



**PERSONALITY TRAITS, MONEY ATTITUDE AND
FINANCIAL WELL-BEING AMONG WORKING PROFESSIONALS**

**A Thesis Presented to
the Faculty of the College of Business and Management
Misamis University
Ozamiz City**

**In Partial Fulfillment of
The Requirements for the Degree
Bachelor of Science in Business Administration**

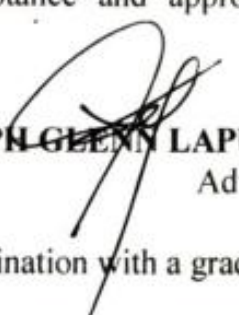
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November 2024

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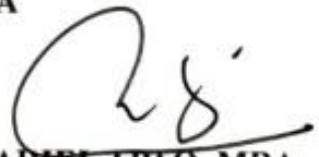
This thesis entitled **“PERSONALITY TRAITS, MONEY ATTITUDE AND FINANCIAL WELL-BEING AMONG WORKING PROFESSIONALS,”** submitted by **Mutia, Elma Jane S., Ramos, Edelyn A., Baquita, Jules Avy G., Manggas, John Mark M.,** in partial fulfillment of the requirements for the degree Bachelor of Science in Business Administration, has been examined and is recommended for acceptance and approval for Oral Examination.


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Date of Thesis Proposal: May 18, 2024

Date of Oral Defense: October 2024


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ABSTRACT

Financial well-being is an aspiration, particularly for working professionals managing the responsibilities of modern daily life. This study investigated the relationship between how an individual's personality traits and money attitudes influence the financial well-being of working professionals. The study utilized a descriptive-correlational design. Using a random sampling technique, 250 working professionals who lived in Ozamiz City were chosen as respondents. This study used a survey question with four sections, including demographic profile, personality traits, money attitude, and financial well-being, utilizing the Likert Scale technique questionnaire. Mean and standard deviation, frequency and percentage, Pearson correlation coefficient, and T-test were the statistical methods used. The study reveals that most working professionals possess very high levels of personality traits, a high level of money attitude, and a very high level of financial well-being. Furthermore, there is a significant relationship between personality traits and financial well-being but no significant relationship between money attitude and financial well-being. Meanwhile, there is significant differences in financial well-being based on educational level but not on gender, status, or occupation. The study concludes that female, married, master's degree-holding professional teachers exhibit diverse personality traits, a strong financial mindset, high financial well-being despite high debt, a significant correlation between personality traits and financial well-being; however, there is no significant link between money attitude and financial well-being, and differences in financial well-being based on educational level. The researches recommend to develop targeted financial literacy, promote financial literacy programs, and prioritize educational attainment to improve financial well-being.

Keywords: *Financial well-being, money attitude, personality traits, working professionals*

DEDICATION

This study is dedicated to the unwavering love and support of our beloved family, whose encouragement and support has been our constant source of strength of inspiration. Their sacrifice and understanding have been instrumental in bringing the completion of this work.

We would also like to extend our deepest gratitude to our close friends, who offered support and camaraderie throughout this journey. Their unwavering belief in our abilities has been invaluable.

Finally, this dedication includes a special acknowledgment of our research adviser, Mr. Joseph Glenn J. Laput, for his invaluable guidance, wisdom and constructive feedback. His expertise and mentorship have been instrumental in shaping this research. This work is a testament to the collective support and encouragement we have received from all of you. Thank you.

ACKNOWLEDGMENTS

The researchers acknowledge and give their deep gratitude and appreciation to the following who made this work possible:

Dr. Efren J. Barillo, the Dean of the College of Business and Management of Misamis University, for his guidance and encouragement in the pursuit of this business research study;

Dr. Gilda L. Ilusorio, and Mr. Ariel Apao, MBA, the panel members, for the constructive criticism given during the Oral Defense;

Mr. Joseph Glenn Laput, MAEcon, their thesis adviser, for his patience and guidance in sharing his time, knowledge, expertise, and valuable inputs for the improvements and completion of this research;

The respondents, for the time they had given in answering the questionnaire/ who willingly participated in the surveys conducted;

The parents, friends, relatives, and classmates of the researchers, for all the assistance during the process of meeting the requirements for the research; and

Above all, to God Almighty, for His graces and blessings, which made all things possible.

Researchers

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INTRODUCTION

Rationale of the Study

Financial well-being is an aspiration, particularly for working professionals handling the responsibilities of modern daily life. Since financial resources are a crucial component, a growing body of research suggests that personality traits and attitudes toward money play a significant role in shaping individual financial outcomes. In their careers, people sometimes choose various behaviors and financial attitudes that play a major role in improving or worsening their well-being. The present research investigated the correlation between personality characteristics, attitudes towards money, and the financial status of adult workers in Ozamiz City. With this variable, it is possible to know what is found during the implementation of the research, such as the variables surrounding the attitudes and personalities of working professional towards money and how such variables will impact those individuals. It also helps working people to financially literate and financial management. The knowledge of the personality structure of working individuals is of great importance in both the organization and personal levels.

There is an influence of personality traits that is capable of molding moods and the degree of stress perceived by the professionals. Flexible, reliable, perseverant, high-achieving, easy-going, and open minded are some of the traits that have been relied on in research to work, contentment, and success. Knowledge of these traits can help organizations to select and keep skilled personnel as for people it can help in self-improvements. Judge and Ilies (2019) showed that various personal qualifications, including conscientiousness and neuroticism, are positively related to job performance. A happy employee will not only work harder for a longer time in that organizations but will also help in the growth of the organizational working environment. Many papers have examined this relationship between personality characteristics and job satisfaction. For instance, job satisfaction has been established through one study by Tett and Burnett (2019) as being positively

correlated with extraversion. People with extraverted personality type are always energetic, cheerful and assertive and thus improve interpersonal relationships in organizations as well as increase one's satisfaction at workplace. Moreover, people with high scores in another personality dimension, namely, Agreeableness, which reflects the level of kind and cooperative persons, also admit higher level of job satisfaction. Conscientious people are work oriented, disciplined, responsible and dependable, hence, fits well in organizations. Likewise, emotional stability prevents stress and assists the person in working within different environments improving their performance in their jobs. Career outcome may refer to different things like productivity, increases in rank, and satisfaction among employees. Barrick and Mount (2019) have proven that there is a direct link between aspects of personality type and performance at the workplace. In particular, people who score high on openness and extraversion are likely to attain higher career position. Analyses suggest that openness to experience is related to a readiness to try out new ideas and to experiment with new ideas in order to take risk and adapt to change which may increase possibility of getting a promotion. Also, extroverted people can be social and effective in search, creation, or development any new connections and situations that can benefit their career path.

Therefore, knowledge of money attitude is useful in mapping strategies for generating financial education programs and interventions. Psychological, socio-demographic, cultural as well as social antecedents influence people's money attitudes. Also note that money attitude predicts money related behavior and therefore, it is essential to encourage appropriate money attitude among working professional. This study revealed that money attitude influences the working professional's financial experiences. Johnson and Smith (2020) investigated the proof that poses that people with positive money disposition followed solvent financial behaviors including budgeting, saving, and investing. On the other hand, if the money attitude was negative then the observer demonstrated tendencies such as overly spending, the occurrence of financial stress and general poor handling of money.

These include age, gender, occupational level, marital status and educational level. This paper has also ascertained gender, age, income, education, and marital status as having an influence on money attitudes. An example is a paper by Smith and Johnson (2019) which showed that young adults appear to have a more favorable view of money than older adults. Also, the results showed that income level had a direct relationship with money attitude, such that those with a higher income had more positive money attitude. Financial-self efficacy, financial literacy, and financial phobia are few general psychological characteristics that influence money attitudes. The study by Lee et al. (2020) indicated that individuals with higher financial self-efficacy tend to exhibit more positive money attitudes. More likely, individuals with higher financial knowledge are more likely to have a positive outlook towards money. More likely, higher levels of financial anxiety were associated with a negative money attitude. Becoming specific, cultural and social aspects also shape money attitude of working professionals. For example, Chen and Wang (2019) conducted cross-sectional research to test the effects of collectivism and individualism on money attitudes. They also identified pre-service teachers' cultural dimension where people of collectivist culture are found to be more prudent with money, sticking to saving and financial stability. In contrast, participants from collectivistic cultural background were depicted to have a relatively liberal orientation towards money, quantity, things and self-assertive needs in a short run.

Financial well-being of working people depends on factors such as earnings, loan, knowledge, savings, and office/career balance. People with higher incomes, better debt repayment habits, better financial education, saving attitude, and reasonable working hours show better financial satisfaction. Knowledge of these factors will assist the working professional with regard to making sound financial decisions and to improve his or her standard of living. In their own study, Smith and Johnson (2019) noted that there was an agreement between income and financial health. Those with high level of income offers them more financial means and consequently and therefore financial independence.

Also, career security together with workplace perks like pension and medical insurance add to the quality of the human's economic standing (Adams et al., 2020). This paper established that there is a relationship between household debt burden and financial management practices as indicators of the financial health status of the household. The study by Brown and Davis (2020) and Lee et al. (2021) showed that high level of debt and weak financial literacy knowledge affected financial health negatively among working adults. Measures of debt control and financial literacy are efficient, which contributes to the formation of individuals' economically healthy status. Economic stability is part of financial health, and there is something called financial education. For instance, Johnson and Miller (2020) acknowledged that financial literacy leads to financial well-being among working professional.

Promoting financial literacy in the professionals make them capable of making right choices that include investing, creating budget and even planning for their retirement. Savings and accumulation of assets defines the financial health of an individual independence. Roberts and Thompson (2019) and Chen et al. (2022) highlighted how saving and wealth generated was critical for personal finance. They found that people who are more savings motivated and employ saving activities get better financial health than the norm. Managing work-life balance is important for a healthy life and a healthy financial life. According to Johnson et al. (2021), the man who aimed to achieve a better work-life balance will have better financial health. Managing work-family conflict as well as financial objectives and values results in an improvement in monetary well-being.

Despite the growing interest in the relationship between personality traits, money attitude, and financial well-being, there is a noticeable gap in the literature; limited studies have specifically focused on working professionals and their financial well-being regarding personality traits and money attitude during this period. Although these constructs have been researched often individually, the complex relationship between them is not well understood. A chronic deficiency in such information and data hinders the formulation of precise strategies and

intercessions that would enhance financial security in arduous settings. This also affords researchers more opportunity to weigh how working professional manage their money. It is necessary to carry out subsequent studies aimed at revealing which personality characteristics determine money attitudes, and therefore, financial outcomes. Further research is needed to examine models where financial literacy plays a mediating role along with the level of financial behavior and the processes of financial decision-making. It is at this connection that specific intervention and educational programs can be designed that focus on clinical traits of each personality alongside money attitudes in order to enhance relevant working pro-bono working professionals 'pre-conditions' for financial health or financial literacy.

Theoretical Framework

This study was anchored on two theories: McCrae & Costa's (1980) Big Five Personality Traits Theory and Ajzen's (1980) Theory of Planned Behavior.

Big Five Personality Traits is a widely recognized trait theory that identifies five major dimensions of personality: openness, conscientiousness, extraversion, Agreeableness and neuroticism as factors that define human personality. It has grown to be a useful model in analysis of the complex interconnection between personality, financial beliefs and finance health. According to this theory, it propounds that these five broad personality dimensions affect the ability of an individuals in making proper financial decisions, their ability to tolerate risks and their general financial well-being. Scientists are using this framework more and more often to examine the relations between these characteristics, and what personality traits influence people's financial decisions and experience. The theory states that an individual possessing all Five Personality Traits will be agreeable, conscientious and open. It will also make a person become an impulsive buyer and impulsiveness can be attributed to extroversion and neuroticism hence affect the financial profitability of a working professional. Interpersonal affects one's college

academic achievement, motivation, and wellbeing; it has correlations between personality characteristics and academic achievements and motivation of college students (Costa & McCrae, 1992).

Big Five Personality Traits Theory developed by McCrae & Costa in 1980 categorizes that mistrust and self-reference are among neuroticism. It was established that behavioral impulsiveness, or eating too much, smoking, or drinking too much, belongs to the neuroticism facet. It is prominent and widely accepted in understanding and assessing personality traits, and it recognized trait theory that identifies five major dimensions of personality: of which include openness to experience conscientiousness, extraversion, agreeableness, and neuroticism as the components of human personality. These dimensions give a detailed analysis of an individual's personality and these dimensions have been widely supported by researches. Personality variables account for moderate variance: Impulsive buying is positively related to extroversion and negatively related to neuroticism while agreeableness and conscientiousness as well as openness have no relationship with impulsive buying Fenton-O'Creevy & Furnham, A. (2020). Researchers who focused on working people used the Big Five model to analyze working people personality on their financial decisions. Conscientiousness has been considered concerning savings, and extroversion possibly affecting investment decisions. For example, it was established that people with high level of conscientiousness are more careful and orderly in handling their money and thus better retirement planning and saving. On the other hand, the risk tolerance of people with high Openness to experience may be relatively higher thus, they are likely to invest in securities with relatively high-risk return profile.

One of the most well-known papers by Donnelly, Iyer, and Howell (2012) focused on the connection between the Big Five personality factors, the materialistic values and the financial status of the respondents classified as money managers. Their study concluded that people who think that money is the root of happiness actually are worse at handling their money. Furthermore, analyses of positive financial behavior identified that persons with high conscientiousness are

significantly more effective at managing their finances because of the latter's favorable financial attitudes and future perspective. This study establishes that personality characteristics are instrumental in mediating financial behaviors and suggests the possibility of personality-targeted financial education as a strategy for enhancing the financial accountability and quality of life of the target population. Such networks help researchers to understand the connections between money personality and financial stress since general personality dimensions can be related to cognition, affect, and behavior including money management. These findings can be used to create and implement specific programs and approaches measuring the strengthening of a working adult's financial literacy, as well as putting into place pragmatic ways of impacting a working adult's financial performance and well-being. The Big Five personality traits theory therefore can address and locate these complex relations, and hence can design empirically grounded strategies of financial wellbeing.

Meanwhile, the Theory of Planned Behavior by Icek Ajzen (1980) provides a useful conceptual framework for dealing with the complexities of human social behavior. The theory incorporates some of the central concepts in the social and behavioral sciences, and it defines these concepts in a way that permits prediction and understanding of particular behaviors in specified contexts. It considers their financial conduct and choice. Planned Behavior theory is employed frequently in exploring many behaviors including financial behaviors and according to this theory, human behavior is best explained by one's attitude toward performing that behavior. It proposes that an individual's intention to engage in a specific behavior is influenced by three key factors: their intention towards that specific behavior, self-efficacy, measurement of perceived behavioral control borrowed from the theory of planned behavior: attitude towards the behavior, subjective norms (perceived social pressure), and perceived behavioral control. Scholars employ this theory to analyze how these above variables influence the intentions and therefore behaviors of people. They also found out that people with high levels of

conscientiousness tend to be more productive when they are engaged in tasks that involve elaborate planning and orderliness (Smith, 2021).

Also, symptom clusters of anxiety and depression were also more likely in those with high neuroticism. However, tendency toward high extraversion and especially high level of agreeableness correlated significantly with higher levels of SWB (Brown, 2021). The subordinates were more likely to rate their leaders high in extraversion and conscientiousness as being more effective. Furthermore, there a finding that the open leaders are more creative and innovative in their teams as compared to close leaders (Chen, 2021). When regarding these traits, one is able to take steps toward a proper measuring of personality and how it influences different spheres of life.

On the other hand, negative money attitude may lead to, for instance, excessive buying and reckless expenditure. Researchers focusing on working people use the TPB to assess financial actions such as saving, investing, and borrowing among working people. For example, the study reveals that intentions to save are high if one holds a positive attitude towards saving, and perceived social support from relatives and friends, and self-efficacy. In addition, authors revealed that many subjective attributes, including perceived importance in the past financial planning by one's peers, could impact intentions towards PFAs. The current study examines how financial literacy influences individuals' financial intentions and behaviors. With the variables of the theory of planned behavior in consideration, the research can create multiplier techniques that will help enhance the level of financial literacy among professionals in the working population.

The Big Five Personality Traits Theory and The Theory of Planned Behavior are theories that seem to give important insights into personalities, money attitude, and financial well-being of working professional. The perception made on personality characteristics, attitudes, subjective norms and perceived behavioral control can guide the development of interventions and to strategies to foster positive monetary behavior and financial health. Thus, investigation of the personality and antecedents of working professionals' financial decision-making

allows researchers and practitioners to design interventions that will increase working professionals' financial literacy, thereby increasing responsible behaviors and, ultimately, better financial outcomes.

Conceptual Framework

This study helps to explain how personality traits and money attitudes translate into financial well-being outcomes. Personality traits and money attitudes among working professionals are the independent variables that influence the dependent variable, which is financial well-being. **Personality traits** among working professionals include these sub-factors: openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. All the above sub-factors taken together form a part identity or personality of a given person and might determine the kind of behavior, attitude or action towards fellow human beings. Money type of working professionals' sub characteristics includes knowledge over money, perceived materialism, perceived financial responsibility for saving and spending, perceived attitude toward debt, perceived money management, and perceived money risk. These sub-factors can be helpful to know overall perception of the individual towards money which has impact on health and wealth of the individual. The above sub-factors may be useful to determine how a given individual approaches the matter of money and, therefore, financial security. The sub-categories of financial acronym of working professionals are savings rate, debts, financial knowledge, financial solidity, and financial contentment. Responding to these elements, employers and financial institutions can assume a critical function in enhancing the organizational productive force from the standpoint of finance security, in favor of expert working people.

Personal characteristics contribute significantly to the behavioral pattern in financial matters of a person's life. Some of the previous papers have focused on the effects of certain personality characteristics on savings, investment decisions as well as their overall spending behavior. For example, Furnham and Argyle (2020) noted that, work ethic, extravagance, and emotional stability are positively linked

with financial success among employees. On the other hand, traits such as impulsivity and neuroticism tend to have negative associations with financial well-being. *Openness to experience* relates to how many interests a person is drawn to and the extent of the pursuit of their interests. This trait has been established as the extent or readiness of an individual to accept change in regard to ideas, experience, or perception. Interconnectedness is often highly developed in those who like to try something new and who, therefore, actively learn. They are a sure indication of a person's curiosity levels. It is gauged, based on how this respondent is willing to take risks, their curiosity with new concepts and ideas, and their receptiveness to suggestions for development. According to a personality test, someone who scores highly on openness to experience enjoys trying new things. They are open-minded, inquisitive, and creative. Open individuals are typically curious, imaginative, and intellectually adventurous. They are more likely to be adaptable to change and thrive in environments that encourage innovation and creativity. According to Ashton and Lee (2001), those with low levels of openness to experience would choose not to attempt new things. They like routines and are literal and narrow-minded. Open-minded people generally enjoy unconventional concepts and artistic creations. Typically, they are more creative than pragmatic. These individuals are characterized by their creativity, openness to new and unusual ideas, and emotional intelligence (Amadi et al., 2015).

Conscientiousness is the term used to describe the number of objectives that an individual is committed to achieving (Kumar et al., 2009). A person who scores high in conscientiousness typically possesses a high level of self-discipline and prefers to adhere to a plan rather than act spontaneously. Their methodical planning and perseverance typically result in their high success in their chosen profession. Conscientiousness is a measure of an individual's ability to control, regulate, and direct impulses. Individuals who score high in conscientiousness on a career test are adept at formulating long-term objectives, organizing and planning the path to these objectives, and working consistently to achieve them despite any short-term obstacles they may face. *Extraversion* is the level to which an individual is simple

with sensory stimulation. A person who scores high in extraversion on a personality test is the life of the party. Individuals who score high in extraversion on a career test tend to seek out the company and stimulation of other people. They enjoy engaging with the external world. These individuals thrive on excitement and are enthusiastic, action-oriented individuals. They enjoy being the center of attention in groups. Individuals who score low in extraversion (Introverts) are less outgoing and are more comfortable working alone or being alone. They are less involved in social activities and tend to be quiet and keep to themselves.

The quantity of sources one uses to determine what constitutes appropriate behavior is referred to as *agreeableness* (Kumar et al., 2009). Warmth, friendliness, and tactfulness are more common in those who score highly on agreeableness. A person is more likely to be helpful, sympathetic, and trustworthy if they are more pleasant. Disagreeable persons are less likely to cooperate and are aloof and wary of others (Pappas, 2013). According to Kumar, Bakhshi, and Rani (2009), neuroticism is the quantity and intensity of stimuli needed to cause negative feelings in a person. Another name for neuroticism is emotional stability. The degree of unpleasant feelings and emotional stability are related to this dimension. In the Freudian sense, neuroticism is similar to but not identical to being neurotic. To distinguish it from the term "neurotic" in a career test, some psychologists prefer to refer to neuroticism as "emotional stability." The absence of negative emotions does not necessarily imply that these individuals experience a significant number of positive emotions.

Money attitude may be defined as the way a person holds a perception, feeling or behavior regarding money. It includes different dimensions which includes money worship, money vigilance, and money avoidance. Money attitudes have been found to predict financial status so it will be interesting to know how the student's money attitudes were. Darch and Lucas conducted the study in 2021, which showed that people with positive money attitude associated with responsible and high perceived control over monetary assets have higher financial health. On the other hand, those who developed negative Money attitudes including money

worship or money avoidance are likely to be financially distressed. Money attitude perhaps can play a moderating role between personality characteristics and financial health. For instance, Chen and Volpe (2022) have reported that money attitude partly explains the relationship between conscientiousness and financial health. This raises an indication and infers that there is a relationship between conscientiousness and positive money attitude hence financial welfare.

Financial knowledge refers to an individual's understanding of financial concepts, principles, and practices. They discovered that financial conduct is closely related to financial knowledge, which also plays a significant role in forecasting attitudes toward money. Attitudes concerning income than predicted financial conduct. Personal financial competence, which was important in predicting financial behavior, was found to be statistically very significant with financial literacy. Material Values outlines the beliefs that an individual has concerning the material things and or wealth in fulfilling life or satisfaction. Specifically, participants whose MI was high valued tangible goods and those desiring lower MI valued non-material elements in life. It is assessed via items indicating the degree to which things like possessive items, cars, homes, and material products contribute towards wellbeing.

Moreover, the *financial responsibility* dimension gives an individual's orientation towards being financially responsible as well as his/her ability to make good financial decisions. These are measured by practices and uses including, budgeting, saving, timely payment of bills and avoiding over borrowing. It was measured by questions that tested aspects like; spending, use of credit cards, saving, preparing for the future and or emergency.

Financial well-being is defined as their overall perception of financial health, stability and contentment with or over their financial situation. It will not be confined to having adequate money to buy what man wants and needs, but will include a feeling of mastery over the finances to accomplish certain objectives something that gives man assurance regarding his finance in the future. It is usually defined by the sense of the rate of savings that shows how much income one saves

every month or how much one is able to put aside for rainy days. *Debt level* is the total sum of mortgages, loans and credit card balances or simply the total amount of money that has been borrowed. Debt is known to reduce the credit worthiness of an organization and a lower debt level means more financial health and less financial pressure. The people's capability to understand financial opportunities and risks and to make sound financial decisions is what is defined as *financial literacy*. It combines comprehension of money attributes and selection of proper actions concerning earning, saving, investing and borrowing. This can be determined using questionnaires or tests in financial literacy that seek to evaluate an individual's knowledge in matters concerning money, including budgeting, saving, investing, and handling of debts.

Financial stability can be described as a firm whereby there is a continuity of funds by receiving income that can easily cater for the expenses and sometimes save for some other costs of incidence. The fiscal position gives a feeling of balance and strength against disasters that are unplanned. Also, financial satisfaction means that a person is happy with his financial state. It includes aspects such as perceived control, perceived financial security and perceived financial satisfaction with one's financial capabilities to fund or accomplish financial endeavors. That can be assessed through surveys or interviews that ask individuals to rate their overall satisfaction with their financial situation, their ability to meet financial goals, and their level of financial stress.

In conclusion, the literature reviewed highlights the interplay between personality traits, money attitude, and financial well-being among working professionals. It revealed that the conscientiousness, openness to experience and level of emotional stability has positive effects on the financial status and on the negative side, impulsiveness and the neuroticism has a negative impact. While money attitude actually defines the relationship between money and personal well-being, with higher levels of positive money attitude predicting higher overall financial health. In addition, it was hypothesized that money attitude may, in fact, moderate the relationship between personality traits and financial well-being. These

results highlight the need for examining personality characteristics and to improve the effectiveness of interventions or programs in increasing the financial literacy of working adults.

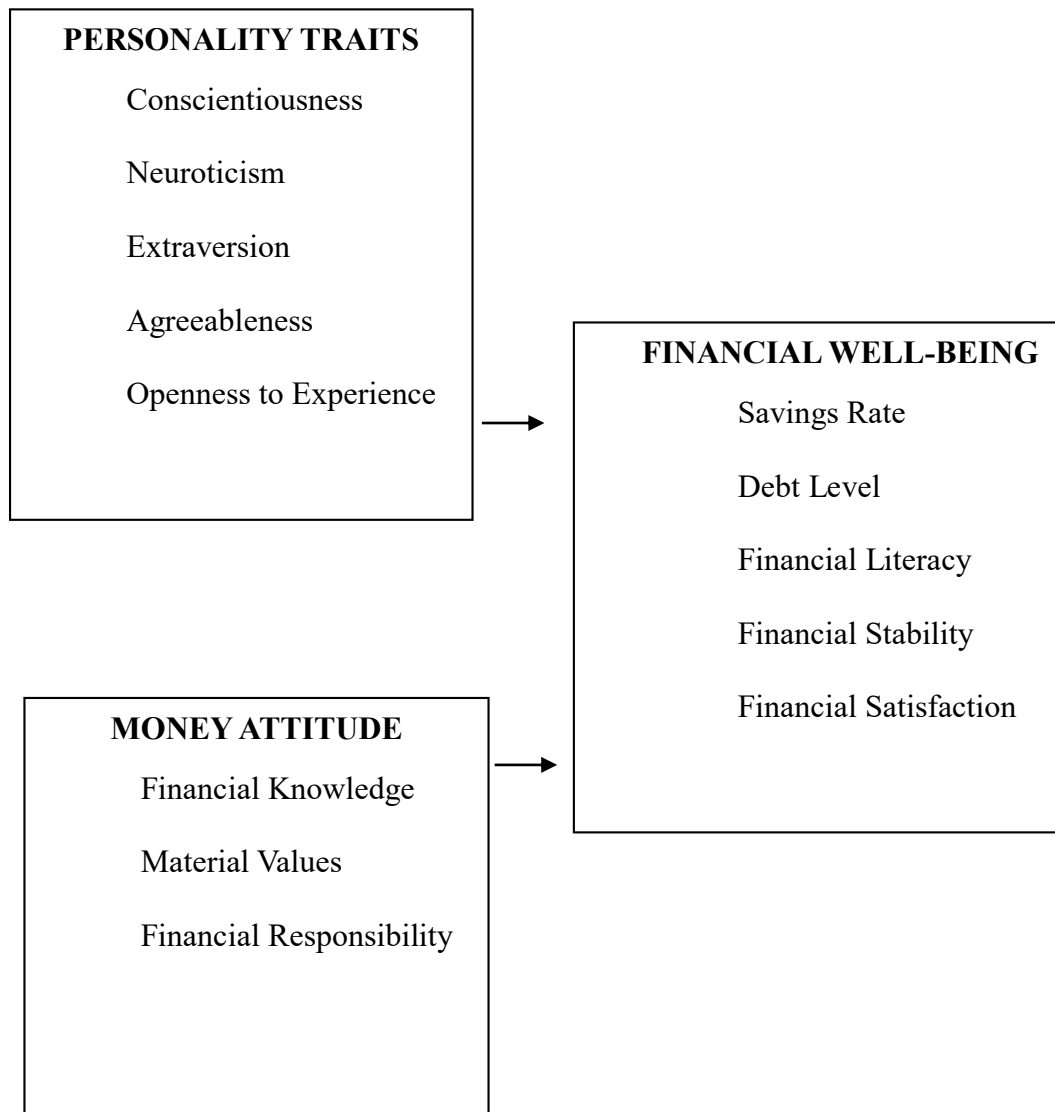


Figure 1. Schematic Diagram of the Study

Statement of the Problem

This study explored the significant relationship between college students' personality traits, money attitude, and financial well-being. Specifically, this study sought to answer the following research questions:

1. What is the demographic profile of the respondents in terms of age, sex, educational level, occupation, civil status, and monthly income?
2. What is the level of personality traits among working professionals in terms of conscientiousness, openness, extraversion, agreeableness, and neuroticism?
3. What is the level of working professionals' money attitude in terms of financial knowledge, material values and financial responsibility?
4. What is the level of working professionals' financial well-being?
5. Is there a significant relationship between working professionals' personality traits and financial well-being?
6. Is there a significant relationship between working professionals' money attitude and financial well-being?
7. Is there a significant difference between working professionals' financial well-being when grouped according to profile?

Null Hypotheses

H₀1: There is no significant relationship between working professionals' personality traits and financial well-being.

H₀2: There is no significant relationship between working professionals' money attitude and financial well-being.

H₀3: There is no significant difference between working professionals' financial well-being when grouped according to profile?

Significance of the Study

This study examined the relationship between personality traits, money attitudes, and financial well-being among working professionals, highlighting how individual differences influence financial decision-making and satisfaction. Findings reveal that traits like conscientiousness and emotional stability are positively associated with better financial well-being, while materialistic money attitudes correlate with poorer financial outcomes. The study contributes to the understanding of financial behaviors by emphasizing the psychological factors that shape financial health. It provides valuable insights for organizations and policymakers to design interventions that promote financial literacy and well-being among professionals, ultimately improving their productivity and quality of life.

RESEARCH METHODOLOGY

Research Design

This study utilized the descriptive correlation research design and intends to measure and analyze the variables of interest and determine the strength and direction of their associations. The quantitative approach and survey methodology was used to collect data from a sample of working professionals. The informational questions were based on the study articles' variable use that affects the financial well-being and money attitude of Ozamis City's working professionals. The attitude of working professionals toward their financial knowledge, which might have an impact on their financial well-being, is investigated through quantitative study. According to (Roger Watson, 2015), the main principles of quantitative research are variables, measurement, error, reliability, and validity, and the two principal research designs are experiments and surveys. Instruments of measurement should be designed to ensure that they have good reliability and validity. The questionnaire was designed to ask questions about how personality traits and money attitudes affect college students in Ozamis City's financial security. The statistical results from the research questionnaire gives an idea of how those variables influence their conduct when they handle their finances while their financial behavior is under control.

Locale of the Study

Studies were conducted among working population in Ozamiz City where the population has actively provided job facilities base in a lively and growing city. Geographically, Ozamiz City showcases a mixed economy as a large number of working populations ranging from manufacturing, tourism, education and government employment. The composition of the participants affords a wide and diverse range of opportunities to investigate how personality characteristics and money attitudes are associated with financial health. Combining that with the civils'

growing middle class as well as its evolving economic drivers, it becomes possible to observe how working adults manage their money and what they hope to accomplish for themselves and their families in context of an emerging city. This scheduling of study builds on access to the city and the 'readiness' of the populace residents to embrace research work thereby feeding the research work and providing useful information regarding the financial status of working people in Ozamiz City.

Respondents of the Study

The respondents of the study comprised of 250 working professionals of Ozamiz City. It indicated that such sample size constitutes the total population of 49,323 working professionals in Ozamiz City. However, as compared to the main population, this sample size is relatively small, but it is sufficient for reaching a designated level of statistical significance within the framework of the research. In terms of the selection of sample, the method used was the stratified random technique in order to have subgroups on the basis of age, gender, income, and profession. This approach helps to improved representation of the working population in Ozamiz City hence improving the generalization of the results.

Data Gathering Instruments

This study utilized a survey question with four sections: demographic profile, personality traits, money attitude, and financial well-being. The questionnaire followed the Likert Scale technique. The instruments used in the study are as follows:

A. Demographic Profile

A demographic profile is a detailed snapshot of a group of individuals, outlining their key characteristics and trends. It is a valuable tool for understanding a target audience, whether it is for marketing purposes, social research, or policy development. The Profile typically includes information on age, gender, income, education level, occupation, ethnicity, location, and family structure. It can also

delve into consumer behavior, such as purchasing habits, media consumption, and online activity. This data can be collected through surveys, censuses, government reports, and even online tracking.

The following was used to determine participants' demographic profile:

Gender	Status	Educational Level
Male	Single	Bachelor's Degree
Female	Married	Master's Degree
	Widow	Doctoral Degree

B. The Big Five Inventory (BFI)

This questionnaire adapted from John and Srivastava (1999) was utilized to assess respondents' personality traits. This tool is a widely used and validated questionnaire that measures the five personality dimensions: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience. There are five constructs and five question statements each.

The following continuum was used to determine participants' personality traits:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.25 – 4.0	Very High (VH)
3 – Agree (A)	2.50 – 3.24	High (H)
2 – Disagree (D)	1.75 – 2.49	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.74	Very Low (VL)

C. The Money Attitude Scale (MAS)

This questionnaire adapted from Yamauchi and Templer (1982) was employed to evaluate participants' attitudes and beliefs regarding money. This scale consists of a series of statements related to various aspects of money attitudes, such as beliefs about the importance of money for happiness, feelings of anxiety related to financial matters, tendencies towards impulsive spending, and attitudes towards saving and comparing one's financial status to others. This brief scale comprises two sub-

variables, namely, financial responsibility and financial literacy. There are two constructs with five question statements each.

The following continuum was used to determine participants attitude towards money:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.25 – 4.0	Very High (VH)
3 – Agree (A)	2.50 – 3.24	High (H)
2 – Disagree (D)	1.75 – 2.49	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.74	Very Low (VL)

D. The Financial Well-Being Scale (FWBS)

The questionnaire adopted from Bruggen (2017) was utilized to assess participants' overall financial well-being and satisfaction with their financial situation. This scale comprises a series of statements addressing various aspects of financial well-being, including feelings of confidence in managing finances, satisfaction with current financial security and savings rate, ability to cover expenses comfortably, and levels of stress or anxiety related to financial matters and debt levels.

The following continuum was used to determine participants financial well-being to their financial health and satisfaction:

Responses	Continuum	Interpretation
4 – Strongly Agree (SA)	3.25 – 4.0	Very High (VH)
3 – Agree (A)	2.50 – 3.24	High (H)
2 – Disagree (D)	1.75 – 2.49	Low (L)
1 – Strongly Disagree (SD)	1.0 – 1.74	Very Low (VL)

Data Gathering Procedure

Before conducting the study, the researcher asked for a letter of Consent from the Dean of the College of Business and Management. After the authorization was granted, the researchers sent out the questionnaire to the working professionals who were the respondents of this study. All respondents were given a formal letter of Consent for the researcher to interact with the respondents, along with the consent letter that requested their participation. Following the completion of the questionnaire, the researchers collected the data and used statistical techniques to arrange, total, and assess information. The researcher also ensured the confidentiality of participants' data throughout the process, and gathered data will be tallied, analyzed, and interpreted.

Statistical Treatment

The following statistical tools were used in analyzing and interpreting the data collected in this study:

Frequency and Percentages – these tools are used to determine the demographic profiles and characteristics of the respondents.

Mean and Standard Deviation – these tools are used to determine the level of a college's personality traits, money attitude, and financial well-being.

Pearson Correlation Coefficient – these tools were used to examine the relationship between college students' personality traits and financial well-being, as well as the relationship between college students' money attitude and financial well-being

F-Test - is a statistical test that compares the variances of two or more groups to determine if they are significantly different.

T-Test - is a statistical test used to determine if there is a significant difference between the means of two groups.

Ethical Consideration

Johnson's (2019) ethical guidelines were applied to this study. These guidelines serve as a reference for researchers and ensure that the rights and well-being of participants are protected throughout the study. The following ethical guidelines were prioritized throughout the research process.

Informed Consent was obtained from all respondents, ensuring that they were fully aware of the study's purpose, procedures, and potential risks and benefits.

Confidentiality and Anonymity of respondents' information will be strictly maintained, and all data collected will be anonymized to protect their privacy.

Voluntary Participation in this study does not involve any form of coercion or undue influence. Participants should have the freedom to decline or withdraw from the study without facing any negative consequences.

Minimize Harm avoid sensitive or triggering questions, and provide appropriate support or resources if participants experience distress during or after the study.

Data Protection respondents were entitled to review any information they provided and omit part or all of the recorded information during the study and upon declining or withdrawing Participation.

Moreover, a consent letter was provided to allow the respondents of legal age to understand the valuable information they need. They were ensuring that their rights and well-being were prioritized throughout the study. This information includes the benefits, implications, and institutional approval of participating in the study before agreeing or disagreeing to answer the interview questions and participate in this study. Complete Anonymity was strictly adhered to protect the privacy and confidentiality of the personal information of the respondents who agreed to participate in this study. Therefore, their names were kept confidential from the readers.

RESULTS AND DISCUSSION

Demographic Profile of the Respondents

Table 1 presents the frequency distribution table, which contains the frequencies, percentages, valid percentages, and cumulative percentages of Sex, Status, Educational Level, and Occupation. For sex, the data shows 117 (46.8%) male and 133 (53.2%) female working professionals. In terms of status, the result from the table shows the three types of status from the respondents: Single 102 (40.8%), Married 146 (58.4%), and Widow 2 (0.8%). The cumulative percentages indicate the proportion of respondents who appear in that particular status. For educational level, the data shows that working professionals have a bachelor's degree with 102 (40.8%) participants, a master's degree with 146 (58.4%) participants, and a doctoral degree with 2 (0.8%) participants. For occupation, Teachers with 83 (33.2%) participants, followed by Government employees with 27 (10.8%) participants, Pharmacists with 18 (7.2%) participants, Financial Advisors with 17 (6.8%) participants, Nurses with 15 (6.0%) participants, Sales Managers with 14 (5.6%) participants, Midwife with 12 (4.8%) participants, Bank Managers and Doctors with 11 (4.4%) participants, Bank Officers with 10 (4.0%) participants, Auditor Staffs with 8 (3.2%) participants, Police with 6 (2.4%) participants, Dentists with 4 (1.6%) participants, Branch Coordinators and Bookkeepers with 3 (1.2%) participants, Seafarers, Branch Supervisor and Bank Teller with 2 (0.8%) participants, Agricultural Pharmacists and LGU with 1 (0.4%) participants. It shows that cumulative percentages indicate the proportion of respondents who work professionally with a degree.

The findings show that the frequency distribution table in Table 1 provides valuable insights into the demographics of working professionals who participated in the survey. In terms of sex, the data shows that there were 117 (46.8%) male and 133 (53.2%) female respondents. This shows a relatively balanced gender representation among the working professionals surveyed. This indicates that more

females participated in the study than male respondents. Regarding marital status, most participants were married, accounting for 146 (58.4%) of the participants. This distribution shows the status of working professionals included in the study. This indicates that more married working professionals participated in the study than those with the status of single and widow. The educational level of the respondents varied, with a significant proportion holding master's degrees (146 (58.4%)), followed by a well-educated sample of working professionals. This also indicates that many of our respondents have master's degrees compared to those working professionals who hold bachelor's degrees and doctoral degrees. In occupation, teachers were the most common among the respondents, with 83 (33.2%) participants. This distribution highlights the diverse range of professions represented in the survey. This indicates that most working professionals who participated in the study are teachers than those various professional respondents.

Netemeyer (2020) highlighted that women reported lower levels of financial well-being compared to men, which can be attributed to various factors, including income disparities, risk aversion, and differing money attitudes. Women are often socialized to be more cautious with money, leading to more conservative financial practices, which can impact their financial outcomes. Some women's inability to identify priorities prevents them from achieving a work-life balance (Santhana & Gopinath, 2013). Positive work-life balance results from a working woman's success in her career and enjoyment of her personal life. Relatively, opportunities for employment are emerging daily in this fiercely competitive world, and companies must foster a welcoming environment where workers, particularly women, can successfully manage their personal and professional lives. Reaching personal and professional career goals is a direct result of achieving a healthy work-life balance (Matheswaran & Hemalatha, 2015). It can be challenging to balance a good professional and family life, and it affects how happy a person is in both roles. Employees will have greater personal freedom and professional fulfillment with a better work-life balance (Sayers, 2007).

Overall, the cumulative percentages in Table 1 illustrate the distribution of working professionals based on sex, status, educational level, and occupation. Demographic profiles provide a valuable lens through which to understand the financial well-being of working professionals. By analyzing factors such as age, gender, education level, income, and family structure, researchers can identify key trends and disparities in financial behaviors and outcomes. This data can be used to tailor financial education programs, develop targeted interventions, and create policies that promote financial inclusion and equity. The data provides a comprehensive overview of the demographics and characteristics of the respondents living in Ozamiz City, offering valuable insights for further analysis and research in the field. This includes addressing potential biases and disparities in financial access, and ensuring that all working professionals have the opportunity to achieve financial stability and well-being.

Table 1. Respondents' Demographic Profile (n=250)

	Category	Frequency	Percent
Sex	Male	117	46.8
	Female	133	53.2
	Total	250	100.0
Status	Single	102	40.8
	Married	146	58.4
	Widow	2	.8
	Total	250	100.0
Educational Level	Bachelor	102	40.8
	Master	146	58.4
	Doctoral	2	.8
	Total	250	100.0
Occupation	Teacher	83	33.2
	Government Employee	27	10.8
	Pharmacist	18	7.2
	Nurse	15	6.0
	Branch Coordinator	3	1.2
	Sales Manager	14	5.6
	Financial Advisor	17	6.8
	Bank Manager	11	4.4
	Agricultural Pharmacist	1	.4
	Police	6	2.4
	Bank Officer	10	4.0
	LGU	1	.4
	Midwife	12	4.8
	Dentist	4	1.6
	Seaman	2	.8
	Auditor Staff	8	3.2
	Branch Supervisor	2	.8
	Bank Teller	2	.8
	Doctor	11	4.4
	Bookkeeper	3	1.2
	Total	250	100.0

Level of Personality Traits among Working Professionals

The level of personality traits among working professionals is presented in Table 2. It evaluates the five constructs: conscientiousness, openness, extraversion, agreeableness, and neuroticism. Based on the findings in the statistical result, working professionals rated a very high level of personality traits. The overall mean is 3.36, with a standard deviation of 0.23. The conscientiousness of working professionals was found to be high, with a mean of 2.74 and a standard deviation of 1.12. The extraversion of working professionals was found to be high, with a mean of 2.98 and a standard deviation of 1.35. Working professionals' openness to experience was found to be very high, with a mean of 3.48 and a standard deviation of 0.36. Their agreeableness was also very high, with a mean of 3.25 and a standard deviation of 1.61. Finally, their neuroticism was found to be very high, with a mean of 3.65 and a standard deviation of 1.94.

The statistical results demonstrate the average and variation mean data a unique scenario among the employed individuals that all high five personality traits exist, which are conscientiousness, extraversion, openness to experience, agreeableness, and neuroticism. The very high mean scores across these constructs indicate that the working professional workforce is highly motivated, socially engaged, intellectually curious, cooperative, and emotionally sensitive. The high mean scores of conscientiousness and extraversion indicates a fairly motivated driven and malleable workforce. Such people are likely to be dependable, hard workers who are keen on improving themselves. They are likely to excel in industrious conditions which are high in demand for innovative thinking and teamwork. This set of characteristics may be particularly effective in areas of economic activity that are inclined towards dynamic change and creative interaction. This combination denotes a productive, innovative, and very much team-oriented workforce. Very high Openness to experience is a trait associated with a person who is particularly curious, imaginative, and willing to embrace new experiences, ideas, and perspectives. Nevertheless, at very high agreeableness

indices, cooperation and empathy of all employees within the organization are expected. On the other hand, very high scores on neuroticism may mean higher chances of stress or anxiety. This scenario paints a picture of a motivating workforce that bears in mind external influences inhibiting the work process. The interaction of these traits should also be examined, as it may explain excess emotional intelligence and community at work available, in addition to the support and resources required to mitigate stress and enhance well-being.

Moreover, the low standard deviation suggests a remarkable degree of homogeneity in personality profiles. This implies that a large portion of the workforce shares a similar set of personality characteristics, potentially leading to a predictable and consistent work environment. These personality traits, as presented in Table 2, highlight the significant impact of personality on professional success and workplace dynamics.

The findings indicate that the study supports the research postulated by Graziano and Tobin, (2017) that suggested that friendly individuals are likely to create friendly workplace relationships that make the place of work harmonious. In addition, Judge et al., (2002) observed that agreeableness has positive relations with low-level conflicts in the workplace as well as high team cohesiveness. However, the strong effect of high agreeableness can also have a negative effect to be seen as overaccommodating which threatens to negatively affect assertiveness in choice-making environment. Studies found that there is a positive association between extraversion and closer interpersonal relationships and greater life satisfaction was described (Diener et al., 2003). Extraverts may be more likely to be the group leaders; they are also more likely members of groups, which strengthen their interpersonal ties (Judge & Bono, 2001). Also, extreme extraversion would bring in other problems of impulsive behaviors and traits of overlooking the minutest of details (Wiggins, 2003).

Besides, several studies have supported the results indicated by Roberts et al., (2007) and McCrae & Costa, (2008), which pointed out that conscientiousness

at a high level is found to be associated with desirable outcomes in several areas including academic and occupational performance as well as health. Higher conscientiousness often involves more self-control and healthy behaviors on the part of individuals. High conscientiousness is found to be significantly related to healthy behaviors that is individuals with high conscientiousness are more likely to be healthy behavior and those who exhibit self-control can effectively exercise healthy behaviors. Additionally, high scores for this factor have been associated with creativity, flexibility, and more varied activities of leisure (McCrae, 2002). Conversely, an excessively high score for openness to experience results in decision-making problems since the individuals cannot easily adhere to decisions and be consistent. As stated by Ashton et al. (2004), it is seen that gregarious or amicable people are adept at working in a team setting, and this characteristic is generally admired by many. However, extreme scores in regards to agreeableness can cause some problems in their ability to be assertive or setting boundaries (Lynam & Miller, 2004).

These results promote the analysis of the internal relations in an organization and offer a basis for organizational practices and interventions. In particular, the employers may utilize the highly conscientious nature of the working individuals to enhance efficiency, task performance, and fulfillment of targets in the organization. Additionally, the high levels of extraversion can be used to enhance efforts of teamwork, collaboration, engagement, and general work culture in the organization. In addition, the overwhelming majority of working individuals are characterized by high openness to experience, which gives room for change, learning, and growth and can further be exploited in the organization's quest for innovation, flexibility, and improvement. All in all, the ability to appreciate and use these differing types of personality traits can enhance the career development of individuals in different professions and their levels of productivity in work organizations.

In conclusion, the findings reveal very high levels of conscientiousness, extraversion, openness to experience, agreeableness, and neuroticism among

working professionals, which shed light on the diverse personality traits present in this group. The exceptionally high levels of conscientiousness suggest that working professionals are organized, responsible, and diligent in their work, contributing to their success in various professional endeavors. Additionally, the high levels of extraversion indicate that they are sociable, outgoing, and comfortable in social settings, potentially enhancing their communication skills and networking abilities in the workplace. Moreover, the very high levels of openness to experience suggest that working professionals are curious, imaginative, and receptive to new ideas, fostering creativity and innovation in their work.

Table 2. Level of Personality Traits among Working Professionals (n=250)

Constructs	M	SD	Interpretation
Openness to Experience	3.4800	.36778	Very High
Conscientiousness	2.7400	1.1226	High
Extraversion	2.9816	1.3516	High
Agreeableness	3.2579	1.6175	Very High
Neuroticism	3.6575	1.9440	Very High
Personality Traits	3.3640	.23918	Very High

Note: Interpretation Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Working Professionals' Money Attitude

The level of working professionals' attitudes toward money is presented in Table 3. It evaluates the three constructs: financial knowledge, material values, and financial responsibility. Based on the findings, working professionals have a high level of money attitude. The overall mean is 2.62, with a standard deviation of 0.85. Working professionals' money attitudes regarding financial knowledge were high,

with a mean of 3.20 and a standard deviation of 1.2. In contrast, working professionals' money attitude regarding material values was found to be very high, with a mean of 3.29 and a standard deviation of 1.22. Meanwhile, working professionals' money attitude regarding financial responsibility was also found very high, with a mean of 3.35 and a standard deviation of 1.99.

Mean and standard deviation data provide insights into the working professionals' money attitudes regarding financial knowledge, material values, and financial responsibility. The consistently high mean scores indicate a financially savvy workforce driven by material aspirations and committed to responsible financial management. The findings reveal a high level of attitude toward money among working professionals, offering valuable insights into their financial perspectives and behaviors. The high level of financial knowledge suggests that working professionals possess a strong understanding of financial concepts, principles, and practices. This knowledge base empowers them to make informed decisions about their finances, manage their money effectively, and navigate the complexities of the financial landscape. The very high level of material values indicates that working professionals place significant importance on acquiring material possessions and achieving financial success. This finding suggests that they may be driven by aspirations for a comfortable lifestyle, financial security, and the ability to acquire desired goods and services. While this motivation can be a powerful driver of ambition and achievement, it is important to recognize that a balanced approach to material values is crucial for overall well-being and fulfillment. The high level of financial responsibility among working professionals signifies a strong commitment to managing their finances responsibly and making sound financial decisions. This suggests that they are likely engaged in practices such as budgeting, saving, investing, and debt management, demonstrating a proactive approach to their financial well-being. This responsible attitude towards finances is a positive indicator of their financial health and their ability to navigate financial challenges effectively. These findings highlight the importance of financial literacy and responsible financial behavior among working professionals.

Their high level of financial knowledge and responsibility can contribute to their financial success and overall well-being. However, the very high level of material values suggests a potential for financial strain or overspending, emphasizing the need for a balanced approach to material aspirations and financial goals. By fostering a strong foundation of financial literacy and promoting responsible financial practices, organizations and individuals can help working professionals achieve their financial goals while maintaining a healthy and fulfilling relationship with money. This combination of traits could lead to a workforce that is financially secure, ambitious, and responsible, contributing to a strong and stable economic environment.

The findings of Lusardi and Mitchell (2014), further supported the assertions in this study that people with greater financial literacy are likely to make right financial choices which consequently result in better financial returns. In this regard, Hastings et al. (2013) make a further claim that working individuals with good financial education have in place mechanisms for budgeting, savings, investments and retirement plans. Additionally, the significance of financial education programs has been discussed since such programs can increase financial cognizance and change the way people view money for the better (Fernandes et al., 2014). Financial behavior, in turn, was found to be strongly associated with financial knowledge by van Rooij et al. (2011), who suggested that working adults who engage in financial literacy programs are inclined to have good financial behaviors. Additionally, in his research, Sirgy et al. (2013) investigated how the value someone places on material possessions correlates with their financial situation. They determined that high materialism professionals tend to be less financially satisfied and tend to have a higher level of stress concerning finances. It emphasizes that there is a need for materialism moderation because while one can chase after financial success to a point focused on material values, too much concern for materialism affects finance negatively.

Moreover, some research has found a clear correlation between the positive attitude towards money and one's financial responsibility, because responsible

people tend to take care of their finances (Perry & Morris, 2005). In the same way, Joo's (2008) study upheld this assertion and found out that there is a relationship between financial responsibility and an individual's ability to manage personal finances. Professionals who exhibit high levels of financial responsibility tend to engage in prudent financial behaviors, such as saving for retirement and avoiding excessive debt.

Furthermore, Mien and Thao (2015) stated that having a sufficient understanding of one's financial situation is known as financial knowledge. In other words, an individual will manage their money more responsibly if they are aware of their finances. Financial knowledge is a crucial component in assessing one's level of financial well-being (Purniawati & Lutfi, 2017). In addition, the study by Serido et al. (2013) extended it to suggest that thorough financial knowledge enables acceptable financial behavior, which allows for financial well-being. For instance, Borden et al. (2008) discovered that financial knowledge might not immediately impact financial behavior. In contrast, Hancock et al. (2013) proposed that higher levels of financial literacy are associated with more responsible financial behaviors.

Considering the fact that majority of the working population holds a high level of financial knowledge, it could be suggested that they would be capable of making appropriate financial decisions, managing their resources, and interacting with the most sophisticated level of the financial system without straining. That said, the very high level of material values suggests a likelihood of financial difficulties or excess expenditure hence the need to balance material pursuits with financial objectives. Organizations can leverage this knowledge by providing financial literacy programs and resources to help working professionals make informed financial decisions, manage debt effectively, and achieve their financial goals in a sustainable way. In conclusion, the results indicate that working individuals experience and practice a complex interaction between financial literacy, materialism, and financial accountability. Despite their impressive financial knowledge and sense of responsibility, the prominent factor of materialism

observed raises concerns about the tendencies of these people to overcommit financially. With the promotion of material balance, financial literacy and responsible practices amongst people and organizations, it is possible to assist the working professionals in realizing their desired financial objectives and at the same time establishing a sound and satisfying association with money. Overall, these data depict the significance of financial knowledge and materialism, together with responsible financial behavior, in the monetary orientation of working individuals.

Table 3. Level of Working Professionals' Money Attitude (n=250)

Constructs	M	SD	Interpretati on
FINANCIAL KNOWLEDGE	3.200 2	1.206 42	High
MATERIAL VALUES	3.292 2	1.224 05	
FINANCIAL RESPONSIBILI TY	3.354 4	1.199 26	Very High
ATTITUDE TOWARDS MONEY	2.622 7	.8527 9	

Note: Interpretation Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Working Professionals' Financial Well-Being

The level of working professionals' financial well-being is presented in Table 4. It evaluates the four constructs: savings rate, debt level, financial literacy, and financial satisfaction. Based on the findings, working professionals' financial well-being regarding savings rate was found to be high, with a mean of 3.16 and a standard deviation of 0.89. In addition, working professionals' financial well-being regarding debt level was found to be high, with a mean of 3.12 and a standard deviation of 1.07. Working professionals' financial well-being regarding financial literacy was found to be high, with a mean of 3.11 and a standard deviation of 1.04. Meanwhile, working professionals' financial well-being regarding financial

satisfaction was found to be very high, with a mean of 3.32 and a standard deviation of 0.47. The overall working professional's level of financial well-being was rated very high, with a mean of 3.30 and a standard deviation of 0.33.

Mean and standard deviation data provided insights into the working professionals' financial well-being regarding savings rate, debt level, financial literacy, and financial satisfaction. The very high mean scores suggest a complex picture of financial health among working professionals. While the high savings rate indicates a positive trend toward financial security and future planning, the high debt level suggests a potential for financial strain and vulnerability. This highlights the need for a more holistic approach to understanding financial well-being, considering both savings and debt levels as key indicators. The high level of financial literacy among working professionals is a positive sign, suggesting that they possess the knowledge and skills necessary to make informed financial decisions.

This knowledge base empowers them to manage their finances effectively, navigate the complexities of the financial landscape, and make informed choices about spending, saving, and investing. However, the high debt level suggests that financial literacy alone may not be sufficient to address the challenges of managing debt effectively. The very high level of financial satisfaction among working professionals is a significant finding, suggesting that despite the high debt levels, they are generally content with their financial situation. This finding may be attributed to a combination of factors, including a strong sense of financial control, confidence in their ability to manage finances, and a positive outlook on their financial future. However, it is important to recognize that high financial satisfaction may not always reflect a truly secure financial position, especially in the presence of high debt levels. Overall, the very high level of financial well-being among working professionals, despite the high debt level, suggests a complex interplay of factors influencing their financial experiences. While their high savings rate, financial literacy, and financial satisfaction are encouraging, the high debt level

highlights the need for continued attention to debt management strategies and financial planning. By addressing the challenges of high debt levels while nurturing financial literacy and promoting responsible financial practices, organizations, and individuals can help working professionals achieve even greater financial security and well-being. While they appear to be financially knowledgeable and satisfied with their current situation, the high debt levels indicate a potential vulnerability and a need for continued focus on debt management strategies. suggests a remarkable degree of homogeneity in their financial situations and attitudes. Moreover, low standard deviation implies a workforce that shares a similar level of financial security, financial knowledge, and satisfaction with their financial circumstances, potentially leading to a more predictable and consistent approach to financial management. Individuals with higher financial literacy are better equipped to manage their finances, leading to more informed financial decisions and enhanced well-being.

The findings of this study are relevant to existing research that supports the idea that financial well-being refers to the state of having a healthy financial life that includes aspects such as income, savings, debt management, and financial literacy. According to Brügger et al. (2017), financial well-being encompasses the emotional and psychological aspects of financial health, influencing individuals' satisfaction and quality of life. It describes financial well-being as a state that includes both objective and subjective components. Objective components encompass financial literacy, income, assets, and liabilities, whereas subjective components relate to an individual's perceptions and feelings about their financial situation. This duality highlights that financial well-being is not solely based on numerical metrics but also on personal satisfaction and peace of mind regarding financial matters. In addition, financial well-being is greatly influenced by financial knowledge and demographic factors (Mokhtar et al., 2020).

Moreover, in research by Lusardi and Mitchell (2011) it was stated that financial literacy positively influences saving, investment, and borrowing behavior.

Economic mechanisms such as that of saving out of uncertainty come into play, as Maki and Palumbo (2001) asserted that savings rates have been historically higher during recessions than in non-recessions. Countries which characteristically post high savings rate are often associated with better financial stability and low levels of anxiety. As revealed in the findings of Lusardi and Mitchell (2014), it was noted that people who do save more are better handled in case of financial crisis, and this in turn leads to more contentment. In addition, it has been found that financial literacy enhancing educational programs have the potential of improving the financial behaviors of working-class individuals (Fernandes et al., 2014). In addition, Kuknor and Sharma (2017) found that working professionals who hold a more positive attitude toward debt tend to have higher levels of financial well-being. Conversely, individuals who engage in compulsive buying experience financial distress in their behavior, which negatively impacts their financial well-being. Relatively, the study by Delafrooz and Paim (2011) defined financial wellness as a level of financial health that includes satisfaction with material and non-material aspects of one's financial situation and the perception that each individual possesses financial stability. Moreover, Shim et al. (2009) illustrated financial satisfaction as a behavioral indicator resulting in satisfaction or dissatisfaction with financial issues.

These results hold important consequences for both the individuals and organization. Even though the high savings rate and degrees of financial literacy are good signs, the high debt level indicates a tendency towards financial pressure as well as susceptibility. Organizations can be instrumental in enhancing financial well-being by providing programs for financial literacy, debt management resources and support. Information and tools provided by employers can help working professionals make financial decisions, manage their debts and achieve their finances in a responsible manner without having to worry about achieving their targets anytime soon. Ideally, working professionals who manage to save a lot of money and at the same possess high financial literacy should enjoy high levels of financial wellbeing, which entails having control and peace concerning one's

finances. Nonetheless, the level of indebtedness can undermine financial wellbeing with the stress caused having the worst effect in curtailing most plans set for years to come.

To conclude the main points, the research results depict the financial wellbeing of working professionals. They show high levels of savings, financial literacy, and satisfaction; however, the high level of borrowing indicates that there is still a need for financial planning and debt management strategies. Organizations can play a role in enhancing the financial wellbeing of their employees by creating a financial literacy culture and encouraging prudent borrowing behavior, as well as offering debt intervention services. In line with the growing trend on the need for understanding financial wellness, some further studies need to be conducted in its relation as well as to come up with workable measures in the enhancement of financial wellness at the workplace.

Table 4. Level of of Working Professionals' Financial Well-Being (n=250)

Constructs	M	SD	Interpretation
SAVINGS RATE	3.1667	.89707	High
DEBT LEVEL	3.1272	1.07312	High
FINANCIAL LITERACY	3.1126	1.04662	High
FINANCIAL SATISFACTION	3.3200	.47828	Very High
FINANCIAL WELL-BEING	3.3062	.33685	Very High

Note: Interpretation Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Significant Relationship between Working Professionals' Personality Traits and Financial Well-Being

Table 5 explores the significant relationship between working professionals' personality traits and financial well-being.

According to the findings, personality traits and financial well-being have an r-value of 0.55 and a p-value of 0.00. There is a statistically strong positive correlation and also a highly significant relationship between personality traits and financial well-being. This implies that working professionals have conscientiousness and emotional stability, which are conducive to better financial decision-making and outcomes. This strong positive correlation supports the rejection of hypotheses (Ho1), which stated that there is no significant relationship between working professionals' personality traits and financial well-being.

According to the correlation study, the r-value reveals a strong positive correlation, and the p-value also signifies the statistically high significance of this relationship between personality traits and financial well-being, confirming that this relationship is not due to chance and providing compelling evidence for a genuine connection. Based on the data, working professionals should consider the role of personality traits in career development and financial planning, as they may influence both individual performance and overall financial outcomes. It indicates that individuals with certain personality traits are more likely to exhibit positive financial behaviors and achieve greater financial success, while others may face greater challenges in managing their finances effectively.

The statistically strong positive correlation and highly significant relationship between personality traits and financial well-being, rejecting the null hypothesis (Ho1), provide compelling evidence for a direct link between these two constructs. This finding suggests that personality traits are not merely independent factors but actively contribute to, or are influenced by, an individual's financial well-being. This relationship is not merely coincidental but reflects a deeper interplay between internal characteristics and external financial outcomes. The rejection of

the null hypothesis implies that personality traits play a significant role in shaping financial behaviors, decision-making, and, ultimately, financial outcomes. This understanding has significant implications for both individuals and organizations, suggesting that personality traits can be leveraged to promote financial well-being and improve financial outcomes. For instance, individuals with high levels of conscientiousness may be more likely to engage in responsible financial practices, while those with high levels of openness to experience may be more inclined to explore innovative financial strategies. These findings underscore the importance of considering personality traits in the context of financial well-being. By understanding the link between personality and financial outcomes, individuals can gain valuable insights into their own financial behaviors and make informed decisions to enhance their financial well-being. Organizations can also leverage this understanding to develop targeted interventions and support programs tailored to specific personality traits, fostering a more financially secure and satisfied workforce.

This finding aligns with previous research. The study by Furnham & Cheng (2013) indicated the connection between personality traits and financial well-being, highlighting the importance of openness to experience, emotional stability, and trait intellect as factors that strongly influence financial well-being. In addition, the study by Anglim et al. (2020) highlighted the strong relationship between personality and well-being. The environment may still moderate this relationship. Those who are open to new experiences are more likely to seek out financial knowledge, thereby enhancing their financial well-being.

The strong positive correlation and highly significant relationship between personality traits and financial well-being have significant implications for both individuals and organizations. This finding suggests that personality traits are not merely independent factors but actively contribute to, or are influenced by, an individual's financial well-being. This understanding can be leveraged to develop targeted interventions and support programs tailored to specific personality traits, fostering a more financially secure and satisfied workforce. For instance,

individuals can gain valuable insights into their own financial behaviors and make informed decisions to enhance their financial well-being by understanding the link between personality and financial outcomes. In conclusion, the strong positive correlation and highly significant relationship between personality traits and financial well-being provide compelling evidence for a direct link between these two constructs. This finding underscores the importance of considering personality traits in the context of financial well-being, suggesting that personality can be both a driver and a consequence of financial outcomes. By understanding this complex relationship, individuals and organizations can develop strategies and interventions to promote financial well-being and improve financial outcomes for all.

Table 5. Significant Relationship between Working Professionals' Personality Traits and Financial Well-Being (n=250)

Variable	r-value	P-value	Interpretation
Personality Traits and Financial Well-being	.553**	0.000	Strong Positive Correlation/Highly Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)

Significant Relationship between Working Professionals' Money Attitude and Financial Well-Being

Table 6 presents the relationship between working professionals' attitudes toward money and financial well-being. The data highlights a weak positive correlation between these two variables, emphasizing the importance of financial satisfaction for overall well-being.

The data shows that personality traits and financial well-being have an r-value of 0.103 and a p-value of 0.104. According to these findings, there is statistically no significant relationship between working professionals' attitudes toward money and financial well-being, but there is a weak positive correlation. This weak positive correlation supports the acceptance of hypotheses (Ho2) that there is no significant relationship between working professionals' money attitudes and financial well-being.

The r-value indicates a weak positive correlation, and no significant p-value strengthens the idea that the observed correlation is likely due to chance rather than a true relationship or a meaningful connection. Based on the available data, working professionals' money attitudes may play a minor role in financial outcomes; they are not a primary driver of financial well-being. Further research on money attitudes is needed to explore this relationship more thoroughly and determine if there are specific money attitudes that are more strongly associated with positive. The finding of a weak positive correlation between working professionals' money attitude and financial well-being, while not statistically significant, suggests a subtle and complex relationship between these two constructs. This weak correlation, while not strong enough to definitively establish a causal link, hints at a possible association between an individual's beliefs and feelings about money and their overall financial well-being. This finding, while not conclusive, adds nuance to the understanding of financial well-being, suggesting that money attitude plays a role, albeit a minor one, in shaping financial outcomes. The acceptance of the null hypothesis (Ho2), stating that there is no significant relationship between working professionals' money attitude and financial well-being, implies that other factors may play a more dominant role in determining financial outcomes.

This finding suggests that while money attitude may contribute to an individual's financial well-being, it is not the sole or even the primary determinant. Other factors, such as income, expenses, financial literacy, and access to financial resources, likely exert a stronger influence on an individual's financial situation.

This finding highlights the need for a multi-faceted approach to understanding financial well-being. While money attitude may play a role, it is not the sole predictor of financial outcomes. Focusing on other factors, such as promoting financial literacy, providing access to financial resources, and addressing issues related to income inequality, may be more effective in promoting financial well-being among working professionals. This also underscores the importance of a holistic approach that considers the interplay of various factors, including personality, financial knowledge, and access to resources, in shaping financial outcomes.

Despite having a moderate positive correlation, some studies have no significant relationship between money attitude and financial well-being among working professionals. For example, in a study by Joo and Grable (2004), it was noted that money attitudes had an impact on a range of behavioral factors, but their overall financial well-being was not directly predicted by the money attitudes. This means that an individual may have a healthy attitude towards money but still have a poor financial standing due to outside factors particularly the state of the economy at that moment or even personal issues. On the contrary, it has also been observed that the money attitude-financial well-being nexus is not simple. For example, benefiting from a positive money attitude will not guarantee positive financial outcomes in case other burn factors like financial education and economic climate are not supporting (Furnham & Argyle, 1998). Lastly, Sabri et al. (2020) investigated what contributes to the financial well-being of the employees, and concluded that money attitude helped most in satisfying the current and future financial needs of the employees.

While a weak positive correlation exists between money attitude and financial well-being among working professionals, this relationship is not statistically significant. While a positive mindset towards money may contribute to better financial outcomes, it is not a definitive predictor of financial success. The lack of a significant relationship between working professionals' money attitude and

financial well-being, despite a weak positive correlation, has significant implications for both individuals and organizations. This finding suggests that while money attitude may play a role in shaping financial outcomes, it is not the primary determinant. This understanding emphasizes the need to focus on other factors, such as promoting financial literacy, providing access to financial resources, and addressing issues related to income inequality to effectively improve financial well-being. Organizations can play a crucial role in promoting financial literacy, providing financial resources, and creating a supportive environment that empowers working professionals to make informed financial decisions and achieve their financial goals.

In conclusion, the findings suggest a complex interplay of factors influencing financial well-being, with money attitude playing a relatively minor role. While a weak positive correlation exists, the lack of a significant relationship underscores the importance of a multi-faceted approach that considers the interplay of various factors, including personality, financial knowledge, and access to resources, in shaping financial outcomes. By focusing on these broader factors, individuals and organizations can work towards creating a more equitable and supportive financial landscape for working professionals, ultimately contributing to greater financial security and well-being. Other factors, such as financial knowledge, behavior, and external circumstances, likely play a more significant role in determining financial well-being. Therefore, focusing solely on fostering positive money attitudes may not be sufficient to improve financial outcomes for working professionals.

Table 6. Significant Relationship between Working Professionals' Money Attitude and Financial Well-Being (n=250)

Variable	r-value	p-value	Interpretation
Attitude Towards Money and Financial Well-being	.103	.104	Weak Positive Correlation/No Significant Relationship

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

*2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)*

Significant Difference between Working Professionals' Financial Well-Being when grouped according to Profile

Table 7 presents the significant differences between working professionals' financial well-being when grouped according to Profile. The data shows that when working professionals' financial well-being is grouped according to gender with an R-value of 2.4 and p-value of 0.11, status with an R-value of 0.59 and p-value of 0.55, and occupation with r-value 1.4 and p-value 0.11, it has no significant differences. However, the data shows that when working professionals' financial well-being is grouped to educational level with r-value of 3.9 and p-value 0.02, there is a significant difference. This result supports the acceptance of hypotheses (Ho3) which stated that there is no significant difference between working professionals' financial well-being when grouped to gender, status, and occupation but it also supports the rejection of hypotheses (Ho3) which stated that there is no significant difference between working professionals' financial well-being when grouped to its educational level.

The f-value and p-value of gender, status, and occupation indicate no significant differences between working professionals' financial well-being when

grouped according to Profile. These factors do not play a major role in determining financial outcomes for working professionals. However, there is a significant difference in the f-value and p-value of educational level between working professionals' financial well-being when grouped according to Profile. This implies that access to quality education, particularly in financial literacy and management, is a key driver of financial success. In implementation, this means that findings emphasize the need for policies and initiatives that promote equal access to quality education, particularly for individuals seeking to improve their financial prospects. Investing in education empowers individuals from all backgrounds to achieve greater financial security and well-being.

The findings supported by Porter and Garman (Porter et al., 1993) who studied the effect of demographic factors such as gender, ethnicity, education, employment status, and dependents, along with income and wealth perceived attributes like income and wealth and gauged the attributes of financial well-being. It proved that the demographic factors have an impact on financial well-being. In addition, according to Brüggén et al. (2017), financial well-being is the perception of being able to preserve present and expected aspirations for living standards and financial freedom. Financial well-being refers to an objective and subjective concept where it contributes to an individual's evolution of his/her current financial condition Vosloo et al. (2014).

The findings regarding the lack of significant differences in financial well-being based on gender, status, and occupation, while seemingly counterintuitive, highlight the complex interplay of factors influencing financial outcomes. This finding suggests that these demographic variables may not be the primary drivers of financial well-being, implying that other factors, such as financial literacy, access to resources, and individual financial behaviors, exert a stronger influence. However, the significant difference in financial well-being based on educational level underscores the critical role of education in shaping financial outcomes. This finding suggests that educational attainment provides individuals with the

knowledge, skills, and networks necessary to navigate the financial landscape effectively, leading to greater financial security and well-being. Therefore, efforts to improve financial well-being should focus on increasing access to financial education and promoting financial literacy programs, especially for those with lower levels of education. However, the significant impact of educational level highlights the importance of investing in education and skills development for enhancing financial security.

Furthermore, there are connections between socio-demographic factors like gender, age, education, income, status, and financial literacy. Specifically, individuals with lower financial literacy scores are more likely to be female, young or old, less educated, underemployed, living in rural areas, and lacking experience in complex financial literacy. This underscores the need for tailored educational strategies to enhance financial literacy across different demographic groups. In conclusion, the findings reveal a complex and nuanced picture of financial well-being among working professionals. While gender, status, and occupation do not appear to significantly influence financial outcomes, educational level emerges as a critical factor. This finding underscores the importance of promoting financial literacy and access to education as key strategies for improving financial well-being across all demographics. By investing in education and promoting financial literacy, individuals and organizations can contribute to a more equitable and financially secure society for all.

Table 7. Significant Differences between Working Professionals' Financial Well-Being when grouped according to Profile (n=250)

Variable	r-value	p-value	Interpretation
Gender	2.482	.116	No Significant Difference
Status	.593	.553	No Significant Difference
Educational Level	3.948	.021	There is Significant Difference
Occupation	1.429	.114	No Significant Difference

Note: Dependent Variable: Financial Well-being

CONCLUSION AND RECOMMENDATIONS

Summary

This study looked into the personality traits, money attitude, and financial well-being among working professionals. The main objective of this proposal was to investigate how an individual's personality traits and money attitudes influence their financial well-being in the context of working professionals. The study sought to gain a thorough understanding of how these variables interact and impact one's financial situation, especially for working professionals. The researchers utilized the descriptive correlational design in this study, gathering data from 250 working professionals residing in Ozamiz City using a simple random sampling technique. Throughout the study, the collected data were tallied, evaluated, and analyzed using statistical methods such as mean and standard deviation, frequency and percentage, Pearson correlation coefficient, and the T-test Analysis of Variance. The findings of this study underscore the significance of Personality Traits, Money Attitude, and Financial Well-being of Working Professionals.

Findings

1. The data shows that most respondents are female, married, hold master's degrees, and work as professional teachers.
2. The study found that the majority of working professionals have a high level of personality traits, including a high level of conscientiousness and extraversion and a very high level of openness to experience, agreeableness, and neuroticism.
3. The study found that the majority of working professionals have a high money attitude, high financial knowledge, and a very high level of material value and financial responsibility.
4. The study found that the majority of working professionals have a very high level of financial well-being, a high savings rate, debt levels, financial literacy, and financial satisfaction.

5. There is a strong positive correlation and highly significant relationship between personality traits and financial well-being among working professionals.
6. There is no significant relationship between working professionals' money attitude and financial well-being, but there is a weak positive correlation between the two variables.
7. There are no significant differences in working professionals' financial well-being when grouped by gender, status, and occupation. However, there is a significant difference in working professionals' financial well-being when grouped by educational level.

Conclusion

1. The majority of respondents are female, married, hold master's degrees, and work as professional teachers.
2. The study revealed that working professionals exhibit a strong presence of diverse personality traits, particularly high levels of conscientiousness and extraversion, and very high levels of openness to experience, Agreeableness, and neuroticism.
3. The study found that working professionals generally demonstrate a strong financial mindset characterized by high levels of financial knowledge, material values, and financial responsibility.
4. Despite a high debt level, the study found that working professionals exhibit a high level of financial well-being, characterized by high savings rates, financial literacy, and very high financial satisfaction.
5. The researchers reject the study's H01, which indicates a strong positive correlation and highly significant relationship between personality traits and the financial well-being of working professionals.
6. The researchers accept the study's H02, which indicates no significant relationship between working professionals' money attitudes and financial well-being.

7. The researchers accept the study's H03 when grouped by gender, status, and occupation but rejected the H03 when grouped by educational level.

Recommendations

Based on the conclusions drawn from this study, here are some recommendations for further research:

1. Develop targeted financial literacy programs for working professionals with a focus on debt management.
2. Promote Financial Literacy programs tailored to specific personality traits.
3. Prioritize educational attainment and financial literacy for improved financial well-being.

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APPENDIX A
Survey Questionnaire (Blank)

DEMOGRAPHIC PROFILE

Directions: Read each statement carefully and tick your answers on the corresponding checkbox.

For open-ended questions, please write your answers.

1. Age: _____

2. Gender:

- ☐ Male
- ☐ Female

3. Status:

- ☐ Single
- ☐ Married
- ☐ Widow

4. Educational Level:

- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Doctoral Degree

5. Occupation:

6. Monthly Income:

- ☐ Below PHP 50,000
- ☐ PHP 50,000 – PHP 100,000
- ☐ PHP 100,000 above

RESPONDENTS PERSONALITY TRAITS

Adapted questionnaire from Smith (2018)

Directions: Read each statement and please write a check mark (/) on the columns that contains your answer. Be guided by the following scale: 4= Strongly Agree, 3= Agree, 2= Disagree, 1= Strongly Disagree

INDICATORS	RESPONSES			
A. Openness to Experience	4	3	2	1
1. I actively seek out new experience and challenges.				
2. I enjoy exploring different ideas and perspectives.				
3. I am open-minded and receptive to new information.				
4. I embrace change and adapt easily to new situations.				
5. I am creative and enjoy expressing myself through various forms.				
B. Conscientiousness				
1. I am highly organized and keep my tasks and responsibilities in order.				
2. I am diligent and consistently put in effort to achieve my goals.				
3. I am reliable and always follow through on my commitments.				
4. I pay close attention to details and strive for accuracy.				
5. I work hard and take pride in my accomplishments.				
C. Extraversion				
1. I thrive in social situations and enjoy being around people.				
2. I am outgoing and easily strike up conversations with strangers.				
3. I feel energized and enthusiastic in group settings.				
4. I enjoy being the center of attention and being in the spotlight.				

5. I am comfortable expressing my opinions and thoughts in public.				
D. Agreeableness				
1. I am genuinely concerned about other's well-being and try to help whenever possible.				
2. I am cooperative and enjoy collaborating with others.				
3. I am empathetic and understanding towards others' feelings.				
4. I value harmony and try to avoid conflicts.				
5. I am kind and considerate towards others, even in challenging situations.				
E. Neuroticism				
1. I tend to experience strong emotions and mood swings.				
2. I often worry about future uncertainties and potential negative outcomes.				
3. I am prone to feeling anxious or nervous in stressful situations.				
4. I am highly sensitive to criticism and negative feedback.				
5. I find it challenging to bounce back quickly from setbacks or disappointments.				

PARTICIPANTS ATTITUDE TOWARDS MONEY

Adapted questionnaire from Morrin (2021), Kasser (2021) and Smith (2022)

Directions: Read each statement and please write a check mark (/) on the columns that contains your answer. Be guided by the following scale: 4= Strongly Agree, 3= Agree, 2= Disagree, 1= Strongly Disagree

INDICATORS	RESPONSES			
A. Financial Knowledge	4	3	2	1
1. I believe that saving money is important for my financial future.				
2. I enjoy investing and exploring different financial opportunities.				
3. I consider money as a tool for achieving my long-term goals.				

4. I am comfortable discussing financial matters with others.				
5. I feel anxious about taking financial risks.				
B. Material Values				
1. Believe that money and possessions are important indicators of success.				
2. I often compare myself to others based on the things they own.				
3. I feel a sense of accomplishment when I acquire expensive items.				
4. I am willing to go into debt to acquire the latest gadgets or luxury items.				
5. I prioritize purchasing material goods over experiences or personal development.				
C. Financial Responsibility				
1. I constantly pay my bills on time.				
2. I carefully track my expenses and create a budget.				
3. I prioritize saving money for emergencies and future goals.				
4. I take steps to reduce my debt and manage it responsibly.				
5. I make informed financial decisions based on my long-term financial goals.				

PARTICIPANTS FINANCIAL WELL-BEING

Adapted questionnaire from O'Neill (2020), Dwyer (2020), Smith (2022) and Thompson (2024)

Directions: Read each statement and please write a check mark (/) on the columns that contains your answer. Be guided by the following scale: 4= Strongly Agree, 3= Agree, 2= Disagree, 1= Strongly Disagree

INDICATORS	RESPONSES			
A. Savings Rate	4	3	2	1
1. I feel financially secure due to my current savings rate.				

2. I believe that increasing my savings rate is crucial for my long-term financial well-being.				
3. I am satisfied with the level of my current savings rate.				
4. I feel anxious about my financial future if I do not maintain a consistent savings rate.				
5. I am confident that my savings rate aligns with my financial goals.				
B. Debt Level				
1. I feel confident about my current financial situation.				
2. I am satisfied with the level of financial stability I have achieved.				
3. I feel secure about my financial future.				
4. I have a sense of control over my financial decisions and outcomes.				
5. I am optimistic about my financial prospects in the long term.				
C. Financial Literacy				
1. I feel confident in my understanding of basic financial concepts, such as budgeting, saving, and investing.				
2. I actively seek out financial information and resources to enhance my financial knowledge.				
3. I am knowledgeable about the different types of financial products and services available to me.				
4. I am able to effectively evaluate and compare financial options before making decisions.				
5. I am empowered to make informed financial choices that align with my long-term goals.				
D. Financial Satisfaction				
1. I am satisfied with the level of financial security I have.				
2. I feel a sense of accomplishment in managing my personal finances.				
3. I am content with my financial situation compared to others in my age group.				
4. I am satisfied with the balance between my income and expenses.				
5. Overall, I feel satisfied with my financial well-being.				

APPENDIX B
SAMPLE FILLED-OUT QUESTIONNAIRE

RESPONDENTS DEMOGRAPHIC PROFILE QUESTIONNAIRE

Directions: Read each statement carefully and tick your answers on the corresponding checkbox. For open-ended questions, please write your answers.

1. Age: 52

2. Gender:

- ☐ Male
☒ Female

3. Status:

- ☒ Single
☐ Married
☐ Widow

4. Educational Level:

- ☒ Bachelor's Degree
☐ Master's Degree
☐ Doctoral Degree

5. Occupation: LGU

6. Monthly Income:

- ☒ Below PHP 50,000
☐ PHP 50,000 – PHP 100,000
☐ PHP 100,000 above

RESPONDENTS PERSONALITY TRAITS

Adapted questionnaire from Smith (2018)

Directions: Read each statement and please write a check mark (/) on the columns that contains your answer. Be guided by the following scale: 4= Strongly Agree, 3= Agree, 2= Disagree, 1= Strongly Disagree

INDICATORS	RESPONSES			
	4	3	2	1
A. Openness to Experience				
1. I actively seek out new experience and challenges.		/		
2. I enjoy exploring different ideas and perspectives.		/		
3. I am open-minded and receptive to new information.		/		
4. I embrace change and adapt easily to new situations.			/	
5. I am creative and enjoy expressing myself through various forms.			/	
B. Conscientiousness				
1. I am highly organized and keep my tasks and responsibilities in order.	/			
2. I am diligent and consistently put in effort to achieve my goals.		/		
3. I am reliable and always follow through on my commitments.		/		
4. I pay close attention to details and strive for accuracy.		/		
5. I work hard and take pride in my accomplishments.		/		
C. Extraversion				
1. I thrive in social situations and enjoy being around people.			/	
2. I am outgoing and easily strike up conversations with strangers.			/	
3. I feel energized and enthusiastic in group settings.			/	
4. I enjoy being the center of attention and being in the spotlight.				/
5. I am comfortable expressing my opinions and thoughts in public.				/

D. Agreeableness				
1. I am genuinely concerned about other's well-being and try to help whenever possible.		/		
2. I am cooperative and enjoy collaborating with others.		/		
3. I am empathetic and understanding towards others' feelings.		/		
4. I value harmony and try to avoid conflicts.	/			
5. I am kind and considerate towards others, even in challenging situations.		/		
E. Neuroticism				
1. I tend to experience strong emotions and mood swings.	/			
2. I often worry about future uncertainties and potential negative outcomes.		/		
3. I am prone to feeling anxious or nervous in stressful situations.	/			
4. I am highly sensitive to criticism and negative feedback.	/			
5. I find it challenging to bounce back quickly from setbacks or disappointments.		/		.

RESPONDENTS ATTITUDE TOWARDS MONEY

Adapted questionnaire by Morrin (2021), Kasser (2021) and Smith (2022)

Directions: Read each statement and please write a check mark (/) on the columns that contains your answer. Be guided by the following scale: 4= Strongly Agree, 3= Agree, 2= Disagree, 1= Strongly Disagree

INDICATORS	RESPONSES			
	4	3	2	1
A. Financial Knowledge				
1. I believe that saving money is important for my financial future.	/			
2. I enjoy investing and exploring different financial opportunities.		/		
3. I consider money as a tool for achieving my long-term goals.		/		
4. I am comfortable discussing financial matters with others.	/			
5. I feel anxious about taking financial risks.		/		
B. Material Values				
1. Believe that money and possessions are important indicators of success.			/	
2. I often compare myself to others based on the things they own.			/	
3. I feel a sense of accomplishment when I acquire expensive items.			/	
4. I am willing to go into debt to acquire the latest gadgets or luxury items.				/
5. I prioritize purchasing material goods over experiences or personal development.				/
C. Financial Responsibility				
1. I constantly pay my bills on time.	/			
2. I carefully track my expenses and create a budget.		/		
3. I prioritize saving money for emergencies and future goals.		/		
4. I take steps to reduce my debt and manage it responsibly.		/		
5. I make informed financial decisions based on my long-term financial goals.		/		

RESPONDENTS FINANCIAL WELL-BEING

Adapted questionnaire by O'Neill (2020), Dwyer (2020), Smith (2022) and Thompson (2024)

Directions: Read each statement and please write a check mark (/) on the columns that contains your answer. Be guided by the following scale: 4= Strongly Agree, 3= Agree, 2= Disagree, 1= Strongly Disagree

INDICATORS	RESPONSES			
	4	3	2	1
A. Savings Rate				
1. I feel financially secure due to my current savings rate.			/	
2. I believe that increasing my savings rate is crucial for my long-term financial well-being.		/		
3. I am satisfied with the level of my current savings rate.			/	
4. I feel anxious about my financial future if I do not maintain a consistent savings rate.			/	
5. I am confident that my savings rate aligns with my financial goals.			/	
B. Debt Level				
1. I feel confident about my current financial situation.			/	
2. I am satisfied with the level of financial stability I have achieved.			/	
3. I feel secure about my financial future.			/	
4. I have a sense of control over my financial decisions and outcomes.		/		
5. I am optimistic about my financial prospects in the long term.		/		
C. Financial Literacy				
1. I feel confident in my understanding of basic financial concepts, such as budgeting, saving, and investing.			/	
2. I actively seek out financial information and resources to enhance my financial knowledge.		/		
3. I am knowledgeable about the different types of financial products and services available to me.			/	

4. I am able to effectively evaluate and compare financial options before making decisions.		/		
5. I am empowered to make informed financial choices that align with my long-term goals.			/	
D. Financial Satisfaction				
1. I am satisfied with the level of financial security I have.			/	
2. I feel a sense of accomplishment in managing my personal finances.		/		
3. I am content with my financial situation compared to others in my age group.		/		
4. I am satisfied with the balance between my income and expenses.		/		
5. Overall, I feel satisfied with my financial well-being,		/		

APPENDIX C

SAMPLING COMPUTATION



Sample size calculator

What margin of error can you accept?
5% is a common choice

What confidence level do you need?
Typical choices are 90%, 95%, or 99%

What is the population size?
If you don't know, use 20000

What is the response distribution?
Leave this as 50%

Your recommended sample size is

5 %

95 %

40323

50 %

382

The margin of error is the amount of error that you can tolerate. If 90% of respondents answer yes, while 10% answer no, you may be able to tolerate a larger amount of error than if the respondents are split 50-50 or 45-55.
Lower margin of error requires a larger sample size.

The confidence level is the amount of uncertainty you can tolerate. Suppose that you have 20 yes-no questions in your survey. With a confidence level of 95%, you would expect that for one of the questions (1 in 20), the percentage of people who answer yes would be more than the margin of error away from the true answer. The true answer is the percentage you would get if you exhaustively interviewed everyone.
Higher confidence level requires a larger sample size.

How many people are there to choose your random sample from? The sample size doesn't change much for populations larger than 20,000.

For each question, what do you expect the results will be? If the sample is skewed highly one way or the other, the population probably is, too. If you don't know, use 50%, which gives the largest sample size. See below under **More information** if this is confusing.

This is the minimum recommended size of your survey. If you create a sample of this many people and get responses from everyone, you're more likely to get a correct answer than you would from a large sample where only a small percentage of the sample responds to your survey.

Online surveys with **Vovici** have completion rates of 66%!

Alternate scenarios

With a sample size of	100	200	300	With a confidence level of	90	95	99
Your margin of error would be	9.79%	6.92%	5.64%	Your sample size would need to be	270	382	665

Save effort, save time. **Conduct your survey online with Vovici.**

APPENDIX D

INFOERMED CONSENT



Ozamiz City

College of Business and Management



INFORMED CONSENT FORM (PORMA SA NASABTAN NGA PAGTUGOT)

Researcher/Investigator (Nagtuon): Elma Jane S. Mutia

Name (Ngalan): Kendra Cabalit

Course: Bachelor of Science in Business Administration

College: Business and Management

Email / Contact Number: kendracabalit@gmail.com / 0970-447-1148

**Thesis Title: FINANCIAL EDUCATION ON INDIVIDUALS' INVESTMENT
BEHAVIOR AND SCAM AWARENESS FOR ONLINE BET
GAMES AMONG WORKING YOUNG ADULTS**

PART I. INFORMATION SHEET	
Introduction (Pasiuna)	Good day! I am Elma Jane S. Mutia, the principal researcher of the study entitled "Personality Traits, Money Attitude and Financial Well-Being among Working Professionals" I am an undergraduate student under the program Bachelor of Science in Business Administration at Misamis University in Ozamiz City. I am to conduct the research with working late adults as respondents. In this vein, I am respectfully seeking your voluntary participation, being qualified to give your informed consent to take part in this study. Before you decide whether to participate or not in this study, please read the succeeding information about the study and feel free to ask questions anytime should there be anything you do not understand or want to clarify. If you agree to answer the interview, you will be asked to affix your name and signature on this form for which you will be given a copy.

	<i>(Maayong adlaw! Ako si Elma Jane S. Mutia, ang nagpahigayon sa pagtuon kabahin sa “Personality Traits, Money Attitude and Financial Well-Being among Working Professionals” Ako usa ka estudyante sa Bachelor of Science in Business Administration Major in Financial Management sa Misamis University, Ozamis City. Ako nagapili kanimo isip participante nga maoy mutubag sa gikinahagnglang impormasyon niining gihimong pagtuon. Ako matinahurong naghangyo sa inyong bulontaryo nga pag-apil niini nga pagtuon. Gikinahanglan nga ikaw naa sa saktong edad ug naay kakayahan nga mohatag sa pagtugot aron makaapil niini nga pagtuon. Sa dili pa ka mohukom sa pag-tubag sa questonnaires, palihug sa pagbasa sa mga impormasyon sa ubos ug gawasnon ka nga makapangutana kon adunay wala nimo nasabtan o gusto nimong iklaro. Kung motugot ka sa pagahimoon nga interview, papirmahon ka niini nga porma ug tagaan usab ka ug imong kaugalingong kopya.)</i>
Purpose (Katuyoan)	The purpose of this study is to explore the significant relationship between personality traits, money attitude and financial well-being among working professionals in Ozamis City. This research study can provide recommendations for policymakers and educators to design effective financial education programs that can contribute to long-term growth of the society. <i>(Ang katuyoan niini nga pagtuon mao ang pag-imbestigar sa pagka-epektibo sa pinansyal nga edukasyon sa pagpauswag sa pamatasan sa pagpamuhunan ug pagkahibalo sa scam sa mga nagtrabaho na mga batan-on, partikular kining nagafocus sa ilang pag-apil sa mga online bet games sa Ozamis City. Kini nga pagtuon sa makahatag og mga rekomendasyon alang sa mga magbabalaud ug mga magtutudlo sa pagdesinyo sa epektibo nga pinansyal nga mga programa sa edukasyon nga makatampo sa dugay nga pagtubo sa katilingban.)</i>

Type of Research Intervention <i>(Matang sa Interbensyon sa Pagtuon)</i>	This study will be conducted through a modified and adopted research questionnaires. The gathering of data will be conducted in person. <i>(Kini nga pagtuon himuon pinaagi sa usa ka giusab ug gisagop nga mga pangutana sa panukiduki. Ang pagkolekta sa datos ipahigayon sa personal.)</i>
Selection of Participants <i>(Pagpili sa mga Partisipant)</i>	This study will select 382 respondents. The selection is based on the following inclusion criteria: (1) must be currently employed as working professionals (private or public) in Ozamiz City; (2) they must have at least 3 years of professional work experience; (3) must between ages 25-60 years old; (4) must have an income level of below 50,000 to 100,000 above; (5) must agree to voluntarily take part in the study. <i>(Kini nga pagtuon mopili ug 382 ka respondents. Ang pagpili gibase sa mosunod nga mga kriterya sa paglakip: kinahanglan nga karon nagtrabaho isip mga propesyonal sa Ozamiz City; (2) kinahanglan nga sila may tulo na katuig nga propesyonal nga nay eksperyensya sa trabaho; (3) kinahanglan nga sila naga edad gikan 25-60 ka tuig; (4) kinahanglan nga nay income gikan 50,000 paubos hangtud 100,000 pataas; (5) kinahanglan nga sila nagatugot nga mo apil sa pagtuon.</i>
Voluntary Participation <i>(Boluntaryo nga Partisipasyon)</i>	Your participation has to be voluntary and will not affect your situation or status in any way, including your relationship with the researcher. You are free to decide if you will take part or not. If you decide to participate, you are free not to answer any questions that you do not prefer to answer. <i>(Boluntaryo ang imong pag-apil ug kini dili makaapekto sa imong sitwasyon o estado apil na imong relasyon sa nagtuon. Gawasnon ka nga modesisyon kung kung moapil ka niini nga pagtoon o dili. Kung mo-desisyon ka nga moapil,</i>

	<i>gawasnon ka nga dili motubag sa bisan asa nga pangutana nga dili nimo gusto nga tubagon.)</i>
Procedure (Pamaagi)	The distribution and retrieval of the questionnaires will be done in the area in, and the researcher will personally distribute and retrieve the research instruments. To ensure your understanding of the statements indicated in the questionnaires, the statements will be translated into the Bisayan language. In case you will have questions, such will be answered fully. The respondents will be given ample time to complete the questionnaires. The researcher will get your responses for data analysis and interpretation. The information and data provided by you as a respondent will be utilized for this study alone and will be treated with the utmost confidentiality. <i>(Ang pag-apod-apod sa questionnaires pagabuhaton sa lugar kung aha ka, ug ang nagtuon ang personal nga mohatag ug mokuha pagbalik sa mga instrumento sa pagtuon. Aron masiguro ang imong pagsabot sa mga pahayag sa questionnaires, ang mga pahayag kay hubaron sa Binisaya nga pinulungan. Kung ugaling adunay kay mga pangutana, tubagon kini sa hingpit).</i> <i>(Ang mga respondente pagahatagan og igong panahon sa pagtubag sa questionnaires. Ang nagtuon mokuha sa mga tubag sa mga respondente para sa pag-analisa sa datos ug para sa interpretasyon. Ang mga impormasyon ug datos nga makuha gikan kanimo isip respondente gamiton lamang niining pagtuon ug hatagan og tumang pag-ampingan aron dili mabutyag.)</i>
Duration (Gidugayon)	Answering the questionnaires will last for 10 to 15 minutes. <i>(Ang pagtubag sa questionnaires mo kabat sa 10 ngadto sa 15 minutos).</i>

Risks and Discomforts <i>(Risiko ug Kahasol)</i>	The respondents will be protected from physical, social, or economic risks. In case the items in the questionnaires are too personal and make you feel uncomfortable, you may decline to answer any or all questions and may terminate your involvement at any time you choose. <i>(Ang mga partisipante ginaprotektahan sa pisikal, sosyal o ekonomikanhong risiko. Kung pananglitan adunay mga pangutana nga personal ra kaayo o kung dili ka komportable, mamahimong dili ka motubag o mobalibad sa pagtubag sa bisan asa o sa tanang mga pangutana ug moatras sa pag-apil sa bisan unsang panahon nga imong gusto.)</i>
Benefits <i>(Kaayohan)</i>	This study is beneficial to you because the researcher may be able to provide an understanding of the relationship between an individual's financial education, investment behavior, and scam awareness. Thus, your responses shall be highly valued being deemed important in the field of financial management. <i>(Kini nga pagtuon makapahimo kanimo paghatag og katin-awan o pagpasabot kabahin sa relasyon tali sa pinansyal nga edukasyon sa usa ka indibidwal, pamatasan sa pagpamuhunan, ug pagkahibalo sa scam. Ang imong mga tubag hatagan og dakong bili nga giisip nga importante sa linya sa pagtuon sa pagdumala sa ospital).</i>
Reimbursements <i>(Hulip nga bayad)</i>	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, a small token of appreciation in the form of a light snack may be provided during the gathering of the research data. <i>(Wala kay magasto sa imong pag-apil niini nga pagtuon ug dili usab ka bayaran ug kwarta sa imong pag-apil niini nga pagtuon. Apan adunay ginagmay nga pameryenda nga pwede mahatag sa panahon sa pagkuha sa mga datos).</i>

Confidentiality of Data (<i>Pag-amping sa Datos</i>)	Only the researcher will have access to the information and responses of the participants. The personal identifying information of the participants will only be used for research analysis and will be treated with the utmost confidentiality. During the study, all data will be kept in a locked, secure filing cabinet, which will be discarded 6 months after the publication of the results. <i>(Ang nagtuon lamang ang makakita sa mga impormasyon ug tubag sa mga respondente. Ang mga datos nga makuha i-analisa ug hatagan og tumang pag-amping aron dili ibutyag. Sa panahon sa pagtuon, ipahimutang sa usa ka selyadong aparador ang tanang datos nga pagagub-on human sa 6 kabulan gikan sa pag-publisa sa resulta.)</i>
Sharing of Findings (<i>Pagpaambit sa Nakaplagan</i>)	The results of this study will be presented during the thesis final defense of the researcher. Also, the research findings may be shared through publications and conferences with the assurance that the identities of the respondents will remain confidential. A printed copy of the completed study will be provided to the participants. <i>(Ang mga resulta niini nga pagtuon ipresenta sa panahon sa final defense sa thesis sa nagtuon. Ang mga nakaplagan sa pagtuon posible nga ipaambit pinaagi sa mga publications ug conferences nga adunay kapanigurohan nga dili mabutyag ang pagkatawo sa mga partisipante. Pagahatagan og isa ka giimprinta nga kopya sa kumpleto nga pagtuon ang mga partisipante.)</i>
Rights to Refuse or Withdraw (<i>Katungod sa Pagpalibabad o Pag-undang</i>)	You are free to withdraw or terminate participation at any stage of the study, without the need to give any reason. You will not be penalized in case of termination of participation.

	<i>(Gawasnon ka nga moatras or moundang sa pag-apil sa bisan asa nga punto sa pagtuon nga dili na magkinahanglan pa ug rason. Dili ka ipamulta sa pag-atras o pag-undang.)</i>
Who to Contact (Kinsa ang Kontakon)	Should there be any queries as a respondent, you can contact the researcher through the following details: <i>(Kung adunay mga pangutana, mahimo nga mokontak pinaagi aning mga detalye:)</i> Name of the Researcher (Ngalan sa Nagtuon): Elma Jane S. Mutia Cellphone Number/s: 0965-523-9461 E-mail add: mutiaelmajane23@gmail.com STATEMENT BY THE RESEARCHER (PAGPADAYAG SA NAGTUON) I will read the Information sheet to the potential respondent. With the best of my ability, I make sure that the respondent will understand the statements of the questionnaires. <i>(Akong pagabasahon ang mga nasulat niining Information Sheet ngadto sa potensyal nga respondent. Kutob sa akong mahimo siguroon nako nga masabtan sa respondent ang mga pahayag sa questionnaires.)</i> I can assure that the participant will be given an opportunity to ask questions about the study, and all the questions raised will be answered fully. I can likewise assure that the participant will not be coerced into giving consent that must be free and voluntary.

	<i>(Gisiguro ko nga ang partisipante mahatagan og panahon sa pagpangutana kabahin niining pagtuon og ang tanang pangutana nga iyang gihatag matubag sa hingpit. Siguroon ko usab ang maong partisipante dili mapugos sa paghatag sa pagtugot nga kinahanglan nga gawasnon og boluntaryo.)</i> A copy of this Informed Consent Form will be provided to the participant. <i>(Ang kopya sa niining Informed Consent Form ihatag ngadto sa respondent.)</i> Print Name of Researcher (Ngalan sa Nagtuon): <u>ELMA JANE S. MUTIA</u>
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PART II. CERTIFICATE OF CONSENT

This research entitled “Personality Traits, Money Attitude and Financial Well-Being among Working Professionals” by Elma Jane S. Mutia, Edelyn A. Ramos, Jules Avy G. Baquita and John Mark m. Manggas, with the aim of gathering information and data pertaining to the personality traits, money attitude and financial well-being among working professionals in Ozamiz City, has been presented and explained to me clearly. Since the study involves working young adults, I am chosen as one of the participants.

(Kini nga pagtuon gititulohan, “Personality Traits, Money Attitude and Financial Well-Being among Working Professionals” ni Elma Jane S. Mutia, Edelyn A. Ramos, Jules Avy G. Baquita and John Mark M. Manggas, nga adunay tumong sa pagkuha og impormasyon ug datos kabahin sa personality traits, money attitude and financial well-being among working professionals in Ozamiz City. Tungod kay ang pagtuon kay kabahin sa mga nagtrabaho nga mga young adult, ako napilian isip usa sa mga partisipante.

I have read the foregoing Informed Consent Form, or it has been read to me. I had the opportunity to ask questions, which were subsequently answered fully. I consent voluntarily to be a participant of this study.

(Akong nabasa ang nauna nga Informed Consent Form, o gibasa kini kanako. Natagaan ako og higayon nga makapangutana nga natubag sa hingpit. Ako mosugot nga boluntaryo nga mahimong participant sa niining pagtuon.)

Print Name of Participant (Ngalan sa Partisipante):_____

Signature of Participant (Pirma sa Partisipante): _____

Date: [MM/DD/YYYY]_____

If Illiterate (Kung dili makasulat ug makabasa)

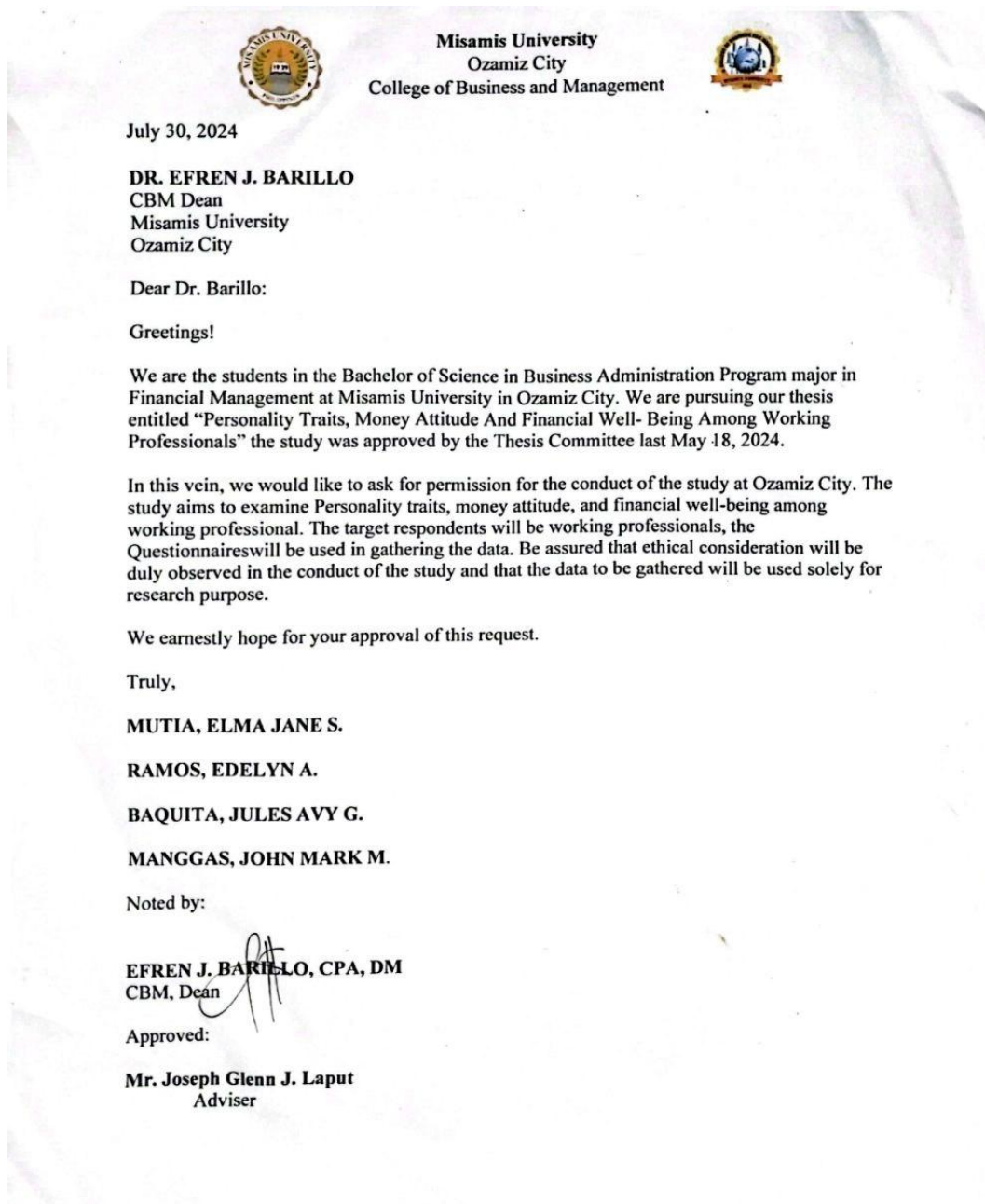
If the respondent is illiterate, a witness who is literate will sign. The respondent will choose him/ her and who is without connection with the researcher or the research group to attest to this undertaking. The respondent will affix his thumbprint.

[Kung ang participant kay dili makabasa o makasulat, mopirma ang usa ka makabasa ug makasulat nga testigo. Ang respondent ang mopili kaniya nga walay koneksyon sa nagtuon o sa iyang grupo para mopamatuod sa gimbuhaton. Ang respondent mobutang sa iyang tamla (thumb print)].

Name and Signature of the Witness
(Ngalan ug Pirma sa Testigo)

Thumb mark

APPENDIX E
APPROVAL LETTER OF CONSENT



APPENDIX F

STATISTICAL OUTPUT

What is the demographic profile of the respondents in terms of age, gender, educational attainment, occupation, civil status, and monthly income?

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	117	46.8	46.8	46.8
	2	133	53.2	53.2	100.0
	Total	250	100.0	100.0	

STATUS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	102	40.8	40.8	40.8
	2	146	58.4	58.4	99.2
	3	2	.8	.8	100.0
	Total	250	100.0	100.0	

EDUCATIONAL LEVEL					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	189	75.6	75.6	75.6
	2	57	22.8	22.8	98.4
	3	4	1.6	1.6	100.0
	Total	250	100.0	100.0	

OCCUPATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	83	33.2	33.2	33.2
	2	27	10.8	10.8	44.0
	3	18	7.2	7.2	51.2
	4	15	6.0	6.0	57.2
	5	3	1.2	1.2	58.4
	6	14	5.6	5.6	64.0
	7	17	6.8	6.8	70.8
	8	11	4.4	4.4	75.2
	9	1	.4	.4	75.6
	10	6	2.4	2.4	78.0
	11	10	4.0	4.0	82.0
	12	1	.4	.4	82.4
	13	12	4.8	4.8	87.2
	14	4	1.6	1.6	88.8
	15	2	.8	.8	89.6
	16	8	3.2	3.2	92.8
	17	2	.8	.8	93.6
	18	2	.8	.8	94.4
	19	11	4.4	4.4	98.8
	20	3	1.2	1.2	100.0
	Total	250	100.0	100.0	

What is the level of personality traits among working professionals in terms of conscientiousness, openness, extraversion, agreeableness, and neuroticism?

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
OPENNESS TO EXPERIENCE	250	2.60	4.00	3.4800	.36778
CONSCIENCIOUSNESS	250	1.40	5.80	2.7400	1.12260
EXTRAVERSION	250	1.48	6.56	2.9816	1.35167
AGREEABLENESS	250	1.58	7.67	3.2579	1.61753
NEUROTICISM	250	1.69	8.81	3.6575	1.94408
PERSONALITY TRAITS	250	2.60	4.00	3.3640	.23918
Valid N (listwise)	250				

What is the level of working professionals' money attitude in terms of financial knowledge, material values and financial responsibility?

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
FINANCIAL KNOWLEDGE	250	1.86	6.42	3.2002	1.20642
MATERIAL VALUES	250	1.95	6.54	3.2922	1.22405
FINANCIAL RESPONSIBILITY	250	2.05	6.53	3.3544	1.19926
ATTITUDE TOWARDS MONEY	250	1.51	5.03	2.6227	.85279
Valid N (listwise)	250				

What is the level of working professionals' financial well-being?

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SAVINGS RATE	250	2.11	5.59	3.1667	.89707
DEBT LEVEL	250	1.90	6.01	3.1272	1.07312
FINANCIAL LITERACY	250	1.90	5.93	3.1126	1.04662
FINANCIAL SATISFACTION	250	1.40	4.00	3.3200	.47828
FINANCIAL WELL-BEING	250	2.25	4.00	3.3062	.33685
Valid N (listwise)	250				

Is there a significant relationship between working professionals' personality traits and financial well-being?

Correlations				
			PERSONALITY TRAITS	FINANCIAL WELL-BEING
Spearman's rho	PERSONALITY TRAITS	Correlation Coefficient	1.000	.553**
		Sig. (2-tailed)	.	.000
		N	250	250
	FINANCIAL WELL-BEING	Correlation Coefficient	.553**	1.000
		Sig. (2-tailed)	.000	.
		N	250	250

** . Correlation is significant at the 0.01 level (2-tailed).

Is there a significant relationship between working professionals' money attitude and financial well-being?

Correlations				
			FINANCIAL WELL-BEING	ATTITUDE TOWARDS MONEY
Spearman's rho	FINANCIAL WELL-BEING	Correlation Coefficient	1.000	.103
		Sig. (2-tailed)	.	.104
		N	250	250
	ATTITUDE TOWARDS MONEY	Correlation Coefficient	.103	1.000
		Sig. (2-tailed)	.104	.
		N	250	250

Is there a significant difference between working professionals' financial well-being when grouped according to profile?

GENDER

ANOVA					
FINANCIAL WELL-BEING					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.280	1	.280	2.482	.116
Within Groups	27.973	248	.113		
Total	28.253	249			

STATUS

ANOVA					
FINANCIAL WELL-BEING					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.135	2	.068	.593	.553
Within Groups	28.118	247	.114		
Total	28.253	249			

Multiple Comparisons						
Dependent Variable: FINANCIAL WELL-BEING						
Tukey HSD						
(I) STATUS	(J) STATUS	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1	2	.00678	.04354	.987	-.0959	.1094
	3	.26225	.24090	.522	-.3058	.8303
2	1	-.00678	.04354	.987	-.1094	.0959
	3	.25548	.24020	.538	-.3109	.8219
3	1	-.26225	.24090	.522	-.8303	.3058
	2	-.25548	.24020	.538	-.8219	.3109

ANOVA					
FINANCIAL WELL-BEING					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.875	2	.438	3.948	.021
Within Groups	27.378	247	.111		
Total	28.253	249			

EDUCATIONAL LEVEL

Multiple Comparisons						
Dependent Variable: FINANCIAL WELL-BEING						
Tukey HSD						
(I) EDUCATIONAL LEVEL	(J) EDUCATIONAL LEVEL	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1	2	-.04128	.05031	.691	-.1599	.0773
	3	-.46058*	.16822	.018	-.8572	-.0639
2	1	.04128	.05031	.691	-.0773	.1599
	3	-.41930*	.17221	.041	-.8253	-.0132
3	1	.46058*	.16822	.018	.0639	.8572
	2	.41930*	.17221	.041	.0132	.8253

*. The mean difference is significant at the 0.05 level.

FINANCIAL WELL-BEING					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.984	19	.157	1.429	.114
Within Groups	25.269	230	.110		
Total	28.253	249			

APPENDIX G

DOCUMENTATION



Thesis Proposal





Survey



Final Thesis Paper

APPENDIX H

PLAGIARISM TEST RESULT

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MUTIA, ELMA JANE S_docx

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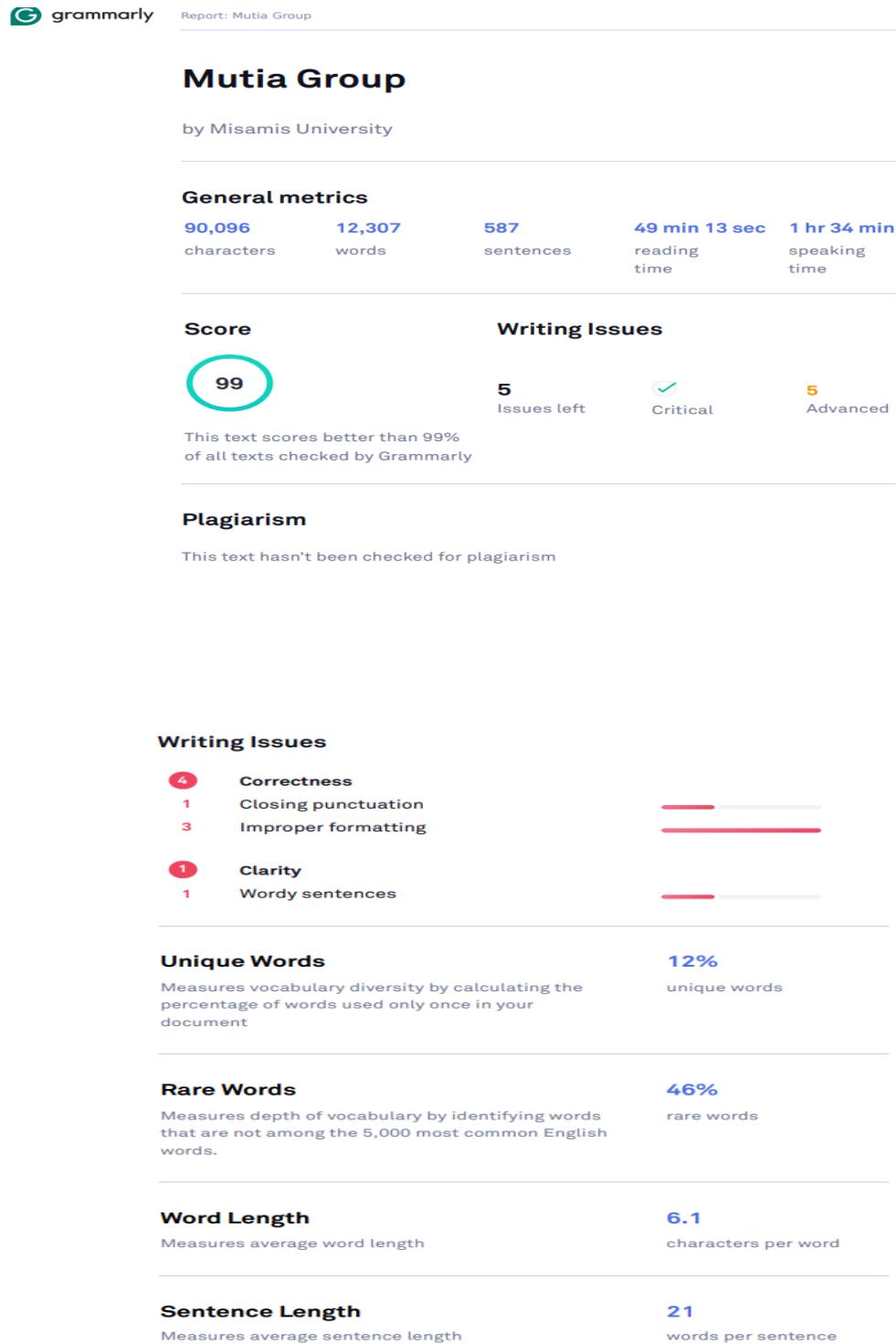
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APPENDIX I

GRAMMARLY TEST RESULT



CURRICULUM VITAE



PERSONAL INFORMATION

Name : Elma Jane S. Mutia
Age : 22 yrs. old
Sex : Female
Address : Purok 7 Bongbong, Ozamiz City
Mobile No. : 09655239461
Religion : Iglesia ni Cristo

EDUCATIONAL BACKGROUND

College:

Bachelor of Science in Business and Management major in
Financial Management
Misamis University
S.Y. 2024 – 2025

Senior High School

Accountancy, Business and Management major in
Financial Management
Misamis University
S.Y. 2020– 2021

Junior High School:

Pulot National High School
S.Y. 2018- 2019

Elementary:

Bongbong Elementary School
S.Y. 2014-2015

TRAININGS AND SEMINARS

N/A

CURRICULUM VITAE



PERSONAL INFORMATION

Name : Edelyn A. Ramos
Age : 35 yrs. old
Sex : Female
Address : Purok 1 Pulot, Ozamiz City
Mobile No. : 09154582762
Religion : Catholic

EDUCATIONAL BACKGROUND

College:

Bachelor of Science in Business and Management Major in
Financial Management
Misamis University
S.Y. 2024 – 2025

Senior High School

Surabay National High
School

Junior High School:

N/A

Elementary:

Kawit Elementary School

TRAININGS AND SEMINARS

N/A

CURRICULUM VITAE



PERSONAL INFORMATION

Name : Jules Avy G. Baquita
Age : 21 yrs. old
Sex : Male
Address : Purok 4 Tabid, Ozamiz City
Mobile No. : 09054913039
Religion : Catholic

EDUCATIONAL BACKGROUND

College:

Bachelor of Science in Business and Management Major in
Financial Management
Misamis University
S.Y. 2024 – 2025

Senior High School

Misamis University
S.Y. 2020– 2021

Junior High School:

Tabid
National
High
School
S.Y. 2018- 2019

Elementary:

Christ The King College De Maranding
S.Y. 2014-2015

TRAININGS AND SEMINARS

N/A

CURRICULUM VITAE



PERSONAL INFORMATION

Name : John Mark M. Manggas
Age : 21 yrs. old
Sex : Male
Address : Doña Consuelo, Ozamiz City
Mobile No. : 09853319621
Religion : Roman Catholic

EDUCATIONAL BACKGROUND

College:

Bachelor of Science in Business and Management Major in
Financial Management
Misamis University
S.Y. 2024 – 2025

Senior High School

Humanities and Social Sciences
Misamis University
S.Y. 2020-2021

Junior High School:

Clarín National High School
S.Y. 2018- 2019

Elementary:

San Roque Elementary School
S.Y. 2014-2015

TRAININGS AND SEMINARS

N/A