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SPENDING PRACTICES FRAMEWORK AMONG JOB ORDER EMPLOYEES

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ABSTRACT
In the Philippine Government office setting, at both local and national levels, there are employees referred to as Job Order (JO) employees who do not get the same benefits as their permanent counterparts, leaving them in an even worse financial situation. This study explores the spending practices of JO employees, aiming to understand the sources of their hardships concerning finances. With the gathered data from 150 respondents using an adapted survey questionnaire, a non-experimental quantitative research design using exploratory factor analysis (EFA) was employed in this study.
The study details an in-depth analysis of JO employees' distinct necessities and constructs a sustainable financial planning framework. The findings of this study show that the spending practices of JO employees are influenced by a combination of financial literacy, income level, psychological factors, and social influences. Statistical analysis confirmed that financial literacy and psychological factors positively affect savings and stress reduction, while income limitations and social influences often lead to poor financial decisions. These results highlight the complex nature of financial decision-making, shaped by both internal and external factors. As Abellanosa et.al, (2020), explains that giving financial literacy classes as one of the benefits to every JO could lead to improving their financial knowledge, addressing social influences on spending, and fostering psychological resilience in financial habits through targeted financial literacy programs within government institutions. The study argued that the demand for such benefits in every JO could lead to policies and initiatives that expand these workers' financial inclusion and security, elevate their financial income-related knowledge, navigate social influences on spending, and build psychological resilience in spending habits through a JO focus financial literacy program in every government institution.

Keywords
Spending practices, Job Order, financial literacy, social influences, financial programs, government institution

INTRODUCTION
This study is inspired by the real challenges of JO employees in the Philippine government, whether local or national. Such employees normally work without benefits and security like permanent employees, hence, they face serious financial constraints, especially during the cut-off periods of salary bi-monthly and monthly due to their extravagant spending that is higher than their income. The Office of the President of the Philippines (OPP Feb. 2017), says that the absence of standard benefits such as midyear and year-end bonuses, performance bonuses, and the Personnel Economic Relief Allowance (PERA) further exacerbates their financial constraints. These employees are mainly exposed to cash shortages, where cash advances and debt repayment further erode the already short take-home pay.
Although the meager salary appears as a major contributory factor, this study identifies that financial literacy would determine the capability of employees to manage and stretch resources. With increased financial literacy, JO employees will be in better positions to make informed decisions about their finances and start planning for short-term needs alongside those longer-term objectives, together with preparing for the inevitable setbacks in finance. The Author(s), (2023) of Cambridge University shared the intention of this study which is to identify the financial habits and challenges of such employees and literacy levels. It shall provide insights and recommendations helpful for improving their financial welfare and resilience despite these income limitations.

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STATEMENT OF THE PROBLEM

The present study attempts to identify some financial issues that JO employees face at government institutions. Formulated research questions guide the study to focus on the right questions during information gathering.

1. What are the financial income standards of the JO in the government workplaces?
2. What financial problems do JO employees deal with?
3. How do we support and empower JO employees in managing financial stress and disadvantages?

OBJECTIVE OF THE STUDY

This study draws attention to shedding light on the existing policies of the government about those employees, which are not supportive enough or systematic enough for these employees to meet their financial needs and provides recommendations based on them. The specific objective of this research is to understand the sources of hardships of JO employees concerning finances.

Finally, the paper suggests a bundle of policy recommendations. In particular, these are for the policymakers and decision-makers to consider reforms or a program that targets financial assistance to JO employees. These recommendations could well translate into concrete policies addressing urgently needed issues of emergency funds, support for debt management, and financial literacy programs, among others, for improved financial security in the hands of non-permanent employees in the halls of government.

METHODOLOGY

This research applied the non-experimental Quantitative Research Design using Exploratory Factor Analysis (EFA). The purpose of factor analysis is not to measure individual differences in the common factors but to identify latent structures within the data. Such measures are referred to as common factor scores (Tucker and MacCallum, 1997).

The Researchers conceptualized topics to study and chose the Spending Practices Framework among Job Order Employees. A 30-item researcher's questionnaire was used as the primary data collection instrument and each item is designed to determine the spending practices among Job Order employees. Data was collected from the respondents through face-to-face and online surveys. After two weeks, the data was then tallied and summarized for statistical analysis. The data were analyzed using the Kaiser-Meyer-Olkin (KMO) test. The KMO test is intended to measure the suitability of data for factor analysis. In other words, it tests the adequacy of the sample size. The test measures sampling adequacy for each variable in the model and for the complete model. To test the null hypothesis, Bartlett's Test of Sphericity was used. In a factor analysis, the scree test was also employed to decide how many factors should be kept. A scree plot graphs eigenvalue magnitudes on the vertical access, with eigenvalue numbers constituting the horizontal axis. The eigenvalues are plotted as dots within the graph, and a line connects successive values. Factor extraction should be stopped at the point where there is an 'elbow' or leveling of the plot. This test is used to identify the optimum number of factors that can be extracted before the amount of unique variance begins to dominate the common variance structure (Shrestha, 2021).

RESULTS AND DISCUSSION

This chapter presents the results of the Exploratory Factor Analysis (EFA) as well as the interpretation and analysis. The findings of the study are illustrated in tables, and the discussion and interpretation of both tabular and graphical data are provided to facilitate understanding

Sampling Adequacy Requirement. The data gathered were subjected to Exploratory Factor Analysis (EFA). Table 1 presents the analysis of the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity, which were used in factor analysis to assess the suitability of the data.

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Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		**.600**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**2379.809**
	Df	**435**
	Sig.	**.000**

In this study, the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy has a value of 0.600, indicating that the sampling adequacy is valid and marginally acceptable. This suggests that approximately 60% of the variance in the dataset can be attributed to common factors, while the remaining 40% may be due to unique factors. As a result, factor analysis can proceed. According to Kaiser (1974), a KMO value of 0.60 is an acceptable threshold for conducting factor analysis, meaning there is no need to collect additional data.
Furthermore, the results of Bartlett's Test of Sphericity, with a chi-square value of 2379.809, 435 degrees of freedom, and a p-value of 0.000, indicate that the correlation matrix significantly deviates from the identity matrix. This suggests the presence of underlying factors confirms that the sample is appropriate for the study. It also supports the use of factor analysis as a suitable analytical method. Overall, these findings demonstrate that the sample size is adequate for conducting factor analysis.
Table 2 presents the results of the exploratory factor analysis (EFA) performed on the dataset, which identified four factors with eigenvalues of 4.248, 3.907, 3.333, and 2.371. Eigenvalues indicate the total variance explained by each factor, serving as a fundamental statistical tool for uncovering latent constructs and simplifying data structures. These values offer a clear explanation of the factor analysis process, highlighting the underlying patterns of variation in the data and providing a key metric for interpreting the eigenvalues (Hair et al., 2010).

Table 2. Total Variance Explained

Dimensions	**Initial Eigenvalue**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
Factor 1 (Financial Literacy)	4.248	14.161	14.161	4.248	14.161	14.161	3.992	13.306	13.306
Factor 2 (Income Level)	3.907	13.022	27.183	3.907	13.022	27.183	3.973	13.243	26.550
Factor 3 (Psychological Factor)	3.333	11.111	38.294	3.333	11.111	38.294	3.427	11.424	37.973
Factor 4 (Social Influence)	2.371	7.902	46.195	2.371	7.902	46.195	2.467	8.222	46.195

The table above shows the number of factors extracted, their corresponding initial eigenvalues, the percentage of total variance explained by each factor, and the cumulative percentage. The first factor explains 13.306% of the variance, indicating it captures a substantial portion of the dataset's variability. The second factor explains 13.243%, the third factor accounts for 11.424%, and the fourth factor explains 8.222%. Therefore, the first factor contributes the most to the variance, while the fourth factor has the least impact. The four identified factors collectively account for 46.195% of the variance, as shown in the table. This indicates that these factors capture most of the underlying variation in the dataset, offering a meaningful representation of the data's structure.
Rotated Component Matrix with the 27 attributes. As presented there are thirty items categorized into four dimensions. As shown in the table, three items are not included in the categorization of four dimensions. These items have faced validity issues and low commonalities and were removed from the model. This is supported by Field et al. (2012) who highlighted the importance of removing items with low factor loadings or poor commonalities to improve the quality of factor models.

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Meanwhile, the scree plot was used to graphically determine the number of dimensions with the spending practices among JO employees. Figure 1 demonstrates the utility of the scree plot in determining the optimal number of hidden items to retain in the analysis. Tabachnick and Fidell (2019) explained that factors with eigenvalues greater than 1 are considered significant, as they account for more variance than a single variable. In this analysis, components with eigenvalues above 1 indicate the presence of four distinct factors.

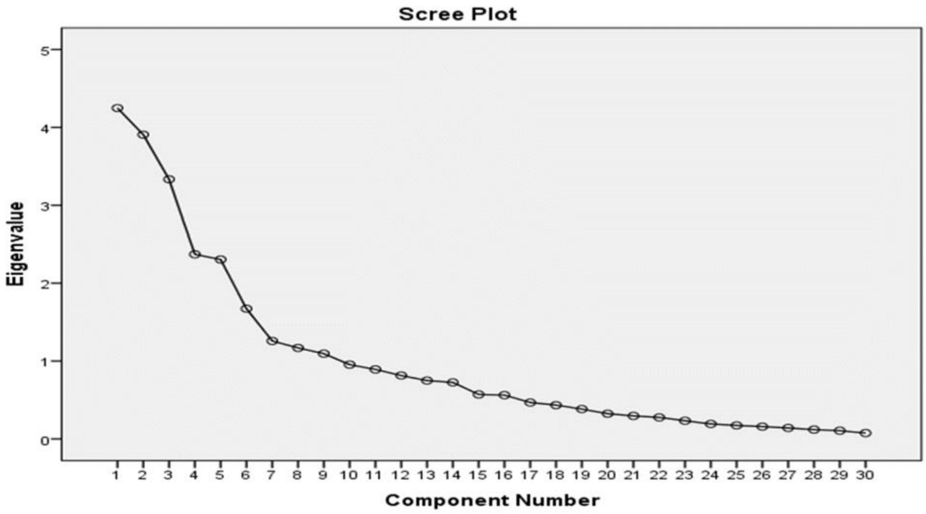

Figure 1. The Scree Plot

This study was conducted to develop a framework based on the dimensions of spending practices among JO employees. By employing Exploratory Factor Analysis (EFA), four dimensions were extracted from the data collected through a 30-item survey questionnaire given to the respondents of the study. Expounding the conceptual framework, the following are the results from the hypothetical dimensions:

Financial Literacy. Table 3 presents the six items associated with the Financial Literacy dimension and their corresponding factor score. In the assessment of JO employees when *planning a long-term financial goal* with a factor score of 0.778, indicating that they engage more in long-term financial planning which signifies strong financial skills that will help them manage an unstable income which may lead to financial stability. Following closely is their *confidence in managing their finances*, with a factor score of 0.673, emphasizing the JO employee who scored high in this item that they are confident in how they are managing their finances, which relates to how making good financial decisions leads to fewer financial challenges. Another is *preparing a buying list before shopping*, with a factor score of 0.624, also reflecting good financial planning among JO employees who scored high on this item. It shows how strategies like planning ahead will contribute to financial control. Next is *how they allot emergency savings every month*, which scored 0.581, it only shows how a JO employee scoring high in this item puts importance on preparing for an emergency, this demonstrates good financial preparedness when they encounter financial challenges.

Table 3. Rotated Matrix with Group attributes under Financial Literacy

Dimension	Attributes	Factor Score
Financial Literacy	[I plan for long-term financial goals.]	.778
	[I am confident in managing my finances.]	.673
	[I prepared a buying list before shopping.]	.624
	[I allot my emergency savings every month.]	.581
	[My income is sufficient to meet my basic needs.]	.561
	[I create a budget before receiving my paycheck.]	.559

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The succeeding item is the *sufficiency of their income to their basic needs*, scored 0.561, which only implies how a JO employee is being mindful and strategic when it comes to budgeting ahead and spending wisely within their income bracket. Lastly is *creating a budget before receiving the paycheck*, with a factor score of 0.559, this also shows how JO employees who scored high in this item, manifest a good budgeting strategy and financial preparedness as they put importance on controlling their spending, effectively. All these results imply how JO employees value and promote Financial Literacy as it is a way of creating sustainable financial habits that will lead to financial stability despite their employment vulnerability. Through this, they learn to create strategies that enhance knowledge and effectiveness, as well as confidence in money management while mitigating financial uncertainties.

A study by Luzardi et al 2017 says that individuals who understand financial concepts and can apply them effectively are vital in the financial decision-making process. Having insights reinforces the idea that long-term planning, budgeting, and financial confidence are important in gaining financial stability. While according to Sherraden et al (2019) suggest that financially conscientious individuals tend to cultivate better and more effective spending habits. Enhancing financial skills leads to financial sufficiency if an individual is equipped to plan, save, and invest his money. This theory supports the idea of budgeting, planning, and income management which are contributing factors of this dimension.

Income Level. Table 4. shows the six items associated with the second dimension, which implies the coping mechanism of JO employees whenever they encounter financial strains due to unstable or insufficient income. This coping mechanism of *borrowing money from family, friends, and institutions to cover their basic living expenses*, got the highest factor score of 0.736 making borrowing as their top option when falling short on budget. When debt is piling up, another challenge arises which is juggling to pay the overdue bills. As emphasized in the item that says *they experienced financial difficulties (e.g., struggling to pay bills).* With a factor score of 0.691, indicating that JO employees are experiencing financial distress.

They often resort to *engaging in part-time jobs to address their financial challenges.* A factor score of 0.614 suggests that they need to do extra work to increase their income to cover their expenses but often doing extra work exhausts them which leads to our next item, stating the *use of loans or credits to cover their expenses*, as another backup option for covering immediate expenses and settling due payments when income is not sufficient. This item garnered a score of 0.608 making a factor related to this dimension. Apart from this, some JO employees still aid the financial needs of their extended family by *supporting their family in financial aspects.* With a factor score of 0.543, implying how it adds pressure to their financial strains when they are already in a dire financial situation.

Table 4. Rotated Matrix with Group attributes under Income Levels

Dimension	Attributes	Factor Score
Income Level	[I borrowed money (from family, friends, or institutions) to cover basic living expenses.]	.735
	[I experienced financial difficulties (e.g., struggling to pay bills).]	.691
	[I engage in part-time jobs to address my Financial Challenges.]	.614
	[I use loans or credits to cover my expenses.]	.608
	[I support my family in financial aspects.]	.543

The Findings in this dimension show how JO employees find financial support during times when they are experiencing financial challenges. This reflects how the financial obligation to extended family can further strain an initially limited income according to Sullivan et al. (2019), and Choi et al (2023), also suggest how an individual is more likely to engage in different types of support such as borrowing money, engaging in part-time jobs, and using credit cards as coping mechanisms to meet their expenses. It provides insight into the financial coping strategies related to income limitation. This narrative showcases how the level of income hardly

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influences this pattern of behavior in managing bills, the pressure obligation adding trains to income management, and the need and not having enough and relying on external support.

Psychological Factor. Table 5. Identified three items correlated to this dimension which are characterized by self-control, discipline, and proactive management of their finances. Individuals who scored high in this dimension tend to be frugal and avoid impulsive buying as they are spending time tracking their expenses and most likely plan ahead when making large purchases. The approach of "*not buying impulsively,"* holds the highest factor score of 0.656, which highly suggests that JO employees' choice of purchases were not influenced by emotions, they prioritized mindfulness rather than immediate gratification in buying expensive items. *"Track expenses using Budget Apps,"* with a factor score of 0.654 shows financial awareness among JO employees, it also suggests that JO employees are more conscious and structured in dealing with their finances, with the use of technology. Lastly is *"planning ahead of time when buying big/expensive items such as appliances or major purchases,"* having a factor score of 0.564. It shows the careful approach of a JO employee who is engaging in expensive purchases, which also demonstrates discipline. An individual without guaranteed security of tenure leads to a feeling of uncertainty of how much they can afford to spend.

Table 5. Rotated Matrix with Group attributes under Psychological Factor

Dimension	Attributes	Factor Score
Psychological Factor	[I am not buying impulsively.]	.656
	[I track expenses using Budget Apps.]	.654
	[I plan ahead of time when buying big/expensive items such as appliances or major purchases.]	.564

The findings in this dimension suggest that this psychological approach is deeply rooted in discipline, anticipation, and control of spending. JO employees who scored high on this dimension are trying to avoid making spontaneous purchases and being mindful of immediate gratification. JO employees are proactively managing their finances, making financially wise decision-makers, and gaining financial stability.

A recent study explores the significant value of these behaviors that influence the financial outcome of an individual. A study by Smith and Jones (2023) highlights the relationship between self-control, financial well-being, and the use of budgeting apps. Their findings suggest that individuals who regularly use budgeting tools are more likely to experience improved financial stability, as these tools foster greater financial awareness and encourage thoughtful, intentional decision-making. Additionally, research by Williams et al. (2024) found that individuals who score highly in self-control and financial planning tend to accumulate more savings over time and are less prone to experiencing financial stress. These studies reinforce the idea that a mindful, disciplined approach to finances is integral to achieving long-term financial security.

Social Influences. Table 6. Shows three items navigating the impact of societal norms, trends, and external pressures that are influencing the spending practices of a JO employee. Those who put high pointers in this dimension tend to have spending behavior that is highly influenced by social media advertisements, convenient digitized payment systems, and trends. The first item in this dimension, garnering the highest factor score of 0.799, cited that JO employees are drawn to *using debit cards, credit cards, g-cash, and other modes of cashless transactions when spending,* due to the convenience brought by digitized payment transactions. The hassle-free purchasing transaction leads JO employees to be *influenced by social media advertisements when buying items* with a score of 0.642. Digital marketing is highly considered an effective mechanism in influencing trends and purchase decisions of an individual. JO employees who scored high on these items are susceptible to purchases influenced by social media ads such as TikTok, Facebook, and Instagram. The impact of this societal pressure leads to JO employees having *half of their monthly income go toward paying off loans and credit card debt,* with a factor score of 0.569. This strongly indicates that the weight of societal expectations contributes to not being able to manage their expenses well or going beyond their allotted budget just to keep up with the social standards leads to poor financial decisions and creates more financial tension in the pocket of a JO employee.

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Table 6. Rotated Matrix with Group attributes under Social Influences

Dimension	Attributes	Factor Score
Social influences	[I use debit cards, credit cards, g-cash, and other modes of cashless transactions when spending.]	.799
	[I am influenced by social media advertisements when buying items.]	.642
	[Half of my monthly income goes toward paying off loans and credit card debt.]	.568

Taken together, this item pointed out how external pressure shapes the spending practices of a JO employee. It highlights the vast impact of social influence on how an individual manages their money and control their spending behavior. This leads to interplaying between personal decisions and external pressure.
The study explored the impact of the social media influences on the spending behavior. Choi and Lee (2023) suggest that the role of Social media trends greatly dominates consumer spending behavior, Individuals who are more involved in social media tend to have impulsive buying behavior. This is also supported by Bandura's Social Learning Theory (1977), as revisited by Smith and Jones (2024) wherein they argue that the financial behaviors of employees are often influenced by their social circles and social media. Another study by Watung and Sjedie (2018) implies that cultural and societal expectations contribute to the financial behavior of an individual such as in some societies it is discouraged to discuss financial information as it is considered personal. This cultural behavior prevents people from getting financial strategies and experiences that are important in alleviating financial strains.

Framework Developed Based on the Findings

Financial Literacy. This proves that JO promoted financial literacy as a means to build sustainable financial habits for stability, even in uncertain employment situations. They also developed strategies that improve money management skills, increase confidence, and reduce financial risks. These findings also corroborate with Luzardi et al. (2017) who emphasize that understanding and applying financial concepts is crucial for effective decision-making, while the statement of Sherraden et al. (2019) explaining that financially conscientious individuals tend to adopt better spending habits coincides with the result of the processed data.
Income level. This shows that JO sought financial support during times of financial strain, highlighting how obligations to the extended family can further stress a limited income. Choi et al. (2023) support that JO employees often resort to borrowing, part-time work, and credit cards as coping mechanisms. This illustrates how financial coping strategies are shaped by income limitations. The pattern of managing bills is influenced less by income level and more by the pressure of obligations and reliance on external support to meet needs.
Psychological Factor. This suggests that JO employees should learn self-discipline that focuses on avoiding impulsive purchases and prioritizing delayed gratification. They are also actively managing their finances, making informed decisions, and working toward financial stability. A study by Smith and Jones (2023) shows that using budgeting tools improves financial stability by promoting awareness and intentional decision-making. Additionally, research by Williams et al. (2024) found that individuals with high self-control and financial planning skills tend to save more and experience less financial stress.
Social Influence. This highlights how external pressures, particularly social media, shape the spending behaviors of JO employees. Social media trends significantly influence impulsive buying, with more engaged users showing stronger impulsive behavior as stated by (Choi & Lee, 2023). Bandura's Social Learning Theory (1977), revisited by Smith and Jones (2024), supports this by emphasizing how social circles and media impact financial decisions. Also, societal and cultural expectations, such as the taboo around discussing finances, can limit access to strategies that alleviate financial strain (Watung & Sjedie, 2018).

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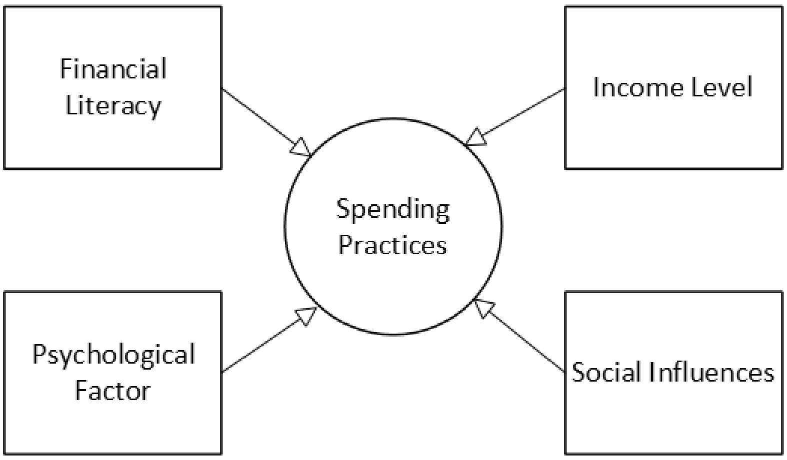

Figure 2. The Dimensions that Attributes the Spending Practices among Job Order Employees

DISCUSSION

The results of this study provide detailed insights into the spending practices of Job Order (JO) employees. Using statistical analysis, four significant dimensions were identified: **Financial Literacy**, **Income Level**, **Psychological Factors**, and **Social Influences**. Each of these dimensions contributes to understanding the variations in financial behaviors among JO employees.

Financial Literacy emerged as a critical dimension, supported by quantitative findings that show a strong correlation between financial knowledge and responsible spending habits. Employees with higher scores in this area exhibited effective practices such as budgeting, saving, and long-term financial planning. Statistical evidence underscores that enhanced financial literacy is a significant predictor of financial stability, even for employees in vulnerable employment situations.

The **Income Level** dimension highlighted financial constraints as a major issue. Data analysis revealed that many employees rely on loans, borrowing, or additional part-time work to meet basic needs. Statistical results showed that financial obligations to extended families often exacerbate these challenges, making income supplementation a necessity. These findings emphasize the economic vulnerability within this demographic.

Psychological Factors such as self-control and disciplined spending were strongly linked to healthier financial outcomes. Quantitative metrics indicated that individuals who avoided impulsive buying and used budgeting tools reported lower financial stress and higher savings. These findings demonstrate the importance of proactive financial planning and self-regulation.

Lastly, **Social Influences** were shown to significantly shape spending behaviors. Statistical analysis revealed that societal norms, digital payment systems, and social media trends heavily influence financial decisions. This sometimes led to overspending and financial strain, emphasizing the need for interventions targeting external pressures on financial behavior.

CONCLUSION

The findings of this study demonstrate that the spending practices of JO employees are influenced by a combination of financial knowledge, economic constraints, psychological discipline, and social pressures. Statistical analysis confirmed that financial literacy and psychological factors positively impact savings and stress reduction, while income limitations and social influences often lead to poor financial decisions. These results highlight the complex nature of financial decision-making, shaped by both internal and external factors.

RECOMMENDATIONS

1. **Enhance Financial Literacy**: Offer financial education programs to improve budgeting, saving, and planning skills. Use workshops and online modules backed by quantitative success metrics.
2. **Stabilize Income**: Advocate for policies or programs that provide income support or more secure employment arrangements for JO employees to alleviate financial stress.

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3. **Promote Financial Discipline**: Use quantitative evidence to support the adoption of budgeting tools and apps. Offer workshops focusing on impulse control and financial planning.
4. **Raise Awareness of Social Influences**: Launch evidence-based campaigns to educate employees on the impact of social media and societal pressures on spending habits. Quantitative analysis should guide the focus of these campaigns.
5. **Provide Targeted Support**: Develop financial aid or counseling services tailored to JO employees, focusing on debt management and addressing extended family financial obligations, using data-driven approaches to address specific needs.

By applying these recommendations, supported by quantitative data, stakeholders can empower JO employees to achieve greater financial stability and resilience against economic challenges.

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