THE Financial and the Work Stress as Predictors to Work Performance among Public Elementary School Teachers in Region XI: An Explanatory Sequential DESIGN

Temotio E. Narciso Jr.[1], Jo-Ann Y. Solomon, EdD[2]

[1]Teacher III, Liguyon Elementary School, Davao del Norte
tem2790wisdom@gmail.com

[2]Faculty, University of the Immaculate Conception, Davao City, Philippines
jsolomon@uic.edu.ph

ABSTRACT

This explanatory sequential mixed method study aimed to determine the significance of the influence of financial stress and work stress on the work performance of teachers. The participants were the teachers from the public elementary schools in Region XI, Philippines. The researcher made use of validated and adapted survey questionnaires and an interview guide to collect relevant data. Mean, Standard Deviation, Multiple Regression and Thematic Analysis were used to analyze the corresponding data gathered. In the quantitative phase, the findings revealed that the status of financial stress was rated low. The status of work stress and work performance both recorded a moderate rating. It revealed further that both financial stress and work stress did not possess a significant influence on teachers' work performance. On the standpoints of the participants on the salient points in the quantitative results, it was revealed that the financial stress was confirmed low and a moderate level for work stress and work performance. Moreover, the participants also confirmed a moderate influence of work stress on work performance. Additionally, the participants disconfirmed the low influence of financial stress on work performance. They also disconfirmed that there is no significant effect of financial stress and work stress to work performance. Finally, the nature integration revealed a connecting- expansion and connecting-confirmation. With the status of work performance, it is crucial to know the key elements that influence the performance of teachers in order to address the issue and help increase the teachers' performance at work to help them utilize their full potential in teaching.

KEYWORDS: *Educational leadership, financial stress, work stress, work performance, Philippines*

INTRODUCTION

Work performance is defined as the result of one's specific functions at the workplace (Yatipai et al., 2015). Work performance is everything that employees do while at work that is in keeping with the objectives and values of the organization. This behavior can be described as quantifiable (Edgar et al., 2020). The performance consists of both physical and psychological exercises, such as problem-solving and cognitive tasks (Farhadinejad et al., 2020). However, nowadays, work performance is a problem for development, as is how to improve organizational performance and fulfill organizational goals. Furthermore, work performance cannot be described in any exact way since it is dependent on the size, policy, and strategy of the company in terms of day-to-day routine, responsibilities, and effort to their jobs (Akter & Husain, 2016).

Meanwhile, in the context of teaching, it has been noted that teacher work performance is declining all around the world. Their performance is marked by absenteeism, insufficient class preparation, and rote-teaching, while teacher status and working circumstances are deteriorating (Wandira et al., 2015). The issue of declining teacher work performance is observed across the globe (Huda & Muspawi, 2018; Hoque et al., 2020). The problem affects Western countries, Asia, and large areas of Sub-Saharan Africa, notably public schools (Kiiru, 2015).

In Israel, it began with the fundamental claim that the teacher's work performance is declining. This claim is supported by a study, which revealed that poor performer teachers in the workplace is brought by many causes and teachers faced a current personal crisis that has impaired their performance (Yariv, 2011). Poor performing teachers not only provide the expected results, but their negative behavior may distract others from doing their work and reduces staff credibility" (Banfield et al., 2006).

Moreover, in Malaysia, it was reported that the percentage of teachers' work performance level was declined by two point nine percent from sixty four point forty percent in 2014 to sixty two point thirty one percent in 2015. The declining state in teacher work performance continued from sixty two point thirty one percent in 2015 to sixty one point seventy eight percent in 2016, with a point fifty thirty percent decrease in teachers' work performance. Furthermore, the teaching achievement was decreased by point seventy eight percent which is

sixty one point seventy eight percent in 2016 to sixty one percent in 2017 (YIK, 2018).

In Nigeria, as stated by Duze (2012), the teaching work performance is extremely low due to the autocratic leadership displayed by the educational leaders who control all the decisions. As a result, ideas, advice, and judgment from the teachers are not appropriately acknowledged. Additionally, along with the same line, in Tanzania, despite the government endeavors in increasing work performance of teacher, some school principals do not follow government guidelines, resulting in poor working performance of teachers in public secondary schools (Ngussa & Gabriel, 2017).

In the Philippines, it was reported that the performance of teachers, particularly their work performance have dwindled and suffers heavy workload similar to everyone who is in government service that is overworked and under immense pressure (Terrazola, 2018). Additionally, this is more evident that teachers in public schools are overburdened with work-related job in addition to their daily six hours of instruction, such as reports, instructional materials, school designations, and other related tasks, which has a negative impact on their performance at work. Additionally, the effectiveness of public school teachers is always in jeopardy since they are not only confined to teaching but also to other non-teaching activities. Furthermore, the numerous additional duties and activities that they fulfill inside their individual institutions are progressively taking time away from their real teaching which has impacted and lower their work performance (David et al., 2019).

In the field of research, researchers have delved into work performance and it underlying factors that influence it. One of the factors that affect work performance is work stress as it is revealed in the study of Pandey (2020) and Sutagana et al. (2022) that work stress has attributed to the decline of work performance and a has negative and significant relation with the work performance of employees. Moreover, it only made use of a quantitative approach to determine how work stress influenced work performance (Sugiyono, 2017:8). Meanwhile, Xiao et al. (2008); and Garman et al. (1996) stated that financial stress can affect work performance of employees. In addition, there are only a few studies conducted outside the country that determine the combined influence of financial stress and work stress in relation to work performance. In fact, based on the different research articles, the researcher has found that most of the studies use a quantitative design approach to determine the combined

influence of financial stress and work stress in relation to work performance.

With regard to this, the researcher sees that there is a need to conduct research using explanatory sequential design to delve deeper into the impact of financial stress and work stress in relation to the work performance of teachers and how the independent variables affect the work performance when the explanatory sequential design will be employed on the study.

Research Questions

1. What is the status of financial stress, work stress, and work performance of the public elementary school teachers?
2. Do financial stress and work stress significantly influence the work performance of public elementary school teachers?
3. What are the standpoints of the participants on the salient points in the quantitative results?
4. How do qualitative results explain the quantitative findings of the study?

METHODS

Research Design. This study utilized mixed methods, specifically explanatory sequential design. The first phase of the inquiry is the quantitative phase, which serves as the foundation for the second qualitative phase. The two phases are joined in the middle of the investigation. The second step involves gathering and processing qualitative (text) data that complements or explains the quantitative findings presented in the first phase. The second qualitative phase is built upon the first quantitative phase, and in the middle of the study in which the two phases are joined. The qualitative phase contributes to a better understanding of the quantitative data by investigating the background, processes, and participants' experiences (Creswell & Plano Clark, 2018).

Research Instruments. In Part 1 the financial stress survey questionnaire was adapted from Heo et al. (2020). It has 24 items. The said questionnaire has three indicators and items: Affective Reaction (AR) with eight questions, Relational/ Interpersonal Behavior (RB) with eight questions, and Physiological Responses (PR) with eight questions. The indicators have the following items and Cronbach Alpha. Affective Reaction (AR) with eight items and Cronbach Alpha of 0.95; Relational/ Interpersonal Behavior (RB) with eight items and 0.91 Cronbach Alpha; and Physiological Responses (PR) with eight items and

0.94 Cronbach Alpha.

In Part 2, work stress questionnaire was adopted from Hulte´n et al. (2023). It has 35 items. The said questionnaire has four indicators and question items: Influence at Work with four item, Stress due to Organization and Conflicts with 14 items, Stress due to Demands and Commitments with 14 items, and Work Leisure Time Interference with three items. The indicators have the following items and Cronbach Alpha. Influence at Work with four items and with 0.64 Cronbach Alpha; Stress due to Organization and Conflicts with 14 items and a Cronbach Alpha of 0.80; Stress due to Demands and Commitments with 14 items and a Cronbach Alpha of 0.88; and Work Leisure Time Interference with three items and 0.90 Cronbach Alpha.

Lastly, in part 3, the work performance questionnaire is adopted from Koopmans et al. (2013). It has 27 items. The questionnaire has three indicators' items, namely: task performance with seven items, contextual performance with 12 items, and counterproductive work behavior with eight items. The indicators have the following items and Cronbach Alpha. Task performance has seven items with a Cronbach alpha of 0.81; Contextual performance with 12 items and 0.85 Cronbach Alpha; and Counterproductive work behavior with eight items with 0.79 Cronbach Alpha.

Ethical Considerations. This research was reviewed by the University of Immaculate Conception-Research Ethics Committee (UIC-REC) for ethical soundness. The research underwent a thorough ethical review to ensure compliance with ethical principles.

RESULTS

Status of Financial Stress

The status of financial stress is presented in Table 1.1, and it shows the current status of financial stress among teachers. The table explicitly demonstrates that it has an overall mean of 1.87, described as low. It indicates that financial stress of teachers is rarely evident among elementary teachers in Region XI. In addition, the total standard deviation is 0.45, indicating that the impact of financial stress is observable, but it is not extremely large.

Table 1.1

Status of Financial Stress

INDICATOR	Mean	SD	Description
Affective Reaction	2.03	.56	Low
Relational/Interpersonal Behavior	1.86	.50	Low
Physiological Responses	1.73	.61	Very Low
Overall Mean	**1.87**	**.45**	**Low**

Status of Work Stress

The status of work stress is presented in Table 1.2, and it provides an overview of the condition of teachers under the work stress variable. The table demonstrates that this variable has an overall mean of 2.67 and is described as moderate. It expressed that work stress among teachers is sometimes evident. More so, the total standard deviation is 0.32, which means that the work stress felt by the teachers regarding their work is relatively minor.

Table 1.2

Status of Work Stress

INDICATOR	Mean	SD	Description
Influence at Work	3.75	.72	High
Stress Due to Organization and Conflict	2.53	.36	Low
Stress Due to Demands and Commitments	2.35	.45	Low
Work to Leisure time Interference	2.04	.69	Low
Overall Mean	**2.67**	**.32**	**Moderate**

Status of Work Performance

The status of work performance is introduced in Table 1.3. It also provides an overview of the work performance of teachers. The table has shown an overall mean of 3.31 and is described as moderate. It is expressed that the work performance among teachers is sometimes demonstrated. More so, the total standard deviation is 0.32, which means that the work performance of teachers has declined a little.

Table 1.3

Status of Work Performance

INDICATOR	Mean	SD	Description
Task Performance	3.98	.57	High
Contextual Performance	4.00	.63	High
Counterproductive Work Behavior	1.92	.54	Low
Overall Mean	**3.31**	**.32**	**Moderate**

Significance of the Influence of Financial Stress and Work Stress toward Work Performance

The table below explicitly delineates the significance of the influence of financial stress and work stress toward work performance. As presented in the table, it is characterized that the financial stress has no significant influence on teachers' work performance, with a beta coefficient of -.059 and a p-value of .146, which is higher than the 0.05 threshold for significance. This suggests that teachers' financial stress has no major impact on their work performance. And the table illustrates that the low outcome of teachers' financial stress has no impact on their work performance, as indicated by the beta coefficient.

In addition, the beta coefficient and t-statistic results of the independent variables, financial stress and work stress, on the dependent variable, work performance, are provided in the same table.

Similarly, the estimated beta coefficient for work stress is 0.24, with a p-value greater than 0.05. According to the findings, work stress has no effect on their work performance.

Finally, the combined predictive effect of financial and work stress is not statistically significant, as indicated by an R-squared value of 0.006 and a p-value greater than 0.05. This finding suggests that the regression model with financial and work stress as predictors can account for 60% of the variance in teacher work performance related to these determinants. It indicates that 40 percent of the variation can be attributable to causes other than those investigated in this study.

Table 2

Significance of the Influence of Financial Stress and Work Stress toward Work Performance

Predictors	**Standardized Coefficients** Beta	**t**	**p-value**	**Interpretation**
Financial Stress	-.059	-1.459	.146	Not Significant
Work Stress	.024	.417	.677	Not Significant
Predictors	R-squared	F	P-value	Interpretation
Combined	.006	1.066	.345	Not Significant

Note: R = 0.78; R-squared = 0.006; F = 1.066; p >0.05

Standpoint of the Participants on the Salient Points of Quantitative and Qualitative Results

Revealed in Table 3 are the standpoints of the participants on financial stress, work stress and work performance. It can be seen in the table that the participants have explicitly revealed their respective thoughts about the salient findings as derived from the study. The study findings disclosed the ratings from low to moderate. It was supported by the responses of the participants from the IDI and FGD, which highlighted the essential explanations for the key findings.

Table 3

Standpoint of the Participants on the Salient Points of Quantitative and Qualitative Results of Financial and Work Stress as Predictors to Work Performance

Level	Essential Theme	Typical Reason
Financial Stress (Independent Variable) Overall Mean: 1.87 **Low**	Confirmed low level of financial stress	Teachers find solutions like budgeting or loans to manage financial stress
		Spouses or family members ease financial burdens
		Secondary jobs help teachers supplement their earnings
Work Stress (Independent Variable) Overall Mean: 2.67 **Moderate**	Confirmed moderate level of work stress	Removing ancillary tasks lets teachers focus on teaching
		Administrative aides ease non-teaching burdens
		Stress varies based on school heads' task delegation.
Work Performance (Dependent Variable) Overall Mean: 3.31 **Moderate**	Confirmed moderate level of work performance	Teaching and ancillary duties overburden teachers
		Work-related stress and burnout lower efficiency
		Lack of administrative help hinders performance
Significance of the influence of work stress on work performance	Confirmed moderate influence of work stress on work performance	Teachers use coping strategies like prioritizing tasks and staying organized to maintain performance
		Support from co-teachers and principals helps minimize the impact of stress
		Teachers stay focused on their obligations, ensuring students' needs are met despite stress

Significance of the influence of financial stress on work performance	Disconfirmed low influence of financial stress on work performance	Teachers maintain professionalism, keeping financial issues from affecting their teaching
		Problem-solving and stress management help teachers stay focused
		Teachers' commitment to students drives strong performance despite financial stress
Regression analysis	Disconfirmed no significant effect of financial stress and work stress to work performance	Effective planning keeps teachers focused and stress-free.
		Passion for teaching helps teachers avoid stress affecting their performance.
		Support from family and colleagues reduces stress and boosts performance

Joint Display of the Quantitative and Qualitative Results

Table 4 displays both the quantitative and qualitative data together. Regarding the financial, work stress, and work performance of public elementary school teachers in region XI.

Table 4

Joint Display of the Quantitative and Qualitative Results

Research Area	Quantitative Results	Qualitative Results	Nature of Integration
Financial Stress	Based on the quantitative findings of this study, the overall mean of Financial Stress among elementary school teachers is 1.87, which is described as low.	Basing on the interviews and FGD, the participants explained that teachers manage financial stress through budgeting, extra jobs, and family support.	Connecting-expansion
Work Stress	Based on the result of the quantitative findings of this study, the overall mean of Work Stress among elementary teachers is 2.67, which is described as moderate and is sometimes evident.	Basing on the interviews and FGD, the participants explained that removing non-teaching tasks allows teachers to focus on teaching.	Connecting-confirmation

Work performance	Based on the result of the quantitative findings of this study, the overall mean of the Work Performance among elementary teachers is 3.31, which is described as moderate and is sometimes demonstrated.	Basing on the interviews and FGD, the participants explained that teachers are overburdened by duties.	Connecting-confirmation
Significance of the influence of work stress on work performance	The study also revealed that work stress has a moderate effect or influence on the work performance of teachers, which means that when the teachers are facing stress at work, it does not automatically deteriorate their work performance.	Basing on the interviews and FGD, the participants explained that teachers manage stress through organization, support, and a manageable workload	Connecting-confirmation
Significance of the influence of financial stress on work performance	The study revealed that financial stress has low influenced on the work performance of teachers.	Basing on the interviews and FGD, the participants explained that teachers manage financial stress and stay focused, prioritizing students' education.	Connecting-expansion
Regression analysis	In the final regression analysis, the study revealed that financial stress and work stress do not affect the work performance of the teacher.	Basing on the interviews and FGD, the participants explained that teachers manage stress through planning, passion, support, and coping strategies	Connecting-expansion

The connecting-expansion, connecting-confirmation, connecting-confirmation, and connecting-expansion nature of the data were collected based on the in-depth interviews and focus group discussions.

DISCUSSION

The Status of Financial Stress

The findings regarding the status of financial stress among public elementary school teachers in Region XI suggest that financial stress is generally perceived as low. This means that the financial stress of teachers is rarely evident. This is consistent with the findings of the study as it was revealed that the affective and relational domain got a low score, while the physiological recorded a very low mean. This all implicates a low influence on teachers. The findings also suggest that the teachers do have a little issue with financial matters and can maintain desired work performance, especially in teaching.

Teachers who have low financial stress demonstrates better performance. It indicates that teachers with low financial stress has always do better jobs since they never feel pressure in their daily living in dealing finances (Frankenhuis and Nettle, 2020). Furthermore, Milner (2020) states that teachers who are under low financial stress are well-versed in financial management and can decrease work-related stress by facilitating a full awareness of their earnings and expenditures and avoiding unnecessary purchases. As a result this help the teacher not to worry about their daily living and expenses and can focus on teaching and professional growth.

The Status of Work Stress

The findings of the study reveals that work stress among public elementary school teachers is moderate, as shown in the overall result. The study showed that sometimes work stress among teachers is present but is not very high. This indicates that although work stress exists, it does not constitute a major factor in the teachers' professional lives.

These findings are in line with the study of Khadka and Khadka (2023), showed that teachers recorded a moderate level of work stress and significantly affect work performance. This support the findings as revealed by the teachers that they have moderate level of work stress and somehow affect them; however, they are still able to maintain their work performance despite the influence of stress in the workplace such as the work tasks, environment, workload, etc.

The Status of Work Performance

Findings of the study reveals that teachers' work performance was rated as moderate, meaning it is sometimes demonstrated or present but not always

high. This implies that the work performance of teachers have areas that need to be addressed in order to increase performance at work. It may be due to work environment, colleagues, school leaders or the tasks at hand. The result also implies that there is a need of a targeted interventions of either a professional development program or remediating mechanisms to improve teacher performance.

The moderate level findings of the study on work performance is supported by the study of Lousa et al. (2024), revealed that teachers have moderate level of their work performance since teachers have challenges in their work that affects their ability to use their full potential in teaching. It is also highlighted on their study that even the task performance and contextual performance have recorded a moderate level of work performance, while the counterproductive behavior has negative correlation.

Significance of the Influence of Financial Stress on Work Performance

The findings with respect to teachers' financial stress suggest it does not severely and negatively influence teachers' work performance. This is in line of the study of Aldana (2001) who stressed that financial stress does not influence the work performance of teachers due to the reason that teachers enjoy working and remain engaged to their work and their work performance remain steady. This is also supported by the study of Sivarajah (2014) showed financial stress does not affect their work performance because of their personal characteristics and their ability to cope with their problems and be able to separate personal problems from their work.

Significance of the Influence of Work Stress on Work Performance

The effect of work stress on the performance of teachers is also found to be insignificant. Such a finding is especially interesting because many studies at this point have proven the direct correlation between work stress and job performance such that high stress can result in burnout and reduced effectiveness (Davis & Newstrom, 2008; Sutagana et al., 2022). Such stressors as workload, role ambiguity, and administrative pressures put teachers in a situation in which they are unable to perform effectively (Gultom, 2021).

In relation to the findings of the study, it is corroborated by the study by Kholis et al. (2024) who pointed out that the work stress of teachers does not influence their work performance. It also mentioned that it does not significantly predict their work performance due to the reason that teachers have a supportive

working environment that helps them not to be affected by the stress at work. Meanwhile, a study by Nurlaili (2022) highlighted that beyond expectation, the study revealed that the teacher's work performance is not influenced by work stress, it suggested that whether the teachers are stressed at work or not they still perform their best at work and their performance remains steady.

Standpoints of the Participants on the Salient Points on the Quantitative Results

Disconfirmed no significant effect of financial stress and work stress to work performance. Given the findings of the study based on the regression analysis, it is revealed that financial stress and work stress do not have a significant effect on the work performance of the teachers. The lack of significant effect from the possible sources of stress is further enhanced by the combination of financial stress and work stress exerting influences on teachers' work performance. However, the findings indicate that acknowledging the stress of finances and work does not make teachers as a whole less effective. This is in line with the argument that there are many external and internal factors affecting performance, as well as financial and work stressors may not be the primary drivers of performance outcomes in this matter (Sutagana et al., 2022; Prawitz & Cohart, 2016).

In connection, Rosso et al. (2024) revealed that the financial stress does not impact the work performance of teachers because the teachers have a supportive work environment and peer support that help them to perform their job and cancel the negative effect of financial stress. In a similar way, Mustafin et al. (2023) asserted that high job satisfaction can help prevent the effect of financial stress in the workplace.

On the other hand, work stress also indicated a lack of significance to the work performance of teachers, as revealed in the regression analysis and supported by the study of Khadka and Khadka (2023), who disclosed that work stress is insignificant to the work performance of teachers. This means that work stress does not have a major impact on the work performance of teachers since the teachers have coping mechanisms that help them not be directly affected by the work stress. The result conforms to the study of Gadaleta (2021), who revealed that teachers have coping mechanisms and support from their school leaders, which resulted in them doing their job with enthusiasm and optimism. Having a school leader who has a transformational leadership skill will help them to achieve better planning, execute their tasks, and even assess the

effectiveness of teaching, which in turn provides better outcomes on their work performance.

Standpoints of the Participants on the Salient Points of the Qualitative Results

Confirmed low level of Financial Stress. According to the study, the participants reported a confirmed low level of financial stress; this is noteworthy due to the number of discourses regarding the financial challenges facing educators. Amongst many, participants shared how they had proactively come up with strategies and done so literally like budgeting, securing loans, and doing the extra jobs. This links with past studies highlighting how financial literacy and resourcefulness help smoothen out financial stress (Jayasekara et al, 2020; Financial Health Institute & Lab, 2021).

Confirmed moderate level of Work Stress. In contrast to that, they agreed moderately on the level of work stress, that is, while they have some stressors, they have conflict resolution strategies to manage these stressors. In conclusion the feedback from participants highlighted how workload and administrative responsibility and the dynamics of the statuses of leaders influence their stress levels. Research has shown that a teacher's ability to remove ancillary tasks in order to focus on teaching addresses the acknowledgment that removing ancillary tasks enables a teacher to focus on teaching more (Davis & Newstrom, 2008; Sutagana et al., 2022).

Confirmed moderate level of Work Performance. It reflects that the participants reported having a moderate level of work performance because it is not easy to do teaching jobs and at the same time manage stressors. Consistent with past research, many participants mentioned how high stress and burnout interfered with how they were able to perform their jobs because work stressed out people tend to observe a drop off in performance (Heckman et al., 2014; Ozman et al., 2018).

Data Integration of the Salient Points of the Quantitative and Qualitative Results

The integration of quantitative and qualitative data gives a complete picture of the financial stress, work stress and work performance of public elementary school teachers in Region XI. This joint presentation shows how data are combined in ways that give a deeper understanding of the teachers' experiences and challenges. This process can occur at several phases, including

data gathering, analyzing, and interpretation. The goal is to meaningfully integrate or merge datasets in order to increase the findings' validity and depth (Fetters et al., 2013).

According to the quantitative findings, the qualitative insights gleaned from interviews and FGDs support the low mean rating of financial stress (1.87) and moderate rating for work stress (2.67). The convergence emphasized that that financial stress and work performance are not connected based on quantitative evaluations and participants' narratives and is described as connecting-expansion and connecting-confirmation.

Moreover, the work stress and work performance indicate a connecting-confirmation because the qualitative data supports with the quantitative results. In terms of work performance, it is described as connecting-confirmation because the qualitative data strongly corresponds with the quantitative findings of the study. In the work performance domain, the qualitative data confirms the moderate value of the quantitative mean. The quality confirmation also brings about a connecting-confirmation nature of integration. Lastly, when the financial stress and work stress combine to influence the work performance, it shows that the qualitative feedback disconfirmed this finding, described as connecting-expansion. This implies that qualitative insights go contrary to quantitative conclusions. This is reflected in the research of quantitative versus qualitative analysis of the literature on how the financial stress and work stress influence the work performance with the consideration of different factors affecting the contextual scene.

The status of the work performance of elementary teachers in Region XI is moderate and is sometimes demonstrated among them. In terms of financial stress, the participants affirmed that they have a low level of financial stress, and it is rarely evident among them. As to their work stress, it is revealed that the participants demonstrated moderate stress at work, and this is sometimes evident to them.

Meanwhile, the financial stress and work stress as revealed in the result do not significantly predict the work performance of teachers. This goes to show that the two independent variables do not directly impact or influence the work performance of teachers.

From the standpoints of the participants, it is revealed that they have a

low level of financial stress, a moderate level of work stress and a moderate level of work performance. More so, from their standpoints on the significant influence of work stress on work performance, it is revealed that it has a moderate influence on work performance. The financial stress disconfirms a low influence on their work performance. On the regression analysis, the participants disconfirmed that there is no significant effect of financial stress and work stress on work performance.

Lastly, on the data integration, it is revealed that the financial stress is considered as a connecting-expansion; the work stress as connecting-confirmation; and the work performance as connecting-confirmation. The significant influence of work stress on work performance is a connecting-confirmation. Moreover, the significant influence of financial stress on work performance is viewed as connecting-expansion. The regression analysis is considered a connecting-expansion.

REFERENCES

Aldana, S. G. (2001). Financial impact of health promotion programs: a comprehensive review of the literature. *American Journal of Health Promotion*, *15*(5), 296-320.

Akter, N. & Md Moazzam Husain. (2016). Effect of compensation on job performance: *An Empirical Study*. Retrieved from http://www.researchgate.net

Banfield, S. R., Richmond, V. P., & McCroskey, J. C. (2006). The effect of teacher misbehaviors on teacher credibility and affect for the teacher. *Communication Education, 55*(1), 63-72. Retrieved from https:// doi.org/10.1080/03634520500343400

Creswell, J. W., & Plano Clark, V. L. (2018). *Designing and Conducting Mixed Methods Research* (3rd ed.). Sage Publications.

Creswell, J. W. (2003). Research design: *Qualitative, quantitative, and mixed methods approaches.* 2nd ed. Thousand Oaks, CA: Sage.

David, C. C., Albert, J. R. G., & Vizmanos, J. F. V. (2019). *Pressures on public school teachers and implications on quality.*

Duze, C. O. (2012). Leadership styles of principals and job performance of staff in secondary schools in Delta state of Nigeria. *AFRREV Int. J. Arts Human*.1, 224–245.

Edgar, F., Blaker, N. M., & Everett, A. M. (2020). Gender and work performance: Linking the high-performance work system with the

ability–motivation–opportunity framework. *Personnel Review.* https://doi.org/10.1108/PR-10-2019-0577

Farhadinejad, M., Eynali, M., & Bagheri Garbollagh, H. (2020). Reflection on mum effect: Analysis of the role of culture on the employee performance and organisational communication (Case of Study: governmental organisations in city Semnan). *Quarterly Journal of Public Organizations Management, 8*(2), 11-24. https://doi.org/10.30473/ipom.2020.49086.3832

Frankenhuis, W.E., Nettle, D. (2020). The strengths of people in poverty. *Curr. Dir.Psychol. Sci. 29* (1), 16–21 https://doi.org/10/ggf5d6.

Gadaleta, M. V. (2021). The impact of transformational leadership on school climate/culture as it relates to staff inspiration/motivation [ProQuest Information & Learning]. *In Dissertation Abstracts International Section A: Humanities and Social Sciences hasn't* (Vol. 82, Issue 11–A). https://www.proquest.com/openview/

Garman, E. T., Leech, I. E. & Grable, J. E. (1996). The negative impact of employee poor financial behaviors on employers. *Financial Counseling and Planning, 8*(2), 157-167.

Gultom, E. (2021). The Effect of Working from Home on the Productivity of Female Lecturers During the Covid-19 Pandemic at Private Universities in Indonesia. *Adpebi International Journal of Business and Social Science*, 1(1), 53–63. https://doi.org/10.54099/aijbs.v1i1.37.

Heckman, S, Lim, H, & Montalto, C, 2014. Factors Related to Financial Stress among College Students. *Journal of Financial Therapy, 5* (1), 19-39. Retrieved December 02, 2021, from https://doi.org/10.4148/1944-9771.1063

Heo, W., Cho, S., & Lee, P. (2020). APR Financial Stress Scale: Development and Validation of a Multidimensional Measurement. *Journal of Financial Therapy,* 11 (1) 2. https://doi.org/10.4148/1944-9771.1216

Hoque, K. E., Bt Kenayathulla, H. B., D/O Subramaniam, M. V., & Islam, R. (2020). Relationships between supervision and teachers' performance and attitude in secondary schools in Malaysia. *SAGE Open, 10*(2), 2158244020925501.

Huda, S., & Muspawi, M. (2018). Academic supervision of madrasah supervisors in improving professional competencies of teachers. *Ta'dib: Jurnal Pendidikan Islam, 23*(2), 155-163.

Hulte´n A-M, Holmgren K, Bjerkeli P (2023). Work-related stress, reason for consultation and diagnosis-specific sick leave: How do they add up? PLoS ONE 18(7): e0288751. https://doi.org/

10.1371/journal.pone.0288751

Jayasekara, B. E., Fernando, P. N., and Ranjani, R. P. (2020). A systematic literature review on financial stress of small and medium entrepreneurs. *Applied Economics and Business,* 4(1), 45-59.

Khadka, S., & Khadka, A. K. (2023). Impact of Job Stress on Management Education Teacher's Job Performance. *Nepal Journal of Multidisciplinary Research*, *6*(3), 24–36. https://doi.org/10.3126/njmr.v6i3.59475

Kholis, N., Rohma, H., & Maesaroh, I. (2024). Work Stress, Work Environment, and Teacher Performance in Islamic High Schools. *International Journal of Scientific Research and* Management (IJSRM), 12(04), 6012-6123. https://doi.org/10.18535/ijsrm/v12i04.em06

Koopmans, L., Bernaards, C., Hildebrandent, V., & Buuren, S. V. (2013). Development of an individual work performance questionnaire. *International Journal of Productivity and Performance Management, 62(1), 6-28.* https://doi.org/10.1108/17410401311285273

Lousa, Eva Petiz, Marta Pereira Alves, and Linda Koopmans. 2024. Adaptation and Validation of the Individual Work Performance Questionnaire into a Portuguese Version. *Administrative Sciences* 14: 150. [CrossRef]

Milner, B. (2020, October 20). *3 Ways to Reduce Your Financial Stress - Teachers Life*. Teachers Life -. https://teacherslife.com/3-ways-to-reduce-your-financial-stress/

Mustafin, A. N., Tuguskina, G. N., Kravčáková Vozárová, I., & Kotulič, R. (2023). Factors Affecting Job-Loss Anxiety: The Influence of Decent Work Policies and Corporate Sustainability in a Case Study of Economic Crises. *Social Sciences*, *12*(11), 639.

Ngussa, B. M., & Gabriel, L. (2017). Participation in decision making and teachers' commitment. A comparative study between public and private secondary school in Arusha, Tanzania. *American Journal of Education Research, 5*(7), 801-807. DOI: 10.12691/education-5-717.

Nurlaili, N. (2022). Can Organizational Conflict and Work Stress Improve Teacher Performance During Pandemic? *Aksara: Jurnal Ilmu Pendidikan Nonformal*, *8*(3), 2275. https://doi.org/10.37905/aksara.8.3.2275-2288.2022

Ozman, A., & Aydin, M. (2018). Financial stress, social supports, gender, and anxiety during college: A stress-buffering perspective. *The Counseling Psychologist*, 46(7), 846-869.

Pandey, D. L. (2020). Work stress and employee performance: An assessment of impact of work stress. *International Research Journal of Human*

Resource and Social Sciences, 7(5): 124135.

Prawitz, A & Cohart, J. (2016). Financial Management Competency, Financial Resources, Locus of Control, and Financial Wellness, *Journal of Financial Counseling and Planning, 27*(2), 142–157. Retrieved December 02, 2021, from https://doi.org/10.1891/1052-3073.27.2.142

Sivarajah K. (2014). Pay satisfaction and Financial Stress: A study of the school Teachers in the Northern Province, Sri Lanka. Vol 5, No 7 (2014).

Sutagana, I. N. T., Ernayani, R., Liow, F. E. R., Octiva, C. S., & Setyawasih, R. (2022). Analisis Pengaruh Paket Remunerasi dan Stres Kerja terhadap Turnover Intention dengan Kepuasan Kerja sebagai Variabel Mediasi pada Karyawan. *BUDGETING: Journal of Business, Management and Accounting, 4*(1), 183-203.

Wandira, T. N. K., Onen, D. & Kimoga, J. (2015). Teacher Development and Management Systems (TDMS) Training Programme and the Performance of Head Teachers in the Management of Public Primary Schools in the Greater Masaka Region of Uganda. *International Journal of Education and Research, 3*(12), 231- 244.

Xiao, J. J. (2008). Applying Behavior Theories to Financial Behavior. *In Handbook of Consumer Finance Research* (pp. 69-81). Berlin: Springer. https://doi.org/10.1007/978-0-387-75734-6_5

Yariv, E. (2011). Deterioration in teachers' performance: Causes and some remedies. *World Journal of Education, 1*(1), 81-91. doi:10.5430/wje.v1n1p81

Yatipai, T., Montolalu, J., & Kaparang, S. G.(2015). Pengaruh Motivasi Terhadap Prestasi Kerja Karyawan Studi Pada PT Pos Indonesia Tipe C Manado. *JurnalAdministrasi Bisnis*, *3*(11), 1–7