

RESEARCH ARTICLE

Attitudes and behavior on financial literacy and work environment views among philippine national police personnel of sulu provincial police office

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ABSTRACT

This study examined the attitudes and behaviors on financial literacy and the work environment views among Philippine National Police personnel assigned to the Sulu Provincial Police Office. The research applied a descriptive quantitative approach, gathering data from 171 personnel across different units. A validated questionnaire assessed three dimensions: financial literacy attitudes, financial literacy behaviors, and perceptions of the work environment. Descriptive and correlational analyses were performed to determine the levels and relationships among variables. Results indicated that respondents exhibited a high level of financial knowledge, positive attitudes toward saving and financial planning, and responsible financial behaviors such as consistent budgeting and timely payment of obligations. Respondents also reported favorable assessments of their work environment, emphasizing teamwork, leadership support, and fair organizational practices despite operational challenges. Findings further revealed that personnel with more positive financial attitudes and behaviors tended to express stronger satisfaction with their workplace conditions, demonstrating a connection between financial well-being and organizational perception. The study concludes that financial literacy enhances professional efficiency, ethical stability, and psychological resilience among police officers. Institutionalizing financial education programs, strengthening welfare initiatives, and improving financial access are recommended to sustain responsible financial practices and reinforce organizational commitment within the Philippine National Police.

Keywords: Attitudes, Behavior, Financial Literacy, Work Environment, Philippine National Police, Sulu Provincial Police Office

1. Introduction

In the contemporary era, financial literacy stands as a crucial competence shaping individual stability and organizational performance. It encompasses an individual's capacity to understand and apply financial knowledge, make informed money-related decisions, and sustain positive financial behavior over time. For members of the Philippine National Police (PNP), financial literacy is not merely a personal asset, it is an operational necessity that supports discipline, integrity, and professional efficiency. The complex and demanding nature of police work, particularly in conflict-affected provinces such as Sulu, intensifies the

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need for officers to maintain both economic stability and mental resilience. In such settings, one's attitudes and behaviors toward money management can directly influence morale, focus, and ethical performance in service ^[1-2]

In recent years, financial literacy has been recognized globally as a key driver of socioeconomic stability and workforce productivity ^[3]. Employees with sound financial understanding and responsible financial habits are less likely to experience financial distress, which often translates into higher job engagement, better decision-making, and improved performance ^[4]. Conversely, those with limited financial literacy may exhibit maladaptive coping strategies such as chronic borrowing, overspending, or reliance on informal credit systems, which can increase personal stress and impair workplace focus ^[5]. These challenges are particularly evident in the public safety sector, where officers are exposed to high levels of psychological strain and unpredictable workloads.

In the Philippine context, the financial literacy landscape remains uneven. According to the Bangko Sentral ng Pilipinas ^[6] only one in four Filipino adults can be considered financially literate, with many struggling to budget effectively, manage debt, or plan for long-term goals. This situation persists despite the government's initiatives such as Republic Act No. 10922, or the Economic and Financial Literacy Act, and the ongoing partnership between BSP and the Civil Service Commission to integrate financial education into public service training ^[7]. However, these programs often fail to reach officers in geographically isolated and disadvantaged areas like Sulu, where access to formal banking, investment opportunities, and financial seminars is limited. The result is a persistent gap between policy intentions and the lived financial realities of uniformed personnel ^[8].

Financial literacy among police officers also intersects with their perception of the work environment. A conducive work environment defined by fair policies, safe conditions, supportive leadership, and clear communication has been shown to enhance job morale and influence the adoption of positive financial behaviors ^[9]. Conversely, when officers perceive their work environment as stressful or inequitable, it can exacerbate financial anxiety, promote short-term coping habits, and even lead to ethical lapses ^[10]. In the case of the Sulu Provincial Police Office, where personnel face unique challenges such as limited mobility, heightened security risks, and restricted social support, financial attitudes and workplace perceptions form a critical nexus that shapes both personal and organizational outcomes.

Scholars emphasize that attitudes toward financial literacy often determine whether knowledge translates into action ^[11]. Positive attitudes such as valuing savings, budgeting, and investment tend to predict responsible financial behavior, while negative attitudes can lead to avoidance, procrastination, or impulsive spending. Within policing, such behaviors carry broader implications. Financial instability not only affects an officer's household but may also influence decisions made in the line of duty, potentially compromising ethical conduct and public trust ^[12]. Understanding the behavioral and attitudinal aspects of financial literacy, therefore, extends beyond personal economics; it reflects the integrity and stability of law enforcement institutions.

Work environment views also serves a pivotal role in this relationship. A supportive organizational climate fosters motivation and resilience, whereas poor work conditions contribute to fatigue, low morale, and diminished performance ^[13]. Officers stationed in Sulu often confront additional burdens: resource scarcity, security tension, and limited institutional attention. These realities make it imperative to explore how financial literacy attitudes and behaviors interact with perceived work environment factors such as fairness, leadership support, and access to welfare programs in shaping their overall well-being and effectiveness.

While numerous studies have investigated the link between financial literacy and job satisfaction, few have examined its attitudinal and behavioral dimensions in tandem with environmental perceptions within a law enforcement context. The existing literature primarily focuses on employees in corporate or urban settings, leaving a gap in understanding how these constructs operate among public safety workers in high-risk, low-access regions ^[14-15]. This research addresses that gap by assessing how PNP personnel in the Sulu Provincial Police Office view, value, and practice financial literacy and how these perceptions align with their assessment of their work environment.

Anchored on financial literacy theories and organizational behavior models, the study seeks to provide empirical insights into how attitudes and behaviors toward financial management correlate with workplace perceptions. It aims to identify whether financial confidence and discipline correspond to positive views of leadership, fairness, and operational conditions within the police force. The findings are expected to inform policy directions for human resource and welfare development in the PNP, especially in creating interventions that promote financial wellness, ethical stability, and a supportive work climate.

2. Literature

2.1. Key dimensions of financial literacy

Financial literacy is widely regarded as a foundation of sound economic behavior. It refers to the capacity of individuals to understand, interpret, and apply basic financial concepts in everyday decisions ^[16]. Financial literacy as a multidimensional construct involving awareness, judgment, and practical application in money management. Global frameworks describe it as consisting of three dimensions: financial knowledge, financial attitude, and financial behavior. Financial knowledge concerns the understanding of topics such as interest, inflation, budgeting, and risk diversification. Attitude involves the individual's mindset and confidence toward saving, spending, and planning. Behavior represents the translation of both knowledge and attitude into practical actions like saving, budgeting, or responsible borrowing ^[17]. The Organization for Economic Cooperation and Development emphasized that these dimensions work together and that measurement tools should assess each aspect separately because knowledge alone does not guarantee financial well-being ^[18].

In the Philippines, the Bangko Sentral ng Pilipinas in 2023 reported that only a quarter of Filipino adults could answer most financial literacy questions correctly. This outcome reveals a need to strengthen both attitude and behavioral components, not only formal knowledge ^[19]. For uniformed personnel who operate in remote and demanding posts, financial literacy involves more than arithmetic understanding; it affects how they prioritize obligations, handle allowances, and prepare for emergencies. Such literacy must therefore be viewed as both a personal competence and an operational necessity for public servants.

2.2. Financial attitudes and behaviors

Research from different countries shows that positive financial attitudes often predict responsible financial actions. Individuals who value savings and believe in long-term planning are more likely to follow budgets, avoid impulsive spending, and accumulate assets. Hernandez-Perez and Cruz- Rambaud ^[20] found that attitudes about financial self-control strongly predict whether knowledge leads to effective management of resources. The findings suggest that the way individuals feel about money whether they see it as a tool for security or a source of anxiety determines the consistency of their behavior more than pure numeracy skills.

Within the Philippine public sector, similar trends are observed. Employees who display a mindset of financial discipline are less dependent on informal loans and show more readiness to invest in cooperative savings or pension programs ^[21]. Conversely, those with negative attitudes toward money tend to postpone

planning and rely on borrowing to meet short-term needs. Understanding these patterns among police officers is essential because attitude directly influences daily decisions that affect both personal stability and service integrity.

2.3. Financial literacy and work performance

International studies associate poor financial management with lower job performance and increased absenteeism. Employees facing financial distress often experience reduced concentration, emotional exhaustion, and difficulty meeting professional obligations ^[22]. Programs that enhance financial literacy have been shown to reduce stress and improve morale, indicating that financial stability supports workplace effectiveness. In sectors such as law enforcement or healthcare, where employees work under continuous pressure, financial strain tends to magnify fatigue and decision errors.

Philippine research mirrors these findings. Reports from provincial police offices describe how unplanned borrowing and delayed salary deductions contribute to stress and absenteeism among officers. The Department of Finance has acknowledged that limited financial management training in the public sector often leads to debt accumulation and low savings. This situation demonstrates the need to analyze how financial literacy attitudes and behaviors relate to officers' experiences in their work environment, particularly in provinces with limited institutional support ^[23].

2.4. Work environment and organizational support

The work environment shapes an employee's motivation, satisfaction, and ethical conduct. International organizational studies highlight that supportive leadership, fair policies, and transparent communication enhance an employee's sense of belonging and productivity. When personnel perceive that their institution provides welfare assistance and fair opportunities, they develop trust that encourages better cooperation and self-management ^[24]. Conversely, perceptions of neglect, favoritism, or unsafe conditions generate stress and dissatisfaction.

In the Philippine police service, officers deployed in isolated posts often evaluate their environment based on available support, recognition, and logistical resources. Limited housing, delayed allowances, and insufficient safety measures can diminish trust in leadership and influence financial choices ^[25]. Some officers resort to informal loans or side jobs to compensate for perceived institutional gaps. These conditions underline how workplace environment and financial attitudes are connected in shaping overall well-being.

2.5. Financial access and inclusion

Access to financial institutions remains uneven across developing economies. Individuals in rural or conflict-affected areas usually have limited access to banks, credit facilities, and reliable internet services. Studies in Southeast Asia confirm that lack of access lowers financial confidence and discourages savings behavior (Asian Development Bank). The growing use of digital banking and e-wallet systems has improved inclusion, yet digital literacy gaps still restrict participation ^[26].

In provinces such as Sulu, the absence of formal banks in several municipalities affects the ability of police personnel to save or invest. Many officers rely on remittance centers or informal lenders, which expose them to high interest costs. Government programs promoting digital finance and online training could close this gap, but they must consider connectivity issues and cybersecurity awareness. Expanding digital access is therefore essential for enhancing both financial behavior and workplace efficiency ^[27].

2.6. Workplace financial education

Evidence from international labor organizations shows that workplace financial education improves employees' budgeting skills, reduces anxiety, and supports long-term planning ^[28]. The effectiveness of

these programs depends on their design. Continuous training sessions and accessible counseling services have longer impacts compared with one-time seminars. Programs that integrate payroll savings options or cooperative investment schemes also sustain behavioral change because they embed financial discipline in daily work systems.

Government agencies in the Philippines have begun introducing similar programs. The Bangko Sentral ng Pilipinas, in collaboration with the Civil Service Commission, has encouraged offices to conduct annual financial literacy sessions. However, studies indicate that many activities remain one-off events without follow-up or monitoring. For police personnel, institutionalizing financial counseling and linking it with welfare offices could ensure that knowledge is reinforced through practice. This approach could build both confidence and consistency in financial behavior.

2.7. Philippine context and policy directions

Several national initiatives have sought to strengthen financial literacy among government employees. The Economic and Financial Literacy Act of 2015 mandated agencies to promote financial awareness, while the National Strategy for Financial Inclusion (NSFI) focuses on integrating literacy with access. Evaluations of these programs reveal progress but also uneven implementation across regions. Some agencies have developed institutional modules, yet many lack evaluation frameworks that measure behavioral outcomes ^[29].

Local research involving government workers in Mindanao and nearby provinces shows that limited exposure to practical training and insufficient monitoring reduce the sustainability of learned financial behaviors. Police officers who attended financial seminars often expressed interest in follow-up activities but lacked institutional support to continue. These findings imply that policy should move beyond awareness campaigns toward sustained financial capability development linked to workplace welfare systems ^[30]. Addressing this gap could enhance both financial stability and trust within police organizations. Similarly, Alviola ^[31] noted that while many young people can identify unfairness, few fully grasp the structure of systems such as justice or governance. This highlights the necessity of early and continuous education to foster well-informed citizens and future public servants who understand not only fairness but also the institutional mechanisms that uphold it.

3. Methodology

3.1. Research design

This study employed a quantitative descriptive research design to determine the attitudes and behavior on financial literacy and the work environment views among Philippine National Police (PNP) personnel assigned in the Sulu Provincial Police Office. The descriptive design was chosen to obtain factual and accurate data regarding the respondents' current financial literacy attitudes, behavioral practices, and perceptions of their workplace. This quantitative descriptive research focused on describing and interpreting existing phenomena based on statistical data ^[32-33]. Additionally, this design was suitable for describing existing conditions and identifying the relationships between variables without any experimental manipulation, thus ensuring objectivity and validity of the findings.

Research Objectives:

This study was guided by the following objectives:

1. To assess the level of financial literacy of the respondents in terms of financial attitude and behavior;

2. To determine the respondents' views on their work environment in terms of leadership and supervision, organizational policies and support, and communication and teamwork
3. To examine the significant relationship between the respondents' financial literacy (attitude and behavior) and their work environment views; and
4. To provide recommendations for strategic human resource and welfare interventions based on the findings of the study.

3.2. Research locate

The research was conducted within the Sulu Provincial Police Office (SPPO) located in the province of Sulu, which operates under the Police Regional Office of the Bangsamoro Autonomous Region in Muslim Mindanao (PRO-BARMM). The Sulu PPO supervises several municipal police stations dispersed across both mainland and island municipalities. This location was selected because the province represents a complex and high-risk environment where police officers perform duties under operational pressure and limited access to resources. Understanding their financial attitudes, behaviors, and workplace views within such a context provides valuable insight into their overall well-being and professional resilience.

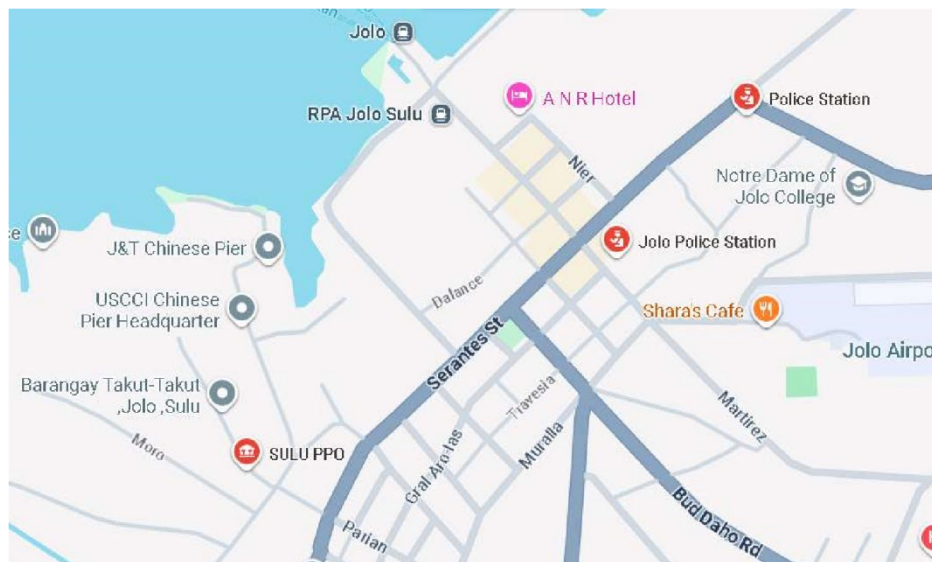


Figure 1. Spot Map of Research Locale

Source: Google Maps

3.3. Respondents and sampling procedure

The sampling approach allowed for a balance and between randomness and purposiveness, thereby enhancing the validity and generalizability of the findings^[34]. The respondents of the study were uniformed personnel of the Sulu Provincial Police Office, consisting of Police Commissioned Officers (PCOs) and Police Non-Commissioned Officers (PNCOs). The total population of active personnel at the time of the study was approximately 300 officers. To determine a representative sample, the Slovin's formula with a 5 percent margin of error was applied, resulting in a sample size of 171 respondents. The stratified random sampling method was used to ensure that all ranks and units were proportionally represented. Only officers who were officially assigned in the province and were willing to participate voluntarily were included. Personnel on leave or temporary reassignment were excluded to maintain uniformity and data reliability.

3.4. Research instrument

The study used a structured questionnaire developed to measure the three core variables of the research: financial literacy attitudes, financial literacy behaviors, and work environment views. The instrument was composed of three sections. The first section focused on respondents' attitudes toward financial management, including their confidence, motivation, and beliefs regarding saving, spending, and planning. The second section measured actual financial behaviors such as budgeting, investment, and debt management. The third section examined perceptions of the work environment, covering aspects of fairness, leadership, welfare, safety, and communication within the police organization.

3.5. Reliability and validity testing

Prior to full deployment, a pilot test of the questionnaire was conducted among 20 PNP personnel from a neighboring provincial command not included in the main sample. The purpose was to assess clarity, consistency, and reliability of the instrument. Using the pilot data, the internal consistency of each construct was evaluated through Cronbach's Alpha. The results showed coefficients of 0.85 for financial literacy attitudes, 0.87 for financial literacy behaviors, and 0.90 for work environment views. These values surpassed the 0.80 threshold commonly accepted in behavioral research, confirming that the instrument was both reliable and internally consistent. The experts' content validation also affirmed that all items were relevant and applicable to the study context.

3.6. Data gathering procedure

The data gathering method plays a crucial role in ensuring the reliability and validity of research findings by systematically obtaining accurate information from participants ^[35]. Formal approval to conduct the study was first obtained from the Provincial Director of the Sulu Provincial Police Office. After permission was granted, coordination with station commanders was made to facilitate the smooth distribution of research materials. The researcher personally explained the purpose of the study, ensured confidentiality, and emphasized that participation was voluntary. Printed copies of the questionnaire were distributed and later collected after completion. Data collection was conducted over a two-week period to accommodate officers' schedules and operational duties. All retrieved questionnaires were reviewed for completeness before being encoded for analysis.

In addition, data were gathered through structured interviews with selected participants to gain further insights into their responses. An interview refers to an exchange of information between the researcher and the participants, which depends on the participants' consent, availability, and willingness to share their experiences ^[36]. The researcher ensured that all respondents fully understood the objectives of the study and were comfortable providing honest and accurate information throughout the interview process.

3.7. Data analysis

The data gathered were organized and statistically analyzed using both descriptive and inferential methods. Descriptive statistics such as frequency, percentage, weighted mean, and standard deviation were used to describe the respondents' demographic profile and to determine the level of financial literacy attitudes, behaviors, and work environment views. The computed values were interpreted according to standard statistical guidelines, providing a quantitative foundation for the study's interpretations and recommendations. All computations were processed using statistical software to ensure precision and reliability of results.

3.8. Ethical considerations

Ethical principles were observed throughout the conduct of the study. The researcher ensured that respondents were fully informed about the objectives and nature of the research prior to participation. Consent was obtained both verbally and in writing. Participation was voluntary, and respondents were free to withdraw at any time without any consequence. Anonymity and confidentiality were strictly maintained by avoiding the collection of any personal identifiers. Data were used solely for academic purposes and stored securely after analysis. The study adhered to institutional ethical research policies and was conducted with the approval and cooperation of the Sulu Provincial Police Office.

In summary, the study followed a structured process beginning with the preparation and validation of the instrument, securing approval from the Sulu Provincial Police Office, distributing questionnaires to 171 randomly selected PNP personnel, and collecting data after two weeks. The gathered information was subjected to descriptive and correlational analyses to determine the relationship between financial literacy attitudes and behaviors and the respondents' perceptions of their work environment. Throughout all phases, ethical standards were upheld to ensure accuracy, honesty, and respect for participant welfare.

4. Results & discussion

The results presented in this section capture how police personnel in Sulu perceive and demonstrate financial literacy and workplace attitudes. Financial awareness, particularly in budgeting and decision-making, is often shaped by institutional and personal experiences ^[37]. In organizational settings such as law enforcement, these competencies influence not only economic stability but also motivation and job efficiency ^[38]. Previous studies among public sector employees have shown that a supportive work environment reinforces responsible financial behavior and enhances performance ^[39]. Thus, the following table summarizes the respondents' overall assessment, offering empirical insight into the relationship between their financial behavior and perceived work environment.

Table 1. Level of Financial Literacy of the Respondents in terms of Attitude

Financial Attitude	Mean Response	Remarks
1. I believe I am capable of handling my personal finances effectively.	3.15	High
2. I feel confident when making financial decisions.	3.20	High
3. I find greater satisfaction in saving for long-term goals than in spending immediately.	3.12	High
4. I sometimes view my financial situation as a source of stress.	2.87	High
5. I feel at ease conducting transactions with banks and other financial institutions.	2.83	High
6. I firmly believe that saving money is a vital practice	3.02	High
7. I am not anxious about borrowing money for personal, vehicle, or housing needs.	3.01	High
8. I make an effort to refrain from purchasing items that are not essential.	2.93	High
9. I prefer to invest only when I am confident that the investment carries minimal risk.	3.22	High
10. I consider it important to allocate money for business ventures or investment opportunities.	3.18	High
Grand Mean	3.05	High

Legend: 1.00 – 1.50 Strongly Disagree Very Low

1.51 – 2.50 Disagree Low

2.51 – 3.50 Agree High

3.51 – 4.50 Strongly Agree Very High

The study found that respondents exhibited highly favorable financial attitudes, reflecting strong values toward saving, spending, and responsible financial management. The data indicated that PNP personnel generally maintain a positive outlook on saving and long-term financial planning. Many officers agreed that saving a portion of their income regularly is essential for security and emergencies, showing that their attitudes are shaped by practicality and foresight.

Furthermore, respondents expressed a firm belief in the importance of living within one's means, avoiding unnecessary debts, and prioritizing essential expenditures before personal luxuries. This mindset demonstrates that their financial attitudes are rooted in discipline and prudence. Some participants acknowledged the challenges of financial pressure, particularly those with dependents or family obligations, yet they remained committed to practicing frugality and self-control. Their responses suggest that, even amid financial constraints, they view saving and financial planning as acts of responsibility rather than sacrifice.

A favorable financial attitude reflects a mindset anchored in responsibility, foresight, and self-discipline qualities that are critical in both personal and professional contexts. The respondents' positive disposition toward saving and long-term planning suggests that they internalize financial stability as a form of accountability and self-control ^[40-41]. Such attitudes act as motivational drivers for sustainable financial behavior and safeguard officers from impulsive or unethical financial decisions. Moreover, in high-stress professions such as policing, a stable financial attitude enhances psychological resilience and job satisfaction. This supports the view that strengthening financial attitudes among uniformed personnel reinforces ethical awareness and contributes to organizational credibility ^[42].

The overall mean placed their financial attitude within the "high" level, signifying that the personnel possess strong positive dispositions toward managing money wisely. This pattern reflects how police officers in field assignments adapt financial habits to cope with operational irregularities in pay and duty rotation. Officers who value financial discipline are more likely to plan ahead, meet financial commitments, and experience less anxiety over money matters, thereby improving their focus and well-being in the workplace.

Table 2. Level of Financial Literacy in terms of Behavior

Financial Behavior	Mean Response	Remarks
1. I prepare a monthly budget and follow it regularly.	3.18	High
2. I save a portion of my salary for emergencies and future needs.	3.21	High
3. I pay my financial obligations on time.	3.17	High
4. I avoid unnecessary borrowing and spending.	3.10	High
5. I allocate funds for investments or long-term goals.	3.12	High
Grand Mean	3.16	High

Legend: 1.00 – 1.50 Strongly Disagree Very Low

1.51 – 2.50 Disagree Low

2.51 – 3.50 Agree High

3.51 – 4.50 Strongly Agree Very High

As shown in Table 3, the respondents exhibited a high level of financial literacy in terms of behavior, as reflected in their consistent engagement in responsible money management practices. The officers reported preparing and adhering to monthly budgets, setting aside part of their income for savings, and paying their financial obligations promptly. They also demonstrated cautious spending habits and an awareness of long-

term financial planning through investments. The high behavioral scores observed among respondents indicate that financial literacy translates effectively into tangible and consistent actions. Regular budgeting, saving, and debt management reflect a culture of responsibility and foresight that underpins personal stability and operational efficiency. These behaviors are manifestations of disciplined financial management that safeguard officers from financial distress, thereby allowing them to focus on their duties without external distractions. In professions bound by accountability and integrity, such as law enforcement, responsible financial behavior also functions as a preventive mechanism against misconduct or financial vulnerability. Hence, financial behavior represents not only personal competence but also institutional trustworthiness ^[43-44].

These behaviors confirm that the respondents exercise prudence and self-control in handling their finances, suggesting that financial literacy is not merely theoretical but applied in their daily routines. This pattern corresponds with the findings in both earlier versions of the study, which emphasized disciplined financial conduct among police personnel despite limited financial resources. Such responsible behavior supports the notion that financial stability contributes to reduced stress, enhanced decision-making, and improved focus in performing official duties. Consequently, the consistent practice of sound financial habits among officers strengthens their overall economic resilience and aligns with institutional goals promoting ethical and accountable public service ^[45-46].

Table 3. Work Environment Views of PNP Personnel

Work Environment	Mean Response	Remarks
1. My duties and responsibilities are clearly defined	3.15	High
2. My superiors are approachable and supportive	3.18	High
3. There is good communication and teamwork in our unit.	3.20	High
4. Work policies are fair and consistently implemented.	3.09	High
5. I feel motivated and satisfied with my work environment.	3.14	High
Grand Mean	3.15	High

Legend: 1.00 – 1.50 Strongly Disagree Very Low
1.51 – 2.50 Disagree Low
2.51 – 3.50 Agree High
3.51 – 4.50 Strongly Agree Very High

Table 3 shows that the respondents perceived their work environment positively, with all indicators rated within the high range. The personnel agreed that their duties were clearly defined, superiors were approachable, and communication within their units was effective. They also recognized the fairness of policies and reported feeling motivated and satisfied in their current assignments. These findings indicate that the Sulu Provincial Police Office maintains a supportive and cooperative organizational climate, fostering teamwork and professional growth despite the operational challenges and security risks in the area. The results are consistent with the interpretations found in the previous versions of the study, where officers described their workplace as encouraging and cohesive. A positive work environment is vital in enhancing morale and performance, as it helps personnel manage occupational stress and maintain discipline in demanding situations ^[47]. In this context, the officers' favorable perception of their work setting reflects strong leadership, effective communication systems, and a shared sense of responsibility all of which contribute to a stable and high-functioning law enforcement organization ^[48].

The overall results highlight that the police personnel of Sulu possess high levels of financial knowledge, positive financial attitudes, and responsible financial behaviors, along with favorable perceptions of their work environment. These interconnected elements demonstrate that financial literacy is not limited to individual capacity but extends to professional well-being. Officers who manage their finances effectively are more focused, motivated, and emotionally balanced in their duties. Likewise, a supportive and structured workplace environment strengthens financial discipline and promotes long-term satisfaction.

5. Conclusion

This study confirmed that the personnel of the Sulu Provincial Police Office demonstrate a high level of financial literacy reflected in their sound knowledge, positive attitudes, and responsible financial behaviors. The respondents exhibited proficiency in essential money management practices such as budgeting, saving, and debt control, complemented by a disciplined approach to handling personal finances. These results indicate that financial awareness contributes to better self-regulation, ethical commitment, and professional focus among police officers, supporting the view that financial well-being is an integral part of organizational competence and integrity.

Findings also revealed that the respondents maintain favorable perceptions of their work environment, citing effective communication, leadership support, and strong collegial relationships as contributing factors to job satisfaction. Despite the operational and environmental challenges faced by police officers in Sulu, including resource constraints and high-risk field conditions, their collective morale and motivation remained high. Such results underscore that an encouraging and cohesive workplace can sustain engagement, teamwork, and performance even under demanding conditions.

The relationship observed between financial literacy and work environment perception suggests that financial capability is closely connected to the overall sense of professional fulfillment and psychological resilience. Officers who exhibit financial confidence and responsible financial attitudes tend to be more positive about their working conditions, which reinforces the notion that personal financial stability fosters professional integrity and productivity.

Building on these findings, the study recommends that the Philippine National Police strengthen and institutionalize financial education and wellness programs for its personnel. Integrating structured training on financial planning, debt management, and digital finance tools into existing human resource development plans would enhance the officers' capacity to make sound economic decisions and reduce work-related stress. Establishing mentoring and cooperative savings systems may further improve financial resilience, particularly among officers stationed in geographically isolated or high-risk areas such as Sulu.

Future research may expand this study through comparative analysis across different regional commands to assess whether variations in economic exposure or operational context influence financial attitudes and work environment perceptions. Employing longitudinal or mixed-method approaches could also provide deeper insights into how continuous financial education affects job satisfaction, stress management, and ethical decision-making over time. Exploring additional factors such as family financial responsibilities, gender perspectives, and institutional support structures may yield a more comprehensive understanding of how financial literacy shapes workforce stability and the long-term effectiveness of law enforcement institutions.

Conflict of interest

The authors declare no conflict of interest

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