

The Relationship Between Financial Investment Orientation and Post-Work Life Security

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Abstract. This study looked at how daily money habits connect to post-work life security. It focused on college instructors aged 50 to 65 across campuses of Eastern Samar State University. The researchers used a survey to collect information from all eligible teachers. They then analyzed the numbers to find patterns and relationships. The results showed that the teachers felt good about their money skills. They were most confident in controlling their spending and understanding financial ideas. They felt slightly less confident about managing their everyday income. Overall, they had built strong money habits. The study also found that teachers felt prepared for their post-work life and financial security. They felt equally prepared in budget planning, savings, and insurance. The main conclusion is that there is a strong link between how people handle money now and how ready they feel for their post-work life security. Good daily money habits lead to greater confidence in the future. The study suggests that teachers should keep learning about finance, especially managing daily income. School leaders should offer workshops on financial literacy and retirement planning. Future researchers could look at other factors, like health or family support, and study different groups of people.

Introduction

Investing money in your career as early as you can is an important way to achieve long-term wealth growth. Investing early enables the power of compound interest (when profits are reinvested to produce more profit over a longer period). This principle highlights that every little addition can lead to tremendous growth. How and when you save can impact your long-term finances; those who cultivate saving habits early can more easily tackle larger sums in the future, while early investment benefits from career progression at its will, not to mention it helps provide a buffer for unexpected expenses like job loss or medical emergencies down the line. They also help pursue long-term goals like home ownership and retirement, and consider aggressive investment strategies over a longer time horizon (Hurt, 2024). In finance, investment is the allocation of capital to generate income or profit. Why do individuals invest: To protect their capital against depreciation, earn post-tax gains, beat inflation, create wealth, and achieve specific financial goals. The prices of common necessities are increasing, making it harder to rely solely on your income for current expenditures and a secure future. By adopting a well-calculated investment strategy, you can strengthen your fiscal stability. The income generated from such savings and investments is one of the first steps towards fulfilling short- and long-term goals, such as buying a car/house, retiring, or funding a child's education and marriage. As a result, sound financial investments are critical for the realization of impact and objectives (Aditya Birla Capital, 2023).

The bottom line is that even though both investing and keeping cash have associated risks, investing is better because the fear of losing money is offset by the fact that inflation will always erode savings (Bank of the Philippine Islands, 2025). Diversifying investments can potentially smooth those risks, optimize growth potential and hedge against the erosion of cash value. For some reason, people think a lot of money is needed, but you can start investing with small amounts; saving up PHP 1,000 a month can change your financial picture in the years to come. Furthermore, many resist investing because

there is a false sense of adequacy with current needs, but failing to invest pushes away great opportunities. It is crucial to begin investing as early as possible to build a strong financial future.

You need to add investing to your wealth-building strategy rather than saving. Although it's a good idea to start by building an emergency fund, which will often amount to three months' or more worth of expenses, the financial markets are much better placed for long-term growth. Investing combats inflation and can boost the value of your savings through compounding and the risk-return trade-off. The process of reinvesting earnings or dividends from an investment so they can earn additional income over time is called compounding. Investors can enhance their returns simply by reinvesting dividends from a dividend-paying stock. It is best to begin investing as early as possible and compound, so you should be reinvesting whatever profits you make. The risk-return tradeoff means that different investments have different potential returns and associated risks. This can come with significant uncertainty but potentially greater benefits than safer alternatives, such as money market or savings accounts, which typically provide lower returns but less risk (Fargo, 2025). Additionally, retirement is a transition from work to freedom and leisure that requires financial planning and engagement in life. Some of the key strategies for finding fulfillment after retirement include reflecting on what drives excitement or passion, to keep you engaged through hobbies; work out your goals, personal or otherwise, to give you something to strive towards; take care of your health by incorporating exercise and self-care into your daily routine; staying social is vital too — many people struggle with loneliness afterwards. Lifelong learning and novelty, like travel, enhance the retirement experience; volunteer work provides a sense of purpose. Positive impact on long-term security due to good financial management, while flexibility in adapting with new interests improves overall satisfaction. Finally, living in the moment encourages enjoying the retirement journey. These practices will help people build a post-work life filled with significant joy and fulfillment (Cornerstone Bank 2023).

Strategic, early preparation is necessary for a happy retirement. Identifying retirement goals is important because it helps determine the income needed to fund a desired lifestyle, including hobbies and travel, as well as whether there are dependents to support. Experts suggest that a good retirement fund target roughly 80 percent of your final salary before you retire. You must also account for inflation to determine that the funds from your savings will hold up over time against future costs, such as housing, leisure, and healthcare. Also critically important is an understanding of the retirement benefits offered by employers, as these benefits can be a major contributor to the retirement fund. It is a good practice to reach out to HR for specifics on retirement benefits to maximize contributions and set a solid ground for a comfortable retirement (Philippine National Bank, 2025).

Financial considerations are just one aspect of post-work life security; our holistic well-being matters too. Relational safety nets, social engagement, and community combatting isolation are the three strategies that directly build this security. Prioritizing health raises your physical foundation, so you can be independent without involving costly care. And finally, financial planning is the critical architecture that transforms savings into a predictable income for life. They work closely together to create an integrated defense. Food security and secure housing enable social and health activities, while strong health and social connections sustain financial resources by delaying decline. Such multi-domain preparation converts retirement from a possible high-risk stage of life into a low-risk and a lively time in the person's journey (National Council on Aging, Inc., 2024)

Whereas there has been a relatively clear connection established in current research regarding financial behaviors like savings, literacy etc., and readiness for retirement (s), great strides remain to be made in exploring how an individual's orientation towards investments may or may not play out in terms of an integrated view of what security will look like during post-work life. Much of what a current study, such as this one proposed, or how security is assessed at other levels, is done so along budgetary and investment lines. But comprehensive security is increasingly shaping itself as a multi-domain construct, encompassing relational, health, and mental well-being. Thus, little is known about the predictive value of various financial mindsets and behaviors (e.g., risk tolerance, planning horizon) not only with respect to financial readiness but also with respect to an individual's proactive preparation for social engagement, health management, and psychological adjustment post-retirement. The industry-specific employs in this study are exclusive of purely wealth security indicators, leaving this integrative relationship unexplored.

This research aims to analyze the impact of the investment tendency people have for their resources, income, expenditure, and savings on saving future life security through budgeting and ensuring the protection of savings/investments. It attempts to determine whether there is a strong correlation between how people save and view their finances and how ready they are for sound financial living in retirement. This study will ultimately help us make recommendations to improve preparation for financial well-being in retirement.

Statement of the Problem

This study sought to determine the relationship between financial investment orientation and post-work life security.

Specifically, this sought to answer the following questions:

1. What is the financial investment orientation of respondents in terms of:
 - 1.1 savings,
 - 1.2 income,
 - 1.3 expenditure, and
 - 1.4 financial literacy
2. What is the level of post-work life security of the respondents in terms of:
 - 2.1 budget planning, and
 - 2.1. insurance of savings and investment?
3. Is there a significant relationship between financial investment orientation and the level of post-work life security of the respondents?

Methodology

Research Design

This study used a descriptive-correlational research design. It refers to a descriptive correlational study design that, without changing the variables or suggesting a cause-and-effect link, finds and characterizes the relationship between two or more variables. It involves gathering information on variables and statistically examining their relationships to identify trends and provide a quick overview of a situation. Studies that examine the association between study hours and test scores, or the relationship between income and work happiness, can employ this method (Rebels, 2025). A descriptive-correlational research design was ideal for this study as it aligned with the core objective of establishing foundational knowledge and measuring relationships without inferring causation. First, it described the current levels of both the independent variables: namely Financial Investment Orientation and its components Savings, Income, Expenditure, and Financial Security, and the dependent variables, which were: Post-Work Life Security, Budget Planning, and Insurance. Subsequently, it statistically correlated these variables to determine if significant relationships existed between participants' financial orientations and their preparedness for retirement. This design provided a clear, quantitative snapshot of the associations that can inform targeted interventions.

Research Locale

This study was conducted across all Eastern Samar State University campuses, namely ESSU Borongan, ESSU Can-avid, ESSU Maydolong, ESSU Salcedo, and ESSU Guiuan, to gather data from a specific, accessible population of the faculty. Focusing on these five campuses ensured a manageable sample while capturing diverse financial perspectives across the university system.

Respondents of the Study

This study targeted respondents aged 50 to 65 years, as this demographic is well positioned in the pre-retirement phase, where financial decisions have immediate and profound consequences for retirement security. Individuals in this age group were typically finalizing their retirement plans, making them a highly relevant population for examining the link between financial investment orientation and post-work life security. Their accumulated financial experiences and proximity to retirement age provided a rich context for assessing the variables under investigation. The inclusion criteria for participation of the respondents were: (1) a current faculty member of the Eastern Samar State University, and (2) being 50 years to 65 years old. Meanwhile, the exclusion criteria included: (1) being already fully retired, as their planning behavior was retrospective, and (2) the staff of the ESSU campuses.

Sampling Technique

This study utilized complete enumeration sampling. Complete enumeration is a method of data collection in which a study examines the entire population of interest rather than a subset. It is often referred to as a census, complete survey, or 100% enumeration. Because every unit or member of the population is included, it is helpful for generating thorough and accurate findings (Arnab, 2017). By giving everyone an equal chance, the resulting group of instructors was likely a small, accurate reflection of the entire faculty. This allowed the researchers to confidently use the sample data to draw valid statistical conclusions about the true relationship between financial investment orientation and post-work-life security for all Eastern Samar State University instructors, thereby strengthening the study's credibility.

Research Instrument

This study utilized a standardized survey questionnaire that was adapted for the Financial Investment Orientation as the independent variable from Apostol et al. (2025) titled, "Financial Literacy and Retirement Preparedness among Government Employees: A Correlation Analysis", and Mabaso (2025) titled, "The Influence of Financial Literacy on Investment Decision of Government Employees in Tagum City." For the Post-Work Life Security, a standardized survey questionnaire was also adapted from Ogatis (2025) titled "Financial Literacy Profile."

The first part of the questionnaire focused on the respondents' Financial Investment Orientation regarding savings, income, expenditure, and financial literacy. The last part focused on the level of post-work-life security, specifically respondents' budget planning and insurance for savings and investments. This standardized survey questionnaire was responded through a Likert-scale, where rating 5 was the highest rating and 1 was the lowest.

Data Gathering Procedure

Data collection commenced by seeking formal permission from the Campus Administrators of the selected ESSU campuses via a written letter detailing the study's purpose, procedures, and ethical assurances. Upon approval, a master list of all faculty aged 50 to 65 years old was obtained from each campus's Human Resources office. The Human Resource Office only assisted in identifying eligible participants and distributing invitations. HR personnel were not informed of who agreed to participate or declined, and no individual responses were shared within the university. From these lists, participants were selected using complete enumeration sampling techniques. Each chosen respondent was then contacted, provided with an informed consent form, and invited to participate.

The data collection was conducted using a self-administered questionnaire, distributed either in person or via digital platforms based on respondent preference. Participants were given a clear timeframe to complete the survey. Following the retrieval of all responses, the collected data was systematically organized and prepared for statistical analysis. This involved checking for completeness, encoding the data into a software program, and tallying the results to identify patterns and relationships for the study.

Measurement of Variables

To measure the variables in the study such as the financial literacy of the respondents in terms of financial behavior, financial self-efficacy, financial well-being, perception of the current financial situation and planning and controlling personal finances; and, retirement readiness in terms of respondents' retirement saving behavior and retirement planning, the following scales, scores, and descriptors were utilized:

The variables of this study are categorized below.

Financial Investment Orientation. This variable was scaled as follows:

Scores	Mean Rating	Description	Interpretation
5	4.21-5.00	Strongly Agree	Highly Oriented
4	3.21-4.20	Agree	Oriented
3	2.61-3.20	Moderately Agree	Moderately Oriented
2	1.81-2.60	Disagree	Fairly Oriented
1	1.00-1.80	Strongly Disagree	Not Oriented

Level of Post-work Life Security. This variable was scaled as follows:

Scores	Grade Range	Description	Interpretation
5	4.21-5.00	Strongly Agree	Very High
4	3.21-4.20	Agree	High
3	2.61-3.20	Moderately Agree	Moderate

2	1.81-2.60	Disagree	Low
1	1.00-1.80	Strongly Disagree	Very Low

Data Analysis

This study used inferential statistics to analyze the collected data, including the weighted mean and Pearson's *r*.

The weighted mean was used when some data points in the data set were more important or significant than others. Instead of each value contributing equally to the average, each value was multiplied by a predetermined weight before averaging (Taylor & Francis, 2025). This formula was used to calculate composite scores for key variables, ensuring that more critical survey indicators exerted a proportionally greater influence on the final results. This provided a more accurate and nuanced measurement of complex constructs, such as financial well-being. Pearson's *r* measured the strength and direction of a linear relationship between two variables. The formula was the covariance of the two variables divided by the product of their standard deviations. A value of +1 indicated a perfect positive correlation, -1 a perfect negative correlation, and 0 indicated no linear relationship (Okwuno, 2020). This formula was used to precisely quantify the strength and direction of relationships between variables, such as financial literacy and retirement readiness. It determined if a statistically significant linear association existed, directly testing the central hypothesis of this study.

Ethical Considerations

Participation did not affect employment; administrators were unaware of who participated. Ethical Statement: This study has been conducted in accordance with a strict ethical statement. Informed consent was obtained from all subjects before data collection. The consent form provided a clear explanation of the study's purpose and procedures, potential risks/benefits, and clarified that participation was voluntary and that participants could withdraw from the study at any time without penalty. The study maintained anonymity and confidentiality to ensure participants' privacy. On the survey instruments, no personally identifiable information was collected.

Furthermore, the investigator reduced psychological discomfort. All participants were aware that they may experience distress and had the right to discontinue their participation at any time without consequence. Support was provided. All gathered data were saved in password-protected files, accessible only to the researcher and the adviser. Academic data would be kept for five (5) years, after which it would be deleted permanently. In addition, the instrument shielded away from sensitive or intrusive questions, and data reporting was limited to an aggregated form to ensure no individual could be identified. These measures aimed to promote trust, the dignity of respondents, and the ethical integrity of the research process.

All ethical safeguards outlined in the informed consent, such as voluntary participation, confidentiality, and the right of participants to withdraw or skip questions, were adhered to throughout the research process. Finally, the ethical design of this study was highly conditional on informed consent. At every stage, clear information, voluntary choice, and ongoing respect for participants' autonomy were guided by this principle. Not only did the research meet ethical standards through true understanding and free agreement, it also created the absolute trust necessary from participants.

Results and Discussion

STATEMENT	Mean	Description	Interpretation
I am confident in the amount I am able to save for my future.	3.98	Agree	Oriented
I consistently prioritize and set aside enough money from my income to secure my future.	3.70	Agree	Oriented
I am satisfied with my current rate of savings and the progress I am making toward my financial goals.	3.70	Agree	Oriented
My retirement strategy is built on a solid foundation of consistent savings.	3.68	Agree	Oriented
I seek out information on savings products and accounts to optimize my financial growth.	3.66	Agree	Oriented
Grand Mean	3.74	Agree	Oriented

Table 1.0 Financial Investment Orientation in terms of Savings

Table 1.0 presents the results of the collected data on financial investment orientation regarding savings. The table shows that the item stating "I am confident in the amount I am able to save for my future" had the highest mean of 3.98, interpreted as "oriented". Meanwhile, the item that states "I seek out information on savings products and accounts to optimize my financial growth" had the lowest mean of 3.66, which is also interpreted as "oriented". This indicates that while respondents were least likely to look for information to increase their savings, they felt most confident about how much they could save for the future. Nevertheless, both behaviors indicate that they are still focused on financial orientation.

Based on the results, with a grand mean of 3.74, interpreted as "oriented," the findings suggest that respondents are generally optimistic and self-assured about their saving practices, indicating they have built a strong foundation for their financial future. This indicates that most respondents believe they are managing their savings effectively and are moving in the right direction.

In the study by Hira et al. (2012), which examined the influence of financial socialization on investment orientation and household net worth. Parents surfaced as a significant socialization agent for investors, impacting investment regularity and household net worth beyond other variables. This outcome extends previous research on the influence of parents on an individual's financial management and saving behaviors in the investment domain. Findings suggest that educators should consider engaging parents in their initiatives. They might want to stress how important it is to start investing early and to keep getting more involved in investing overtime. Financial planners and counselors might want to stress these two points to their clients and involve their kids when appropriate.

STATEMENT	Mean	Description	Interpretation
I am fully able to cover unexpected emergency expenses without compromising my primary income stability.	4.25	Strongly Agree	Highly Oriented
I am capable of generating sufficient passive or secondary income to achieve my financial goals.	3.72	Agree	Oriented
I am capable of leveraging my current income to create a solid strategy to reach my financial objectives.	3.55	Agree	Oriented
I do not worry that my income will run out.	3.55	Agree	Oriented
I am able to locate helpful resources to increase my income and resolve any financial issues.	3.51	Agree	Oriented
Grand Mean	3.72	Agree	Oriented

Table 1.1 Financial Investment Orientation in terms of Income

Table 1.1 presents the results of the collected data on financial investment orientation by income. Table 1.1 shows that the item stating "I am fully able to cover unexpected emergency expenses without compromising my primary income stability" had the highest mean of 4.25, interpreted as "highly oriented". Meanwhile, the item that states "I am able to locate helpful resources to increase my income and resolve any financial issues" had the lowest mean of 3.51, which is interpreted as "oriented". This means that respondents feel very confident they can handle unexpected expenses without affecting their main income, but they are less sure about finding ways to boost their income or solve money problems.

Based on the data on table 1.1, it is evident that respondents feel focused on handling their money, as evidenced by the grand mean score of 3.72. This suggests that the majority of people feel fairly secure in their daily financial circumstances and are at ease with how they manage their earnings.

Income investing has multiple benefits: it gives reliable cash flow which helps retirees and passive income seekers plan for expenses, reduces emotional pressure timing markets is a recipe for disaster, and seeing the growth of your portfolio take a hit with volatility can be less wounding than if you were to attempt timing allowing one to stay disciplined during times of uncertainty, as well as provides points of reinvestment that can help grow returns over time through compounding effects and thus overall achieve higher long-run growth rates.

STATEMENT	Mean	Description	Interpretation
I diligently follow a careful and structured budget for my expenses.	3.92	Agree	Oriented
I personally and systematically control all my personal spending.	3.89	Agree	Oriented
I am able to enjoy life because I have full control over my spending and financial obligations.	3.83	Agree	Oriented
I set clear long-term financial goals and make disciplined spending decisions to achieve them.	3.77	Agree	Oriented

I consistently keep a close and accurate record of my expenditures.	3.55	Agree	Oriented
Grand Mean	3.79	Agree	Oriented

Table 1.2 Financial Investment Orientation in terms of Expenditures

Table 1.2 presents the results from the collected data on financial investment orientation in terms of expenditures. The table shows that the item stating “I diligently follow a careful and structured budget for my expenses” had the highest mean of 3.92, interpreted as “oriented”. Meanwhile, the item that states “I consistently keep a close and accurate record of my expenditures” had the lowest mean of 3.55, which is interpreted as “oriented”. This indicates that, respondents are best at following a planned budget for their spending, but they are least likely to keep a close record of what they actually spend.

The grand mean score of 3.79 indicates that people feel oriented in how they manage their spending and daily expenses. This suggests that most individuals have developed decent habits around controlling where their money goes and feel reasonably in control of their expenditures.

Adopting an effective spend management strategy will allow you to achieve immediate savings with no drop in quality and identify areas that can save even more. By automating financial tasks and reducing errors, it increases efficiency, resulting in leaner operations. Additionally, effective spend management enables organizations to exercise greater control over spending, aligning it with budgetary targets while avoiding overspending, defined by clear parameters. Yet companies are grappling with issues like a lack of visibility into spending and processes with a heavy manual component, which can lead to errors and compliance problems when everyone wasn’t clear about what was allowed. The challenges mentioned must be addressed for successful spend management (Extend Enterprises, 2025).

STATEMENT	Mean	Description	Interpretation
I know why it is important to invest.	4.15	Agree	Oriented
I know the risks associated with my investment.	4.08	Agree	Oriented
I am knowledgeable on what are the returns of my investment.	3.83	Agree	Oriented
I am able to foresee what the benefits that will add to my investment.	3.51	Agree	Oriented
I consider myself a good investor.	3.28	Neither Agree/Disagree	Moderately Oriented
Grand Mean	3.77	Agree	Oriented

Table 1.3 Financial Investment Orientation in terms of Financial Literacy

Table 1.3 presents the results of the collected data on financial investment orientation in terms of financial literacy. The table shows that the item that states “I know why it is important to invest” had the highest mean of 4.15, interpreted as “oriented”. Meanwhile, the item that states “I consider myself a good investor” had the lowest mean of 3.28, which is interpreted as “moderately oriented”. This means that, while respondents strongly understand why investing is important, they are only moderately confident in their own skills as an investor.

The explanation of Table 1.3 above indicates that respondents demonstrated generally have a good level of financial literacy indicated by the grand mean of 3.77 interpreted as “oriented”. This means that the knowledge of most college instructors on basic finance is positive, and investing as one of the concepts got a mean score of 4.15 thus it shows how relevant this concept to them. They also show awareness of the risks associated with investment and return; in other words, they seem to have a pretty good theoretical understanding behind financial issues. Yet within this knowledge, the respondents feel less confidence in their investment capacity, realizing the least score of 3.28 for the statement “I consider myself a good investor,” which is interpreted as moderately oriented. This means that although they know the rules of finance, they are not confident or experienced enough to apply this knowledge properly.

Indeed, a study by Annamaria Lusardi and Flore-Anne Messy (2023) supports these findings: Even if people have basic financial knowledge, in practice many lack the confidence and practical skills to make good use of that knowledge in their decision-making. Their research points out that simply trying to be more financially literate isn't enough; we must also develop the confidence and ability to put financial concepts into practice in the real world. Overall, the results reveal a disparity between what people know about finance and how well they can invest in practice, suggesting that practical financial expertise needs further development.

STATEMENT	Mean	Description	Interpretation
I do not have difficulties to cover my expenses and pay my bills because I make budget plans for everything.	3.89	Agree	Ready
My monthly expenditures are within my monthly income.	3.79	Agree	Ready
I always monitor my regular expenses.	3.75	Agree	Ready
I always prepare a budget.	3.72	Agree	Ready
I only buy things that are listed on my budget.	3.72	Agree	Ready
Grand Mean	3.77	Agree	Ready

Table 2.0 Post-work life security in terms of Budget Planning

Table 2.0 presents the results of the collected data on post-work-life security in terms of budget planning. The table shows that the item stating “I do not have difficulties to cover my expenses and pay my bills because I make budget plans for everything” had the highest mean of 3.89, interpreted as “ready”. Meanwhile, items that state “I only buy things that are listed on my budget” and “I always prepare a budget” had the lowest mean of 3.72, which is interpreted as “ready”. This means that respondents feel ready for retirement because budgeting helps them cover expenses easily, yet they are slightly less strict about buying only what is on their list.

According to the findings, the overall grand mean score of 3.77 indicates that people feel, on average, ready for security in their lives directly after being removed from their jobs, in terms of their budgeting plans. It Means that most folks have built up some good habits around spending their money and know how actually to come up with the bucks when needed through budgeting.

According to Xiao Jing Jian and Margaret M. Sherraden (2013), individuals who budget their finances tend to show better overall well-being, which can be attributed to their tendency to keep track of expenses and plan monthly requirements around them. But they also observed that consistency when it comes to budgeting practices is important for long-term financial health.

Respondents in general appear to have developed well in budgeting and are able to balance their income with spending, both of which support such preparedness. Nonetheless, they are still working on organization and discipline in their budget strategies.

STATEMENT	Mean	Description	Interpretation
I save for my emergency fund.	3.79	Agree	Ready
I save for my children’s education.	3.70	Agree	Ready
I invest for my life and health insurance.	3.66	Agree	Ready
I save for my retirement.	3.51	Agree	Ready
I invest for share of stocks, bonds, real estate and owned business.	3.04	Neither Agree/Disagree	Moderately Ready
Grand Mean	3.54	Agree	Ready

Table 2.1 Post-work life security in terms of Insurance Savings and Investment

Table 2.1 presents the results from the collected data on post-work-life security, including insurance savings and investments. The table shows that the item stating “I save for my emergency fund” had the highest mean of 3.79, interpreted as “ready”. Meanwhile, item that states “I invest for share of stocks, bonds, real estate and owned business, got the lowest mean of 3.04 which is interpreted as “moderately ready’. This indicates that respondents are most prepared for retirement by saving for emergencies, but they are only moderately ready to stick to a budget for purchases.

The grand mean score (3.54) indicates that people feel ready for their Post-work life in terms of insurance, savings, and investments, based on the data. So, it means that many people have taken appropriate measures to ensure their future by creating an emergency fund or saving money.

Olivia S. Mitchell and Annamaria Lusardi (2011) supported the previous finding when they linked cause of neglected savings prevalence to a basic framework that most people find useful, being not so much advanced participation in investment options due to lack of financial knowledge but participating only in savings that are very easy for them, such as saving more on the side or make investments at higher risk levels without consideration of their financial literacy-based on the extent of awareness at stake level.) Rather, their study highlights that, though savings behavior strongly predicts wealth accumulation, diversification is a key protective factor associated with lifetime retirement security.

In summary, the findings indicate that while respondents are making important strides towards becoming financially healthy in terms of saving and risk protection, there are gaps in their responses to investment opportunities beyond this, which might help them build security into their post-work lives – areas where educational encouragement may thus be required.

Variable 1	Variable 2	Correlation Value	Interpretation	P value	Interpretation
Financial Investment Orientation	Post-Work Life Security	.693	Substantial Correlation	.000	Highly Significant

Table 3.0 Relationship between Financial Investment Orientation and Post-Work Life Security.

These data indicated a significant correlation of. between financial investment orientation and post-work life security. 693, with a p-value of. 000. As a result of this strong and positive correlation, those who have good financial literacy as well as habits around income, spending and saving are much more likely to feel prepared for security in life after work. In sum, your current financial behavior is predictive of future preparedness.” According to the experts, sharpening financial skills now can pay off with greater confidence and security in your life after work. 693 indicates that the relationship between the two variables is strong. The results highlight the need for a solid financial foundation at an early age, as they clearly lead to more peace of mind in later life.

There is a significant correlation between substantial orientation and financial investment in post-work life security. 693 and the extremely significant p-value of. 000, the researcher rejected the null hypothesis. This suggests that an individual evaluation in the field of acknowledging post-work life protection is assigned to their financial practices and literacy. The implication is that people could do a much better job of preparing for their golden years if they managed their income, savings, and spending, and improved their financial literacy today. It shows that cultivating good money habits correlates with confidence in post-work-life security rather than simply current security.

For many government workers, still struggling to make financial decisions and secure their lives after work. The study by Rojo et al. (2025) explores the relationship between post-work life security and budgeting behavior, focusing on how financial literacy, goal clarity, and attitudes toward post-work life security impact money management, spending tracking, and future budgeting behavior. To demonstrate this, we first show that objective financial literacy was very good, but clarity about goals and attitudes to post-work life security were only satisfactory, implying that most employees had different opinions on the matter and that there were missed opportunities to articulate post-work life security objectives. Responses were middle of the road on track spending, but correspondents did well in money management and future budgeting practices. Post-work life security planning and budgeting practices exhibited a strong positive relationship in the correlation analysis, indicating the need for additional financial plans for post-work life security. Among the recommendations were effective financial allocation, discipline in managing funds, and cost-reducing measures such as breaking income into dosages and refraining from overspending through technological use.

According to Rahim (2025), changing demographics, longer life expectancies, and uncertain economic times have made post-work life security even more significant. Even though there is a need, few are actually prepared for post-work-life security due to structural injustices, behavioral biases, and a lack of financial literacy. Although there are few postretirement life and financial security indicators, this shows a linear positive correlation with the degree of financial literacy, which translates into better long-term care, wider investment portfolios, and a stronger habit of saving. In practical terms, the findings underscore the importance of legislative efforts to enhance financial education across a spectrum of socioeconomic and gender divides, as well as improve digital financial literacy. Limitations include dependence on secondary data and differences in context between countries. Future research needs to use cross-cultural, longitudinal designs to test the effectiveness of policy-driven interventions and gain a better understanding.

Harahap et al.26 Also, the study by Harahap et al. (2022) examined the impact of financial literacy on post-work-life security planning among long-lived Indonesian medium-sized business owners, with several mediating and moderating factors. This study found that: (a) saving behavior and financial risk tolerance serially mediate the relationship between financial literacy and post-work life security; (b) herding can stimulate the positive impact of financial literacy on post-work-life security planning; (c) savings behavior as a mediator variable did not affect the relationship between Financial literacy and post-work-life security planning. The study also found that herding behavior and financial risk tolerance strengthened the relationship between post-work life security and financial literacy.

Conclusion and Recommendations

Based on the results of the study, the following conclusions were drawn:

First off, the respondents have found a solid base for financial success. They have the most agency over their day-to-day spending and understanding of financial fundamentals, but a little less over managing regular income. Crucially, this financial education has well prepared them for their Post-Work Life Security — they feel equally prepared to put together a budget and secure their future through saving and insurance. As a result, they have the appropriate habits and mindset to manage their cash flow today and in years to come.

Finally, the research showed a strong and significant relationship between how individuals manage their cash today with how prepared they feel for their post-work life security. So someone's everyday financial behavior with respect to income, savings or spending — and their confidence in how well they understand personal finance — is intimately interwoven with that person's sense of future security. Those who practiced good financial management were found to be better prepared for and confident about achieving a secure post-work life.

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Competing Interests Statement

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this article.

Data Availability Statement

Data sharing is not applicable to this article as no new data were created or analyzed in this study; all data used were obtained from previously published sources as cited in the reference list.

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Appendices

No appendices are attached to this study.