondents only. Second, the form received 28 responses, one of them incomplete. To keep to the planned sample size, the first 20 complete responses in order of submission were analyzed, and the remaining seven were set aside. Third, the internal consistency of the scales was low (Cronbach's alpha = 0.46 for planning practices and 0.51 for planning problems [10]), below the usual 0.70 benchmark. The items may therefore measure several different things rather than one overall trait, so the overall means should be read with care and the item results given more weight. Fourth, the results rely on self-report, and the dropdown format shows how often VAs plan but not why. Fifth, the study does not link planning to income or other results. Future studies could use a larger sample from more regions, refine the scales, add interviews, and test whether planning is linked to more stable income.

6 Conclusion and recommendations

6.1 Conclusion

On the first research question, the respondents were mostly VAs with three to five years of experience and two to three clients, based in Luzon, who got clients through online platforms or agencies and used spreadsheets to plan.

On the second research question, the respondents practiced business planning often in all four areas. Financial planning was highest and skills and growth planning lowest. They most often studied the market and kept income records, and least often set aside time or money for training or spread their income across several clients.

On the third research question, the respondents found planning problems serious overall. Unstable internet or power was the most serious, followed by irregular income and not knowing how to make a business plan.

6.2 Recommendations

1. *Virtual assistants* may turn their existing spreadsheets into a simple one-page business plan covering yearly income goals, current and target clients, income and expenses, and a learning plan, and review it every month.
2. *Virtual assistants* may set a limit on how much of their income comes from one client and set aside a fixed share of income each month for training.
3. *Virtual assistants* may treat backup power and internet as a planned business expense, given that power and internet problems were the most serious barrier.
4. *VA trainers and coaches* may add a short, practical module on making a simple business plan, budgeting, and setting rates.
5. *DTI and DICT* may include basic business planning in their programs for home-based digital workers and support better power and internet access in VA communities.
6. *Future researchers* may refine the planning scales, use a larger and more regionally balanced sample, and test whether planning is linked to income stability.

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