Behavioral and Psychological Drivers of Sustainable Saving and Financial Resilience among Community Households

Gretchen Yarra L. Erno[1], James Q. Grefalde[2]

[1] Department of Business Management, North Eastern Mindanao State University, Cantilan 8317, Surigao del Sur, Philippines. Email: gylerno@nemsu.edu.ph

[2] Department of Business Management, North Eastern Mindanao State University, Rosario, Tandag City 8300, Surigao del Sur, Philippines.

Corresponding Author:

Gretchen Yarra L. Erno[1]* (gylerno@nemsu.edu.ph)

Abstract: Sustainable saving behavior and financial capability are critical foundations of household financial resilience, particularly in resource-constrained community settings. This study examined the behavioral and psychological drivers of sustainable saving behavior and financial capability specifically budgeting, saving practices, debt management, and investment behavior and analyzed how these dimensions shape the financial resilience of community households in the Municipality of Tago, Surigao del Sur, Philippines. Anchored in social cognitive theory and behavioral economics, the study integrates structural financial practices with psychological factors such as risk perception, decision fatigue, self-control, and emotional management in financial decision-making. A quantitative descriptive research design was employed, involving 300 household financial decision-makers selected across barangays. Data were collected through a structured survey instrument measuring financial capability domains and resilience indicators. Findings revealed a structurally imbalanced configuration of financial capability. Households demonstrated strong debt management characterized by prudent borrowing and repayment discipline; however, budgeting systems, institutionalized saving behavior, and investment engagement were weak and underdeveloped. The results indicate that financial decisions are largely defensive and risk-averse, shaped by heightened concern over indebtedness but constrained by limited forward-looking planning, cognitive strain in managing scarce resources, and low confidence in coping with uncertainty. Correspondingly, the overall level of financial resilience was low, with households reporting limited ability to absorb financial shocks, manage unexpected expenses, recover quickly from financial disruptions, or proactively prepare for future risks. The findings confirm that financial resilience does not emerge from isolated financial strengths but from the balanced integration of planning, saving, borrowing, and investing behaviors supported by psychological readiness and institutional access. Sustainable saving behavior and financial capability among community households remain fragmented and insufficient to generate adaptive financial stability. Strengthening budgeting routines, protected savings mechanisms, investment literacy, and psychologically informed financial capability interventions is essential to transform defensive financial practices into comprehensive and sustainable household financial resilience..

Keywords: Behavioral, Psychological, Sustainable Saving, Financial Resilience, Community Households

Introduction

Sustainable saving behavior has emerged as a central construct in understanding household financial stability in uncertain economic environments. Bai (2023) emphasized that financial capability encompasses knowledge, attitudes, skills, and behaviors necessary for sound financial decision-making. Beyond technical competence, households' perceptions of risk, future uncertainty, and financial stress shape their motivation to save and allocate resources prudently. Sustainable saving practices strengthen long-term financial security through disciplined resource allocation and risk preparedness. Zafar (2026) highlighted that regular saving behavior among low- and middle-income.

households contributes to resilience against income shocks and economic disruptions. Households with structured saving mechanisms demonstrate higher adaptive capacity during crises. Community-based financial literacy initiatives enhance saving consistency and promote prudent financial management by reinforcing confidence and reducing anxiety associated with financial uncertainty. Strengthening financial capability at the grassroots level supports inclusive economic growth and household stability. Katnic et al. (2024) explained that financial empowerment at the community level reduces structural vulnerability and improves long-term socio-economic outcomes. The policy framework clarified that sustainable saving behavior functions as both a preventive and developmental financial strategy shaped by cognitive, emotional, and contextual influences

Financial capability extends beyond financial knowledge and includes behavioral dimensions that shape sustainable saving decisions. Jumena et al. (2022) noted that financial resilience depends on the capacity to accumulate precautionary savings and manage liabilities responsibly. Behavioral discipline in saving mitigates vulnerability to macroeconomic volatility by strengthening self-regulation and delaying gratification (Batham and Gupta, 2025). Positive financial attitudes and planning orientation predict long-term saving outcomes, while decision fatigue and competing financial demands may weaken consistency in saving practices. Households demonstrating goal-oriented budgeting exhibit stronger financial stability indicators. Li (2025) documented that digital financial inclusion tools encourage systematic saving habits among community households by simplifying decision processes and reducing cognitive burden. The evidence suggested that accessible financial services improve participation in formal saving systems and enhance financial resilience. Barrafrem and Västfjäll (2024) identified behavioral reinforcement mechanisms such as commitment savings products as catalysts of sustained financial engagement. The evaluation demonstrated that structured financial environments cultivate disciplined saving patterns over time through nudges, reminders, and default options that support positive financial behaviors.

Community households experience unique financial constraints that require context-specific saving strategies. Xie et al. (2026) stressed that vulnerable communities face heightened exposure to income irregularities and environmental risks, which heighten perceived financial insecurity and precautionary motives. The assessment revealed that strengthening local financial capability frameworks reduces susceptibility to poverty cycles. White et al. (2022) observed that micro-savings programs increase liquidity buffers among rural households by fostering collective efficacy and shared financial responsibility. Structured saving schemes contribute to improved consumption smoothing during emergencies. Financial education combined with access to formal banking services elevates resilience levels in developing economies by enhancing confidence in financial systems and reducing fear of institutional engagement. This reveals the importance of integrating behavioral and institutional mechanisms in promoting sustainable saving behavior. Despard et al. (2020) underscored that community-level financial vulnerability often reflects limited asset accumulation and weak precautionary buffers. It emphasized that enhancing saving capacity strengthens macroeconomic stability through improved household balance sheets and adaptive coping capacity.

Recent empirical investigations underscore the measurable association between sustainable saving behavior and financial resilience indicators. Households maintaining emergency savings equivalent to several months of expenses display stronger recovery capacity after economic shocks (Stephen et al., 2023). The analytical review concluded that precautionary savings function as a protective financial buffer that reduces psychological distress during crises. A positive association exists between financial literacy proficiency and consistent saving frequency. The statistical evidence confirmed that improved financial knowledge translates into sustainable financial practices. Financial education promotes more sustainable behavior in the use of financial products and contributes to a more sustainable economy and society (Muñoz-Céspedes et al., 2021). Community-based cooperatives foster a collective saving culture and reinforce financial discipline through social norms and peer influence. Social reinforcement mechanisms strengthen long-term saving commitments and resilience outcomes by encouraging accountability and shared learning. ouseholds engaged in structured financial planning exhibit lower exposure to financial distress. The evidence supported the integration of behavioral capability measures into resilience assessments to better capture coping strategies and adaptive financial responses.

According to Hiadayat and Hermawan (2025), Behavioral determinants such as self-control, financial planning orientation, and risk perception significantly influence sustainable saving patterns. Behavioral biases often hinder effective saving decisions among low-income households (Sahid et al., 2023), including present bias, overconfidence, and avoidance behaviors linked to financial stress. Targeted financial capability interventions can correct suboptimal financial behaviors by promoting awareness and emotional regulation in financial decision-making. Kakde (2024) emphasized that inclusive financial ecosystems empower households to cultivate disciplined saving habits through supportive infrastructures and trust-building mechanisms. Supportive policy environments strengthen long-term financial resilience by reducing uncertainty and enabling informed choices. Macroeconomic stability and financial literacy integration enhance saving sustainability at the household level. Coordinated institutional support and behavioral competence foster adaptive financial capacity (Wulandari, 2025). Financial education initiatives yield stronger outcomes when combined with behavioral nudges and community engagement mechanisms, reinforcing the multidimensional nature of financial capability development across cognitive, emotional, and social domains.

Despite expanding scholarship, limited empirical evidence integrates sustainable saving behavior and financial capability within a unified framework focused specifically on community households' financial resilience. Localized empirical assessments are necessary to capture contextual determinants of financial behavior, including social norms, perceived risks, and coping strategies shaped by community environments. Integrated financial education and savings mobilization strategies tailored to grassroots households contextualize interventions and yield sustainable financial outcomes. Yeboah (2025) highlighted the necessity of linking financial capability metrics with resilience indicators to inform development planning and behavioral policy design. Affirmed that empirical evidence from community households contributes to more precise and responsive financial inclusion strategies. Community-centered financial research strengthens policy responsiveness and long-term developmental sustainability. This study therefore advances the literature through empirical evidence on how behavioral and psychological drivers embedded in sustainable saving practices and financial capability collectively shape financial resilience among community households.

Research Objectives:

To assess the level and configuration of sustainable saving behavior and financial capability including budgeting, saving practices, debt management, and investment behavior among community households.

To analyze the behavioral and psychological determinants (such as risk perception, financial planning orientation, self-control, and coping with financial stress) that influence sustainable saving behavior and financial capability among community households.

LITERATURE

Financial Capability Foundations

Financial capability constitutes a multidimensional construct integrating financial knowledge, attitudes, skills, and behavioral execution in decision-making processes. Fenton et al. (2022) defined financial capability as the combination of awareness, skills, attitudes, and behaviors necessary for sound financial outcomes, clarifying that capability extends beyond literacy and requires consistent behavioral application in real-life contexts. From a social cognitive perspective, financial capability reflects learned behaviors shaped by observation, reinforcement, and self-efficacy, suggesting that households develop financial competence through both individual learning and social environments. Chen et al. (2025) emphasized that financially capable households demonstrate higher preparedness for income volatility and unexpected expenses, indicating that capability indicators correlate with improved savings accumulation and debt management performance. Psychological preparedness such as perceived control over finances and confidence in managing uncertainty enhances adaptive financial responses (She L et al., 2022). Household-level financial competence contributes to macroeconomic resilience through strengthened balance sheet positions, while micro-level financial discipline reinforces broader economic stability.

Moazezi et al. (2025) recognized financial education interventions as catalysts of enhanced financial decision-making, confirming that structured capability programs elevate sustainable saving behavior in community settings. Behavioral reinforcement strategies embedded in education programs such as goal visualization and feedback mechanisms strengthen habit formation and reduce decision fatigue in routine financial choices. Financial capability development therefore involves both behavioral reinforcement and institutional support mechanisms that sustain long-term engagement. Bari et al. (2025) underscored that inclusive financial ecosystems empower marginalized households to engage in formal financial systems, where structural access strengthens household-level financial confidence and reduces perceived financial exclusion. Mamuti et al. (2025) documented that digital financial services expand participation in savings products among underserved populations, noting that technological accessibility increases saving frequency and consistency. Digital platforms also reduce cognitive barriers by automating transactions, thereby minimizing decision fatigue and promoting routine saving behavior.

Financial planning orientation predicts long-term asset accumulation and reveals the importance of goal-setting and budgeting behaviors in capability enhancement. Structured financial counseling has been identified as an effective mechanism for improving saving sustainability, as guided financial engagement fosters resilience-building behaviors and strengthens self-regulation skills (Kamble et al., 2025). These counseling processes enhance emotional management by helping households cope with financial stress through structured planning and realistic goal setting. Empirical investigations increasingly conceptualize financial capability as a driver of resilience outcomes in community households. Bufe et al. (2022) explained that capability metrics serve as predictors of financial shock absorption capacity, highlighting precautionary savings as a stabilizing mechanism during economic contractions. Positive associations between financial literacy levels and reduced financial distress probability demonstrate the protective function of capability. The integration of capability indicators into resilience measurement models has led to standardized assessments across countries, strengthening policy responsiveness and enabling targeted interventions that address both behavioral and psychological dimensions of financial decision-making.

Sustainable Saving Behavior Patterns

Sustainable saving behavior reflects consistent, long-term financial discipline aligned with future-oriented goals and adaptive coping strategies. Ouyang et al. (2025) described sustainable saving as habitual allocation of income toward precautionary and developmental purposes, emphasizing that regular saving patterns increase household adaptability during crises. Future orientation and perceived risk play critical roles in motivating precautionary saving, as households anticipating uncertainty are more likely to allocate resources for emergency use. Karlan et al. (2017) found that community-based savings groups enhance financial discipline and collective accountability, demonstrating the role of social reinforcement in sustaining saving commitments. Social cognitive theory explains this phenomenon through observational learning and peer influence, where individuals model saving behaviors observed within their community. These social dynamics reduce emotional barriers to saving and foster shared norms that promote financial responsibility. He and Hu (2023) observed that precautionary savings accumulation reduces exposure to liquidity shocks, validating saving behavior as a protective financial instrument. Behavioral economics perspectives highlight psychological determinants influencing saving sustainability, including present bias, loss aversion, and limited self-control. Present bias leads households to prioritize immediate consumption over future security, while commitment-based products help mitigate impulsive spending tendencies (Aquino et al., 2025). Automatic saving mechanisms further increase participation and retention in savings programs by simplifying decision processes and reducing cognitive burden.

According to Juliana et al. (2025), sustainable savings incentives improve consistency in contribution patterns, confirming that behavioral reinforcement mechanisms sustain saving engagement. Incentive structures function as external motivators that gradually internalize saving habits. Gilbert et al. (2024) stressed that culturally responsive financial education enhances saving motivation in community contexts by aligning financial practices with local norms and values, thereby reducing resistance to behavioral change. Longitudinal assessments affirm the durability of structured saving interventions, showing that households participating in formal savings programs exhibit improved financial recovery trajectories after economic downturns and sustained resilience across multiple fiscal cycles (Do, 2023). Emergency savings funds correlate with lower borrowing dependency, demonstrating that sustainable saving reduces vulnerability to high-interest debt exposure. Structured financial planning serves as a determinant of consistent saving outcomes, with behavioral continuity functioning as a pillar of financial resilience. The integration of saving promotion within community development strategies highlights the collective dimension of sustainable saving behavior and its role in strengthening social and economic stability (Rizky et al., 2025).

Household Financial Resilience

Financial resilience represents the capacity of households to withstand, adapt to, and recover from economic disruptions while maintaining essential consumption. Liu et al. (2025) defined financial resilience as the ability to absorb shocks while sustaining basic needs, connecting liquidity buffers with adaptive financial responses. Households with diversified income sources and savings exhibit stronger recovery capacity, demonstrating the protective function of financial preparedness in mitigating stress during crises. Liu et al. (2024) highlighted the developmental implications of resilient households for poverty reduction, linking household stability with sustainable community progress. Resilience measurement increasingly integrates behavioral and capability metrics, recognizing that psychological factors such as perceived financial control and stress tolerance shape recovery outcomes. Katnic et al. (2024) observed that financial literacy significantly predicts resilience outcomes among rural households, underscoring education as a resilience-enhancing factor that improves both cognitive understanding and behavioral responses.

Zhang (2025) identified positive correlations between structured budgeting practices and reduced financial stress levels, indicating that planning behavior functions as a stabilizing mechanism that enhances emotional regulation. Budgeting provides households with a sense of predictability and control, reducing anxiety associated with financial uncertainty. Jalili et al. (2025) emphasized the macroeconomic importance of resilient households in stabilizing consumption demand, connecting micro-level resilience with national economic sustainability. Resilience-oriented financial education frameworks encourage proactive financial preparation strategies, enabling households to anticipate risks rather than react to crises. Contextual variables significantly influence resilience capacity within community households, as socio-economic inequality constrains asset accumulation opportunities and creates structural barriers affecting resilience formation (Aktas et al., 2025). Rural financial inclusion gaps reduce saving accessibility, while institutional reforms improve resilience potential by expanding access to secure financial services. Macroeconomic stability serves as an enabling condition for resilience accumulation, reinforcing the importance of systemic coordination in achieving household-level sustainability.

Behavioral and Institutional Determinants

Behavioral and institutional determinants jointly influence the sustainability of saving practices and the development of financial capability. Chishti et al. (2025) identified behavioral biases such as present bias and inertia as barriers to consistent saving, emphasizing that structured financial environments can guide individuals toward more stable decision-making. Decision fatigue resulting from repeated financial trade-offs can lead households to default to short-term choices, highlighting the importance of simplified financial systems that reduce cognitive overload. Complementing this, Rahmat et al. (2025) highlighted institutional trust as a critical factor in encouraging participation in formal financial systems, noting that transparent governance and consumer protection mechanisms increase public confidence in saving instruments. Trust reduces perceived risk and emotional hesitation, enabling households to commit resources to long-term financial products. Precious et al. (2025) further stressed that regulatory safeguards and inclusive financial policies strengthen sustained engagement by protecting consumers and reducing systemic risks. Policy coordination provides stability necessary for long-term financial planning, reinforcing behavioral consistency.

At the community level, targeted interventions demonstrate how institutional support shapes financial behavior. Awaluddin et al. (2025) reported that participatory financial literacy initiatives enhance local empowerment and strengthen saving commitment through collective learning processes. Social learning environments promote self-efficacy and shared responsibility, key principles in social cognitive theory. Similarly, Chen et al. (2025) found that savings-linked social protection programs encourage precautionary asset building, enabling households to develop financial buffers without disrupting consumption. Microfinance initiatives highlighted by accessible financial services promote disciplined saving by integrating credit, savings, and advisory support, reducing emotional stress associated with financial insecurity. In parallel, Mishra et al. (2024) advocated evidence-based policy experimentation, emphasizing that adaptive financial capability programs are more effective when tailored to local socio-economic contexts. Behavioral economics insights support the use of nudges, default options, and commitment devices to guide financial choices without restricting autonomy, demonstrating the importance of integrating psychological and institutional approaches in strengthening household financial resilience.

2.5 Psychological Factors in Financial Decision-Making

Household financial decision-making is shaped not only by knowledge and access to resources but also by psychological processes that influence how individuals perceive risks, manage emotions, and respond to financial stress. Risk perception affects saving behavior by determining how households evaluate future uncertainties and potential income disruptions (Ugbala et al., 2023).Financial illiteracy affects considerably the decision-making of individuals, leading to sub-optimal outcomes and lower financial welfare in the society. Households with heightened risk awareness are more likely to build precautionary savings, while those who underestimate risks tend to prioritize immediate consumption. Decision fatigue further complicates financial choices, as repeated budgeting and spending decisions can deplete cognitive resources, leading to impulsive purchases and reduced saving consistency. Decision fatigue is an applicable concept to healthcare psychology. Due to a lack of conceptual clarity, we present a concept analysis of decision fatigue (Pignatiello et al., 220). Emotional management also plays a critical role, as financial stress and anxiety may trigger avoidance behaviors, delaying bill payments or financial planning. Effective emotional regulation enables households to maintain disciplined saving habits even under economic pressure. The integration of insights from social cognitive theory and behavioral economics provides a framework for understanding how psychological factors shape financial resilience. Social cognitive theory emphasizes self-efficacy and observational learning, suggesting that households develop confidence in financial management through community influence and prior success experiences (Islam et al., 2023). Behavioral economics highlights cognitive biases such as present bias and loss aversion that hinder long-term saving but can be mitigated through commitment devices and default saving mechanisms (Onwezen, 2025; Francisco et al., 2025). Environmental and social contexts further influence financial coping strategies, as supportive community networks reduce stress and reinforce adaptive financial behaviors. Integrating psychological insights with institutional support, households can strengthen their capacity to manage financial risks, sustain saving practices, and enhance resilience in the face of economic uncertainty.

METHODOLOGY

3.1 Research Design

This study employed a quantitative descriptive research design to examine sustainable saving behavior and financial capability particularly budgeting, saving practices, debt management, and investment behavior among community households, and to determine how these dimensions are reflected in their level of financial resilience. A descriptive design enables systematic documentation of observable financial behaviors without manipulating variables or introducing experimental conditions. The focus centers on measuring existing financial practices as they occur in natural community settings. Ghanad (2023) explains that descriptive quantitative research is appropriate when the objective is to portray characteristics of a population accurately and systematically. The design allows structured measurement of financial behaviors using standardized indicators, ensuring clarity in interpreting patterns across domains. Similarly, and Wilson (2023) note that descriptive studies provide a detailed account of phenomena where explanation and intervention are not the primary goals but structured observation is central. The design is appropriate for assessing the configuration of sustainable saving behavior and financial capability, since the study seeks to understand how these financial domains coexist and collectively reflect financial resilience among households rather than to establish causal relationships.

3.2 Research Locale and Participants

The research was conducted in the Municipality of Tago, Surigao del Sur, Philippines. The municipality represents a community setting where households experience varying income stability, partial access to formal financial institutions, and reliance on informal financial practices. Such a context offers meaningful insight into how sustainable saving behavior and financial capability operate within resource-constrained environments. A total of 300 respondents participated in the study. Participants were adult household members who serve as primary financial decision-makers within their respective households. They were selected across several barangays in the municipality to capture variation in household income patterns, livelihood sources, and access to financial services. The focus on primary decision-makers ensures that responses reflect actual financial planning, saving, borrowing, and investment behaviors rather than peripheral financial opinions. Sun et al. (2022) emphasizes that financial capability assessments require engagement with individuals directly responsible for household financial management to ensure accuracy of behavioral reporting. Carton et al. (2024) further argue that meaningful evaluation of financial resilience must center on individuals who actively manage income allocation, savings decisions, and debt obligations, since these roles shape household financial outcomes. Moreover, a economic knowledge shapes financial attitudes and behaviors, influencing individuals' saving, spending, and planning practices (Fernandez CMB et al., 2025).

3.3 Sampling Procedure

The study utilized a community-based sampling approach to obtain adequate representation across barangays within the Municipality of Tago. Selection considered accessibility and willingness of participants while ensuring coverage across different areas of the municipality. The target of 300 respondents provided sufficient data to describe patterns in sustainable saving behavior, financial capability domains, and financial resilience indicators. Descriptive quantitative studies require an adequate sample size to ensure stable mean estimates and reliable interpretation of patterns across measured variables. Larger samples enhance representativeness within community-level research and reduce random variation in behavioral assessments.

3.4 Data Collection Instrument

Data were gathered through a structured survey questionnaire designed to measure sustainable saving behavior, financial capability, and financial resilience. The instrument consisted of Likert-scale items assessing four financial capability domains: budgeting, saving practices, debt management, and investment behavior. Additional items measured financial resilience, including preparedness for shocks, adaptability during financial hardship, and recovery capacity. The items were adapted from established financial capability and resilience frameworks in existing literature. Localization of language ensured clarity and contextual relevance while preserving conceptual meaning of each construct. Face-to-face administration enhanced comprehension and minimized item non-response among participants with varying literacy levels. Financial capability as a multidimensional behavioral construct that integrates budgeting, saving, debt, and investment practices into a coherent framework. Their analysis underscores the importance of measuring actual behaviors rather than relying solely on financial knowledge indicators. Rayampatt and Rajan (2025) highlight that financial resilience measurement requires attention to households' capacity to absorb shocks and maintain basic needs during economic stress, which aligns with the resilience indicators used in this study.

3.5 Data Collection Procedure

Data collection was conducted through direct, in-person administration of the questionnaire within selected barangays. Participants were informed of the study's purpose and provided voluntary consent prior to answering the survey. The researcher ensured that each respondent clearly understood the items before completing the instrument. Face-to-face administration strengthened response accuracy and allowed clarification of localized terms when necessary. This approach supports data integrity in community-based financial research where digital or self-administered formats may limit participation. Structured survey administration in community settings enhances data completeness and reduces misinterpretation of items. Consistency in instrument delivery is essential in descriptive studies to maintain reliability of quantitative measurement.

3.6 Measures of Financial Capability and Financial Resilience

Sustainable saving behavior was assessed through indicators capturing regular saving habits, goal-oriented saving, emergency savings, and use of secure saving mechanisms. Financial capability was measured across budgeting discipline, saving practices, debt management, and investment behavior. Financial resilience was evaluated through indicators related to shock absorption, adaptability, recovery speed, income diversification, and access to support systems. The integration of these domains reflects the conceptual linkage between everyday financial practices and households' capacity to withstand economic uncertainty. Kadir et al. (2025) argue that financial capability, particularly when supported through inclusive financial systems, strengthens household adaptability during economic stress. Households with structured saving and planning mechanisms exhibit greater resilience during financial shocks, reinforcing the behavioral foundation of resilience measurement.

3.7 Ethical Considerations

Participation in the study was voluntary. Respondents were assured of anonymity and confidentiality, and no personally identifiable information was recorded. Given the sensitivity of financial information, survey items were framed in neutral language to reduce discomfort and encourage honest responses. Ethical conduct remains central in financial research involving community households, especially in small municipalities where privacy concerns may influence participation. Clear communication regarding purpose and confidentiality supported participant trust and data reliability.

RESULTS & DISCUSSION

TABLE 1. FINANCIAL CAPABILITY OF COMMUNITY HOUSEHOLDS

INDICATORS	MEAN	ADVERBAL RATING
BUDGETING		
I prepare a sustainable monthly budget based on my actual income and list all expected expenses to guide my financial decisions. (Naa koy badyet matag bulan base sa akong kita ug ginalista nako ang tanan nga gasto aron magiya sa akong pinansyal nga desisyon.)	1.70	Strongly Disagree
I adjust my spending plan in a responsible and sustainable way whenever my income is higher or lower than expected. (Ginausab nako ang akong plano sa paggasto depende kung mas dako o gamay ang akong kita kaysa sa gipaabot aron malikayan ang kakulang.)	2.20	Disagree
When planning my budget, I intentionally separate money for needs, wants, and emergency savings to support long-term financial stability (Ginabahin nako ang kwarta para sa mga kinahanglanon, kagustohan, ug panghitabo nga emergency aron masuportahan ang kalig-on sa umaabot.)	2.40	Disagree

I deposit my money into a bank or e-wallet to help me sustainably control, monitor, and manage my budget. (Gideposito nako ang akong kwarta sa bangko o e-wallet aron matabangan ko sa pagkontrol ug pagsubay sa akong badyet sa mas lig-on nga paagi.)	1.60	Strongly Disagree
I involve my family in preparing a budget and grouping expenses to promote shared and sustainable financial responsibility. (Ginapil nako ang akong pamilya sa paghimo og badyet ug ginagrupo ang mga gasto aron magtinabangay sa responsableng pagdumala sa kwarta.)	3.90	Agree
I regularly track my income and expenses and reduce spending when I exceed my budget to maintain financial discipline. (Ginatala nako ang akong kita ug gasto ug ginapaubos ang paggasto kung molapas na sa badyet aron mapadayon ang disiplina sa kwarta.)	2.30	Disagree
OVERALL	**2.35**	**Disagree**
SAVING		
I consistently save money as part of a sustainable financial practice, even when my income is small. (Kanunay akong nagatigom og kwarta bisan gamay ra ang akong kita isip usa ka padayon ug responsableng pagdumala sa kwarta.)	2.30	Disagree
I save with clear long-term goals in mind, such as education, housing, or starting a business. (Nagatigom ko para sa klarong tumong sa umaabot, sama sa eskwela, balay, o negosyo.)	2.50	Disagree
I maintain emergency savings to protect my household from unexpected financial shocks. (Aduna koy natigom nga kwarta para sa emergency aron mapanalipdan ang pamilya kung adunay kalit nga gasto.)	2.40	Disagree
I save not only for present needs but also to ensure sustainable financial security for future needs and uncertainties. (Nagatigom ako dili lang para karon kundili para sa umaabot ug sa mga wala pa damha nga panginahanglanon.)	1.70	Strongly Disagree
I keep my savings in secure and reliable financial institutions, such as banks or cooperatives, to ensure protection and sustainability. (Ginatago nako ang akong ipon sa protektado ug kasaligan nga lugar sama sa bangko o kooperatiba aron masiguro ang kaluwasan sa kwarta.)	1.60	Strongly Disagree
I actively teach and encourage my family to practice regular and sustainable saving behavior. (Ginatudloan ug ginadasig nako ang akong pamilya sa padayon ug responsableng pagtigom sa kwarta.)	4.16	Agree
OVERALL	**2.44**	**Disagree**
DEBT MANAGEMENT		
I borrow money only when it is truly necessary and after clearly understanding the terms and conditions to ensure responsible and sustainable financial decisions. (Mangutang ra ko og kwarta kung kini gikinahanglanon ug kasabot ko sa mga	4.20	Agree

kondisyon aron masiguro ang responsableng desisyon sa pinansyal.)		
Before borrowing, I make sure that I have the capacity to repay and intentionally avoid loans with high interest to protect my long-term financial stability. (Siguraduhon nako nga mabayran ang utang ug malikayan ang dako nga interes aron maprotektahan ang kalig-on sa akong pinansyal nga kahimtang.)	4.30	Strongly Agree
I consistently pay my loans on time and maintain a clear repayment plan to sustain financial discipline. (Maningkamot ko nga mabayran ang utang sa oras ug adunay klarong plano sa pagbayad aron mapadayon ang disiplina sa kwarta.)	4.15	Agree
I compare different lenders before borrowing to select more sustainable and financially manageable options. (Ginakumpara nako ang lain-laing nagpautang aron makapili og mas maayo ug mas angay nga kapilianan.)	4.06	Agree
I stay fully aware and monitor the amount of money I borrow to avoid excessive or unmanageable debt. (Ginatiman-an ug ginabantayan nako ang kantidad sa kwarta nga akong ginahulam aron malikayan ang sobra nga utang.)	4.15	Agree
When I experience loan difficulties, I seek advice and understand how debt obligations affect my financial reputation and long-term financial well-being. (Mangayo ko og tambag kung naa koy problema sa utang ug kabalo ko nga adunay epekto ang utang sa akong reputasyon ug kaugmaon sa pinansyal.)	2.30	Disagree
OVERALL	**3.86**	**Agree**
INVESTMENT PRACTICES		
I invest money with the intention of growing my financial resources over time to support long-term financial sustainability. (Naga-invest ako aron mutubo ang akong kwarta sa paglabay sa panahon ug masuportahan ang kalig-on sa umaabot.)	2.30	Disagree
I invest only when I have sufficient and stable funds, ensuring that my basic needs and savings are secured first. (Nag-invest ko kung naa koy igong ug lig-on nga kwarta human maseguro ang akong panginahanglan ug ipon.)	2.40	Disagree
I avoid investing in opportunities that I do not fully understand to minimize financial risk and protect my long-term stability. (Ginalikayan nako ang pag-invest sa mga butang nga wala ko kasabot pag-ayo aron malikayan ang risgo ug maprotektahan ang akong pinansyal nga kahimtang.)	2.25	Disagree
I choose investment options carefully based on informed decisions and knowledge of the best available alternatives. (Nag-invest ko base sa maayong pagsabot ug pagpili sa labing angay nga kapilian.)	2.50	Disagree
I develop a clear financial plan before making any investment to ensure that it aligns with my long-term financial goals. (Aduna koy klarong plano sa wala pa ko mag-invest aron masiguro nga kini nakaangay sa akong tumong sa umaabot.)	2.60	Disagree

I seek guidance or financial advice before investing to support responsible and sustainable investment decisions. (Mangayo ko og tambag gikan sa adunay kahibalo sa wala pa ko mag-invest aron masiguro ang responsableng desisyon.)	2.20	Disagree
OVERALL	**2.37**	**Disagree**
Over-all Mean	**2.76**	**Moderately Agree**

Table 1 presents the level and configuration of sustainable saving behavior and financial capability across four domains: budgeting, saving, debt management, and investment practices. In alignment with Objective 1, the analysis examines how these domains collectively form a behavioral configuration that either supports or constrains sustainable financial security among community households. The overall mean of 2.76 (Moderately Agree) indicates partial capability development, yet the internal structure reveals significant asymmetry. Financial capability appears defensive and uneven, with strong debt discipline but weak forward-looking saving and investment behaviors. This configuration reflects not only structural financial gaps but also psychological dynamics influencing decision-making, including risk perception, emotional responses to financial uncertainty, and cognitive fatigue from repeated resource allocation decisions. The observed pattern suggests that households prioritize short-term financial control while exhibiting limited confidence in long-term financial planning, indicating the role of behavioral adaptation under perceived economic vulnerability. This configuration provides a behavioral and psychological snapshot of sustainability gaps within household financial systems.

Budgeting as the Behavioral and Cognitive Foundation

The budgeting domain obtained an overall mean of 2.35 (Disagree), indicating weak systematic financial planning despite strong family involvement in budgeting decisions (3.90 – Agree). Sustainable saving behavior requires structured income allocation, expense monitoring, and adaptive financial adjustments. Choudhary and Singh (2025) emphasize that budgeting functions as a financial control mechanism that aligns income flows with expenditure priorities. Beyond structural control, budgeting also reduces decision fatigue by creating routine financial scripts that simplify daily spending choices. Sinugbohan and Galigao (2025) further explain that disciplined budgeting improves expenditure awareness and strengthens resource optimization under income constraints. Households without formal budgeting structures demonstrate higher vulnerability to unexpected expenses and heightened financial anxiety due to uncertainty in resource allocation. The low scores in monthly budget preparation and digital tracking suggest that such structural discipline remains underdeveloped, limiting both cognitive clarity and emotional assurance in financial planning.

Budgeting serves as a behavioral anchor that stabilizes financial decisions across fluctuating income conditions. Edo-Osagie (2025) argues that structured budgeting enhances predictive capacity, allowing households to anticipate financial gaps and reduce stress associated with uncertainty. Failure to institutionalize budgeting practices leads to reactive consumption patterns, often driven by emotional responses rather than planned priorities. The weak adjustment of spending plans in response to income variability reflects limited predictive control, reinforcing structural fragility within financial capability. Doni Sevaztianne et al. (2025) underscore that sustainable financial capability requires not only financial knowledge but routine application of budgeting tools that strengthen self-regulation. Digital financial tools enhance monitoring precision and reduce impulsive expenditure by providing real-time feedback, which supports behavioral correction. Limited access to formal financial systems constrains financial planning efficiency in rural settings, increasing cognitive burden and uncertainty. Minimal utilization of banks and e-wallets within the present findings reflects barriers to sustainable financial infrastructure, weakening long-term saving foundations. Financial capability emerges as an integration of planning behaviors and consistent financial routines. Capability formation depends on repeated behavioral reinforcement rather than isolated financial decisions. Prokoso and Apriliani (2024) further argue that sustainable saving emerges from stable budgeting systems that regulate financial flows and reduce emotional stress associated with financial unpredictability. The absence of structured budgeting in this study therefore indicates a constrained base for sustainable saving behavior and limited psychological readiness for long-term financial planning.

Psychologically Mediated Core of Financial Capability

The saving domain recorded an overall mean of 2.44 (Disagree), revealing limited institutionalized saving behavior despite strong endorsement of saving values within families (4.16 – Agree). This contrast illustrates a gap between normative financial attitudes and sustained financial practice, suggesting the influence of behavioral biases and emotional trade-offs in financial decision-making. Govindharaj (2025) identifies saving as a cornerstone of long-term financial discipline and intergenerational security. Consistent saving builds economic buffers that reduce exposure to crisis-driven borrowing while also lowering financial stress. Asadi et al. (2023) also argue that family reinforcement of saving norms enhances financial socialization but requires structural reinforcement to translate into measurable outcomes. High agreement in teaching saving values suggests cultural alignment, yet weak emergency savings indicate limited structural execution and possible present bias favoring immediate needs over future security.

Bagood et al. (2025) share that emergency savings significantly improve resilience during economic shocks by providing both financial protection and psychological reassurance. Households maintaining formal savings demonstrate stronger recovery capacity and reduced psychological stress, reinforcing the role of savings as both an economic and emotional buffer. Additionally, protected savings accumulation correlates with long-term asset growth and improved financial confidence. Low use of banks and cooperatives within the present data signals insufficient institutional protection of savings, weakening sustainability and increasing perceived financial vulnerability. Households with consistent savings experience lower financial stress during crisis periods because precautionary funds moderate the negative impact of income shocks. Lee and Chen (2021) also demonstrate that savings continuity predicts financial recovery speed and strengthens perceived financial control. Weak long-term saving orientation within the current findings indicates limited shock absorption capacity, which directly affects financial resilience outcomes. Saving behavior must be regular, protected, and goal-oriented to qualify as resilience-building. Informal saving mechanisms often fail to prevent liquidity erosion and may increase anxiety due to lack of security. Structural savings instruments strengthen long-term wealth accumulation and enhance confidence in financial coping capacity.

Debt Management as Defensive Financial Sustainability

Debt management achieved the highest overall mean of 3.86 (Agree), indicating strong borrowing discipline and repayment responsibility. Guo et al. (2023) state that responsible borrowing enhances financial self-regulation and improves household welfare outcomes. Tropico et al. (2025) explain that avoiding high-interest loans reduces long-term financial strain and reflects heightened risk perception regarding debt burdens. Strong agreement across prudent borrowing indicators reflects a high level of defensive financial awareness shaped by fear of indebtedness and prior experiences with financial hardship. Ab Wahab et al. (2025) find that controlled debt levels prevent consumption instability and limit future financial distress. Excessive debt reduces household flexibility during economic downturns and increases psychological stress associated with repayment obligations.

Eyinade et al. (2025) also highlight that repayment discipline mitigates long-term financial risk exposure and reinforces financial self-efficacy. Strong repayment commitment in the current study supports short-term financial stability but may also reflect avoidance of financial shame or social stigma associated with unpaid debt. Financial resilience requires balanced integration of borrowing and saving behaviors. Disciplined debt management prevents crisis escalation but does not generate asset growth. Ryu (2023) further emphasizes the importance of financial counseling access to manage debt challenges and reduce emotional distress. Low agreement in seeking advice when loan problems arise suggests informational and support system gaps, potentially linked to stigma or low trust in advisory services. Jumady et al. (2024) argue that effective debt discipline strengthens financial confidence but must coexist with savings and investment strategies to produce full financial capability. Resilience depends on diversified financial behaviors rather than single-domain strength. Strong debt discipline combined with weak saving and investment behavior reveals a defensive sustainability pattern driven by risk aversion rather than proactive financial growth.

Psychological Barriers to Long-Term Asset Sustainability

Investment practices recorded an overall mean of 2.37 (Disagree), representing the weakest domain of financial capability. Qian (2023) describes investment as a critical driver of long-term financial resilience through asset accumulation and income diversification. Nwoke (2025) further emphasizes that investment planning strengthens economic mobility across generations. Low investment engagement indicates limited wealth-building pathways and heightened risk aversion toward uncertain returns. Darwish (2025) argues that informed investment behavior strengthens household stability and improves financial confidence. Financial planning prior to investment reduces risk exposure and supports rational decision-making. Advisory consultation improves investment outcomes by reducing uncertainty and emotional bias..Limited planning and consultation within the present findings reflect constrained investment literacy, low self-efficacy, and fear of financial loss. Olusesan et al. (2025) find that financial technology access enhances investment participation and expands asset-building opportunities by simplifying complex decisions and reducing cognitive burden. Digital inclusion supports portfolio diversification and strengthens confidence in financial markets. Institutional engagement strengthens sustainable financial ecosystems by providing safeguards that reduce perceived risks. Rahmiyati and Somodiharjo (2025) conceptualize investment behavior as an advanced stage of financial capability formation requiring both knowledge and psychological readiness. Forward-looking financial planning reflects maturity in financial decision-making and confidence in future stability. Investment readiness correlates with long-term resilience outcomes.

The configuration of financial capability among community households reveals structural imbalance. Strong debt discipline reflects defensive financial sustainability, while weak budgeting, saving institutionalization, and investment planning constrain forward-looking financial development. Garcìa-Santillàn (2026) emphasize that financial capability must integrate planning, saving, borrowing, and investing behaviors to achieve resilience. Sustainable financial ecosystems require institutional access, behavioral reinforcement, and psychological readiness to manage risk and uncertainty. Protected savings and asset accumulation strengthen economic stability and reduce financial stress. Capability remains incomplete without balanced behavioral integration. The evidence from Table 1 therefore confirms that sustainable saving behavior and financial capability exist in fragmented form. Defensive mechanisms protect households from immediate financial collapse, yet limited forward-oriented behaviors and psychological barriers restrict long-term financial resilience formation.

TABLE 2. FINANCIAL RESILIENCE OF COMMUNITY HOUSEHOLDS

INDICATORS	MEAN	ADJECTIVAL RATING
Because of my budgeting and saving practices, I am able to meet basic needs and adjust my spending even during financial hardships. (Matungod sa akong pagplano ug pagtigom, masulbad nako ang mga panginahanglan ug maka-adjust sa paggasto bisan lisod ang panahon.)	1.70	Strongly Disagree
Through my savings and financial planning, I can manage sudden, unexpected, or multiple expenses without severe financial disruption. (Tungod sa akong savings ug pagplano sa kwarta, makaya nako ang kalit o daghang gasto	1.60	Strongly Disagree

nga dili magresulta sa grabe nga problema.)		
My financial management practices allow me to recover more quickly after experiencing financial problems. (Ang akong paagi sa pagdumala sa kwarta makatabang nga dali ko makabangon kung adunay problema sa pinansyal.)	1.75	Strongly Disagree
Because of my financial capability, I am able to find alternative sources of income when financial needs arise. (Tungod sa akong kahibalo ug disiplina sa pinansyal, aduna koy lain paagi sa pagpangita og kwarta kung gikinahanglan.)	2.35	Disagree
I know how to access financial and social support systems as part of maintaining financial stability during economic difficulties. (Kabalo ko asa ug unsaon pagpangayo og tabang gikan sa gobyerno, pamilya, o komunidad aron mapadayon ang kalig-on sa pinansyal.)	2.30	Disagree
I actively prepare for possible future financial problems by applying sustainable saving and financial planning practices. (Ginaandam nako ang kaugalingon sa umaabot nga problema sa kwarta pinaagi sa padayon nga pagtigom ug pagplano sa pinansyal.)	2.20	Disagree
Over-all Mean	**1.98**	**Disagree**

Table 2 presents the level of financial resilience as an outcome reflection of the configuration of sustainable saving behavior and financial capability examined in Table 1. Objective 2 seeks to determine how strengths and weaknesses in budgeting, saving, debt management, and investment practices translate into actual resilience capacity. The overall mean of 1.98 (Disagree) indicates low financial resilience among community households. This outcome reflects not only structural financial limitations but also psychological constraints affecting households' ability to cope with financial stress, anticipate risks, and sustain adaptive responses. The findings suggest that defensive financial behaviors alone do not foster resilience when households experience anxiety about future uncertainty, limited confidence in coping strategies, and cognitive strain in managing scarce resources. Resilience emerges not merely from financial practices but from the interaction between behavioral routines and psychological readiness to manage economic shocks.

Weak Sustainable Saving Behavior and Psychological Strain in Crisis

The lowest mean (1.60 – Strongly Disagree) appears in the ability to manage sudden or multiple expenses through savings and planning. This result directly reflects weak institutionalized saving behavior observed in Table 1 while also indicating heightened financial stress and perceived vulnerability. Nguyen et al. (2022) conceptualize financial resilience as the capacity to absorb shocks without severe disruption to household stability, emphasizing that resilience depends on proactive saving structures rather than reactive coping. Households maintaining formal savings experience lower stress levels during financial shocks because financial buffers provide both material and psychological security. Income disruptions during crises significantly weaken household resilience, as families adopt coping strategies such as borrowing, reducing consumption, and delaying financial obligations (Chavez JV et al., 2023). These reactive strategies often intensify emotional strain and decision fatigue, limiting the ability to plan effectively under pressure.

Additional analysis from Paschal et al. (2024) confirms that savings accumulation improves recovery time and reduces reliance on high-cost borrowing, thereby lowering financial anxiety and uncertainty. Financial stress intensifies when households lack precautionary savings, as uncertainty about meeting basic needs undermines emotional stability. Savings continuity enhances adaptive financial decision-making during crises by providing cognitive relief and enabling rational evaluation of options. According to Aristei and Gallo (2021), sustained saving behavior correlates with economic stability and improved confidence in managing financial risks. Weak sustainable saving behavior in the capability configuration therefore results in fragile resilience performance and heightened stress responses. Corminal et al. (2025) argue that resilience emerges from consistent saving practices rather than sporadic financial adjustments, as stability fosters psychological assurance. Liquidity buffers protect households from cascading financial shocks and reduce panic-driven financial decisions. Anatasya and Innayah (2025) also report that savings institutionalization strengthens long-term economic security and enhances perceived financial control. Low ability to handle unexpected expenses confirms that sustainable saving behavior remains insufficient to generate resilience and psychological preparedness for crisis management.

Adaptive Capacity, Income Diversification, and Coping Confidence

The slightly higher but still low scores in finding alternative income sources (2.35 – Disagree) and accessing support systems (2.30 – Disagree) indicate constrained adaptive capacity and limited coping confidence. Apriyanti et al. (2024) argue that financial resilience includes adaptability through diversified income strategies, which strengthen households' perceived control over economic outcomes. Households with investment exposure and skill development demonstrate stronger income flexibility because diversified income sources reduce perceived risk and enhance coping confidence. Asset-building enhances financial autonomy and reduces dependency on uncertain income streams. Subaithani (2026) describes financial stability as a function of structured household accounting and informed financial decision-making, which reduce uncertainty and improve emotional regulation during financial stress. Planning discipline strengthens income management during economic stress, while financial awareness improves resource reallocation capacity.

Limited structured planning reduces adaptive flexibility within the present context, increasing vulnerability to stress and uncertainty. Tyrell (2025) highlights the importance of knowledge-based financial behavior in resilience formation, noting that informed decisions improve coping mechanisms during economic hardship. Behavioral integration across financial domains strengthens stability outcomes by reducing cognitive overload and improving decision clarity. Weak integration across saving and investment domains therefore weakens resilience manifestation (Anvari-Clark, 2025), as households lack diversified strategies for managing income disruptions. Financial technology and institutional access enhance financial capability outcomes by expanding access to support systems and reducing informational barriers. Digital inclusion expands support access and improves financial navigation skills, reducing stress associated with complex financial processes. Ecosystem support strengthens resilience infrastructure by reinforcing both material and psychological coping mechanisms.

Proactive Resilience, Risk Anticipation, and Behavioral Integration

The indicator measuring preparation for future financial problems (2.20 – Disagree) reveals weak proactive resilience and limited risk anticipation. Financial capability operates as a multidimensional system requiring balanced behavioral integration and psychological readiness to anticipate future uncertainty. Eyinade and Ezeilo (2022) demonstrate that forward-looking planning distinguishes advanced capability from reactive financial management, as proactive households exhibit higher confidence in coping with financial risks. Incomplete behavioral systems limit resilience formation by fostering uncertainty and reactive decision-making. Yeo et al. (2024) argue that resilience depends on preventive financial behavior rather than crisis-driven response, emphasizing the compounding benefits of continuous saving and planning. Resilience strengthens when financial practices are habitual and institutionalized, reducing cognitive burden during emergencies.

Salwan et al. (2025) stress that resilience requires integration of knowledge, behavior, and institutional access, as fragmented financial capability produces limited protective outcomes. Sustainable resilience depends on ecosystem support combined with disciplined financial habits and confidence in coping strategies. Current findings show that partial capability development fails to produce strong resilience reflection because households lack both structural preparedness and psychological readiness. Strong debt discipline provides defensive stability, yet weak budgeting structure, limited institutionalized saving, and minimal investment planning restrict long-term resilience formation. Financial resilience requires comprehensive behavioral integration supported by risk awareness, emotional regulation, and adaptive coping mechanisms. Fragmented capability in the present study therefore results in uniformly low resilience. The findings confirm that sustainable saving behavior and financial capability, when unevenly configured, produce limited financial resilience among community households. Defensive financial habits prevent immediate collapse, yet absence of structured saving, investment, and proactive planning constrains adaptive stability and weakens confidence in managing future financial risks (Tatad et al., 2024).

CONCLUSION

This study examined the behavioral and psychological dimensions of sustainable saving behavior and financial capability specifically budgeting, saving practices, debt management, and investment behavior and determined how these dimensions shape the financial resilience of community households in the Municipality of Tago. The findings reveal a structurally imbalanced configuration of financial capability influenced not only by resource constraints but also by behavioral routines and psychological responses to financial risk. While households demonstrate strong and responsible debt management practices, budgeting systems, institutionalized saving behavior, and investment engagement remain weak and underdeveloped. This pattern indicates that financial decision-making is largely risk-averse and defensive, reflecting heightened concern about indebtedness but limited confidence in long-term financial planning and asset-building. The results confirm that sustainable saving behavior is not yet fully embedded in routine financial practice. Although positive financial values are present at the family level, these attitudes are not consistently translated into structured budgeting, protected savings, or forward-looking investment planning. This gap suggests the influence of behavioral barriers such as present bias, decision fatigue in managing scarce resources, and emotional stress associated with financial uncertainty. Consequently, financial capability operates defensively rather than developmentally protecting households from excessive debt but not actively building long-term financial security or psychological readiness for future risks. Consistent with the study's second objective, this fragmented capability configuration is directly reflected in the low level of financial resilience. Households show limited ability to absorb sudden financial shocks, recover quickly from economic difficulties, or proactively prepare for future uncertainties. The absence of emergency savings, weak budgeting discipline, and minimal investment participation constrain adaptive capacity despite strong borrowing discipline. Moreover, low coping confidence and limited access to supportive financial systems further weaken resilience, indicating that resilience depends on both behavioral integration and psychological readiness to manage financial stress. The findings affirm that financial resilience does not emerge from isolated financial strengths but from the balanced integration of planning, saving, borrowing, and investing behaviors supported by risk awareness, emotional regulation, and adaptive coping strategies. Defensive financial habits prevent immediate financial collapse; however, the lack of structured, forward-oriented financial practices and limited psychological preparedness restrict long-term resilience formation. Strengthening budgeting systems, institutional savings mechanisms, investment literacy, and behavioral support interventions is therefore essential to transform partial financial capability into comprehensive and sustainable household financial resilience. The study provides empirical evidence that sustainable saving behavior and financial capability among community households remain incomplete and uneven, shaped by both structural limitations and behavioral–psychological factors. Addressing these multidimensional gaps is crucial for designing community-based financial programs that not only improve financial practices but also enhance households' confidence, decision-making capacity, and resilience in the face of economic uncertainty.

LIMITATIONS

This study provides empirical insights into the behavioral, psychological, and structural dimensions of sustainable saving behavior, financial capability, and financial resilience among community households in the Municipality of Tago, Surigao del Sur; however, several limitations should be considered when interpreting the findings. First, the geographic scope was confined to a single municipality with predominantly rural characteristics. Local economic conditions, access to financial institutions, and community norms may shape financial behaviors and risk perceptions differently from those in urban or more financially integrated regions. Consequently, the results may not be fully generalizable to other settings with distinct socio-economic environments. Second, the quantitative descriptive design enabled systematic assessment of financial behaviors and resilience indicators but did not establish causal relationships among behavioral practices, psychological factors, and resilience outcomes. While the study identified associations between financial routines and resilience capacity, it could not determine how psychological processes such as risk perception, decision fatigue, or emotional stress directly influence financial decisions over time. Third, reliance on self-reported data from household decision-makers introduces potential response biases. Participants may unintentionally overstate responsible behaviors or underreport financial stress due to recall limitations or social desirability, particularly when discussing sensitive financial matters. Additionally, the study focused primarily on behavioral and capability indicators and did not directly measure psychological constructs such as financial anxiety, coping confidence, or perceived control, which may mediate resilience outcomes. External economic factors—including inflation, employment instability, market access, and exposure to environmental risks were also not incorporated, although these conditions can shape both financial capacity and stress responses. Finally, the cross-sectional design captured financial behaviors at a single point in time, limiting the ability to observe how households adapt their financial practices and coping strategies in response to economic shocks, seasonal income variability, or policy changes.

RECOMMENDATIONS

Based on the findings and identified limitations, several recommendations are proposed to strengthen sustainable saving behavior and financial resilience among community households while addressing behavioral and psychological barriers to effective financial decision-making. At the policy and community level, local government units and partner organizations should implement continuous financial capability programs that integrate behavioral components such as goal-setting, commitment mechanisms, and stress-aware financial planning. Programs that address risk perception and emotional responses to financial uncertainty can improve households' confidence in managing resources and preparing for future shocks. Expanding access to secure and user-friendly financial services remains essential. Partnerships with banks, cooperatives, and digital finance providers can promote protected savings, reduce reliance on informal mechanisms, and simplify financial management to lessen cognitive burden. Community-based savings groups and emergency fund initiatives may also strengthen both financial buffers and social support networks, which can enhance coping capacity during crises. Integrating financial capability development into local planning frameworks can further support household stability and contribute to broader community resilience. At the household level, families are encouraged to adopt practical budgeting routines, establish incremental emergency savings, and seek reliable financial guidance before engaging in borrowing or investment decisions. Emphasizing small, consistent financial actions can reduce decision fatigue and build confidence in long-term planning. Strengthening financial communication within households may also improve shared responsibility and collective coping during financial stress. For future research, longitudinal and mixed-method approaches are recommended to examine how behavioral patterns, psychological factors, and resilience evolve over time. Expanding geographic coverage and incorporating measures of financial stress, coping confidence, and risk perception would provide a more comprehensive understanding of the drivers of financial resilience. Such evidence can inform more targeted interventions that address both structural and behavioral determinants of sustainable household financial security.

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Author affirms that this study is an original work developed through independent academic effort and scholarly analysis. AI tools were used solely for language and grammar assistance; no content was generated by AI. All conceptualization, analysis, interpretation, and writing were produced by the author, with proper attribution to all sources. The author assumes full responsibility for the integrity, originality, and accuracy of the study. No funding was received for this research.

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