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The Influence of Financial Well-Being, Burnout, and Job Satisfaction on Work Engagement among Secondary Teaching Personnel in Trento, Agusan del Sur

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ABSTRACT

This study examined the influence of financial well-being, burnout, and job satisfaction on the work engagement of secondary teaching personnel in Trento, Agusan del Sur. Specifically, it determined the levels of financial wellbeing, burnout, job satisfaction, and work engagement, examined the relationships among these variables, and identified the predictors of work engagement. A quantitative descriptive-correlational design was employed. Using convenience sampling, 111 teachers participated in the study. Standardized questionnaires were adapted to measure the variables, and data were analyzed using descriptive statistics, Pearson Product-Moment Correlation Coefficient, and multiple regression analysis. Findings revealed moderate levels of financial well-being ($M = 2.56$, $SD = 0.70$) and burnout ($M = 2.50$, $SD = 0.54$), while job satisfaction ($M = 4.81$, $SD = 0.70$) and work engagement ($M = 4.75$, $SD = 0.74$) were very high. Financial well-being showed a significant weak positive relationship with work engagement ($r = 0.266$, $p = 0.005$), whereas burnout demonstrated a significant weak negative relationship with work engagement ($r = -0.270$, $p = 0.004$). Job satisfaction exhibited a significant moderate positive relationship with work engagement ($r = 0.543$, $p < .001$) and emerged as the only significant predictor of work engagement ($\beta = 0.4908$, $p < .001$). The findings suggest that supportive work environments, positive professional experiences, and organizational support play important roles in strengthening teachers' engagement and professional well-being.

INTRODUCTION

Work engagement has become a critical concern in the education sector as teachers continue to face the growing professional demands and workplace pressures. Continuous innovation in educational environments forces educators to adapt to modernized practices, learner-centered instruction, administrative responsibilities, and evolving educational standards. While these expectations aim to improve the quality of education, they also place significant pressure on teachers, making it more challenging to sustain strong involvement and commitment in their work (Huang *et al.*, 2022). Excessive workload, time constraints, and conflicting responsibilities reduce teachers' energy, motivation, and dedication to their roles, thereby negatively affecting their effectiveness in carrying out their job responsibilities (Santmajor *et al.*, 2022).

Teachers' declining professional involvement and occupational well-being are seen globally as teaching is widely recognized as a demanding, stressful profession due to heavy workloads, administrative tasks, and pressure to meet institutional expectations. According to UNESCO (2024), many teachers worldwide experience increasing work-related stress and pressures, which negatively affect their motivation and professional functioning. When teachers experience reduced engagement in their work, instructional effectiveness, professional commitment, and educational quality also decline. In contrast, previous studies have shown that higher levels of work engagement positively influence job performance,

organizational commitment, and psychological well-being among teachers (Hidayati *et al.*, 2025). In the Philippine education system, sustaining strong work engagement among teachers has also become increasingly challenging. Teachers continue to face concerns related to excessive paperwork, increasing responsibilities, difficulties in balancing instructional and administrative tasks, and continuous educational innovations. Reports from the Department of Education (2024) recognized increasing concerns regarding workload pressures and their impact on teachers' professional engagement. Similarly, Francisco *et al.* (2024) found that teachers handling ancillary responsibilities experienced challenges related to excessive administrative tasks, reporting requirements, and time constraints, emphasizing the need for organizational support and workload management. These challenges influence teachers' participation in school activities, commitment to teaching responsibilities, and effectiveness. Studies among Filipino teachers further revealed that stronger work engagement is associated with better teaching performance and greater professional commitment (Raralio, 2023; Maquidato & Bayani, 2024). Despite the importance of work engagement in the teaching profession, limited studies have examined this concern within the local educational contexts. In Trento, Agusan del Sur, there are currently no empirical studies focusing on teachers' work engagement and its associated factors. Exploring this in the local context is crucial for identifying the unique challenges faced by teaching personnel and for guiding evidence-based interventions.

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Given this context, understanding the level of engagement among teachers is important because it directly influences instructional quality, professional commitment, and overall educational outcomes. By investigating work engagement among teaching personnel in Trento, Agusan del Sur, this study aims to provide evidence-based insights that may assist school administrators and policymakers in developing strategies and support programs that strengthen teachers' engagement in their professional roles.

Statement of the Problem

This study aims to investigate the influence of financial well-being, burnout, and job satisfaction on the work engagement of secondary teaching personnel to provide insights that can promote effective teaching and sustaining teacher motivation. Specifically, this study seeks to answer the following questions:

1. What is the level of financial well-being, burnout, job satisfaction, and work engagement among the secondary teaching personnel of Trento, Agusan del Sur?
2. Are financial well-being, burnout, and job satisfaction significantly related to work engagement among teachers?
3. Do financial well-being, burnout, and job satisfaction collectively predict the work engagement of teaching personnel?

LITERATURE REVIEW

This section presents related literature and studies from both local and international sources. It provides relevant concepts, theories, journal articles, published studies, and other academic references that help deepen the understanding of the variables and concepts examined in the study.

Work Engagement

The concept of work engagement is defined as a positive, fulfilling work-related state characterized by vigor, dedication, and absorption (Hidayati *et al.*, 2025; Pepe *et al.*, 2021). A literature review by Huang *et al.* (2022) further described work engagement as a positive work-related state reflecting teachers' energy, enthusiasm, and active involvement in their work. It is influenced by individual, leadership, and organizational factors that emphasize the importance of supportive organizational resources and positive work environments.

Consistently, Tortosa Martínez *et al.* (2024) found that work engagement is influenced by both personal and environmental factors and challenges. Support and opportunities for skill development were identified as important in enhancing teachers' motivation and involvement in their work. In contrast, high work demands and exhaustion were identified as factors that hinder engagement. As a result, teachers who can demonstrate sustained energy, strong commitment to their role, and deep task immersion are considered highly engaged (Raralio, 2023; Xing, 2022). These results suggest that supportive conditions and sufficient personal resources

contribute to improved work engagement, thus further enhancing performance, psychological well-being, and educational quality (Huang *et al.*, 2022).

On the other hand, other studies highlighted how excessive occupational demands weaken teachers' engagement. A study involving 170 teachers revealed that occupational stressors negatively affect teachers' effective wellbeing. These stressors create difficulties in their emotional regulation, thus reducing their level of work engagement (Singh *et al.*, 2025). Similarly, Maquidato and Bayani (2024) showed that teachers generally experienced high levels of workload in terms of duties, energy, and time demands. This study revealed the negative relationship between workload and work engagement, indicating that increasing workload contributes to reduced teacher engagement. Together, these findings highlight the importance of psychological and emotional resources, as well as managing occupational demands in sustaining teachers' energy, involvement, and commitment to their work (Dreer, 2021; Hidayati *et al.*, 2025; Pepe *et al.*, 2021).

Financial Well-Being

Good financial management awareness and skills of employees play a vital role in attaining professional growth and financial well-being, as they encompass financial literacy, security, and the ability to manage financial challenges. These skills promote effectiveness and efficiency in decision-making regarding budgeting, saving, and spending to strengthen their ability to achieve financial security and overcome financial stress (Arroyo & Bayani, 2024; Mbeye *et al.*, 2023). According to Arroyo and Bayani (2024), to function professionally, teachers should possess efficient knowledge and sustainable skills associated with both financial well-being and work performance to manage their personal finances effectively. Mbeye *et al.* (2023) found that employees' character or behavioral traits significantly influence financial decisionmaking. Moreover, financial mismanagement leads to financial stress, which significantly impacts the performance of the employee. Furthermore, financial stress affects work outcomes in different ways. While engagement and performance can be motivated by moderate financial pressures, excessive stress undermines professional functioning, particularly when accompanied by emotional exhaustion (Wei *et al.*, 2024).

Despite the recognized importance of financial well-being, financial burdens remain evident in teachers' realities. A study found that limited salaries, insufficient incentives, and debt were among the most common financial burdens experienced by teachers (Karauwan *et al.*, 2025). According to Jardinico *et al.* (2024), teachers who experience such financial hardships often engage in additional income-generating activities to compensate for such a deficiency; however, financial strain continues to affect their well-being and professional performance. Both studies emphasized that financial stress and hardship may negatively affect teachers' concentration, occupational satisfaction, professional functioning, and

instructional quality, highlighting the importance of promoting teachers' financial wellness and strengthening institutional support within educational settings.

Burnout

Burnout has been widely studied as a factor that negatively affects work engagement among teachers. It is characterized by emotional exhaustion, depersonalization, and reduced personal accomplishment (Angelini *et al.*, 2024; Antoniou *et al.*, 2022; Cacciamani *et al.*, 2022). High levels of burnout decrease teachers' capacity to maintain vigor, dedication, and absorption in their work. This leads to lower engagement and diminishes teaching performance (Xing, 2022).

Burnout is highly influenced by occupational and individual factors. Work-related stressors such as heavy workloads, challenging student behaviors, unclear role expectations, and limited organizational support exacerbate burnout, while personal resources such as emotional intelligence, resilience, and self-efficacy buffer against its effects (Angelini *et al.*, 2024; Cacciamani *et al.*, 2022; Xing, 2022). Duru (2024) found that burnout is significantly associated with teachers' professional experiences and occupational functioning. These findings also suggest that stressful working conditions and workplace challenges contribute to higher levels of burnout among teachers. Moreover, demographic and professional variables, including lower teaching experience, educational level, and high-demand environments, are also associated with higher burnout and lower engagement (Antoniou *et al.*, 2022).

It is critical to understand burnout as a predictor because it directly undermines teachers' work performance. Malik (2025) examined the impact of job stress, work engagement, job satisfaction, and organizational commitment on job burnout among 171 teaching staff. The study emphasized that chronic work stress and demanding work conditions contribute to physical, emotional, and mental exhaustion among teachers, which may negatively affect their professional functioning and organizational commitment. Teachers experiencing high burnout are less likely to invest energy, remain committed, or immerse themselves fully in teaching tasks, thereby negatively affecting both professional effectiveness and student outcomes (Antoniou *et al.*, 2022; Xing, 2022).

Job Satisfaction

Job satisfaction in the teaching profession refers to the level of contentment with various aspects, including compensation, working conditions, recognition, leadership, work organization, and opportunities for professional growth. It is an important factor influencing teachers' motivation, commitment, well-being, and professional functioning within educational settings (Guoba *et al.*, 2022; Prajapati, 2025; Raralio, 2023).

A study revealed that public school teachers demonstrated high levels of job satisfaction in terms of leadership, motivation, compensation, expectations, job organization, and work environment (Raralio, 2023). Similarly, Özkan

and Akgenç (2022) showed that teachers' job satisfaction is influenced by both personal and organizational factors. These include career preferences, professional development participation, school location, school type, and principal-related characteristics. These findings highlighted that workplace conditions and professional experiences significantly shape teachers' satisfaction in their profession.

Guoba *et al.* (2022) found that teachers were most satisfied with the nature of their work and workplace communication, while dissatisfaction was most evident regarding salary and promotion opportunities. The study further emphasized that teachers' job satisfaction is important in promoting employee well-being, teacher retention, and positive educational outcomes. In a similar study, Prajapati (2025) emphasized that limited income, insufficient facilities, and changing professional demands negatively affect teachers' satisfaction, motivation, and commitment to their work.

Many studies also suggest that supportive work environments contribute to higher levels of job satisfaction among teachers. It was found that organizational support positively influences teachers' satisfaction within the workplace (Hidayati *et al.*, 2025). Pepe *et al.* (2021) also found that positive professional experiences and supportive organizational conditions contribute to teachers' professional well-being and satisfaction. Overall, these findings indicate that personal experiences, organizational support, workplace conditions, and opportunities for professional growth shape job satisfaction in the teaching profession.

Theoretical Framework

This study is anchored on Hobfoll's Conservation of Resources Theory (1989), which states that individuals strive to acquire, maintain, and protect valuable resources, and that stress arises when these resources are threatened or lost. Resources can include financial stability, emotional well-being, professional recognition, and occupational support. It explains that work engagement develops when individuals possess sufficient resources to cope with job demands, while stress and disengagement occur when these resources are threatened or depleted. Thus, the theory provides a framework for understanding how financial well-being, burnout, and job satisfaction influence work engagement among teaching personnel.

MATERIALS AND METHODS

This study employed a quantitative descriptive-correlational design to examine the influence of financial wellbeing, burnout, and job satisfaction on work engagement among public high school teaching personnel in Trento, Agusan del Sur. Using Yamane's formula, 110 participants were targeted through convenience sampling. The questionnaires were distributed to teachers who were present and willing to participate during the data collection period. A total of 111 participants were able to answer and complete the survey.

Research Instruments

The researcher adapted four standardized questionnaires in gathering the data. The first was the Consumer Financial Protection Bureau Financial Well-Being Scale, developed by the Consumer Financial Protection Bureau (2015), a 10-item self-report scale to assess an individual's overall financial well-being. It captures the individual's perceptions and experiences regarding their financial condition. Each statement is rated on a 5-point Likert scale ranging from 0 (not at all/ never) to 4 (completely/always). The scale scores range from 0 to 100, with higher scores indicating higher levels of perceived overall financial well-being, including financial security, and the ability to meet financial obligations. The second instrument was the Oldenburg Burnout Inventory (OLBI) by Demerouti *et al.* (1999), a 16-item scale used to measure work-related burnout wherein both physical and cognitive aspects are present. Each item is rated on a 4-point Likert scale ranging from 1 (strongly agree) to 4 (strongly disagree), with scores ranging from 16 to 34, with higher scores indicating higher levels of burnout. The third instrument was the Job Satisfaction Survey (JSS) by Spector (1985), a 36-item instrument that measures employees' satisfaction with different aspects of their job, including pay, supervision, work conditions, and recognition. Participants rate each item on a six-point scale from 1 (disagree very much) to 6 (agree very much). And lastly, the Utrecht Work Engagement Scale (UWES) by Schaufeli and Bakker (2002), a 9-item scale utilized to assess work engagement. Items are rated on a 7-point scale ranging from 0 (never) to 6 (always), which indicates the frequency of positive work-related experience. A high score on the UWES indicates that a person has a higher work engagement.

Data Collection

The data gathering process followed a systematic approach to ensure reliability and ethical compliance throughout the research. The researchers secured permission from the school principal, which was duly endorsed by the college department. Upon approval, printed questionnaires containing standardized scales measuring financial well-being, burnout, job satisfaction, and work engagement were administered to the teachers. Respondents were provided with a brief informed consent statement that explained the background of the study, assured confidentiality and voluntary participation, and emphasized the right to withdraw at any time, ensuring strict ethical considerations throughout the data

collection process. After retrieval, questionnaires were checked for completeness and accuracy. The responses were then encoded and entered in a statistical software for data analysis.

RESULTS AND DISCUSSION

As shown in Table 1, the secondary teaching personnel in Trento, Agusan del Sur demonstrate moderate levels of financial well-being ($M = 2.56$, $SD = 0.70$) and burnout ($M = 2.50$, $SD = 0.54$), while job satisfaction ($M = 4.81$, $SD = 0.70$) and work engagement ($M = 4.75$, $SD = 0.74$) are both classified as very high. These findings indicate that despite experiencing moderate financial and occupational challenges, teachers still maintain strong involvement and enthusiasm toward their work.

The moderate level of financial well-being supports the findings of Arroyo and Bayani (2024), who emphasized that teachers often face financial challenges despite maintaining professional effectiveness. Likewise, the moderate level of burnout is consistent with Xing (2022), who noted that teaching is a demanding profession that may expose educators to emotional and occupational exhaustion. Despite these challenges, teachers in the present study reported very high levels of job satisfaction and work engagement, which aligns with the findings of Ralario (2023) and Hidayati *et al.* (2025), who found that supportive work environments contribute to higher satisfaction and stronger engagement among teachers.

As presented in Table 2, financial well-being has a significantly weak positive relationship with work engagement ($r = 0.266$, $p = 0.005$), indicating that teachers with better financial well-being tend to be more engaged in their work. This finding supports Arroyo and Bayani (2024), who emphasize that financial well-being contributes to better professional functioning and work performance among teachers.

Burnout, on the other hand, demonstrates a significant weak negative relationship with work engagement ($r = -0.270$, $p = 0.004$). This means that higher burnout levels decrease teachers' energy, dedication, and involvement in their work. The finding is consistent with Xing (2022) and Cacciamani *et al.* (2022), who reported that burnout negatively affects teachers' vigor, dedication, and absorption in their professional responsibilities.

Among the variables, job satisfaction shows the strongest relationship with work engagement ($r = 0.543$, $p < .001$), revealing a significant moderate positive relationship. This suggests that teachers who are more satisfied with their work environment and professional experiences

Table 1: Level of Financial Well-being, Burn-out, Job Satisfaction, and Work Engagement

Variables	SD	Mean	Descriptive Level
Financial Well-being	0.70	2.56	Moderate
Burn-out	0.54	2.50	Moderate
Job Satisfaction	0.70	4.81	Very High
Work Engagement	0.74	4.75	Very High

are more likely to be highly engaged in their profession. The finding is consistent with the studies of Hidayati *et al.* (2025), Pepe *et al.* (2021), and Raralio (2023), who consistently reported that job satisfaction is positively associated with work engagement among teachers.

Furthermore, burnout has a significant moderate negative relationship with job satisfaction ($r = -0.373$, $p < .001$), indicating that increasing burnout reduces teachers' satisfaction in their work. However, financial well-being and burnout do not show a significant relationship ($r = -0.150$, $p = 0.117$), implying that financial well-being may not directly influence burnout among teachers.

As reflected in Table 3, the regression analysis reveals that job satisfaction is the only significant predictor of work engagement among teachers ($\beta = 0.491$, $p < .001$). This indicates that teachers who experience higher

levels of job satisfaction are more likely to become dedicated, enthusiastic, and actively involved in their work responsibilities. The finding supports Raralio (2023), which highlights that job satisfaction positively influences teachers' motivation, commitment, and professional performance. Similarly, Balbes and Quines (2022) found that job satisfaction contributes to teachers' work engagement and individual work performance, suggesting that teachers who are more satisfied with their work are more likely to be actively involved and effective in carrying out their professional responsibilities.

In contrast, financial well-being ($p = 0.503$) and burnout ($p = 0.371$) do not significantly predict work engagement when included in the regression model alongside job satisfaction. Although both variables show relationships with work engagement in the correlation analysis, their

Table 2: The Relationship Between Variables

Variables	Pearson r	p-value	Interpretation
Financial Well-Being and Work Engagement	0.266	0.005	Significant Weak Positive Relationship
Burnout and Work Engagement	-0.27	0.004	Significant Weak Negative Relationship
Job Satisfaction and Work Engagement	0.543	< .001	Significant Moderate Positive Relationship
Financial Well-Being and Job Satisfaction	0.399	< .001	Significant Moderate Positive Relationship
Burnout and Job Satisfaction	-0.373	< .001	Significant Moderate Negative Relationship
Financial Well-Being and Burnout	-0.15	0.117	Not Significant
Financial Well-Being and Job Satisfaction	0.399	< .001	Significant Moderate Positive Relationship

influence is not strong enough to significantly predict engagement in the regression model.

Further, the findings support the Conservation of Resources Theory (Hobfoll, 1989), which explains that individuals become more engaged when they possess

sufficient psychological and organizational resources. In this study, job satisfaction appears to serve as an important resource that strengthens teachers' motivation and commitment in the workplace.

Table 3: The Influence of Financial Well-being, Burn-out and Job Satisfaction towards Work Engagement

Predictor	Estimate	SE	t	p	Stand. Estimate	Interpretation
Intercept	2.3625	0.6251	3.779	<.001		
Financial Well-being	0.0626	0.0931	0.672	0.503	0.0591	Not significant
Burn-out	-0.1076	0.1197	-0.898	0.371	-0.0781	Not significant
Job Satisfaction	0.5178	0.0989	5.236	<.001	0.4908	Significant

CONCLUSION

The study concludes that secondary teaching personnel in Trento, Agusan del Sur demonstrate moderate levels of financial well-being and burnout, while job satisfaction and work engagement remain very high. Financial wellbeing and job satisfaction were positively associated with work engagement, whereas burnout showed a negative relationship with work engagement. Among the variables examined, job satisfaction emerged as the only significant predictor of work engagement, indicating that teachers who experience supportive work environments, positive professional experiences, effective leadership, and organizational support are more likely to demonstrate stronger dedication, enthusiasm, and active involvement in their professional responsibilities. The results highlight

the importance of promoting workplace conditions that strengthen teachers' motivation, satisfaction, and professional commitment through recognition, improved communication practices, leadership support, and opportunities for professional growth and development. Although financial well-being and burnout were not found to significantly predict work engagement in the regression analysis, their significant relationships with work engagement suggest the need for programs that support teachers' financial wellness and mental wellbeing. The study contributes empirical evidence regarding teachers' work engagement within the local educational context and may serve as a basis for developing interventions, policies, and support programs that enhance teachers' professional functioning and

educational outcomes. However, the study is limited to public secondary teaching personnel in Trento, Agusan del Sur and relied on self-reported data gathered through standardized questionnaires. Future studies may explore additional variables and include broader populations to further understand factors influencing work engagement among teachers and other professionals.

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