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Financial and Job Security in Relation to Satisfaction of Employees: Basis for Program Implementation

Riz Gille G. Caliso, CHRA

La Carlota City College- Graduate School, Southeast Asia, Negros Occidental, Philippines

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ABSTRACT

This study determined the relationship between financial and job security and employee satisfaction among 172 regular employees at a private hospital in Kabankalan City, Negros Occidental during the year 2025. A descriptive-correlational research design was utilized, and data was gathered using a standardized questionnaire. The findings revealed that the demographic profile of the respondents was predominantly female, aged 36–40 years old, single, and college graduates. The respondents perceived a high level of financial and job security and reported a high level of employee satisfaction across all dimensions. A significant difference in financial and job security was identified based on sex, with males perceiving higher security than females. Additionally, a significant difference in work satisfaction was found based on the type of secondary business. A significant relationship was established between financial and job security and employee satisfaction. Consequently, a proposed human resource intervention program was developed to further sustain and enhance employee security and institutional satisfaction levels.

Keywords: Financial Security, Job Security, Employee Satisfaction, Private Healthcare Facility, Negros Occidental

INTRODUCTION

The modern global economy has redefined the psychological contract between organizations and their workforce, elevating financial and job security from mere contractual obligations to fundamental determinants of institutional resilience. Financial security—the adequacy and predictability of an individual's economic resources, coupled with job security, the perceived stability of one's professional tenure—forms a combined construct that dictates the mental bandwidth of the contemporary worker.

According to Sypniewska et al. (2023), in the post-pandemic labor market, sustainable employee development is contingent upon a "security floor" that protects workers from external economic volatility. When these security pillars are robust, they mitigate "economic anxiety," allowing employees to transition from a survivalist mindset to one of professional flourishing. Consequently, this combined security acts as the primary driver of employee satisfaction, serving as the prerequisite for high-level engagement and long-term organizational loyalty (Sessions et al., 2021).

The imperative to investigate these factors is rooted in the evidence that satisfied employees are the primary engines of organizational efficiency and service excellence. Recent empirical findings from the *Golden Ratio of Human Resource Management* suggest that job security acts as a critical hygiene factor; its absence leads to immediate dissatisfaction and cognitive depletion, whereas its presence fosters a culture of excellence that can withstand market fluctuations. When an organization stabilizes its workforce's economic and professional baseline, it triggers a significant expansion in change-oriented Organizational Citizenship Behavior (OCB); minimizing the threat of professional vulnerability fosters an environmental pocket of psychological safety, empowering personnel to actively volunteer innovative solutions that exceed formal task parameters (Li & Xie, 2022; Lu et al., 2021).

Furthermore, a stable financial foundation acts as a catalyst for human capital investment; when job security is guaranteed, employees are significantly more likely to invest in specialized training and long-term skill acquisition, which directly elevates the institution's operational standard and service quality (Cham et al., 2021). In the high-stakes environment of healthcare, where patient outcomes are the ultimate measure of institutional success, the stability and well-being of healthcare professionals are non-negotiable assets.

For a Level 2 facility in Southern Negros, prioritizing these two pillars serves as a vital strategic advantage. Managed by a dedicated team across a 103-bed capacity, the hospital faces the unique challenge of maintaining a competitive edge in a region where professional mobility is high and economic pressures are constant. This study is conducted to provide a roadmap for enhancing the hospital's internal culture and operational longevity by aligning organizational goals with the personal and professional aspirations of its staff. By understanding the motivations behind employee satisfaction through the lens of security, the organization can leverage these elements to ensure a sustainable future for both the **300 employees** and the patients they serve (Sessions et al., 2022).

Theoretical Framework

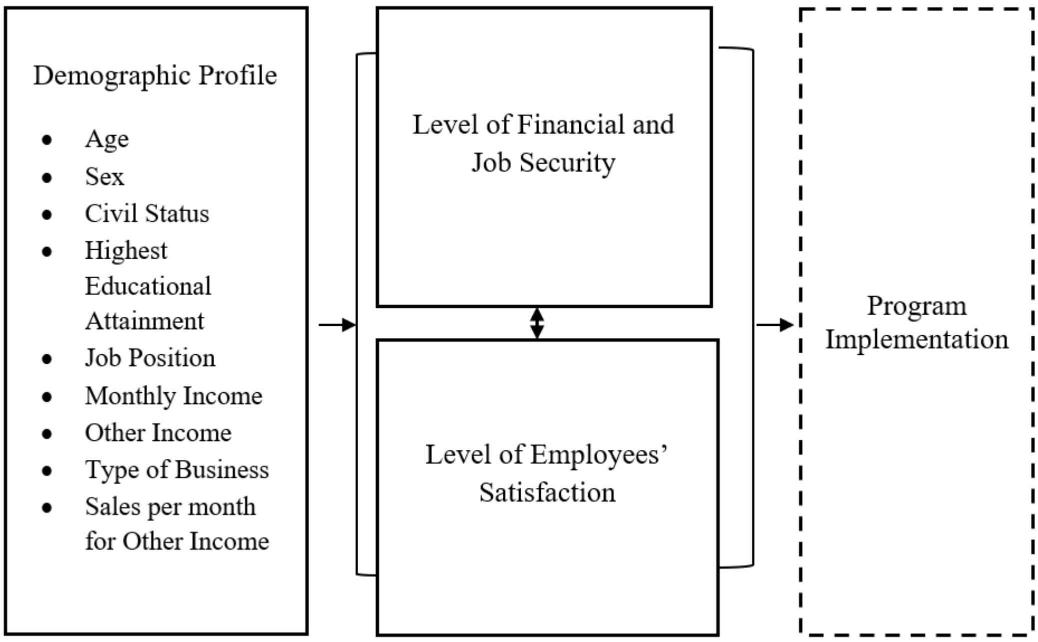
This study is grounded in three complementary organizational theories that collectively illuminate the dynamics between workforce security and workplace fulfillment. First, Maslow's Hierarchy of Needs suggests that an employee's pursuit of alternative or supplementary income streams may be fundamentally driven by unmet needs, spanning from lower-level requirements such as financial security to higher-level aspirations like self-actualization (Hart & Hart, 2025).

Complementing this perspective, the Job Demands-Resources (JD-R) Model establishes that workplace demands, including workload and occupational stress, balance dynamically against available resources. This model illustrates how outside income can simultaneously function as both an auxiliary resource and an operational demand, thereby directly influencing overall employee well-being and subsequent job satisfaction **(Lyddy et al., 2025)**. Finally, Social Exchange Theory explains the cognitive processes behind these choices by demonstrating how employees systematically weigh the subjective costs and benefits of their entire employment situation. By evaluating the interplay between their primary job and secondary income activities, individuals ultimately determine their final level of organizational satisfaction (Valenzuela et al., 2023).

Conceptual Framework

The structural relationships governing this investigation link employee demographic profiles to their subjective evaluations of security and workplace fulfillment, ultimately serving as the rationale for institutional programming.

Figure1. Schematic Diagram of the Study.



Statement of the Problem

This study aimed to determine the relationship between financial and job security and the satisfaction levels of employees at a private hospital in Negros Occidental.

Specifically, this study sought to answer the following sub-questions:

1. What is the demographic profile of the employees when grouped according to age, sex, civil status, highest educational attainment, job position, monthly income, other income, type of business for other income, and sales per month for other income?
2. What is the level of financial and job security of employees as a whole and in terms of their profile?
3. What is the level of work satisfaction of employees as a whole and when grouped in terms of their profile?
4. Is there a significant relationship between the level of financial security and job security, and the level of work satisfaction of employees?
5. What implementation program can be suggested based on the findings?

Hypotheses of the Study

The following null hypotheses were tested at a 0.05 level of significance:

- H_{01}**:** There is no significant difference between the financial and job security of employees when grouped according to their demographic profile.
- H_{02}**:** There is no significant difference in the work satisfaction among employees when grouped according to their demographic profile.
- H_{03}**:** There is no significant relationship between the level of financial and job security and the level of work satisfaction of employees.

Significance of Study

This study provides valuable strategic insights for healthcare administrators, human resource professionals, policymakers, hospital employees, and future researchers by establishing concrete benchmarks for workforce stability and personal economic resilience in the provincial healthcare landscape.

Scope and Limitations

The scope of this study is exclusively focused on the 172 regular employees of a single private hospital facility in Kabankalan City, Negros Occidental during the fiscal year 2025. Limitations include the reliance on cross-sectional self-report questionnaires, which are inherently subject to social desirability bias, and the structural exclusion of causal directions due to the non-experimental design.

Definition of Terms

- **Age:** Chronological progression of an individual's life categorized into specific brackets (25 and below, 26–30, 31–35, 36–40, 41 and above) (Santrock, 2021).
- **Civil Status:** The legal status of an individual, operationally classified as single, married, or widowed.
- **Employee Satisfaction:** A multifaceted psychological construct reflecting an individual's cumulative emotional contentment with specific task requirements and their broader work environment (Spector, 2022).
- **Financial and Job Security:** The measurable intersection of an individual's personal solvency ratio and their subjective perception of contractual professional permanence and future earning capacity (Asebedo & Wilmarth, 2022).
- **Other Income:** Supplementary revenues earned from secondary business ventures, categorized by type of operation and monthly sales volumes.
- **Sales per Month for Other Income:** For the purpose of this study, this refers to the self-reported aggregate value of monthly revenues generated by an employee's personal secondary business operations.

LITERATURE REVIEW

Financial and Job Security

Emerging research indicates that financial security and job permanence are deeply interconnected structures that directly dictate employee commitment. Sypniewska et al. (2023) underscore that a firm "security floor" protects workers from external economic shock. When single-wage dependencies are high, any threat to the primary job triggers acute financial fragility (Kosteas, 2021). Secondary income streams act as structural self-insurance mechanisms, creating a psychological "exit power" that buffers individuals against sudden organizational shifts (Hajdu & Hajdu, 2021; Mahendru et al., 2022).

Employee Satisfaction

Employee satisfaction functions as a dynamic affective response driven by both organizational hygiene factors and individual life conditions (Armstrong & Taylor, 2023). Perceived financial well-being acts as a cognitive baseline; when employees feel adequately compensated, their rational evaluations of the workplace improve (Warmath, 2023). Conversely, persistent financial anxiety behaves as a silent productivity killer, causing cognitive exhaustion that lowers task engagement (Engage for Success, 2023).

Demographics, Security, and Satisfaction

Extensive literature highlights how demographic identifiers intersect with security perceptions:

- **Sex:** Men's satisfaction parameters are historically anchored to extrinsic metrics like job titles and rigid compensation structures, whereas women frequently prioritize intrinsic workplace attributes like flexibility and task autonomy (UVU News, 2025). Furthermore, persistent macro-level labor gaps lower women's baseline security indices (UN Women, 2023).
- **Age:** Younger generations demonstrate higher anxiety over modern job instability (Cigaral, 2025), while older professionals balance higher accumulated financial reserves against shrinking alternative career horizons when facing unexpected job changes (Froehlich et al., 2023).
- **Education and Position:** Higher positions and advanced degrees typically grant access to superior economic rewards and structural stability (OECD, 2024; Growthspace, 2025). However, when a shared institutional culture and standardized corporate frameworks are introduced, these background biographical characteristics are often flattened, resulting in uniform internal safety evaluations (Ali Khan et al., 2022; Prajapati et al., 2024).

METHODOLOGY

Research Design

This study utilized a **descriptive-correlational research design** to examine the variables without active manipulation. The descriptive component quantified the exact levels of perceived security and work satisfaction, while the correlational component mapped out the statistical dependencies between the variables (Pentang, 2023).

Population, Sample, and Sampling Technique

Out of a total hospital population of 300 employees, Yamane's formula with a 5% margin of error established a target sample size of 172 individuals who were actively engaged in secondary income generation alongside their regular hospital roles:

$$n = \frac{N}{1 + N(e)^2} = \frac{300}{1 + 300(0.05)^2} = 171.43 \rightarrow 172$$

Respondents were selected via **simple random sampling** using a lottery method to eliminate selection bias and optimize external validity.

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Instrumentation

Data collection relied on a modified structured survey instrument culled from Hudson Sessions (2019). The questionnaire contained three distinct segments:

1. Demographic and business profile items.
2. Financial and job security scales (measured via a 5-point Likert scale).
3. Employee satisfaction items modeled after the Minnesota Satisfaction Questionnaire (MSQ).

Validity and Reliability

The tool underwent formal content validation by a panel of experts (comprising a PhD psychologist and two CPAs with MBAs), achieving a strong content validity score of **3.62** on the Good and Scates evaluation scale. A pilot test conducted with 30 independent healthcare workers yielded an overall Cronbach's Alpha coefficient of **0.968**, demonstrating exceptional internal consistency and tool reliability well above the standard 0.70 benchmark (Hair et al., 2022).

Data Analysis

Statistical computations were structured as follows:

- **SOP 1 (Profiles):** Frequencies and percentage distributions.
- **SOP 2 & 3 (Security & Satisfaction Levels):** Weighted means.
- **SOP 4 & 5 (Differences & Relationships):** Mann-Whitney U tests, Kruskal-Wallis H tests, and **Kruskal's Gamma Coefficient (G)** to assess non-parametric ordinal correlations:

$$G = \frac{N_a - N_i}{N_a + N_i}$$

Ethical Considerations

In strict accordance with institutional and international research ethics principles for studies involving human participants, several precautionary measures were implemented throughout the execution of this study. First, formal administrative clearance and protocol approval were secured from the hospital management and the institutional review committee prior to field deployment. Second, participation in the survey was completely voluntary; a written informed consent form detailing the study's objectives, benefits, and absence of physical or professional risks was signed by each respondent before data collection. Lastly, to guarantee complete anonymity and data privacy in compliance with standard data protection frameworks, no personally identifiable information was gathered, and all compiled data matrices were encrypted and strictly restricted to the primary investigators for academic analysis.

RESULTS AND DISCUSSION

Distribution of Respondents

The socio-demographic details of the 172 hospital workers surveyed are presented below.

Table 1. Frequency and Percentage Distribution of Respondents According to Profile

Profile	Category	f	%
Age	25 years old and below	16	9.30
	26–30 years old	40	23.26

	31–35 years old	43	25.00
	36–40 years old	44	25.58
	41 years old and above	29	16.86
	Total	172	100.00
Sex	Male	69	40.12
	Female	103	59.88
	Total	172	100.00
Civil Status	Single	93	54.07
	Married	78	45.35
	Widowed	1	0.58
	Total	172	100.00
Highest Education	Elementary Graduate	3	1.74
	High School Graduate	51	29.65
	College Graduate	110	63.95
	Postgraduate	8	4.65
	Total	172	100.00
Job Position	Head/Manager	20	11.63
	Clinical Staff	40	23.26
	Supervisor	7	4.07
	Nurse	19	11.05
	Administrative Staff	31	18.02
	Technician/Utility	55	31.98
	Total	172	100.00
Monthly Income	₱10,000 and below	13	7.56

	₱10,001–₱20,000	138	80.23
	₱20,001–₱30,000	20	11.63
	₱30,001–₱40,000	1	0.58
	Total	172	100.00
Other Income	Yes	64	37.21
	No	108	62.79
	Total	172	100.00
Type of Business	Online Selling	6	3.49
	Bought goods in the office	27	15.70
	Credit lending	7	4.07
	(Other business income)	24	13.95
	No other income	108	62.79
	Total	172	100.00
Side-Hustle Sales	₱10,000 and below	39	22.70
	₱10,001–₱20,000	13	7.60
	₱20,001–₱30,000	4	2.30
	₱30,001–₱40,000	3	1.70
	₱40,001 and above	5	2.90
	No other income	108	62.80
	Total	172	100.00

The data shows that the workforce is predominantly female (59.88%), aged 36–40 (25.58%), single (54.07%), and college-educated (63.95%). The most frequent salary tier is ₱10,001–₱20,000 (80.23%). While 37.21% actively generate outside revenue, the vast majority of these ventures are office-based sales netting ₱10,000 or less per month (22.7%). This baseline profile aligns with modern institutional frameworks, where technical healthcare environments rely heavily on credential labor but fixed base compensation structures prompt workers to build outside economic cushions (Sypniewska et al. 2023)

Perceived Financial and Job Security Levels

The evaluations regarding structural and economic protection are organized below.

Table 2. Level of Financial and Job Security of Employees

Profile Category	Mean	Interpretation
Age: 36–40 Years Old	3.53	High
Sex: Male	3.58	High
Sex: Female	3.45	High
Civil Status: Married	3.56	High
Civil Status: Widowed	2.90	Moderate
Business Type: Online Selling	3.69	High
Business Type: Credit Lending	3.32	Moderate
Business Type: Event Styling	3.15	Moderate
As a Whole	**3.50**	**High**

Overall, employees exhibit a High level of perceived financial and job security (Mean=3.50). This widespread uniformity across distinct categories indicates that a highly structured corporate architecture serves as an ambient leveling force that balances safety perceptions across departments (Prajapati et al., 2024). However, micro-ventures like credit lending or specialized operations under (Other business income - Event Styling) fell to a Moderate rating, verifying that volatile, high-risk outside ventures can create cognitive fluctuations that impact personal safety assessments (Li et al., 2023).

Perceived Work Satisfaction Levels

The scores defining workforce emotional and rational contentment are structured below.

Table 3. Level of Work Satisfaction of Employees

Profile Category	Mean	Interpretation
Age: 25 and Below	3.84	High
Age: 41 and Above	3.80	High
Job Position: Technician / Utility	3.91	High
Job Position: Nurse	3.73	High
Type of Business: (Other business income - Dried Fish Vendor)	4.47	Very High
Type of Business: (Other business income - Grocery Store)	4.27	Very High
Other Business: Credit Lending	3.38	Moderate
As a Whole	**3.82**	**High**

The general workforce displays a high level of satisfaction (Mean=3.82). This broad-based contentment validates **Saari and Judge (2021)**, who noted that cohesive institutional environments foster stable positive appraisals. Notably, passion-based entrepreneurial ventures categorized under **(Other business income—specifically grocery operations or dried fish vendor setups)** yielded Very High satisfaction scores. In contrast, rigid secondary responsibilities (e.g., credit collection) fell to a Moderate interpretation. This variation underscores that when a secondary venture functions as an autonomous, creative channel rather than a strict survival requirement, it enhances an employee's overall satisfaction baseline (Hansen, 2024).

Inter-Profile Group Differences

Table 4. Summary of Inferred Profile Differences

Dependent Variable	Grouping Factor	Test Metric	p-value	Interpretation
Financial & Job Security	Sex	$U = 2675.50$	**0.006**	**Significant**
	Age	$H = 2.962$	0.611	Not Significant
	Job Position	$H = 3.263$	0.659	Not Significant
Work Satisfaction	Business Type	$H = 32.769$	**0.018**	**Significant**
	Sex	$U = 3287.50$	0.405	Not Significant
	Age	$H = 0.380$	0.984	Not Significant

The inferential assessments reveal critical patterns regarding the variables under study. Specifically, Sex is the sole demographic variable causing a significant difference in perceived financial and job security ($p=0.006$), with males reporting a notably higher Mean Rank (99.22) than females (77.98). This statistical gap aligns with UN Women (2023) and UVU News (2025), which show that macro-economic factors and gender-specific caregiving responsibilities can lower women's subjective scores on economic security indices compared to men. This statistical divergence in security perceptions between male and female healthcare workers highlights critical systemic nuances within the provincial healthcare setting. While the organization provides a standard corporate framework, macro-level economic realities and gender-specific social roles heavily influence subjective security indices. Female employees frequently bear a disproportionate share of domestic caregiving responsibilities and non-work-related financial stressors, which inherently lowers their baseline perception of personal economic resilience when contrasted with their male counterparts. This finding implies that healthcare administrators cannot rely solely on uniform corporate structures; rather, they must design targeted gender-focused intervention strategies that address the distinct socioeconomic realities and auxiliary pressures experienced by female personnel to cultivate an equitable environment of organizational safety.

The Type of Business is the only factor causing a significant variance in work satisfaction ($p = 0.018$). Highly flexible options, such as online selling, yielded a higher Mean Rank (114.08) than rigid formats like credit operations (41.71). This confirms that flexible, autonomous secondary ventures provide a sense of empowerment that positively reinforces overall work satisfaction, whereas rigid secondary obligations can create role conflict and drain employee energy (Hennequin, 2021; Hansen, 2024)

This highly significant variance based on the Type of Business highlights the critical role of psychological resource replenishment versus resource depletion. Employees engaged in flexible, autonomous micro-ventures—such as online selling—demonstrated substantially higher workplace contentment compared to those anchored to rigid secondary operations like credit lending.

From an organizational psychology standpoint, autonomous side-hustles act as positive affective domains where employees experience high self-efficacy and immediate personal control. This positive emotion spills over into their primary hospital roles, mitigating burnout and rejuvenating their capacity to handle demanding clinical tasks. Conversely, rigid secondary obligations impose restrictive schedules and high emotional labor, creating severe role conflicts that drain the employee's cognitive baseline and leave them highly vulnerable to workplace dissatisfaction. In contrast to these findings, all other demographic parameters proved non-significant. This lack of variation provides strong evidence for the framework proposed by Prajapati et al. (2024), which demonstrates that standard corporate policies and shared institutional environments act as structural levelers, neutralizing individual background differences across the general staff.

Correlation Analysis

Table 5. Relationship Between Security and Work Satisfaction

Security Level \ Satisfaction Level	Very High	High	Moderate	Low	Very Low	Total
Very High	5	1	0	0	0	**6**
High	7	74	9	0	0	**90**
Moderate	3	65	7	1	0	**76**
Low / Very Low	0	0	0	0	0	**0**
Total	**15**	**140**	**16**	**1**	**0**	**172**

Correlation Statistics:

- Computed Kruskal's Gamma (G) Value: **0.387**
- Associated p-value: **0.035**
- Decision: **Reject** H_{03} (Significant at a 0.05 level)

The non-parametric computation establishes a **significant positive relationship** ($G = 0.387, p = 0.035$), meaning that as an employee's sense of financial and job security increases, their work satisfaction rises accordingly. This relationship confirms the model by Sessions et al. (2021): protective institutional security insulates personnel from market anxieties, allowing their mental focus to shift from basic economic survival to higher-level engagement and professional growth. Subjective evaluations of long-term economic safety function as a primary driver of positive workplace satisfaction (Warmath, 2023), confirming that stabilizing employee positions and securing compensation models are essential steps for fostering workforce contentment (Firdaus et al., 2023).

This significant positive correlation mathematically demonstrates that an employee's emotional and operational contentment is inextricably linked to their perceived structural stability. Within a high-pressure, Level 2 healthcare environment, constant exposure to clinical stress demands immense cognitive and emotional energy from the staff. When an individual's financial baseline or professional tenure is perceived as volatile, cognitive resources are depleted by economic anxiety, leaving less capacity for high-level task engagement or service excellence. By securing the organizational "security floor," the institution effectively alleviates this psychological burden. Consequently, personnel are insulated from external market vulnerabilities, allowing their primary cognitive focus to shift from basic professional survival toward long-term institutional commitment, proactive problem-solving, and enhanced job satisfaction

CONCLUSION AND IMPLICATIONS

Based on empirical findings, several key conclusions are established regarding the intersection of workplace stability and workforce satisfaction. First, economic stability serves as a fundamental cornerstone of professional contentment, meaning that when healthcare workers view their roles and income streams as reliable, they successfully shift from a baseline survival mindset to high-level institutional productivity. Second, the data demonstrates that the institution successfully protects its staff from external market volatility, as the high baseline security scores confirm that the internal environment effectively buffers employee anxiety despite the consistently high-pressure demands of healthcare work. Third, perceptions of protection vary significantly by gender, where the lower security scores reported by female staff reveal that gender-specific socio-economic pressures require targeted, empathetic attention from management. Finally, financial security and workplace satisfaction are shown to be mutually reinforcing constructs, proving that human resource initiatives designed to increase employee fulfillment achieve their maximum effectiveness only when they first secure the workforce's sense of long-term professional tenure and financial safety.

RECOMMENDATIONS

Based on the conclusions drawn from the study, a series of strategic actions are recommended to further sustain and enhance institutional satisfaction levels. First, the hospital administration should conduct a targeted gender-focused perception audit to identify the specific factors driving the lower security scores among female personnel. The insights gained from this audit can guide the development of tailored programs—such as flexible financial support packages and clear career advancement pathways—to directly address unique socio-economic pressures and bridge the identified gender gap ($p = 0.006$). Second, given that 80.23% of the workforce earns within the ₱10,001–₱20,000 range, the human resource department should move beyond traditional compensation updates by introducing financial literacy and micro-investment programs. Launching workplace financial literacy workshops to improve employees' ability to manage their existing resources will enhance their perceived financial security, directly translating into higher satisfaction and organizational loyalty.

Third, to maintain and build upon the high job security baseline (Mean $= 3.50$), management should implement institutional strategic roadmap briefings. Institutionalizing quarterly transparent briefings that detail the hospital's operational trajectory, expansion plans, and financial health will provide open communication that reinforces employees' confidence in their future earnings, thereby reducing economic anxiety and preventing turnover. Finally, management should link tenure and safety milestones to performance recognition. Since a significant relationship connects safety perceptions to workplace satisfaction ($p = 0.035$), creating a formal recognition framework that rewards long-term tenure and operational safety achievements ensures that the organizational security floor functions as an active, continuous driver of professional excellence.

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