
FINANCIAL LITERACY AND JOB PERFORMANCE AMONG GOVERNMENT EMPLOYEES IN THE LOCAL GOVERNMENT UNIT OF MARAMAG, BUKIDNON

***Ma. Jeasebel M. Delgado**

Master of Arts in teaching major in Social Studies Valencia Colleges (Bukidnon)

Incorporated Hagkol, Valencia City.

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*Corresponding Author: Ma. Jeasebel M. Delgado

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ABSTRACT

This study examined the level of financial literacy and work performance among government employees at the Local Government Unit (LGU) of Maramag, Bukidnon, Philippines, and explored the relationship between these two variables. Specifically, it assessed financial literacy in terms of budgeting, spending, and investing, and evaluated job performance across core functions, strategic priorities, and support functions. The study employed a descriptive–correlational research design and involved 120 government employees selected through simple random sampling. Data were collected using a 38-item questionnaire adapted from Eweneja et al. (2024) and analyzed using descriptive statistics (mean and standard deviation) and Pearson’s Product-Moment Correlation Coefficient to determine significant relationships. Based on these findings, it is concluded that government employees of LGU Maramag are generally knowledgeable in managing finances and perform their duties effectively. Holistic financial literacy, particularly responsible spending, enhances work performance and productivity. It is recommended that employees continue developing financial literacy, especially in investing; LGU administrators provide structured financial literacy programs and resources; and future researchers explore additional factors influencing the financial literacy–work performance relationship, including digital tools, financial stress, and long-term investment behaviors.

KEYWORDS: *Financial Literacy, Job Performance, Government Employee.*

INTRODUCTION

Amid the rapidly evolving and increasingly complex financial landscape, financial literacy has become an essential life skill for both individuals and public sector professionals. For government employees working in Local Government Units (LGUs), sound financial knowledge was critical in making informed decisions that impacted both personal welfare and organizational efficiency. While financial literacy was often associated with budgeting, saving, investing, and understanding financial risks, its broader implication lay in enhancing one's ability to manage resources and meet long-term financial goals. For public servants, particularly those entrusted with fiscal responsibilities and community resource management, the degree of financial literacy could influence their job performance, integrity, and decision-making capacity.

Despite numerous national campaigns promoting financial education in the Philippines, a considerable gap remained in understanding how financial literacy directly correlated with the work performance of LGU employees. Existing literature and financial wellness programs often focus on the private sector or youth populations, overlooking the unique financial challenges and behavioral patterns of government workers. This study sought to fill that gap by exploring the relationship between financial literacy and employee performance among LGU personnel. Given the increasing pressures of inflation, debt, and limited government salaries, it became more crucial to assess whether financial knowledge empowered employees to manage personal and professional responsibilities more effectively.

Several studies emphasized the importance of financial literacy in the public workforce. For instance, Lusardi and Mitchell (2018) argued that a lack of financial knowledge led to poor economic decisions and reduced productivity, particularly in government service, where ethical handling of public funds was expected. They highlighted that financially insecure employees tended to experience increased stress, which affected concentration, attendance, and motivation at work. This supported the notion that strengthening financial education could contribute positively to work-related outcomes.

In the Philippine context, the Bangko Sentral ng Pilipinas (BSP) has implemented financial literacy programs aimed at improving the overall financial well-being of Filipinos, including public servants. However, recent findings suggested that while awareness was rising, actual application remained limited, especially among older employees or those in lower positions within LGUs (De Guzman & Soriano, 2020). This disconnect between knowledge and practice suggested that more contextualized, sector-specific studies were needed to evaluate the real-life impact of financial literacy on performance.

Moreover, recent research by Villanueva and Javier (2023) highlighted that public employees with higher levels of financial literacy showed greater job satisfaction, lower absenteeism, and better compliance with internal controls and policies. Their study reinforced the idea that financial empowerment was linked not just to personal gain but also to professional discipline and institutional accountability. When employees were free from financial stress, they tended to become more focused, ethical, and productive.

In a more recent development, Cruz and Tan (2024) examined the relationship between financial education and employee resilience in LGUs during times of fiscal crisis. They found that employees with higher financial acumen were better able to adapt to salary delays, policy changes, and resource reallocations, highlighting the critical role financial literacy played in enhancing adaptability and commitment in public service. This was particularly relevant in the post-pandemic recovery period when many LGUs were restructuring and reallocating budgets to meet urgent community needs.

Given the critical functions that LGU employees performed—ranging from budget preparation to frontline service delivery—it was imperative to explore how their level of financial literacy affected not only their personal well-being but also their workplace behavior and performance. This study contributed valuable insights for policymakers, HR departments, and financial institutions aiming to develop targeted interventions that improve both financial wellness and organizational outcomes in the public sector.

Framework of the Study

This study was anchored on Human Capital Theory, which posits that individuals acquire skills and knowledge that contribute to their economic and professional productivity through education and training (Becker, 1993). In the context of this study, financial literacy was viewed as a form of human capital, an essential capability that empowers employees to make sound financial decisions, manage personal resources effectively, and maintain focus in the workplace. As public servants in the Local Government Unit (LGU) of Maramag, government employees who possess financial competence are better equipped to balance their personal obligations with the demands of their professional roles. Recent research (Johnson & Santiago, 2021) emphasizes that financially literate employees often exhibit greater organizational commitment and work efficiency.

Furthermore, this study was grounded in the principles of Behavioral Economics, specifically the concept of bounded rationality, which acknowledges that people often make suboptimal financial choices due to limited information, emotional influences, or cognitive constraints

(Thaler & Sunstein, 2018). In public institutions, where employees must manage not only their personal finances but sometimes also public funds, such limitations may lead to poor decision-making or stress-related behaviors that impact job performance. When financial stress is high, it can reduce productivity, increase absenteeism, and impair judgment. Recent studies (Lopez & Dizon, 2020; Reyes et al., 2023) have shown that when public employees lack the confidence or knowledge to manage their finances, their work performance and ethical decision-making may be compromised.

In addition, this study also adopts the Financial Capability Framework developed by the OECD (2019), that financial literacy is not only a matter of knowing facts and figures; it involves behavioral and attitudinal components that influence how employees save, spend, budget, or invest. Research by Ramos and Sevilla (2022) affirms that improving financial capability strengthens workplace focus, encourages future planning, and promotes personal discipline, all of which can enhance performance in key government responsibilities such as delivering core services, executing strategic priorities, and performing support functions.

Moreover, the concept of employee performance in this study was framed according to the standards set by the Civil Service Commission (CSC, 2021), which includes performance across core functions, strategic priorities, and support roles. Each of these domains reflects how government workers contribute to the overall operation and efficiency of the LGU. When financial issues interfere with an employee's personal life, it may translate to missed deadlines, reduced initiative, or compromised public accountability. Conversely, financially stable employees tend to be more focused, punctual, and ethically grounded, which aligns with effective governance and service delivery (Mendoza & Cruz, 2019).

Thus, the connection between financial literacy and job performance was both logical and necessary to explore, especially within the LGU setting, where financial pressure can be high, and job performance is critical to community development. This study aims to determine whether a significant relationship exists between the two, as understanding this link can inform training programs, HR interventions, and policy decisions at the local government level. By investing in the financial education of public employees, LGUs like Maramag may not only improve the personal well-being of their workforce but also foster a culture of fiscal responsibility, integrity, and excellence in public service (Torres & Villanueva, 2024; NEDA, 2023).

This framework supports the development of the study's independent variable, financial literacy, broken down into components such as budgeting, spending, and investing. The dependent variable was the employee's performance, which was examined through indicators

like core functions, strategic priorities, and support functions. The conceptual linkage between the two variables was grounded in the belief that well-informed financial decisions reduce stress, enhance focus, and foster responsibility, thereby positively influencing overall job performance.

Finally, this framework guides the investigation toward identifying practical insights that can inform LGU policies, HR programs, and employee development initiatives. If financial literacy proves to have a significant influence on job performance, it justifies the integration of financial education into professional development plans for government employees. In doing so, LGUs not only uplift the welfare of their workforce but also strengthen public accountability and service delivery, essential elements in promoting good governance and community trust.

Significance of the Study

This study was important as it emphasized the role of financial literacy in improving the performance of government employees in Local Government Units (LGUs).

For the employees. The study would help them understand how managing their finances can reduce stress, improve focus, and enhance their job performance. It encourages better financial habits that lead to both personal and professional growth.

For the administrators. The results of the study would serve as a valuable reference for administrators in assessing the current financial literacy levels of the workforce. With greater awareness, administrators may design or support programs that enhance employees' financial knowledge, which can contribute to improved job satisfaction and performance. In addition, the study may provide insights into how financial stress or literacy gaps affect organizational productivity.

For the policy makers and HR planners. The study would provide empirical data that can guide policymakers and HR planners in formulating relevant training, seminars, or policies related to financial education. Such initiatives may contribute to employee development, reduced financial-related stress, and higher efficiency within the organization. The study could also support the inclusion of financial literacy programs in the overall capacity-building and wellness plans of LGUs.

For the community. The findings of the study would benefit from better public service when government employees are financially secure, focused, and motivated in their work.

For future researchers and educators. The study can serve as a reference and foundation for future research on financial literacy and work performance in both public and private

organizations. It may also be used by educators in developing curriculum content, training modules, or extension activities that emphasize the role of financial literacy in enhancing professional and personal outcomes. Future researchers can build upon this study by exploring other factors that influence job performance in different contexts.

Definition of Terms

To enhance comprehension between the researcher and the audience, the subsequent terminology was defined operationally as follows:

Budgeting. Budgeting refers to the ability of government employees to plan, allocate, and manage their income and resources by creating a spending plan.

Core Functions. Core Functions refer to the primary duties and responsibilities directly related to an employee's job role, as stated in their job description. This includes task execution, service delivery, and compliance with standard operating procedures. It was assessed through self-ratings and supervisor evaluations.

Financial Literacy. Financial Literacy refers to the knowledge, skills, and behaviors that allow government employees to make informed and effective decisions regarding the use and management of their finances. In this study, financial literacy was evaluated through three components: budgeting, spending, and investing.

Investing. Investing refers to the ability of employees to allocate money into financial instruments (such as savings accounts, stocks, insurance, or businesses) with the expectation of generating income or profit.

Spending. Spending refers to the employees' financial behavior in using money for goods and services. It includes their ability to prioritize needs over wants, control impulsive buying, and track daily expenses.

Strategic Priorities. Strategic priorities refer to tasks and goals that align with the overall vision, mission, and long-term plans of the government agency.

Support Function. Support function refers to administrative, logistical, and other auxiliary duties that assist in the effective delivery of core and strategic services. This includes functions such as filing, reporting, scheduling, and clerical support, evaluated through job efficiency and reliability.

Work Performance. Work performance refers to the extent to which government employees effectively accomplish their assigned tasks and responsibilities. It was assessed in this study through their performance in core functions, strategic priorities, and support functions.

The Methodology

This study utilized a descriptive correlational research design to assess the level of financial literacy and the work performance of government employees and to determine whether a significant relationship exists between the two variables. This design was appropriate as it allowed the researchers to measure, analyze, and interpret numerical data that reflected the participants' financial literacy (in terms of budgeting, spending, and investing) and their work performance (in terms of core functions, strategic priorities, and support functions). The correlational aspect of the design helps to determine whether patterns or relationships exist between financial knowledge and job effectiveness in a government setting.

Research Locale

The study was conducted at the Local Government Unit (LGU) of Maramag, Bukidnon, located in the southern part of Bukidnon province, Region X – Northern Mindanao, Philippines. Maramag is a first-class municipality known as the “Eco-tourism Capital of Bukidnon” due to its scenic natural attractions. As of the 2020 census, Maramag has a population of approximately 108,000 residents, with a thriving economy primarily based on agriculture, agribusiness, tourism, and hydroelectric energy generation through the Pulangi IV Hydroelectric Plant.

Maramag serves as a regional hub for education, commerce, and public service. It houses the Central Mindanao University (CMU) and several government agencies that provide basic and specialized services to its constituents. The local government plays a critical role in managing fiscal resources, implementing development programs, and upholding administrative functions that directly affect the municipality’s economic stability and public welfare.

Respondents of the Study

The respondents of this study consisted of 120 government employees who were currently working at the Local Government Unit (LGU) of Maramag, Bukidnon. These employees were randomly selected through simple random sampling from a pool of eligible staff across key departments such as the Office of the Secretary to the Sanggunian, Vice Mayor’s Office, Treasurer’s Office, Municipal Budget Office, Municipal Accounting Office, Municipal Planning and Development Office, Human Resource Management Office, Municipal Administrator’s Office, and the Office of the Mayor.

To ensure relevance and consistency, only employees who met the following criteria were included as respondents: 1) They must hold a permanent appointment under the Civil Service

Commission (CSC) standard, and 2) they must have rendered at least one (1) year of continuous service in their respective office at the time of the study. These criteria are necessary to ensure that the selected participants have sufficient exposure to government systems, internal procedures, and workplace expectations. More importantly, they are presumed to have developed their own personal strategies for managing finances in the context of a stable income and benefits structure, making them suitable for assessing financial literacy in terms of budgeting, spending, and investing.

Sampling Procedure

This study utilized simple random sampling to ensure that every regular employee of the Local Government Unit (LGU) of Maramag, Bukidnon, had an equal and independent chance of being selected as a respondent. The total population of the study consists of approximately 300 regular employees currently employed in selected key departments of the LGU, based on the most recent official records obtained from the Municipal Human Resource Office (MHRO). These departments include the Office of the Secretary to the Sangguniang Bayan, Municipal Treasurer's Office, Municipal Accounting Office, Municipal Planning and Development Office, Municipal Human Resource Office, Municipal Administrator's Office, Municipal Vice Mayor's Office, and the Mayor's Office.

The identified population represents employees who are directly involved in administrative, financial, planning, and decision-making functions of the local government. Focusing on regular employees ensures consistency in employment status, job responsibilities, and exposure to organizational policies, benefits, and financial systems of the LGU. As such, this population was considered appropriate and relevant for examining the relationship between financial literacy and job performance, since these employees are expected to regularly engage in financial decisions related to salaries, benefits, loans, and work-related responsibilities.

From this total population, a sample size of 120 regular employees was selected to participate in the study. The inclusion criteria are as follows: (1) the employee must hold a permanent appointment, and (2) must have at least one year of continuous service in their current position at LGU Maramag. These criteria ensure that respondents have sufficient familiarity with institutional work performance standards, organizational procedures, and personal financial decision-making experiences associated with government employment.

To implement the sampling process, a complete and updated list of all eligible employees was requested from the Municipal Human Resource Office. Each qualified employee was

assigned a corresponding number, and respondents were chosen through simple random sampling without replacement.

This approach guaranteed that each selected participant was unique and that no individual was included more than once. By covering a substantial proportion of the total population, the selected sample enhanced the representativeness of the study, improved the reliability of the findings, and minimized selection bias, thereby strengthening the validity and generalizability of the research results.

Research Instrument

The study utilized the financial literacy questionnaire adapted from Eweneja et al (2024) to assess financial literacy across three domains: budgeting, spending, and investing. The questionnaire consisted of a total of 38 items represented by a 5-point Likert scale.

Moreover, the Work Performance Questionnaire was adapted from the Individual Performance Commitment and Review (IPCR) Form, which was a performance assessment tool officially utilized in local government units (LGUs) in the Philippines in accordance with the guidelines of the Civil Service Commission (CSC, 2017).

This instrument evaluates employee performance based on three major categories: Core Functions, Strategic Priorities, and Support Functions. For Core Functions, the items focused on the completion of assigned tasks, quality and timeliness of service delivery, and responsiveness to work-related responsibilities. Strategic Priorities assessed the extent to which employees contribute to projects and initiatives aligned with the goals and development agenda of the Municipality of Maramag. Lastly, the Support Functions component evaluated the administrative efficiency, compliance with internal processes, responsiveness to office needs, and coordination with internal and external stakeholders.

Data Gathering Procedure

A formal letter of request was submitted to the Office of the Municipal Mayor of Maramag, Bukidnon, seeking approval to conduct the study and to allow access to eligible employees across local government offices. Once approved, a coordination meeting was held with the Human Resource Management Office (HRMO) to explain the purpose of the research, the procedures involved, and to request a complete list of regular employees who met the inclusion criteria, including permanent appointments and at least one year of continuous service.

With the assistance of the HRMO, the researchers compiled the list of eligible participants. A total of 120 participants were selected through simple random sampling without replacement to ensure fairness and eliminate bias.

After selecting the respondents, the researcher scheduled a series of visits to the respective departments, including the Treasurer's Office, Accounting, Planning and Development, Human Resources, and Mayor's Office. During each visit, the researcher briefly oriented the respondents about the purpose of the study, ethical considerations such as voluntary participation, confidentiality, and anonymity, and provided instructions for answering the questionnaire.

Participants were asked to sign an informed consent form before proceeding with the questionnaire. The data collection tool, composed of two main parts—the financial literacy questionnaire and their performance rating—was administered. After completion, the completed questionnaires were collected, checked for completeness, and encoded for statistical analysis.

FINDINGS

The level of financial literacy among government employees in terms of budgeting was very high, in terms of spending was high, and in terms of Investing was also high.

The level of job performance among government employees in terms of core functions was very high in terms of core functions, and high in terms of support function was high.

There was a significant relationship between spending and work performance among government employees. The variables "Budgeting and "Investing" had no significant relationship. However, when budgeting, spending, and investing were taken as a whole, there was a significant relationship with the employees' work performance.

CONCLUSIONS

The following were the conclusions formulated from the findings of the study.

Government employees demonstrated a generally high level of financial literacy, with budgeting showing a very high level, and spending and investing showing high levels. This implied that employees were knowledgeable and capable in managing their personal finances, although there remained room for growth in investment-related practices.

The job performance of government employees was commendable, particularly in core functions and strategic priorities, which were rated very high, while support functions were

rated high. This reflected that employees were effective in carrying out their essential duties, contributing to organizational goals, and providing assistance beyond their primary responsibilities.

Financial literacy was found to be linked to work performance. Specifically, spending behavior showed a significant relationship with work performance, while budgeting and investing individually did not demonstrate a significant relationship. However, when considered collectively, overall financial literacy exhibited a significant positive relationship with employee work performance, suggesting that holistic financial knowledge can enhance productivity and effectiveness in the workplace.

RECOMMENDATIONS

The following were the research recommendations:

Employees of LGU Maramag are encouraged to maintain and further develop their financial literacy, particularly in investment practices, by attending financial seminars, utilizing digital financial tools, and seeking guidance from financial advisors. Focusing on responsible spending and holistic financial management can help reduce personal financial stress and further enhance their work performance.

Administrators may consider implementing structured financial literacy programs and workshops that cover budgeting, spending, and investing for employees. Providing continuous support and resources, such as access to online financial management tools or mentoring, can strengthen employees' financial knowledge and directly contribute to higher productivity and better service delivery.

Since the results of the study were significant, the LGU of Maramag may strengthen and sustain financial literacy programs through training and seminar-workshops. These activities may be conducted through face-to-face sessions as well as technology-based or online learning platforms to further enhance employees' financial management skills and improve their level of work performance.

Future researchers may explore additional factors affecting the relationship between financial literacy and work performance, such as financial stress, digital financial tools, or long-term investment behaviors.

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