JOURNAL OF INTERDISCIPLINARY PERSPECTIVES
PRINT ISSN: 2984-8288 | ONLINE ISSN: 2984-8385
https://doi.org/10.69569/jip

TWR Publishing

Research Article

# Financial Well-Being and Psychological Distress Among Non-Teaching Personnel in a Philippine Private Higher Education Institution: A Correlational Study

*Eunice C. Beldad, Gladys S. Canillo-Borja, Salve Kristine C. Corpuz, Dan August B. Nanao, Airish Delfin-Fabiaña, Maria Angela D. Ong*

**Author Information:**

Graduate School Department, University of Perpetual Help System DALTA, Las Piñas City, Philippines

**Corresponding Author:**

Maria Angela D. Ong
Email: maanrpsy@gmail.com

**Article History:**

Date received: September 15, 2026
Date revised: October 17, 2026
Date accepted: November 4, 2026

**Recommended citation:**

Beldad, E., Canillo-Borja, G., Corpuz, S.K., Nanao, D.A., Delfin-Fabiaña, A., & Ong, M.A. (2026). Financial well-being and psychological distress among non-teaching personnel in a Philippine private higher education institution: A correlational study. *Journal of Interdisciplinary Perspectives*, *4*(11), 344-350.
https://doi.org/10.69569/jip.2026.470

**Abstract.** This study examined the levels of financial well-being and psychological distress and tested their association among non-teaching personnel in a Philippine private higher education institution. Using a cross-sectional correlational design, 37 personnel from an eligible population of 202 completed the eight-item InCharge Financial Distress/Financial Well-Being Scale (IFDFW) and the 10-item Kessler Psychological Distress Scale (K10). The IFDFW and K10 demonstrated high internal consistency ($\alpha$ = 0.91 and 0.95, respectively). Participants reported average financial well-being (M = 5.22, SD = 1.92), while the mean K10 score was 21.16 (SD = 8.72), at the upper boundary of the moderate-distress band. Thirteen participants (35.14%) scored in the combined high or very-high distress ranges. Financial well-being was moderately and negatively associated with psychological distress, $\rho(35) = -.45$, $p = .005$, bootstrap 95% CI [−.69, −.14]. The findings indicate that lower perceived financial well-being co-occurred with greater nonspecific psychological distress in this sample, but the cross-sectional design does not establish causality. Institutions may consider voluntary financial-wellness and mental-health support while larger, multi-institution studies examine the association more precisely.

**Keywords:** *Financial well-being; Higher education; non-teaching personnel; Philippines; Psychological distress.*

Non-teaching personnel sustain the administrative, financial, technical, information-technology, library, maintenance, and student-support functions through which higher education institutions operate. Although these employees are central to institutional continuity, research on employee well-being in universities has often concentrated on faculty and students. Organizational conditions also matter for administrative staff well-being, underscoring the need to examine employee groups whose work experiences differ from those of faculty (Hu, 2024). In the Philippines, financial pressures are especially salient in a period of changing prices and regionally determined wage floors. These conditions provide an important context for examining employees' perceived financial well-being without assuming that income alone determines financial

This work is licensed under a Creative Commons Attribution-Noncommercial 4.0 International License (CC BY-NC 4.0)

strain.

Financial well-being refers here to a person's perceived position on a continuum from overwhelming financial distress and low well-being to little financial distress and high well-being, consistent with the construct measured by the IFDFW (Prawitz et al., 2006). It is therefore distinct from gross income alone. People with similar earnings may experience different levels of financial well-being depending on obligations, dependents, savings, unexpected expenses, and access to resources. Reviews have linked financial stress primarily with depression and related mental-health outcomes, while empirical studies also document associations with broader psychological distress (Guan et al., 2022; Ettman et al., 2023; Ryu & Fan, 2023). Longitudinal evidence further suggests that changes in financial stress and mental health can unfold together over time (Simonse et al., 2022).

The Conservation of Resources Theory provides the primary framework for the expected association. Individuals seek to obtain and protect valued resources such as income, savings, employment, health, time, and social support; stress can emerge when these resources are threatened or lost (Hobfoll, 1989, 2001). Earlier family-stress research similarly illustrates how economic pressure can spill over into psychological and relational functioning (Conger & Elder, 1994). The Transactional Model of Stress and Coping adds that distress depends partly on whether demands are appraised as exceeding available coping resources (Lazarus & Folkman, 1984). Together, these perspectives suggest that poorer perceived financial well-being may be associated with greater nonspecific psychological distress, while recognizing that the direction of influence cannot be established in a cross-sectional study.

Recent evidence supports this resource-based interpretation. Financial worries have been associated with psychological distress after accounting for demographic and socioeconomic characteristics (Ryu & Fan, 2023), and financial strain can intersect with work-family demands (Chai et al., 2021). A systematic review by Rosso et al. (2024), which examined 136 empirical studies published over two decades, found that employee financial stress has been operationalized inconsistently across the literature despite its established associations with various workplace outcomes, including employee health, organizational commitment, job performance, work-family conflict, and workplace deviant behaviors. These findings highlight the importance of establishing clear conceptual distinctions among financial stress, financial well-being, and psychological distress to improve construct clarity and measurement accuracy in organizational research. Philippine evidence is emerging but remains limited. Rico et al. (2023), studying 50 non-teaching staff in a Cebu private university, reported modest personal-finance knowledge and practice, while Sobrejuanite et al. (2025) examined financial stress and financial well-being among BPO team leaders in Davao City. These studies concern financial functioning but do not directly test the IFDFW-K10 association among private-HEI non-teaching personnel.

Psychological distress in this study refers to nonspecific symptoms of anxiety and depression measured by the K10. Among Filipino university teachers, Mordeno et al. (2023) reported substantial psychological distress during the COVID-19 period, and a later psychometric study of 3,032 Filipino teachers supported the utility of the K10 for examining distress profiles in an educational context (Mordeno et al., 2024). However, teaching personnel differ from non-teaching employees in role expectations, career structures, and employment conditions. Direct evidence on the relationship between perceived financial well-being and K10 psychological distress among non-teaching personnel in a Philippine private higher education institution remains scarce.

The study therefore had three objectives: (1) to describe financial well-being among participating non-teaching personnel; (2) to describe their psychological distress; and (3) to determine whether financial well-being was associated with psychological distress. It was hypothesized that higher financial well-being would be significantly associated with lower psychological distress. The findings may provide preliminary evidence for human-resource administrators, institutional leaders, employee-support or counseling personnel, program planners, and researchers designing larger studies of financial and psychological health in educational workplaces.

## Methodology

### Research Design

The study used a quantitative, nonexperimental, cross-sectional correlational design. Variables were measured without manipulation, and the primary analytic objective was to estimate the association between financial well-being and psychological distress at one point in time. The design does not establish temporal order or causality.

**Participants and Sampling Technique**

The sampling frame comprised 202 non-teaching personnel employed by one private higher education institution in the Philippines. Eligible participants were current non-teaching personnel performing administrative, technical, finance, registrar, library, maintenance, information-technology, student-support, consulting, and related nonacademic functions. No additional substantive exclusion criteria were imposed. Personnel were invited to participate voluntarily through convenience sampling, and the final analytic sample consisted of 37 participants, representing 18.32% of the eligible population. Gross monthly income, years of service, number of dependents, and employment status were collected as demographic characteristics. To reduce identifiability in this single-institution sample, sparsely populated categories were combined where appropriate in the descriptive profile. Because recruitment was based on voluntary availability rather than a probability-based sample-size target, the achieved sample was evaluated through a sensitivity power analysis. Using the parameters of an exact two-tailed bivariate correlation test, $\alpha = .05$, $N = 37$, and statistical power of .80, the minimum detectable correlation was approximately $|r| = .44$. Thus, the study was adequately powered primarily for associations of moderate-to-large magnitude, while smaller associations may not have been detected.

**Research Instruments**

Financial well-being was measured with the eight-item InCharge Financial Distress/Financial Well-Being Scale (IFDFW; Prawitz et al., 2006). The items use 1–10 response continua and are averaged, with higher scores indicating better financial well-being and lower financial distress. The original English questionnaire was administered without translation or currency conversion. No researcher-initiated peso conversion or modification of this amount was made. Internal consistency for the eight-item score in the present sample was $\alpha = 0.91$. Because the original U.S.-dollar reference may carry a different economic meaning in the Philippine context, interpretation of that particular item should nevertheless consider contextual differences in purchasing power and financial circumstances.

Psychological distress was assessed using the original English 10-item Kessler Psychological Distress Scale (K10; Kessler et al., 2002), with no translation or modification. Respondents indicated how often they had experienced nonspecific symptoms of anxiety and depression during the previous four weeks on a five-point response scale. Items were summed to produce scores from 10 to 50, with higher scores indicating greater distress. For descriptive interpretation, scores were grouped as low (10–15), moderate (16–21), high (22–29), and very high (30–50), following commonly used Australian K10 bands derived from Andrews and Slade (2001). The K10 is a screening measure rather than a diagnostic assessment. Recent work has examined its psychometric performance among Filipino teachers (Mordeno et al., 2024). Internal consistency in the present sample was $\alpha = 0.95$. The demographic questionnaire collected age group, gender, civil status, educational attainment, gross monthly income range, years of service, employment status, and number of dependents.

**Data Gathering Procedure**

Data were collected from August to September 2026 through a self-administered survey. Eligible non-teaching personnel were directly invited to participate, and participation was voluntary. One member of the research team was employed in the institution as part of the administration; accordingly, the voluntary nature of participation and anonymous handling of responses are reported explicitly as safeguards relevant to potential workplace power dynamics. Participants received study information and consented before proceeding to the demographic questions, IFDFW, and K10. The final dataset used for analysis consisted of 37 anonymous participant records with complete scale data.

**Data Analysis Procedure**

Data were analyzed using jamovi. Frequencies, percentages, means, standard deviations, medians, interquartile ranges, and observed ranges summarized the data. Cronbach's alpha estimated internal consistency. Shapiro–Wilk tests assessed univariate normality, and the scatterplot was inspected for the form and direction of the association. The K10 distribution departed from normality; therefore, Spearman's rank-order correlation ($\rho$) was the primary test, using a two-tailed significance level of .05. A percentile bootstrap confidence interval described the precision of $\rho$, and Pearson's $r$ was examined as a sensitivity analysis. The magnitude of the observed association was interpreted cautiously as moderate, consistent with conventional correlation benchmarks. A sensitivity power analysis, using the parameters of an exact two-tailed bivariate correlation test with $\alpha = .05$ and

N = 37, indicated that 80% power corresponded to a minimum detectable correlation of approximately |r| = .44. This analysis was used to contextualize the precision of the achieved sample and was not presented as an a priori recruitment calculation.

**Ethical Considerations**

The study was reviewed and approved for conduct by the program chair and research adviser and was implemented in accordance with the university's applicable research and ethics manual. No separate institutional research ethics committee/IRB approval number was issued; therefore, this academic and institutional approval process is reported without representing it as formal IRB/REC review. Institutional permission to conduct the study was obtained. Participants received study information before answering, and participation was voluntary. Responses were completely anonymous, participant codes were used for data handling, and results were reported only in aggregate. Data were stored in a Google Sheet accessible for research purposes and are scheduled for deletion after a six-month retention period, consistent with the study's confidentiality procedures and the data-minimization principles of the Philippine Data Privacy Act of 2012 (Republic Act No. 10173). Because the K10 asks about psychological distress, the survey included a closing note informing participants that they could approach the researcher if support was needed. This was a researcher-support option rather than a formal clinical referral program. The K10 scores were not used for diagnosis or employment decisions.

## Results and Discussion

**Participant Profile**

Table 1 summarizes the analytic sample. Participants had a median of 9.00 years of service (IQR = 3.00–15.00; range = 1.00–34.00) and a median of 2.00 dependents (IQR = 1.00–3.00). Most reported a gross monthly income of ₱10,000–₱30,000 and regular employment. These characteristics describe the sample only and were not used for subgroup hypothesis testing because the small and uneven category sizes would yield unstable comparisons.

**Table 1.** *Demographic Characteristics of Participants*

| Characteristic | Category | n | % |
|---|---|---|---|
| Age | 20–30 years | 10 | 27.03 |
| | 31–40 years | 9 | 24.32 |
| | 41–50 years | 13 | 35.14 |
| | 51–60 years | 5 | 13.51 |
| Gender | Female | 20 | 54.05 |
| | Male | 17 | 45.95 |
| Civil status | Single | 19 | 51.35 |
| | Married | 16 | 43.24 |
| | Separated | 2 | 5.41 |
| Education | College graduate | 24 | 64.86 |
| | College level | 8 | 21.62 |
| | High school graduate | 5 | 13.51 |
| Gross monthly income | ₱10,000–₱30,000 | 28 | 75.68 |
| | ₱31,000–₱50,000 | 7 | 18.92 |
| | ₱51,000–₱70,000 | 0 | 0.00 |
| | ₱71,000 and above | 2 | 5.41 |
| Employment | Regular | 33 | 89.19 |
| | Nonregular/other[1] | 4 | 10.81 |
| | **Total** | **37** | **100.00** |

*Note.* N = 37. [1]Combines probationary (n = 2), contractual (n = 1), and retainer/consultant (n = 1) categories to reduce identifiability. Percentages may differ slightly from 100.00 because of rounding.

**Financial Well-Being**

The mean IFDFW score was 5.22 (SD = 1.92), within the instrument's average financial distress/average financial well-being range. Eight participants (21.62%) were in the high-financial-distress/low-well-being range, 22 (59.46%) were in the average range, and seven (18.92%) were in the low-distress/high-well-being range. These scores indicate variability in perceived financial well-being but do not by themselves demonstrate differences between demographic subgroups. Philippine research among non-teaching university staff has likewise documented uneven personal-finance knowledge and practice, although that work measured financial capability rather than the IFDFW construct and should not be treated as a direct norm for the present scores (Rico et al., 2023).

The IFDFW item concerning confidence in meeting a financial emergency retained the original $1,000 reference. Because the questionnaire was administered without currency conversion, this item was not researcher-modified. Nevertheless, its economic meaning may differ across national contexts because the purchasing power and perceived magnitude of $1,000 are not equivalent across settings. The item is therefore interpreted as part of the original scale while recognizing this contextual limitation.

**Psychological Distress**

The mean K10 total was 21.16 (SD = 8.72), placing the sample mean at the upper boundary of the moderate-distress band. Twelve participants (32.43%) were in the low range, 12 (32.43%) in the moderate range, four (10.81%) in the high range, and nine (24.32%) in the very-high range; 35.14% were therefore in the combined high or very-high categories. These categories describe screening scores rather than psychiatric diagnoses. The level of distress is not directly comparable with pandemic-era estimates among Filipino university teachers because those studies occurred under different conditions and populations; nevertheless, Mordeno et al. (2023) reported substantial distress among university teachers, and Mordeno et al. (2024) subsequently demonstrated meaningful K10 distress profiles in a large Filipino teacher sample. The present result extends attention to a different educational-workplace group while remaining limited to one institution.

**Table 2.** *Descriptive Statistics and Reliability of the Study Variables*

| Variable | M | SD | Mdn | IQR | Range | α |
|---|---|---|---|---|---|---|
| Financial well-being | 5.22 | 1.92 | 5.63 | 4.13–6.75 | 1.38–8.13 | 0.91 |
| Psychological distress | 21.16 | 8.72 | 18.00 | 15.00–28.00 | 10.00–40.00 | 0.95 |

*Note.* M = mean; SD = standard deviation; Mdn = median; IQR = interquartile range; α = Cronbach's alpha. IFDFW scores range from 1 to 10, with higher scores indicating better financial well-being. K10 scores range from 10 to 50, with higher scores indicating greater psychological distress.

**Relationship Between Financial Well-Being and Psychological Distress**

The IFDFW distribution did not significantly depart from normality, W(37) = .95, p = .079, whereas K10 totals did, W(37) = 0.91, p = .004. The scatterplot (Figure 1) showed a generally negative relationship without evidence that the conclusion depended on a single isolated observation. Spearman's analysis indicated a statistically significant moderate negative association between financial well-being and psychological distress, ρ(35) = −.45, p = .005. A bootstrap 95% confidence interval of [−.69, −.14] indicated uncertainty around the point estimate but excluded zero. The directional hypothesis was therefore supported: participants reporting better financial well-being tended to report lower psychological distress. Pearson's sensitivity analysis was similar, r(35) = −.43, p = .008.

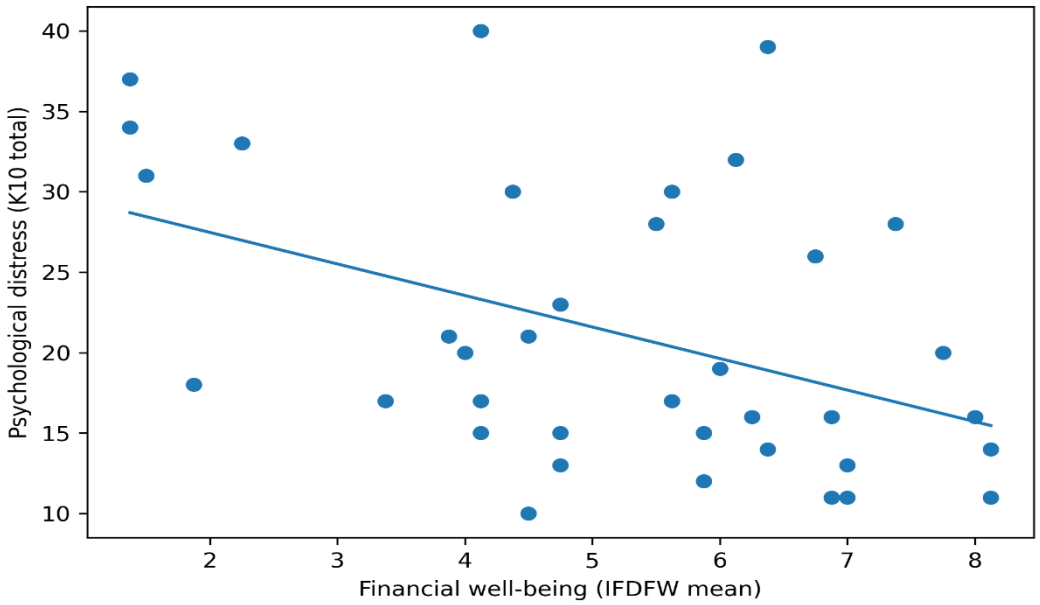



**Figure 1.** *Scatterplot of Financial Well-Being and Psychological Distress Scores*

The observed association was close to the magnitude that the achieved sample could detect with approximately

80% power under an exact two-tailed bivariate correlation framework. With N = 37 and α = .05, the sensitivity analysis indicated a minimum detectable correlation of approximately |r| = .44. The primary Spearman correlation of ρ(35) = −.45 therefore falls near this threshold. This does not increase the precision of the estimate, but it clarifies that the study was principally capable of detecting moderate-to-large associations and had limited sensitivity to smaller effects.

The finding is consistent with studies showing that financial worries and strain covary with psychological distress and with reviews linking financial stress to adverse mental-health outcomes (Chai et al., 2021; Ryu & Fan, 2023; Guan et al., 2022; Ettman et al., 2023). It also fits the Conservation of Resources perspective: perceived difficulty maintaining financial resources may coincide with greater demands on emotional and cognitive resources. The Transactional Model similarly suggests that distress may be greater when financial demands are appraised as exceeding available coping resources. These theoretical interpretations remain provisional because appraisal, coping, resource loss, and temporal ordering were not directly tested.

Several limitations constrain interpretation. The analytic sample represented 18.32% of the eligible non-teaching population and was obtained through voluntary convenience participation, creating possible self-selection and nonresponse bias. The sample was small and drawn from one institution, limiting statistical precision and generalizability; the confidence interval around the correlation was correspondingly broad. Sensitivity power analysis further indicated that the achieved N = 37 was primarily capable of detecting correlations of approximately |r| = .44 or larger at 80% power, so smaller associations may have gone undetected. The cross-sectional design cannot establish direction or causality, and no multivariable controls were included. Both measures were self-reported in the same survey. The IFDFW was administered in its original English form and retained the original $1,000 emergency-expense reference; although this preserved the questionnaire wording, the economic meaning of that amount may differ in the Philippine context. Finally, variables such as debt burden, household income adequacy, workload, job function, family demands, coping, and organizational support were not modeled and should be examined in larger studies.

## Conclusion

This study provides preliminary evidence that financial well-being and psychological distress are inversely associated among non-teaching personnel in one Philippine private higher education institution. Its contribution is context-specific rather than sector-wide: lower perceived financial well-being co-occurred with greater nonspecific psychological distress. The finding should be interpreted as an association, not evidence that financial conditions caused psychological distress.

The institution may consider voluntary and confidential financial-wellness education, information on legitimate support resources, and accessible mental-health support or referral pathways, while avoiding diagnostic or employment use of K10 scores. Because compensation, workload, scheduling, leave, debt, and benefit adequacy were not measured as explanatory variables, changes in these areas cannot be prescribed from the present data; instead, they are appropriate targets for future needs assessment and research. Larger multi-institution studies using stronger sampling strategies, formally validated language versions, appropriate financial-emergency benchmarks, and longitudinal or mixed-method designs are needed to determine how financial resources, employment conditions, coping, and organizational support contribute to employee distress.

## Contributions of Authors

Conceptual development and structural research design were spearheaded by Ms. Salve Kristine C. Corpuz. Data collection, statistical analysis, result interpretation, and manuscript composition were executed with equal contribution across all authors. All authors have read and granted final approval for the published work.

## Funding

This research received no external funding.

## Conflict of Interests

The authors declare no conflict of interest.

## Acknowledgment

The authors sincerely thank the non-teaching personnel who voluntarily participated in this study. We also thank our research adviser and program chair, Dr. Gladys Samonte Canillo-Borja, and Prof. Dr. Dan August B. Nanao, for their valuable guidance and support throughout the research process.

## References


Andrews, G., & Slade, T. (2001). Interpreting scores on the Kessler Psychological Distress Scale (K10). Australian and New Zealand Journal of Public Health, 25(6), 494–497. https://doi.org/10.1111/j.1467-842X.2001.tb00310.x

Bierman, A., Upenieks, L., Lee, Y., & Harmon, M. (2023). Consequences of financial strain for psychological distress among older adults: Examining the explanatory role of multiple components of the self-concept. Socius, 9. https://doi.org/10.1177/23780231231197034

Chai, L., Schieman, S., & Bierman, A. (2021). Financial strain and psychological distress: Do strains in the work-family interface mediate the effects? Society and Mental Health, 11(1), 1–20. https://doi.org/10.1177/2156869320947463

Conger, R.D., & Elder, G.H., Jr. (1994). Families in troubled times: Adapting to change in rural America. Aldine de Gruyter.

Ettman, C., Fan, A., Philips, A., Adam, G., Ringlein, G., Clark, M., Wilson, I., Vivier, P., & Galea, S. (2023). Financial strain and depression in the U.S.: A scoping review. Translational Psychiatry, 13, Article 168. https://doi.org/10.1038/s41398-023-02460-z

Ettman, C., Thornburg, B., Abdalla, S., Meiselbach, M., & Galea, S. (2024). Financial assets and mental health over time. Scientific Reports, 14, Article 27370. https://doi.org/10.1038/s41598-024-76990-x

Gono, E., Jr., & Castro, R. (2025). Dimensionality of personal financial management of teaching and non-teaching personnel in a higher education institution. European Journal of Management and Marketing Studies, 10(2). https://doi.org/10.46827/ejmms.v10i2.1998

Guan, N., Guariglia, A., Moore, P., Xu, F., & Al-Janabi, H. (2022). Financial stress and depression in adults: A systematic review. PLOS ONE, 17(2), Article e0264041. https://doi.org/10.1371/journal.pone.0264041

Hobfoll, S. (1989). Conservation of resources: A new attempt at conceptualizing stress. American Psychologist, 44(3), 513–524. https://doi.org/10.1037/0003-066X.44.3.513

Hobfoll, S. (2001). The influence of culture, community, and the nested-self in the stress process: Advancing conservation of resources theory. Applied Psychology, 50(3), 337–421. https://doi.org/10.1111/1464-0597.00062

Hu, T. (2024). Organizational justice, management practices, and employee well-being among faculty and administrative staff in Chinese universities. Frontiers in Psychology, 15, Article 1385612. https://doi.org/10.3389/fpsyg.2024.1385612

Kessler, R.C., Andrews, G., Colpe, L.J., Hiripi, E., Mroczek, D.K., Normand, S.-L. T., Walters, E.E., & Zaslavsky, A.M. (2002). Short screening scales to monitor population prevalences and trends in non-specific psychological distress. Psychological Medicine, 32(6), 959–976. https://doi.org/10.1017/S0033291702006074

Lazarus, R.S., & Folkman, S. (1984). Stress, appraisal, and coping. Springer.

Mordeno, I., Luzano, J.G., Gallemit, I.M.J., & Gonzaga, E.Z. (2023). Prevalence and predictors of psychological distress and common mental health concerns among Filipino university teachers amid the COVID-19 pandemic. Psychology in the Schools, 60(9), 3542–3574. https://doi.org/10.1002/pits.22939

Mordeno, I., Piape, Q., Roño, A.G., Abejar, W.A., Ferolino, M.A., & Mendoza, N. (2024). Repurposing the K-10: The factor structure and latent profile of COVID-19 pandemic-anchored psychological distress symptoms among Filipino teachers. Journal of Psychoeducational Assessment, 42(4), 425–439. https://doi.org/10.1177/07342829241229768

Prawitz, A.D., Garman, E.T., Sorhaindo, B., O'Neill, B., Kim, J., & Drentea, P. (2006). InCharge Financial Distress/Financial Well-Being Scale: Development, administration, and score interpretation. Financial Counseling and Planning, 17(1), 34–50. https://doi.org/10.1037/t60365-000

Republic Act No. 10173. (2012). Data Privacy Act of 2012. Official Gazette of the Republic of the Philippines.

Rico, M., Polinar, M.A., & Celada, J. (2023). Knowledge and practice of personal finance of non-teaching staff in a private university in Cebu City. International Journal of Multidisciplinary: Applied Business and Education Research, 4(4), 1182–1194.

Rosso, V.F., Muñoz-Pascual, L., & Galende, J. (2024). Do managers need to worry about employees' financial stress? A review of two decades of research. Human Resource Management Review, 34(3), 101030. https://doi.org/10.1016/j.hrmr.2024.101030

Ryu, S., & Fan, L. (2023). The relationship between financial worries and psychological distress among U.S. adults. Journal of Family and Economic Issues, 44, 16–33. https://doi.org/10.1007/s10834-022-09820-9

Simonse, O., Van Dijk, W., Van Dillen, L., & Van Dijk, E. (2022). The role of financial stress in mental health changes during COVID-19. npj Mental Health Research, 1, Article 15. https://doi.org/10.1038/s44184-022-00016-5

Sobrejuanite, G.C., Villanueva, D.G.M., Mandin, K.D.M., & Doromal, B.W.F. (2025). The influence of financial stress on the financial well-being among team leaders. Journal of Governance and Integrity, 8(1). https://doi.org/10.15282/jgi.8.1.2025.11522

The jamovi project. (2026). jamovi (Version 28.6) [Computer software]. https://www.jamovi.org