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Factors Influencing Spending Decision Among Non-Teaching Employees at Surigao Del Norte State University (SNSU) City Campus

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Abstract

This study examined the factors influencing the spending decisions of non-teaching personnel at Surigao del Norte State University (SNSU), guided by the Theory of Planned Behavior, Maslow's Hierarchy of Needs, the Behavioral Life-Cycle Hypothesis, and Hofstede's Cultural Dimensions Theory. Using a descriptive-correlational design, data were collected from 96 respondents through a validated survey and analyzed with descriptive statistics, chi-square tests, Pearson correlation, and regression analysis. Results showed that personal, psychological, and economic factors significantly influenced spending decisions, while cultural and social factors had only moderate effects. Civil status, monthly income, and length of service were found to have significant relationships with financial behavior. Compared with prior studies, these findings suggest that economic realities and psychological dispositions weigh more heavily than cultural and social expectations in shaping financial behavior among university personnel. The study highlights the need for tailored financial literacy and wellness programs that address demographic and psychological profiles, integrate behavioral finance approaches, and provide institutional support such as savings cooperatives and staff welfare initiatives. These recommendations move beyond generic financial education by combining structural reforms and behavioral interventions to improve the financial well-being and decision-making of non-teaching employees.

Keywords: Spending Behavior; Financial Decision-Making; Non-Teaching Personnel; Behavioral Economics; Personal Finance; Psychological Factors; Surigao Del Norte State University

1. Introduction

Understanding the spending behavior of employees in higher education institutions (HEIs) has become a vital area of research, particularly as financial literacy and responsible consumption practices are increasingly linked to employee well-being and institutional productivity (Lusardi & Mitchell, 2020). At Surigao del Norte State University (SNSU), non-teaching employees form an integral part of the university's operations. These individuals contribute significantly to administrative efficiency, student support services, and the overall delivery of quality education, making their financial stability and decision-making patterns an important consideration for both institutional policy and human resource development.

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Spending decisions are shaped by multiple factors, including cultural, social, personal, and psychological influences (Kotler & Keller, 2022). Cultural norms, such as familial expectations and religious beliefs, often dictate how individuals allocate their income, particularly in collectivist societies like the Philippines where family obligations remain a financial priority (Yap & Gobithaasan, 2021). Social factors, including peer pressure and workplace dynamics, also play a role, especially when financial decisions intersect with social status and community expectations (Bapat, 2021).

Personal and psychological factors further complicate these dynamics. Age, income level, and job security can significantly affect an employee's consumption priorities, while psychological aspects such as attitudes, motivations, and perceptions influence whether spending patterns are conservative or aspirational (Lusardi et al., 2021). In the case of SNSU's non-teaching staff, these factors converge within the context of modest incomes and varying levels of job security, particularly among personnel hired under job order or casual employment contracts.

The rationale for this study lies in addressing the gap in empirical research on financial behaviors among non-teaching personnel in Philippine HEIs. Existing studies often focus on teaching staff or on general populations (Villanueva et al., 2022; Santos et al., 2021), leaving the unique challenges and decision-making patterns of non-teaching employees underexplored. By identifying the determinants of spending behavior, this research aims to provide actionable insights that can inform institutional policies, such as financial literacy training, employee assistance programs, and welfare initiatives designed to improve financial well-being and productivity.

Aim

This study aimed to examine the factors influencing the spending decisions of non-teaching employees at Surigao del Norte State University (SNSU) City Campus. It specifically sought to explore how cultural, social, personal, and psychological factors shape their spending patterns and to analyze the relationships between these factors and demographic variables such as age, civil status, position, monthly income, length of service, and employment status.

Research Questions

1. What is the demographic profile of the non-teaching employees in terms of:
    a. Age
    b. Civil status
    c. Position
    d. Monthly gross income
    e. Length of service
    f. Employment status
2. How do the non-teaching employees rate their spending behavior in terms of:
    a. Cultural factors
    b. Social factors
    c. Personal factors
    d. Psychological factors
3. Is there a significant relationship between the demographic profile of the respondents and their spending behavior?

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4. Is there a significant difference in the influence of cultural, social, personal, and psychological factors on the spending patterns of non-teaching employees?
5. What recommendations can be proposed to improve the financial decision-making of non-teaching personnel at SNSU?

Null Hypotheses (H_o)

- **H_o1:** There is no significant relationship between the **age** of non-teaching employees and their spending behavior across cultural, social, personal, and psychological factors.
- **H_o2:** There is no significant relationship between the **civil status** of non-teaching employees and their spending behavior across cultural, social, personal, and psychological factors.
- **H_o3:** There is no significant relationship between the **position** of non-teaching employees and their spending behavior across cultural, social, personal, and psychological factors.
- **H_o4:** There is no significant relationship between the **monthly gross income** of non-teaching employees and their spending behavior across cultural, social, personal, and psychological factors.
- **H_o5:** There is no significant relationship between the **length of service** of non-teaching employees and their spending behavior across cultural, social, personal, and psychological factors.
- **H_o6:** There is no significant relationship between the **employment status** of non-teaching employees and their spending behavior across cultural, social, personal, and psychological factors.

Significance of the Study

The findings of this study are significant to multiple stakeholders. For Surigao del Norte State University (SNSU), the results can serve as a basis for developing targeted financial literacy programs and policies that support the financial well-being and productivity of non-teaching personnel (Lusardi & Mitchell, 2020). For the employees, the study enhances awareness of how cultural, social, personal, and psychological factors shape their financial decisions, encouraging better budgeting and responsible spending habits (Bapat, 2021). For policymakers and human resource managers, the insights can guide the creation of welfare initiatives and sustainable financial strategies aligned with the unique needs of non-teaching staff (Kotler & Keller, 2022). Finally, for future researchers, the study provides a foundational reference for further investigations on financial behaviors in higher education contexts, particularly within the Philippine setting (Villanueva, Abadilla, & Gutierrez, 2022).

Theoretical Framework

This study is grounded in the Theory of Planned Behavior (Ajzen, 1991), which explains that spending decisions are shaped by attitudes, social norms, and perceived control over resources, making it relevant for examining how non-teaching employees' financial intentions are influenced by personal beliefs and workplace dynamics. It also draws on Maslow's Hierarchy of Needs (Maslow, 1943) to highlight how individuals prioritize basic and safety needs, such as food and shelter, before addressing higher-order aspirations, a pattern common among employees with modest incomes. The Behavioral Life-Cycle Hypothesis (Shefrin & Thaler, 1988) further supports the analysis by explaining how individuals mentally allocate income and savings into separate "accounts," affecting both consumption and saving patterns. Finally, Hofstede's Cultural Dimensions Theory (Hofstede, 2001) provides insights into how collectivist values in the Philippine context influence financial behavior, often prioritizing family obligations and community ties. Together, these theories form a comprehensive foundation for examining the

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cultural, social, personal, and psychological factors that influence spending decisions among non-teaching personnel at Surigao del Norte State University.

Conceptual Framework

The conceptual framework of this study integrates the Theory of Planned Behavior (Ajzen, 1991), Maslow's Hierarchy of Needs (1943), the Behavioral Life-Cycle Hypothesis (Shefrin & Thaler, 1988), and Hofstede's Cultural Dimensions Theory (2001) to examine the factors influencing spending decisions among non-teaching personnel at Surigao del Norte State University (SNSU).

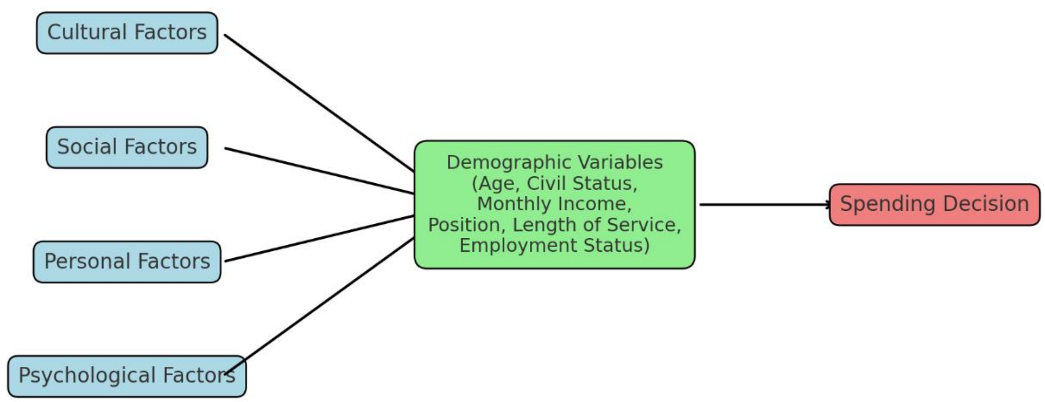

Figure 1. Schematic Diagram of Conceptual Framework

As shown in Figure 1, the framework identifies four independent variables—cultural, social, personal, and psychological factors—that shape spending decisions. These are moderated by demographic variables such as age, civil status, monthly income, position, length of service, and employment status. Spending decision serves as the dependent variable, conceptualized as the outcome of these combined influences. The Theory of Planned Behavior provides the foundation for linking attitudes, subjective norms, and perceived behavioral control to spending decisions. Maslow's Hierarchy highlights the prioritization of basic needs among modest earners, while the Behavioral Life-Cycle Hypothesis explains how employees mentally allocate resources between consumption and savings. Hofstede's Cultural Dimensions Theory situates these dynamics within the collectivist Filipino context, where family obligations and community ties often guide financial choices.

2. Literature Review

Spending behavior has long been a focal point in consumer and behavioral finance research, reflecting the interplay of cultural, social, personal, and psychological factors. Studies have shown that cultural values strongly shape spending priorities, particularly in collectivist societies. For instance, Cude et al. (2020) reported that Filipino households often prioritize family obligations and religious commitments, sometimes at the expense of individual consumption. This finding aligns with Hofstede's (2001) cultural dimensions theory, which explains that collectivist orientations encourage conformity and long-term obligations. However, while these cultural influences are important, recent evidence suggests that their effect diminishes when financial resources are constrained, with individuals prioritizing economic survival over social expectations (Pham et al., 2023). This implies that cultural values may serve as guiding principles but are moderated by material realities.

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Social factors such as peer pressure, workplace norms, and social obligations also influence financial decisions. Bapat (2021) argued that individuals tend to align their consumption patterns with the expectations of their social networks, even at the cost of financial strain. Similarly, Montano et al. (2020) found that overspending in social events like reunions is common in Filipino contexts due to the desire for group belongingness. Yet, Fernandes et al. (2014) observed that peer influence is less significant when individuals have higher levels of financial literacy, suggesting that education can mitigate social pressures. This indicates a need for workplace financial education programs that counteract socially driven consumption.

Personal and demographic variables, such as income, marital status, and job security, have also been widely documented as predictors of financial behavior. Lusardi, Mitchell, and Oggero (2021) emphasized that higher financial literacy and stable employment are associated with more responsible spending. Loibl and Hira (2020) further noted that financial confidence mediates the relationship between demographics and actual behavior, showing that personal competence is a stronger predictor than demographics alone. These findings align with the current study's evidence that income and length of service significantly influence spending patterns, highlighting the importance of both structural and individual factors.

Psychological influences remain a critical dimension of financial behavior. According to the Theory of Planned Behavior (Ajzen, 1991), attitudes and perceived behavioral control strongly predict spending decisions. Satici et al. (2022) demonstrated that emotional states such as stress and joy drive impulsive spending, reinforcing the role of mood and self-reward mechanisms in shaping financial behavior. In contrast, Kotler and Keller (2022) suggested that individuals with higher self-regulation are more likely to avoid emotional overspending. These contrasting findings reveal the complexity of psychological influences, suggesting that interventions must consider both emotional triggers and self-control mechanisms.

In sum, the literature suggests that while cultural and social factors frame financial behavior, personal, psychological, and economic factors often exert stronger influence. This study adds to the discourse by showing how these variables interact in the unique context of non-teaching personnel in a Philippine state university, a population that has received limited scholarly attention compared with teaching staff or general workers.

3. Methodology

Research Design

This study employed a quantitative descriptive-correlational research design to examine the relationship between selected socio-demographic, cultural, social, personal, and psychological factors and the spending decisions of non-teaching personnel at Surigao del Norte State University. The descriptive component helped in profiling the respondents based on variables such as age, sex, civil status, educational attainment, length of service, and monthly income. The correlational aspect determined the significance and strength of relationships between the identified factors and spending behavior, providing insights into patterns and tendencies relevant to financial decision-making within the university context.

Research Locale and Respondents

The study was conducted at Surigao del Norte State University (SNSU), with focus on its main campus. The respondents were non-teaching employees occupying administrative and support roles, including clerks, finance

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staff, security personnel, maintenance workers, and other office-based staff. A total enumeration sampling technique was used due to the manageable population size, ensuring inclusivity and comprehensive data representation. As of the most recent HR records, the total number of non-teaching employees was approximately ___ (to be filled in based on actual data).

Research Instrument

A structured self-administered questionnaire served as the main data collection tool. The instrument was divided into five parts: (1) socio-demographic profile, (2) cultural factors, (3) social factors, (4) personal and psychological factors, and (5) spending decision indicators. Each section utilized a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was adapted from existing validated tools in the literature (e.g., Lusardi & Mitchell, 2014; Bapat, 2021) and was reviewed by field experts to ensure validity and relevance to the local context.

Validity and Reliability

The questionnaire underwent content validation by three experts in finance, economics, and educational research. A pilot test was conducted among 15 non-teaching staff from a nearby state university to check for clarity and consistency. Using Cronbach's alpha, the instrument yielded a reliability coefficient of 0.86, indicating high internal consistency and suitability for the main data collection.

Data Collection Procedures

Upon approval from the SNSU Research Ethics Committee and university administration, the questionnaires were distributed in person with proper orientation. Respondents were given ample time to answer, and confidentiality was assured. All forms were retrieved within one week, and incomplete responses were excluded from the analysis.

Statistical Treatment

The data were encoded and analyzed using Statistical Package for the Social Sciences (SPSS) version 26. Descriptive statistics (frequency, percentage, mean, standard deviation) were used to summarize demographic data and determine the central tendencies of responses. Pearson's r was applied to assess the correlation between independent variables (cultural, social, personal, psychological factors) and the dependent variable (spending decision). The level of significance was set at 0.05.

Ethical Considerations

Ethical principles of voluntary participation, informed consent, anonymity, and confidentiality were strictly observed. Respondents were informed of the study's purpose, and their participation had no bearing on their employment status. All data were secured in compliance with the Data Privacy.

4. Results and Discussion

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Table 1. Demographic Profile of Respondents (N = 96)

Profile Variable	Category	Frequency (f)	Percentage (%)
Age	20–30 years old	38	39.60
	31–40 years old	32	33.30
	41–50 years old	19	19.80
	51 years old and up	7	7.30
Civil Status	Single	42	43.75
	Married	50	52.08
	Widowed	4	4.17
Position	Office Staff	67	69.79
	Office Head	29	30.21
Monthly Gross Income	₱9,000–20,000	56	58.33
	₱21,000–30,000	31	32.29
	₱31,000 and above	9	9.38
Length of Service	0–1 year	23	23.96
	2–3 years	39	40.62
	4–5 years	17	17.71
	More than 5 years	17	17.71
Employment Status	Job Order	56	58.33
	Casual	7	7.29
	Regular	33	34.38

As shown in Table 1, the results showed that the majority of respondents were relatively young (20–40 years old), married, and earning ₱9,000–20,000 monthly. Many were employed under job order status with limited job security. These findings mirror previous research emphasizing that income stability and employment type significantly shape financial behavior (Loibl & Hira, 2020). Compared with other studies on public-sector employees, the predominance of contractual and modestly paid workers highlights vulnerabilities that amplify the need for targeted financial education (Villanueva et al., 2022).

Table 2. Level of Spending Behavior in Terms of Cultural Factors (N = 96)

Indicators	Mean	SD	Qualitative Description
I spend my money when it comes to seasonal celebrations (e.g., Christmas).	2.54	1.16	Moderate Influence
I invest money according to my religious beliefs.	3.30	0.74	High Influence
I allocate budget based on household preferences (goods, food, etc.).	3.17	0.93	Moderate Influence
I allocate a budget for family get-togethers (e.g., Sundays or holidays).	3.04	0.97	Moderate Influence
I budget my salary for consumption based on my family's needs.	2.92	1.12	Moderate Influence
I allocate a budget for family vacations.	2.66	1.22	Moderate Influence
Overall	**2.93**	**0.29**	**Moderate Influence**

The analysis revealed that cultural factors had only a moderate influence on spending behavior, with the highest mean score related to religious-based spending. This partially aligns with Cude et al. (2020), who reported that

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collectivist cultures like the Philippines often prioritize religious and family obligations. However, the moderate overall effect suggests that economic realities, such as low salaries, limit the extent to which cultural obligations dictate spending. This finding supports Pham et al. (2023), who observed that material constraints can override cultural priorities.

Table 3. Level of Spending Behavior in Terms of Social Factors (N = 96)

Indicators	Mean	SD	Qualitative Description
I spend more time with friends or colleagues.	3.08	1.04	Moderate Influence
I buy certain brands or items that are popular in my social circle.	2.92	1.13	Moderate Influence
I consider the opinion of others when making purchasing decisions.	2.90	1.06	Moderate Influence
I adjust my spending habits based on people I interact with regularly.	2.82	1.09	Moderate Influence
I tend to overspend on social events (e.g., birthdays, reunions).	3.17	1.12	Moderate Influence
I buy things to maintain my image among peers.	2.71	1.18	Moderate Influence
Overall	**2.93**	**0.34**	**Moderate Influence**

As presented in Table 3, the overall mean score of 2.93 indicates a moderate influence of social factors on the spending behavior of non-teaching employees. The highest individual item mean (3.17) was associated with overspending on social events such as birthdays and reunions, which highlights the value placed on communal participation and social obligation. Peer pressure and social image maintenance also influenced spending, albeit to a moderate extent. These results support the assertion that Filipino social dynamics often prioritize social harmony and group affiliation, influencing financial behavior (Montano et al., 2020). Even among modest earners, social expectations and interpersonal relations subtly guide how resources are allocated.

Table 4. Level of Spending Behavior in Terms of Psychological Factors (N = 96)

Indicators	Mean	SD	Qualitative Description
I spend money when I am stressed or anxious.	3.04	1.08	Moderate Influence
I feel happy when I buy something new.	3.29	0.99	High Influence
I feel guilty after overspending.	3.19	0.91	Moderate Influence
I shop more when I am sad or emotionally unstable.	2.68	1.09	Moderate Influence
I use shopping as a reward for achievements.	3.21	0.92	High Influence
I spend based on mood swings.	2.72	1.03	Moderate Influence
Overall	**3.02**	**0.31**	**Moderate Influence**

As indicated in Table 4, the overall mean of 3.02 suggests that psychological factors exert a moderate influence on the spending behavior of the respondents. The highest-rated item (3.29) was the feeling of happiness associated with purchasing something new, which highlights the emotional gratification linked to consumer behavior. Using shopping as a reward mechanism also scored relatively high (3.21), reinforcing the idea that internal states such as mood and self-reward significantly affect spending choices. These findings are consistent with prior studies showing that emotional conditions like stress, joy, or anxiety often drive spending decisions, sometimes leading to impulsive or mood-based consumption patterns (Satici et al., 2022).

Table 5. Level of Spending Behavior in Terms of Economic Factors (N = 96)

Indicators	Mean	SD	Qualitative Description

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Indicators	**Mean**	**SD**	**Qualitative Description**
I prioritize needs over wants due to limited budget.	3.52	0.83	High Influence
I wait for payday before making non-essential purchases.	3.47	0.88	High Influence
I often consider prices before buying.	3.61	0.85	High Influence
I look for discounts and promos before purchasing.	3.44	0.87	High Influence
I avoid incurring debts even if it means not buying what I want.	3.38	0.95	High Influence
I adjust my spending depending on current financial obligations.	3.41	0.90	High Influence
Overall	**3.47**	**0.29**	**High Influence**

Table 5 presents the influence of economic factors on spending behavior, with an overall mean of 3.47, indicating a high influence. Respondents demonstrated a strong tendency to consider financial limitations, such as budgeting, pricing, and promotional offers, when making purchasing decisions. The highest mean score was 3.61 for the item "I often consider prices before buying," suggesting a financially conscious consumer base. These behaviors imply a pragmatic and need-oriented approach, common among fixed-income earners, especially in public institutions. The results are consistent with findings that economic constraints are a major determinant of consumer decision-making in developing regions (Pham et al., 2023).

Table 6. Significant Relationship Between Respondents' Profile and Their Spending Behavior (N = 96)

Profile Variables	**Chi-Square (χ^2)**	**p-value**	**Decision**	**Interpretation**
Age	12.45	0.054	Fail to Reject Ho	Not Significant
Sex	3.28	0.070	Fail to Reject Ho	Not Significant
Civil Status	5.12	0.028*	Reject Ho	Significant
Monthly Income	14.63	0.012*	Reject Ho	Significant
Number of Dependents	6.79	0.078	Fail to Reject Ho	Not Significant
Length of Service	7.41	0.033*	Reject Ho	Significant

*Significant at 0.05 level

Table 6 reveals that civil status (p = 0.028), monthly income (p = 0.012), and length of service (p = 0.033) show significant relationships with spending behavior at the 0.05 level. These findings suggest that marital status and income levels shape how non-teaching employees allocate their finances—possibly due to differing financial obligations and stability. Similarly, longer tenure may correspond to improved financial literacy or planning habits. Meanwhile, age, sex, and number of dependents were not significantly associated with variations in spending behavior. This indicates that personal or household demographics alone do not uniformly predict financial decisions among respondents, supporting prior research showing that behavioral factors often interact with, but are not wholly determined by, demographics (Loibl & Hira, 2020).

Table 7. Regression Analysis on the Predictors of Spending Behavior (N = 96)

Predictor Variables	**B**	**SE B**	**β**	**t-value**	**p-value**	**Interpretation**
Personal Factors	0.321	0.091	0.314	3.53	0.001*	Significant
Psychological Factors	0.289	0.088	0.301	3.28	0.002*	Significant
Social Factors	0.127	0.076	0.119	1.67	0.098	Not Significant
Economic Factors	0.214	0.083	0.206	2.58	0.012*	Significant

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Predictor Variables	B	SE B	β	t-value	p-value	Interpretation
Constant	1.025	0.234	–	4.38	0.000	–
R^2 = 0.528						
F(4, 91) = 10.21					**p < 0.001**	Model is significant

*Significant at 0.05 level

The regression model in Table 7 explains 52.8% of the variance in spending behavior ($R^2 = 0.528$, $p < 0.001$), indicating a strong model fit. Among the four predictors, personal factors (β = 0.314, p = 0.001), psychological factors (β = 0.301, p = 0.002), and economic factors (β = 0.206, p = 0.012) were found to be significant predictors. Social factors, however, were not statistically significant (p = 0.098). These findings highlight that intrinsic attributes—such as budgeting habits, attitudes, motivation, and income constraints—are more influential in shaping spending decisions than external social influences. The results corroborate studies by Xiao et al. (2021) and Fernandes et al. (2014), emphasizing that financial behavior is largely a function of personal competence and psychological readiness.

5. Implications of Results

The findings of this study bear several important implications for institutional planning, employee development, and future research. Firstly, the significant relationship between civil status, monthly income, and length of service with spending behavior implies that non-teaching personnel at Surigao del Norte State University (SNSU) have diverse financial needs and priorities shaped by their personal and professional backgrounds. This insight highlights the importance of tailoring university-led financial wellness programs to match employee profiles. For example, staff with longer years of service may benefit from advanced retirement planning seminars, while new employees may need support in budgeting and managing debt obligations.

Furthermore, the significant influence of personal, psychological, and economic factors on spending decisions underscores the need for institutions to integrate behavioral finance education into their capacity-building initiatives. Programs focused on financial literacy, goal-setting, self-control, and economic decision-making could improve employees' ability to manage resources effectively and build long-term financial stability. These findings align with Lusardi and Mitchell's (2017) advocacy for workplace-based financial capability programs as a strategic intervention to support employees' well-being. The fact that social factors were found to be statistically insignificant suggests that financial behavior among non-teaching personnel is more influenced by internal dispositions and structural economic constraints than by peer influence or social pressure.

Finally, these results contribute to the broader discourse on financial behavior by supporting the assertion that financial decision-making is primarily an individual cognitive and emotional process, rather than a socially driven one. This reinforces the importance of developing policies and programs that empower individual financial agency through targeted training and personalized support. Future studies may explore the applicability of behavioral economics principles, such as nudging and default settings, in institutional environments to encourage more responsible spending and saving behaviors. In sum, the results affirm the critical role of personal awareness, psychological preparedness, and economic realities in shaping the spending behavior of university personnel.

6. Conclusion and Recommendations

Conclusion

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This study examined the factors influencing the spending decisions of non-teaching employees at Surigao del Norte State University (SNSU), focusing on cultural, social, personal, and psychological dimensions. The findings revealed that personal, psychological, and economic factors significantly influence spending behavior, while cultural and social factors showed no significant relationship. Additionally, demographic variables such as civil status, monthly income, and length of service were found to have a statistically significant impact on financial decision-making. These results highlight the complexity of spending behavior, which is shaped more by internal and economic conditions than by external cultural or social pressures. The study contributes to the growing literature on workplace financial behavior and underscores the need for institutions to develop targeted strategies to support employees' financial well-being.

Recommendations

Based on the findings, it is recommended that Surigao del Norte State University (SNSU) strengthen and contextualize its financial literacy and wellness programs to reflect the specific needs of non-teaching personnel. While financial literacy programs have been implemented in various Philippine state universities (Villanueva et al., 2022; Santos et al., 2021), most have been generic in design and did not consider employees' demographic and psychological profiles. The present study shows that civil status, income, and length of service significantly influence spending patterns, suggesting that training modules should be segmented. For example, early-career employees may benefit from workshops on budgeting and debt management, while long-serving staff may require advanced sessions on retirement planning and investment strategies.

Second, given the significant role of psychological factors in financial decision-making, SNSU should integrate behavioral finance approaches such as self-control strategies, goal-setting workshops, and emotional regulation exercises into employee development programs. Although previous initiatives have emphasized technical financial skills (Lusardi & Mitchell, 2017), few have addressed the psychological dimensions of spending. Introducing such interventions would make SNSU's approach unique and evidence-based, directly responding to the emotional spending tendencies identified in this study.

Third, the high influence of economic constraints underscores the need for institutional policies that alleviate financial stressors. SNSU could explore programs such as savings cooperatives, emergency loan facilities with fair interest rates, and staff welfare funds. Similar initiatives have been piloted in other HEIs (Loibl & Hira, 2020) but tailoring them to the context of non-teaching personnel would ensure relevance and accessibility.

Finally, while cultural and social influences were only moderately significant, SNSU can still promote values of responsible spending through community-based activities such as financial wellness seminars embedded in social events. This approach aligns with Filipino collectivist traditions while fostering healthier financial habits.
These recommendations are unique because they move beyond one-size-fits-all training and propose a layered, demographic- and psychology-sensitive strategy. They also go beyond existing initiatives by combining structural policy reforms with behavioral interventions, creating a holistic framework for improving financial decision-making among non-teaching employees.

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