Techno-Stress Resilience, Fiscal Management Capability, and Leadership Competence on School Governance Implementation of Educational Leaders

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ABSTRACT

Good school governance is fundamentally about effective principal leadership that establishes appropriate processes, systems, and management mechanisms to ensure the sustainability and continuous improvement of schools. This study investigated the relationship among techno-stress resilience particularly on techno-overload, techno-complexity, techno-insecurity, and techno-uncertainty; fiscal management capability in terms of in financial planning and budget management, resource generation and compliance, monitoring, reporting, and asset management, and stakeholder-involvement, and leadership competence based on adaptability, decision-making practices, planning and implementation, and supportive leadership in shaping the school governance implementation of educational leaders regarding management of policies and programs, partners and donor's engagement, school compliance with quality standards and technical assistance, focusing on the schools in Region X for the academic year 2025–2026.

Findings Revealed that educational leaders demonstrated a very high level of leadership competence and high levels of fiscal management capability and techno-stress resilience. School governance implementation was also rated as highly implemented. Correlation analysis indicated that all correlations were positive and highly significant, with leadership competence emerging as strongest correlate, followed by fiscal management and techno-stress resilience. Regression analysis further identified techno-uncertainty, monitoring, reporting and asset management, stakeholder involvement, decision-making practices, supportive leadership, adaptability, and planning and implementation as key predictors of school governance implementation, jointly explaining a large proportion of variance.

Keywords: Techno-stress Resilience, Fiscal Management Capability, Leadership Competence, School Governance Implementation

INTRODUCTION

Schools are vital institutions that provide essential educational services to all learners. The quality and effectiveness of education largely depend on teachers who facilitate learning and on educational leaders who inspire and sustain positive change. Educational leaders play a key role in guiding schools toward success by managing daily operations, making informed decisions, and collaborating with teachers, parents, and communities to enhance student learning. In pursuit of its goal of delivering quality education, the Department of Education emphasizes the importance of strong school governance and the efficient performance of administrative roles by educational leaders. Implementing school governance involves putting school rules and plans into action, addressing policies, engaging partners and donors, meeting quality standards, and providing the necessary technical support to ensure that schools run smoothly and equitably.

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Educational leaders play a key role in guiding schools toward success by managing daily operations, making informed decisions, and collaborating with teachers, parents, and communities to enhance student learning. When school governance is weak, schools often waste resources, lack responsibility, and make poor decisions that can harm student learning. This is why good school governance is very important. It helps educational leaders organize their resources well, include everyone involved, and make wise decisions that improve how schools work and create safe, fair places for students to learn. A study by Eyana, Muring, and Bauyot (2024) supports this, showing that strong school governance improves school success by providing clear roles, accountability, and better teamwork among teachers and leaders. A study by Balistoy (2025) supports, showing that strong school governance improves school success by providing clear roles, accountability, and better teamwork among teachers and leaders. This situation highlights the urgent need to improve governance practices.

Given the rapid changes in curriculum and education, it is important to study the factors that affect school governance implementation among educational leaders, especially those who are new to their roles and often feel overwhelmed by the demands of their positions. Many educational leaders in the Division of Bukidnon lack sufficient experience and knowledge about how to effectively implement school governance, a study by Batanga and Miasco (2025) reveal that governance effectiveness directly influences academic success and student engagement in Bukidnon schools, yet gaps remain in administrative skills and policy enforcement that need to be addressed through targeted training. A recent study by Galorio & Bauyot (2024) further confirms this problem, finding that 68% of school heads in Davao de Oro Division struggle with governance implementation due to limited resilience and inadequate training, leading to inconsistent policy execution and reduced school performance. Understanding the skills and abilities of these leaders particularly techno-stress resilience, fiscal management capability, and leadership competence is essential to design professional development programs that prepare them to succeed within evolving educational standards. Addressing these gaps will help educational leaders better handle modern challenges and improve school governance implementation and performance.

As students increasingly take charge of their learning, teachers are transitioning into roles as mentors and facilitators rather than mere content deliverers. Zivi et al. (2025) pointed out that this shift necessitates that educational leaders possess technical skills and the ability to create an environment conducive to collaborative learning. Research by Voogt & McKenney (2017) indicates that when technology is effectively integrated into educational settings, it enhances student engagement and improves academic outcomes. However, this rapid integration also brings challenges related to techno-stress among educational leaders, including techno-overload, techno-complexity, techno-insecurity, and techno-uncertainty. A recent study by Baisarinova & Toleubekova (2023) found that secondary educational leaders experience high technostress creators due to ICT demands, with maladaptive emotion regulation directly increasing stress levels while adaptive strategies and digital self-efficacy significantly reduce it emphasizing the need for resilience training to maintain instructional leadership focus. Flexibility and commitment to continuous learning are essential for educational leaders to keep pace with technological changes and guide staff in adopting innovative teaching methods. Emotion regulation and digital self-efficacy play important roles in mitigating technostress and improving leaders' ability to adapt.

Moreover, effective fiscal management capability is crucial for educational leaders to sustain quality education. This includes financial planning and budget management, resource generation and compliance, monitoring, reporting, asset management, and involving stakeholders. Strong fiscal skills help prevent resource misuse and directly support governance effectiveness and academic success. Buban & Janer (2024) Study emphasized that educational leaders act as financial stewards by aligning budgets with school vision and mission, prioritizing educational needs through stakeholder input, ensuring transparent procedures, and maintaining accountability in resource allocation to foster institutional health. Research by Merano (2023) mentioned that educational leaders' roles in preparing financial plans consistent with School Improvement Plans, implementing modern tools for budgeting and auditing, and promoting transparency to build trust and avoid mismanagement. These competencies enable leaders to navigate fiscal challenges like limited funds while supporting operational efficiency and learning outcomes.

Leadership competence characterized by adaptability, sound decision-making, careful planning and implementation, and supportive leadership is the foundation that enables educational leaders to respond effectively to these demands. Visionary leaders inspire their teams to embrace technological advancements by articulating a clear vision, while effective decision-making ensures the right tools and strategies are selected to

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meet specific school needs. Supportive leadership fosters a collaborative environment where teachers are empowered to explore and implement innovative teaching practices involving technology. This view is supported by Manaf (2024), who reported that visionary and supportive leadership is key in shaping effective school governance implementation in schools, enabling leaders to create conditions that motivate and empower teachers toward innovative practices.

The techno-stress resilience, fiscal management capability, and leadership competence are interrelated dimensions that significantly influence school governance implementation. Successful governance relies on managing policies and programs effectively, engaging partners and donors, ensuring compliance with quality standards, and providing technical assistance. Educational leaders who are resilient in the face of technological challenges, adept at fiscal management, and competent in leadership skills are better positioned to create supportive, innovative, and high-performing learning environments.

The significance of this study lies in its potential to provide insights into the essential competencies educational leaders need to thrive amid digital demands and administrative challenges. Effective school governance implementation by these leaders promotes accountability, transparency, and efficient resource utilization, directly enhancing student achievement and school performance. This research assesses techno-stress resilience, fiscal management capability, and leadership competence among educational leaders in Region X, Northern Mindanao, via a survey questionnaire, evaluating their combined influence on governance implementation and educational outcomes.

Techno-stress resilience buffers technology-induced overload and uncertainty, mitigating emotional exhaustion and work-family conflicts while enabling adaptive technology use in school operations. Fiscal management capability ensures aligned budgeting and stakeholder involvement, while leadership competence fosters strategic decision-making, together strengthening governance under DepEd frameworks. These skills together improve school governance by making operations tech-ready, money-smart, and team-based, leading to better student results and clear decisions. Understanding their interplay guides targeted professional development, such as resilience training and fiscal skills workshops, to boost administrative effectiveness.Equipping leaders with these competencies creates supportive environments that enhance teacher well-being, reduce burnout, and drive student success in technology-integrated schools.

Ensuring that teachers and educational leaders were adequately prepared to create inclusive learning environments was essential for improving the quality of education. In this context, this study on techno-stress resilience, fiscal management capability, and leadership competence among educational leaders examined how these factors together supported more effective school governance implementation. Understanding these relationships aimed to guide leadership development and capacity-building programs, improve school management practices, and ultimately contribute to better educational outcomes. Furthermore, its findings are expected to contribute to national initiatives that seek to strengthen quality, accountability, and excellence in Philippine education at all levels.

Objectives of the Study

This study primarily aimed to assess the influence of educational leaders' techno-stress resilience, fiscal management capability, and leadership competence on their school governance implementation in A.Y. 2025–2026. Specifically, it aimed to:

1. Determine the level of educational leaders' techno-stress resilience in terms of: a. techno-overload;

   b. techno-complexity; c. techno-insecurity; and d. techno-uncertainty.

2. Describe the level of fiscal management capability of educational leaders in the following: a. financial planning and budget management; b. resource generation and compliance; c. monitoring, reporting, and asset management; and d. stakeholder-involvement.

3. Examine educational leaders' leadership competence levels in: a. adaptability; b. decision-making practices; c. planning and implementation; and d. supportive leadership.

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4. assess the level of school governance implementation of educational leaders in the following:

   a. management of policies and programs; b. partners and donor's engagement; c. school compliance with quality standards; and d. technical assistance.

5. Correlate educational leaders' school governance implementation with techno-stress resilience, fiscal management capability, and leadership competence.

6. Identify which of the independent variables, singly or in combination, best predict educational leaders' school governance implementation.

METHODOLOGY

Research Design

This study employed a descriptive–correlational method and a causal-comparative research design to investigate the relationships among techno-stress resilience, fiscal management capability, leadership competence, and school governance implementation of educational leaders. The descriptive–correlational approach was used to describe the levels of the variables and examine their interrelationships without manipulating any condition, while the causal-comparative component supported the development of a model that explains how the three independent variables may influence the implementation of school governance. Pearson product-moment correlation was used to determine the degree of association among the variables, and multiple regression to estimate their predictive power.

Locale of the Study

The study was conducted in Region X – Northern Mindanao, specifically in nine (9) Schools Divisions: Bukidnon, Malaybalay City, Valencia City, El Salvador City, Misamis Oriental, Cagayan de Oro City, Iligan City, Lanao del Norte, and Oroquieta City. These divisions collectively represent urban, semi-urban, and rural school contexts, characterized by diverse geographical features, socio-economic conditions, and cultural communities, which provided a rich setting for examining how educational leaders implement school governance amidst varying demands and resource environments.

Respondents of the Study and Sampling Procedure

The respondents of the study were 541 basic education leaders from selected public schools in the nine Schools Divisions of Region X – Northern Mindanao for A.Y. 2025–2026, including school heads, principals, head teachers, master teachers, and other designated school administrators who are directly involved in school governance, fiscal management, leadership, and technology-related decisions. A stratified random sampling technique was employed, with each Schools Division serving as a stratum; within each division, respondents were chosen through simple random sampling, and a disproportionate (approximately equal) allocation was adopted so that each division contributed a comparable number of educational leaders, ensuring adequate representation for regional-level and subgroup analyses.

Research Instruments

The primary data-gathering tool was a validated, standardized survey questionnaire measuring techno-stress resilience, fiscal management capability, leadership competence, and school governance implementation of educational leaders. The instrument was pilot-tested among 30 school heads in Region XI to establish its reliability, yielding Cronbach's Alpha coefficients of .981 for techno-stress resilience, .984 for fiscal management capability, .989 for leadership competence, and .991 for school governance implementation, indicating excellent internal consistency and suitability for use in the main study.

The final questionnaire consisted of four parts adapted from established studies: Part I measured techno-stress resilience based on Vitto (2023), covering techno-overload, techno-complexity, techno-insecurity, and techno-uncertainty; Part II assessed fiscal management capability adapted from Dayuha (2024), with dimensions

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on financial planning and budget management, resource generation and compliance, monitoring, reporting and asset management, and stakeholder involvement; Part III evaluated leadership competence using the tool of Francisco and Nuqui (2020), focusing on adaptability, decision-making, planning and implementation, and supportive leadership; and Part IV examined school governance implementation using the instrument of Alulod (2023), emphasizing management of policies and programs, partners and donors' engagement, school compliance with quality standards, and technical assistance. All parts used Likert-type scales with corresponding descriptive ratings and qualitative interpretations.

Data-Gathering Procedure

Prior to data collection, the researcher obtained ethical clearance from the Research Ethics Committee of Central Mindanao University, followed by official permissions from the DepEd Regional Office and the concerned Schools Division Superintendents in Region X. Authorization to adapt and modify the survey instruments was secured from the original authors after which the questionnaire was pilot-tested and refined; the validated instrument was then administered to educational leaders through online and printed surveys, with respondents informed about the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any time.

Statistical Analysis

Data were analyzed using descriptive statistics, correlation, and regression. Means and standard deviations were computed to determine the levels of techno-stress resilience, fiscal management capability, leadership competence, and school governance implementation; Pearson product-moment correlation (Pearson r) was used to test the relationships among the independent variables and the dependent variable; and stepwise multiple linear regression examined the predictive strength of techno-stress resilience, fiscal management capability, and leadership competence on school governance implementation.

Ethical Considerations

The study adhered to recognized ethical standards in educational research, with particular attention to informed consent, confidentiality, and data privacy. Participation was voluntary, and respondents were fully informed of the objectives of the study, the nature of their participation, and their right to withdraw at any time without penalty. All responses were treated as confidential and anonymous, encoded in password-protected files, and used solely for academic purposes in compliance with Republic Act No. 10173 (Data Privacy Act of 2012); in addition, formal approval was obtained from the Central Mindanao University Research Ethics Committee and the relevant DepEd authorities to ensure that ethical safeguards were observed throughout the research process.

This methodology ensures the study is based on credible sources and provides and objectives of ongoing developments.

RESULTS AND DISCUSSION

This presents the interpretation and analysis of data gathered following the order of the specified problems of this study.

Educational Leaders' Techno-Stress Resilience

Table 1 presents the techno-stress resilience of educational leaders, broken down by different indicators and their mean scores. The highest mean score is for Techno-Complexity, which stands at 4.35 and is categorized as "Frequently" demonstrating High Techno-stress Resilience.

Table 1. Summary of mean scores on techno-stress resilience of educational leaders

INDICATORS	MEAN	DESCRIPTIVE RATING	QUALITATIVE INTERPRETATION
Techno-Complexity	4.35	Frequently	High Techno-stress Resilience
Techno-Insecurity	4.34	Frequently	High Techno-stress Resilience

Techno-Uncertainty	4.33	Frequently	High Techno-stress Resilience
Techno-Overload	4.29	Frequently	High Techno-stress Resilience
OVERALL MEAN	4.32	Frequently	High Techno-stress Resilience

Legend:

Range	Descriptive Rating	Qualitative Interpretation
1.00 – 1.50	Never (N)	Low Techno-stress Resilience
1.51 – 2.50	Rarely (R)	Fair Techno-stress Resilience
2.51 – 3.50	Occasionally (O)	Moderate Techno-stress Resilience
3.51 – 4.50	Frequently (F)	High Techno-stress Resilience
4.51 – 5.00	Very Frequently (VF)	Excellent Techno-stress Resilience

This indicates that educational leaders are well-prepared to handle complex technological environments, signaling their capability to adapt and thrive amidst various technological challenges. Technostress is a kind of psychological discomfort and strain observed among individuals, due to the inability to cope or adapt to with technological demands. Several factors contribute to technostress, including the increase in responsibilities related to technology use and management processes (Valiao, 2025). Resilience, or the ability to bounce back from challenges, is critical for educators facing technostress (Lim, Gottipati, & Cheong 2023).

Currently, technostress is a common phenomenon among educators, as they lack the ability to cope with new digital technologies. This situation requires them to adapt to these new technologies in the learning system while also addressing the digital inequalities among teachers and students (De Los Reyes & Orongan, 2023). Technostress is called "a modern disease of adaptation caused by an inability to cope with the new computer technologies healthily" (Bondanini et al., 2020). Such pressures place considerable stress on educational leaders and teachers, as they must handle hybrid classrooms that cater to students' diverse technological needs for the seamless delivery of curriculum (Salazar-Concha et al., 2021).

Educational leaders must actively adjust to new learning management systems to effectively resolve technical issues and tackle digital inequalities. To capitalize on this resilience and further mitigate technostress, educational leaders should continue providing adequate technical support, comprehensive training, and evidence-based coping mechanisms (Çelik & Çobanoğlu, 2022). When leaders proactively address technical issues, train staff in new learning management systems, and work to reduce digital inequalities, they not only lower technostress but also foster a positive school culture that improves teacher well-being and job satisfaction.

The high techno-complexity score in Table 1 supports the conclusion that school leaders' techno-stress resilience positions them to shield their schools against the negative effects of technology provided they maintain and expand the supports that translate individual resilience into collective capacity. In this context, study of Liu et al. (2022) found that the competence and resilience of educational leaders must be supported by effective intervention strategies. Moreover, a study by Vaskov et al. (2021) emphasized that resilience and related skills can be developed through enhancing digital literacy. Educational leaders with limited technological proficiency may experience anxiety and frustration when navigating new tools. Consequently, key factors influencing technostress at the individual level include resilience, privacy concerns, digital literacy, and self-efficacy. This aligns with research by Zivi et al. (2025) and Gardose and Gardose (2024), which likewise show that greater technological literacy and stronger self-efficacy significantly reduce techno-insecurity and emotional strain, reinforcing that deliberate capacity-building in technology use is central to strengthening leaders' resilience and reducing their anxiety in the face of complexity and error.

On the other hand, the indicator with the lowest mean score is Techno-Overload, which has a mean of 4.29, still classified as "Frequently" and indicative of High Techno-stress Resilience. While this score suggests that leaders generally manage their workload well, it also implies that there are times when technology-related demands feel overwhelming, pointing to an area where further improvement may be beneficial. These irregular stress episodes can reduce the time available for longer-term tasks, increase short-term fatigue, and occasionally impair decision-making, so even infrequent overload remains important to address. A study by Dong, Xu, Chai, and

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Zhai (2020) examined the interplay of several factors and found that digital self-efficacy contributes to technostress among leaders, as more confident leaders may adopt additional digital tools or assume extra technology-related duties, thereby increasing their workload and exposure to overload. Indistinct guidelines on how to integrate new tools into institutional practices further intensify these challenges by creating uncertainty about roles, expectations, and procedures, forcing leaders to spend additional time troubleshooting and making ad hoc decisions.

Moreover, new educational paradigms driven by ICT-enhanced learning require educational leaders to adjust their responsibilities in areas such as resource allocation, strategic planning, and evaluating pedagogical effectiveness. These added duties increase both cognitive and administrative demands, as leaders must balance budgets for devices and connectivity, plan phased technology implementations, and interpret learning data, so the cumulative effect can elevate the risk of techno-overload (Zivi et al., 2025). Furthermore, the study of Tu et al. (2025) suggests that improving clarity around technology use, aligning responsibilities with available support, and planning phased rollouts or providing dedicated technical assistance can help convert leaders' high techno-stress resilience into sustained, effective governance without recurring overload.

The overall mean score of 4.32 further emphasizes that educational leaders frequently demonstrate high levels of techno-stress resilience across all indicators, suggesting that they generally possess the skills and mindset needed to manage the pressures associated with changing technology effectively. The findings reflect a strong capability among educational leaders to adapt to technological stresses while also identifying specific areas where further support or development may be needed. The increasing reliance on technology in educational institutions has brought about significant challenges for educational leaders, particularly in managing techno-stress (Pansini et al., 2023; Wang et al., 2023). Technostress, the stress experienced from the use of technology, has become a salient issue in education, especially with the intensified use of digital tools (Khlaif, 2022; Wang et al., 2023). Research indicates that technology intensity significantly predicts technostress among educational leaders (Wang et al., 2023), and these leaders both experience this pressure directly and are responsible for managing its effects across staff and students. However, school support can moderate this relationship, reducing technostress when support is strong, and it is often the educational leader who designs, allocates, and sustains that support through policies, resource decisions, and professional development.

Studies on digital resiliency and school environments indicate that higher digital resilience and supportive school climates improve technology-management operations and service delivery, yet these gains primarily concern the functioning of technological systems rather than fundamental changes in governance structures or decision-making arrangements (Haleem, Javaid, Qadri, & Suman, 2022). Andrade Navia et al. (2023) found that technostress tends to exert indirect or conditional effects: it can weaken performance and well-being, but strong transformational or supportive leadership can safeguard these negative impacts. This implies that leadership quality moderates the effects of technostress rather than governance being driven by resilience alone. Furthermore, De Los Reyes, Orongan, Caro, and Escarlos (2025) pointed out that, although administrators experience some difficulty in dealing with technology-related stress, they are generally able to cope with these demands, maintain stable work performance, and manage the complexities of technology integration effectively, demonstrating their capacity to handle the technological demands of contemporary education.

According to Rohwer (2022), addressing technostress is essential to prevent burnout and support a healthy learning environment for teachers and students. Educational leaders are central to this effort: by adjusting workload distribution, setting clear technology-use policies, and ensuring access to technical help, they can prevent technostress from intensifying. Zivi et al. (2025) show that leaders reduce technostress effectively by offering emotion-regulation training and programs that build digital self-efficacy, which aligns with recent work emphasizing the protective role of adaptive emotion regulation and digital self-efficacy in mitigating technostress. When leaders actively promote these programs, provide staff with time and resources to participate, and monitor outcomes (for example, fewer stress reports, higher self-efficacy scores, and lower burnout), teachers cope better and feel more confident with technology. Leaders who model healthy technology habits such as maintaining work–technology boundaries, seeking help when needed, and using tools deliberately reinforce these practices and help normalize them within the school community. These steps strengthen school leaders' techno-stress resilience, enhance teacher well-being and performance, and cultivate a lasting culture of support for ongoing learning and technical assistance.

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Educational Leaders' Fiscal Management Capability

Table 2 shows the overall fiscal management capability of educational leaders across four key indicators. The highest mean score of 4.52 "Strongly Agree" categorized as Highly Capable pertains to "Stakeholder-Involvement," indicating that educational leaders are effective in engaging stakeholders in the decision-making process. This engagement is vital for fostering a sense of community and ensuring that financial decisions reflect the needs and priorities of all parties involved. Empirical studies emphasize fiscal management capability among educational leaders as encompassing four core dimensions: Stakeholder involvement, Monitoring and reporting, asset management, Financial planning and budget management, and Resource generation and compliance, (Dayuha, 2024).

Table 2. Summary of Mean Score on Fiscal Management Capability of Educational Leaders

INDICATORS	MEAN	DESCRIPTIVE RATING	QUALITATIVE INTERPRETATION
Stakeholder-Involvement	4.52	Strongly Agree	Highly Capable
Monitoring, Reporting, and Asset Management	4.42	Agree	Capable
Financial Planning and Budget Management	4.37	Agree	Capable
Resource Generation and Compliance.	4.37	Agree	Capable
OVERALL MEAN	4.42	Agree	Capable

Legend:

Range	Descriptive Rating	Qualitative Interpretation
1.00 – 1.50	Strongly Disagree (SD)	Highly Incapable
1.51 – 2.50	Disagree (D)	Incapable
2.51 – 3.50	Neutral (N)	Moderately Capable
3.51 – 4.50	Agree (A)	Capable
4.51 – 5.00	Strongly Agree (SA)	Highly Capable

According to the study of Amado et al. (2025), active stakeholder participation in budgeting and financial planning strengthens trust and improves the alignment of school expenditures with community-identified priorities. Moreover, Espela, Digo, Dayson, Borabo, and Arevalo (2025) reported that school heads who consistently involve internal and external stakeholders in fiscal decisions are more likely to secure resources and implement school improvement plans successfully in non-fiscally autonomous secondary schools in the Philippines. Furthermore, a systematic review by Bagas, Paje, and Potane (2024) showed that participatory fiscal practices such as consultative budgeting, shared priority-setting, and transparent reporting enhance accountability and foster a stronger sense of ownership among stakeholders over school programs. The literature cited by Swain, Leung-Gagné, Maier, and Rubinstein (2025) found that community-school models that emphasize collaborative leadership and engagement in resource use led to improved student outcomes and more equitable allocation of funds, stressing the value of strong stakeholder-involvement capability.

Following closely, the indicator "Monitoring, Reporting, and Asset Management," with a mean score of 4.42 "Agree" indicating educational leaders are capable, suggests that leaders are competent in effectively overseeing financial records and assets, thereby promoting accountability and transparency within the institution. According to the study of Amado (2025), regular preparation of financial accountability reports, coupled with internal and external audits, helps ensure that school assets are properly documented and that expenditures comply with existing financial policies.

Moreover, the DepEd School Operations Manual on Financial Management prescribes systematic monitoring of cash advances, maintenance of subsidiary ledgers, and rigorous checking of liquidation documents, illustrating the expected standard practices that support the capability reflected in this mean score. Furthermore, the study of Merano (2023) on financial management competence of school heads highlighted that effective accounting, reporting, and asset protection are core dimensions of school financial management and are strongly linked to improved perceptions of transparency among teachers and stakeholders. The literature cited by Khamidullina et al. (2021) emphasized that strong asset management and consistent financial reporting systems significantly

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enhance transparency and accountability in educational institutions, suggesting that the observed capability in monitoring, reporting, and asset management places the schools on par with recognized good practices in other contexts.

Financial planning optimizes resource allocation to support instructional priorities; resource generation strategies diversify funding sources while upholding regulatory compliance; and rigorous monitoring fosters transparency and accountability (Gomez, 2025). Refining these competencies enables administrators to bolster institutional financial sustainability and elevate overall school performance. Conversely, the lowest mean score of 4.37 "Agree" is shared between "Financial Planning and Budget Management" and "Resource Generation and Compliance," indicating that while educational leaders are capable in these areas, there is potential for improvement. The mean score suggest that leaders may face challenges in optimizing financial planning and navigating compliance issues, which could hinder their effectiveness in managing resources and securing funding.

According to the study of Wadasen (2024), school heads face difficulties in financial planning due to limited training, delays in fund releases, and complex bookkeeping requirements, which often lead to suboptimal allocation of resources and execution of school plans. Moreover, Amado (2025) found that elementary school heads struggle with budgetary challenges such as inadequate funds and the need to constantly adjust priorities, making it difficult to fully align budget plans with all instructional and infrastructure needs. Furthermore, a systematic literature review by Cañares and Estremera (2025) revealed that scarcity and delays of funds, insufficient financial management skills, and improper budget utilization are common issues that hinder school leaders' capacity to plan, implement, and account for financial resources effectively. In relation to resource generation and compliance, Gueta et al. (2024) reported that public secondary school heads often rely on limited external sources and face obstacles in diversifying partnerships and income-generating projects, which constrains their ability to secure sustainable funding. The literature cited by Chundu, Mwahombela, and Gwambene (2024), mentioned that educational leaders in schools encounter challenges in budgetary control, procurement, and adherence to financial regulations, reinforcing the idea that navigating compliance requirements and generating sufficient resources remain problematic areas even where basic capability is present.

The overall mean score of 4.42, categorized as "Agree" and interpreted as "Capable," signifies that educational leaders possess a solid foundation in fiscal management. However, the results imply that there is room for development, particularly in enhancing financial planning and compliance strategies. Strengthening these areas could further elevate their capability and ensure more effective financial stewardship within their educational institutions. According to the study of Flores (2024), school heads with high general financial management competence are able to design and execute budgets that support instructional priorities and improve program implementation.

Moreover, a nationwide systematic review of school fiscal management by Bagas, Paje, and Potane's (2024) revealed that when planning, implementation, and monitoring components are consistently practiced, schools are better able to sustain high-quality learning experiences and maintain compliance with regulatory standards. Furthermore, Lareza & Espiritu (2024) noted that best practices such as collaborative budget preparation, careful tracking of expenditures, and regular financial review meetings contribute to more efficient use of funds and better support for teaching and learning. The findings corroborate the study of Sison and Fuentes (2025), which showed that increasing community participation in school management committees leads to more frequent improvement planning and stronger follow-through on resource-related decisions, supporting the view that capable fiscal management grounded in stakeholder engagement and sound monitoring contributes to the success of educational institutions.

A study among state universities showed that financial literacy and internal control systems are critical in effective fiscal management practices (Mamburao & Manubag, 2023). Research indicates that strategic financial investment positively correlates with the quality of school education (Sheng, 2023). Effective fiscal management ensures resources are allocated to areas that directly impact the quality of education, such as instruction, technology integration, and staff development. Mamburao and Manubag (2023) further emphasize that fiscal management capability is a vital dimension of effective educational leadership, as it helps schools use their

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resources efficiently to support teaching and learning. Competent financial decisions and transparent resource allocation have been shown to positively influence a school's general academic performance, maintain financial transparency, and build trust within the community (Sangian, 2017).

An increasing number of studies identify fiscal management capability as a key driver of school governance implementation. Research by Lansangan and Fronda (2026) and Cacabelos (2020) shows that educational leaders who use participatory budgeting, practice transparent financial reporting, and actively involve stakeholders tend to achieve more stable and effective school-based governance, indicating that strong financial practices strengthen accountability and decision-making at the school level. Transparent planning, implementation, monitoring, and communication of funds across public schools have been identified as strong predictors of improved educational governance, program implementation, and compliance with standards, particularly when budgeting, procurement, accounting, and asset management are systematically and ethically executed (Bagas, Paje, & Potane, 2024; Mirando & Jalos, 2023).

Similarly, Merano's (2023) study report that educational leaders with higher financial management competence and stronger internal control systems attain better school performance and more effective implementation of programs and quality standards, reinforcing fiscal capability as a central governance mechanism rather than a peripheral support function. These findings converge on the view that strong fiscal management systems anchored in transparency, stakeholder participation, and adherence to legal and policy frameworks directly strengthen school governance implementation and institutional outcomes.

According to Lusardi (2019), institutions should prioritize financial education and decision-making training and reinforce internal control systems to improve fiscal management practices. Implementing these measures, educational institutions can maintain efficient and effective fiscal management practices, thereby supporting their institutional success and financial sustainability. A study by Brunner, Schwegman, and Vincent (2023) supported the significance of financial literacy, decision-making procedures, and internal control systems in shaping the fiscal management practices of educational institutions, indicating their far-reaching impact on the educational effectiveness.

Educational Leaders' Leadership Competence

Table 3 summarizes the overall leadership competence of educational leaders. The highest mean score of 4.56, categorized as "Strongly Agree" and interpreted as highly competent, is associated with the indicator "Supportive Leadership." This result implies that educational leaders excel in creating a positive and inclusive environment that nurtures staff well-being and promotes collaboration. Such an environment is crucial for motivating staff, enhancing job satisfaction, and ultimately driving better student outcomes (Francisco & Nuqui, 2020; Leithwood & Sun, 2020). The strong emphasis on supportive leadership suggests that these leaders understand the importance of emotional intelligence and relational dynamics in education, which can lead to higher levels of engagement from both staff and students.

Table 3. Summary of Mean Scores on Leadership Competence of Educational Leaders

INDICATORS	MEAN	DESCRIPTIVE RATING	QUALITATIVE INTERPRETATION
Supportive Leadership	4.56	Strongly Agree	Highly Competent
Adaptability	4.53	Strongly Agree	Highly Competent
Planning and Implementation	4.51	Strongly Agree	Highly Competent
Decision-making practices	4.50	Agree	Competent
OVERALL MEAN	4.52	Strongly Agree	Highly Competent

Legend:

Range	Descriptive Rating	Qualitative Interpretation
1.00 – 1.50	Strongly Disagree (SD)	Highly Incompetent
1.51 – 2.50	Disagree (D)	Incompetent
2.51 – 3.50	Neutral (N)	Moderately Competent

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3.51 – 4.50	Agree (A)	Competent
4.51 – 5.00	Strongly Agree (SA)	Highly Competent

This high competence in supportive leadership implies educational leaders are well-positioned to reduce teacher turnover and boost instructional quality, particularly in resource-limited Philippine schools, by prioritizing staff emotional health alongside academic goals. According to Basco and Espiritu (2025), transformational supportive practices in public schools significantly enhance teacher performance through motivation and collaboration. Furthermore, Baroman and Quirap (2024) found school heads' supportive leadership directly improves teacher well-being and commitment in Philippine districts. Moreover, Fresnido and Uy (2026) demonstrated that instructional support from principals fosters teacher motivation and sustained school improvement despite administrative challenges. This was followed by adaptability, which was rated as highly competent. The findings corroborate those of De Los Reyes and Paglinawan (2024), who found that administrators with strong adaptability exhibit flexibility, continuous learning, and problem-solving abilities that contribute to improved educational outcomes.

In contrast, the lowest mean score of 4.50 is linked to the indicator "Decision-making practices," rated as "Agree" and interpreted as competent. This score indicates that while educational leaders show competence in their decision-making processes, there may be areas for enhancement, particularly in involving stakeholders more strongly and evaluating the long-term impacts of their decisions. This could mean that educational leaders could strengthen outcomes by adopting more inclusive, participatory methods that incorporate teacher and community input, leading to better-aligned decisions and sustainable school improvements in resource-constrained settings. According to Leithwood and Sun (2020), participatory decision-making significantly enhances teacher commitment and instructional impact when leaders actively involve staff. Furthermore, Northouse (2021) emphasizes that transformational leaders who seek diverse stakeholder perspectives create more equitable and effective decisions essential for school success. Moreover, Famero (2024) found Philippine principals who integrate community feedback during decision processes demonstrate greater adaptability and long-term goal achievement despite implementation challenges.

The overall mean score of 4.52, categorized as "Strongly Agree" and interpreted as highly competent, indicates that educational leaders possess strong leadership skills across various competencies. This suggests that they are well-equipped to navigate challenges effectively while fostering a positive educational environment. However, the results also highlight the importance of continuous professional development in areas like decision-making and stakeholder engagement. By addressing the identified areas for improvement, educational leaders can further enhance their effectiveness, strengthen their leadership practices, and cultivate a more collaborative and dynamic school culture. This improvement could ultimately lead to better educational outcomes for students and a more resilient school community.

Leadership competence of educational leaders is fundamental in driving effective school management, improving educational quality, and responding to complex challenges in the school environment. Recent studies emphasize that educational leaders must possess a range of competencies, from instructional and strategic leadership to communication and emotional intelligence, to successfully fulfill their roles. Mojica (2024) explored the leadership skills of selected public-school heads, highlighting their capacities in strategic leading, developing self and others, and building connections. The study found that these competencies significantly impact school operations and educational outcomes. The research emphasized the need for focused professional development programs and mentorship to address competency gaps and enhance the educational leadership effectiveness. Abunaser, Salah, and Al-Fahadi (2025) conducted a comprehensive study identifying six core competencies essential for effective educational leadership: personal traits, leadership abilities, communication skills, organizational skills, ethical values, and adaptability. Their findings showed that competencies like educational leadership and strategic planning are critical to advancing school goals and managing complex educational challenges. The study also pointed out gaps in strategic planning and crisis management skills that need urgent attention in leadership training frameworks.

Strategic, adaptive, and inclusive leadership behaviors have been found to strongly predict change-management competence among school heads, indicating that capable leadership is central to implementing reforms, institutionalizing policies, and sustaining effective governance structures (Mamaril & Bullecer, 2025). In this

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line of research, leadership competence expressed through sound decision-making, supportive behavior, strategic planning, and ethical administration is consistently highlighted as a core factor that strengthens school governance and improves overall school performance (Mirando & Jalos, 2023; Merano, 2023; Andrade Navia et al., 2023).

Sun and Asavisanu (2024) developed a leadership competency model for primary school principals that focuses on collaboration, communication, educational administration, and adaptability. This model aims to guide educational leaders in enhancing their effectiveness through targeted skill development aligned with contemporary educational demands. Furthermore, Gardose and Gardose (2024) examined the level of 21st-century leadership skills among school heads, emphasizing technological competence as a vital component of leadership competence. This competence enables leaders to integrate digital tools effectively into school management and instructional leadership, thus nurturing innovation and resilience in education.

Educational Leaders' School Governance Implementation

Table 4 presents the overall school governance implementation of educational leaders. The highest mean score of 4.51, categorized as "Strongly Agree" and interpreted as highly Implemented, is associated with the indicator "Technical Assistance." This high mean implies that educational leaders are exceptionally effective in providing necessary support and resources for both staff professional development and collaboration. Such proficiency is essential for building a strong foundational culture of learning within the school, as it helps teachers improve their skills, share best practices, and work together to solve problems.

Table 4. Summary of Mean Scores on School Governance Implementation of Educational Leaders

INDICATORS	MEAN	DESCRIPTIVE RATING	QUALITATIVE INTERPRETATION
Technical Assistance	4.51	Strongly Agree	Highly Implemented
Management of Policies and Programs	4.50	Agree	Implemented
School Compliance with Quality Standards	4.49	Agree	Implemented
Partners and Donors Engagement	4.46	Agree	Implemented
OVERALL MEAN	4.49	Agree	Implemented

Legend:

Range	Descriptive Rating	Qualitative Interpretation
1.00 – 1.50	Strongly Disagree (SD)	Not implemented
1.51 – 2.50	Disagree (D)	Less Implemented
2.51 – 3.50	Neutral (N)	Moderately Implemented
3.51 – 4.50	Agree (A)	Implemented
4.51 – 5.00	Strongly Agree (SA)	Highly Implemented

School governance implementation refers to the enactment of policies, practices, and frameworks that guide effective school management and leadership, translating principles such as transparency, accountability, and stakeholder collaboration into practical operations. Key components include the management of policies and programs, where educational leaders develop and enforce guidelines to align with educational objectives; engagement with partners and donors, fostering collaboration that enhances resource availability and community support; compliance with quality standards to build trust and ensure the school meets established educational measures; and the provision of technical assistance, enabling schools to address challenges effectively and improve their capacity for delivering quality education. The emphasis on technical assistance suggests that educational leaders recognize the importance of empowering staff through comprehensive training and resources, which ultimately leads to improved educational outcomes for students. According to Mandado (2025), school heads' technical assistance in the form of coaching, mentoring, lesson planning support, and feedback has a significant positive relationship with teacher effectiveness, showing that strong technical support directly improves classroom practice and student learning.

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Additionally, Darling Hammond, Hyler, & Gardner (2017) emphasizes coaching and supervision as critical mechanisms for elevating instructional quality, while Cachuela (2025) elaborated targeted professional development as essential for effective program implementation. These studies perspectives affirm that well-structured teacher assistance cultivates a culture of continuous learning among staff. Furthermore, recent research on educational leadership demonstrates how targeted technical support for school leaders through coaching, mentoring, and capacity-building programs strengthens instructional supervision and drives sustainable school improvement (Day, Gu, & Sammons, 2016). This approach equips principals to guide curriculum implementation and teacher development more effectively, enabling schools to implement reforms successfully and sustain improvements in learning outcomes. These findings directly reinforce that strong technical assistance promotes a collaborative culture of continuous professional learning.

The second-highest mean score of 4.50 “Agree” for "Management of Policies and Programs" also reflects a strong commitment to good governance practices. This indicates that educational leaders are diligent in developing, implementing, and monitoring policies and programs that align with the school’s educational goals. Effective management in this area ensures that the school operates efficiently and is responsive to the needs of its stakeholders, contributing to a stable and well-organized learning environment. This proactive approach to governance emphasizes the leaders' ability to adapt to changing educational standards and community expectations, which is vital for the school's relevance and success. Austria (2025) found that schools that adopt structured quality frameworks and systematically implement policies and programs show higher levels of compliance, organizational coherence, and continuous improvement, highlighting the central role of policy management in governance quality.

Moreover, Fernandez (2025) reported that transparency-oriented school leaders who document processes, monitor implementation, and use data for decision-making significantly enhance accountability and governance outcomes in Philippine schools, which aligns with the result of competent policy and program management. Recent work on policy and governance in education by Alulod (2023) emphasizes that effective leaders translate policies into practice through clear communication, ongoing professional development, and continuous monitoring; they also adapt implementation to local needs and evolving standards, which is essential for keeping schools responsive and relevant (Pelino, 2025).

In contrast, the lowest mean score of 4.46 is linked to the indicator "Partners and Donors Engagement," rated as "Agree" and interpreted as implemented. While this score indicates that educational leaders are making commendable strides in engaging with community partners and donors, it suggests there is significant opportunity for growth. Building stronger, more strategic partnerships with local businesses, educational organizations, and community stakeholders can unlock additional resources, enhance program offerings, and provide valuable opportunities for student engagement. This area also highlights the need for educational leaders to prioritize outreach and relationship-building activities to better leverage community assets, which could lead to enhanced support for school initiatives. Samuel and Kiu (2024) argued that strategic school–community partnerships expand learning opportunities, bring in additional services, and connect students with local organizations, but require intentional mapping of community assets, clear goals, and ongoing relationship-building from school leaders.

In the broader K–12 context, Lyle (2024) mentioned that maintaining a strategic stakeholder engagement plan throughout the year including regular updates and scheduled engagement activities with community partners and donors helps schools unlock “substantial payoffs” in support, collaboration, and resource mobilization. Furthermore, recent discussions on community-based school governance emphasize that collaboration between local governments, school leaders, and community stakeholders is essential to maintain education systems that reflect diverse local needs and to ensure equitable access to resources (Fulgosino, 2025), supports that stronger partner and donor engagement can enhance program offerings and student opportunities.

The overall mean score of 4.49 "Agree", categorized as implemented, indicates that educational leaders demonstrate a solid performance across various aspects of school governance implementation. This suggests a well-rounded capability in managing multiple facets of school governance. However, the results imply that while educational leaders are effective in their roles, there is still potential for growth in specific areas, particularly in strengthening community engagement. Mandado’s (2025) findings that technical assistance and administrative

supervision significantly predict teacher effectiveness suggest that the strong scores in technical assistance and policy management are already yielding positive internal impacts on teaching and learning.

At the same time, study of Mahinay, Manla, & Baylon (2025) elaborated that school-based management research in the Philippines shows that effective leadership and governance, combined with stakeholder involvement in planning and implementation, are associated with better school performance and more responsive education services, implying that further strengthening external partnerships could amplify these gains. Maier, Murphy, & Daschbach (2017) and comparable school–community engagement frameworks support this, showing that when schools systematically promote partnerships and integrate community voices into governance, they see improvements in student support, access to enrichment opportunities, and school effectiveness, strengthening the interpretation that enhancing community engagement will further elevate governance quality.

Supriadi et al. (2021) emphasized that good school governance improves principals' decision-making quality through empowerment of teachers, delegation of authority, and encouragement of shared decision-making. The study concluded that strong school governance implementation positively relates to leadership competence in decision-making and resource allocation, thereby reinforcing educational leaders' capacity to manage complex school environments responsibly. The high mean scores reflect a strong support in governance practices, continuous improvement and strategic focus on community partnerships will be critical for sustaining and enhancing educational outcomes. Such efforts can create a stronger support network, enhancing collaboration among teachers and fostering a positive learning environment, which in turn leads to better outcomes for both students and educators.

Relationship between the Techno-Stress Resilience, Fiscal Management Capability, and Leadership Competence with the School Governance Implementation of Educational Leaders

Table 5 presents the relationship of educational leaders' techno-stress resilience, fiscal management capability and leadership competence on their school governance implementation. The result shows that techno-stress resilience, fiscal management capability, and leadership competence are all strongly and significantly correlated with school governance implementation.

Table 5. Correlation between techno-stress resilience, fiscal management capability, leadership competence to the educational leaders' school governance implementation

VARIABLES	CORELATION COEFFIECIENT (r)	P-VALUE
Techno-Stress Resilience	.681	.000**
Techno-overload	.636	.000**
Techno-complexity	.569	.000**
Techno-insecurity	.654	.000**
Techno-uncertainty	.632	.000**
Fiscal Management Capability	.814	.000**
Financial planning and budget management	.684	.000**
Resource generation and compliance	.736	.000**
Monitoring, reporting, and asset management	.769	.000**
Stakeholder-involvement	.796	.000**
Leadership Competence	.872	.000**
Adaptability	.818	.000**
Decision-making practices	.841	.000**
Planning and Implementation	.828	.000**
Supportive leadership	.825	.000**

Legend: * =Significant **=Highly Significant ns= Not Significant Significant level ($p<0.05$) at 5% level

These reveals All correlation coefficients are substantial, indicating highly significant relationships, with p-values consistently at 0.000**, signifying these results are statistically significant. This result implies that as

educational leaders' resilience to technology-related stress, financial skills, and leadership competencies increase, the quality of school governance implementation also improves in a consistent and significant way.

This pattern suggests that governance is not driven by a single trait but by a cluster of interrelated capacities, leaders who can manage digital demands without being overwhelmed, handle school funds prudently, and exercise strong leadership are better positioned to implement policies, ensure accountability, and sustain effective school operations. According to Wang et al. (2023), higher levels of school support and coping resources mitigate technostress and its negative effects on teachers' work and well-being, which implies that techno-stress–resilient leaders who structure supportive systems are likely to stabilize their schools and maintain effective governance in technology-intensive environments. Likewise, a systematic review by Yang et al. (2025) concluded that technostress can weaken educators' performance unless they develop coping strategies and resilience, supporting the idea that resilient leaders are critical for sustaining organizational functioning in the digital era.

Research similarly points to a positive relationship between fiscal management capability, leadership competence, and governance implementation. Ong's (2025) study on the financial management practices of public-school heads in Surigao del Sur found that strong financial skills especially in budget allocation, transparency, and adherence to ethical standards are associated with higher levels of school-based management maturity, accountability, and instructional quality, indicating that fiscally competent leaders carry out governance responsibilities more effectively. Espela et al. (2025) provide key support through their analysis of school heads' financial practices, linking fiscal skills to governance efficacy.

Furthermore, Fernandez & Bongcawil (2025) found that school heads' preparedness, compliance, and accountability in fiscal management are significantly related, indicating that leaders who are more competent in handling funds also demonstrate higher levels of governance readiness and adherence to standards. In addition, the study of Malco (2024) on leadership competencies and resiliencies of school administrators reported a positive relationship between leadership competence, resilience, and perceived effectiveness of school governance, concluding that administrators with stronger leadership skills and resilience are better able to address complex challenges and sustain organizational performance. These studies align with the regression results in Table 5, which strengthens that techno-stress resilience, fiscal management capability, and leadership competence are key, mutually reinforcing variables of effective school governance implementation.

Specifically, the correlations between techno-stress resilience and governance implementation were highly significant with coefficients ranging from 0.569 to 0.681. This imply that as leaders become more capable of managing technological complexity, overload, insecurity, and uncertainty, their implementation of school governance processes becomes markedly stronger, indicating that they are more capable of implementing governance practices successfully. This suggests that resilient leaders are better able to sustain focus on planning, decision-making, and monitoring even under intense digital demands. According to Li, Wang, and Han (2026), administrative technostress among educational leaders can weaken leadership competence and distract them from supervisory and governance responsibilities, indicating that reducing or dealing technostress is essential for effective leadership.

Furthermore, Basilio (2025) found that public school heads with higher digital leadership and resilience were more effective in delivering continuous improvement and managing school operations despite technological challenges, showing that resilience and digital competence go hand in hand with effective school leadership. Yang et al. (2025) supported that technostress weakens educators' performance unless they have strong coping resources and supportive environments, while Wang et al. (2023) reported that school support and adaptive coping strategies help educators navigate technostress and maintain their professional functioning. These studies reinforce that leaders who manage techno-stress well are more capable of implementing governance successfully.

Fiscal management capability shows even significantly higher correlations, with coefficients between 0.684 and 0.814. This indicates that leaders proficient in fiscal management such as financial planning and budget management, resource generation and compliance, monitoring, reporting, and asset management, and stakeholder involvement tend to implement governance more effectively. Ong (2025) showed that with stronger

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financial management practices demonstrated higher school-based management maturity and better implementation of school plans, confirming that fiscal capability reinforces governance quality.

Similarly, Fernandez and Bongcawil (2025) found that preparedness, compliance, and accountability in fiscal management are significantly interrelated, implying that leaders who are meticulous with funds are also more accountable and governance-ready. Best-practice guidance and training for school heads emphasize budgeting, internal control, and asset safeguarding as core responsibilities for school leaders, arguing that effective budget planning and internal controls are essential to resource alignment, transparency, and governance effectiveness (Ong, 2025). Likewise, Gaspar et al. (2022) mentioned that principals' success in policy implementation and transparent governance depends partly on how well they manage financial matters, documentation, and resource allocation, which aligns with the strong correlation between fiscal capability and governance in the results. The strong correlations imply that comprehensive financial practices are essential and effective management of funds allows educational leaders to ensure that necessary resources are allocated wisely. The significance of these results implies, when educational leaders can manage funds effectively, they create a stable foundation for school operations resulting effective school governance and enhance stakeholder confidence.

The highest correlation is found in leadership competence, with a coefficient of 0.872, emphasizing its critical role in governance implementation. All components of leadership competence, including adaptability, decision-making practices, planning and implementation and supportive leadership, correlate highly with effective governance. This indicates that strong leadership skills are essential for driving successful governance, leaders who excel in these areas foster a positive school environment and effectively align their actions with educational goals and respond effectively to the needs of their staff and students. This means that when leaders are more competent, they are better at aligning actions with educational goals, supporting staff, and responding to school needs, resulting in more coherent and effective governance practices. Malco (2024) found that higher levels of principals' leadership competence strategic leading, managing operations and resources, focusing on teaching and learning were associated with stronger transparent governance. This indicates that competent leaders also tend to implement financial and decision-making processes more openly and systematically (Espela et al., 2025).

Likewise, Malco (2024) reported that leadership competencies and resiliencies of school administrators were positively related to perceived organizational performance and governance, suggesting that strong, resilient leaders are better able to sustain standards and reforms. In addition, Lopez (2024) argued that resilient, adaptive leadership is crucial for effective disaster and crisis management, which is a key component of governance in risk-prone contexts. More recent studies on organizational culture, school-based management practices, and leadership competence indicate that leadership competence significantly predicts positive school outcomes, while unmanaged technostress can undermine this competence (Li, Wang, & Han, 2026), thereby reinforcing the finding that leadership competence contributes to effective school governance.

Hence, the first hypothesis, which suggests that there is no significant relationship between educational leaders' school governance implementation, techno-stress resilience, fiscal management capability, and leadership competence, is rejected. The result shows a clear positive relationship between school governance implementation and techno-stress resilience, fiscal management capability, and leadership competence. All these relationships are statistically significant (p-values of 0.000), meaning that better performance in these areas leads to improved school governance implementation of educational leaders. Basilio (2025) found that higher leadership competence among principals is closely linked with more transparent and effective governance, supporting the idea that stronger leadership qualities translate into better governance practices.

Likewise, Ong (2025) showed that stronger financial management practices among public school heads are associated with higher levels of school-based management maturity and accountability, reinforcing the result that fiscal capability and governance are strongly connected. Furthermore, Yuting (2025) reported that educational leaders who focus on instructional leadership, data-based decision-making, and shared governance positively influence school performance, while Amelia and Siahaan (2025) emphasized that principals' access to high-quality professional learning significantly affects their ability to improve school outcomes and governance.

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The results show that it is important to help educational leaders become more resilient in facing technological challenges and to improve their skills in managing finances and leading others. Lareza and Espiritu (2024) showed that digitally resilient school heads are more effective in managing school operations and sustaining improvement efforts in technology-rich environments, suggesting that building techno-stress resilience is a practical pathway to stronger governance. Malco (2024) likewise found that leadership competencies and resiliencies of school administrators are positively related to organizational performance and governance quality, indicating that investments in leadership development pay off in better-managed schools.

Moreover, Wang et al. (2023) demonstrated that supportive leadership and coping strategies help school personnel manage technostress and maintain performance, implying that building these skills at the leadership level can stabilize and strengthen entire school systems. In addition, Yang et al. (2025) elaborated that without adequate technostress coping mechanisms and institutional support, educators' performance and by extension, school functioning can suffer, reinforcing the need for training programs that deliberately develop resilience, financial skills, and leadership competence as levers for more effective school governance and better student outcomes. The strong connections found in the study suggest that strengthening these abilities can lead to better school governance and improved learning outcomes for both students and teachers. Training programs should aim to develop these key skills to make school leadership and the educational environment more effective.

Variables that best predict the school governance implementation of educational leaders in Region X

Table 6 presents the regression analysis between the independent variables and the school governance implementation of educational leaders in Region X. Pearson's product-moment correlation was used to examine the relationships among the study variables. The dependent variable was educational leaders' implementation of school governance, or the extent to which they enforced policies, managed operations, engaged stakeholders, and ensured program delivery. The independent variables were techno-stress resilience, fiscal management capability, and leadership competence, measured through standardized survey questionnaires completed by educational leaders in DepEd Region X.

Table 6. Regression analysis showing the level of influence of techno-stress resilience, fiscal management capability, leadership competence to the educational leaders' school governance implementation

INDICATORS	UNSTANDARDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS		SIG.
	B	STD ERROR	BETA	T	
(Constant)	.361	.090		4.031	.000
Techno-stress resilience					
Techno-uncertainty	.075	.020	.092	3.703	.000
Fiscal Management Capability					
Monitoring, reporting, and asset management	.162	.025	.207	6.395	.000
Stakeholder-involvement	.117	.032	.133	3.613	.000
Leadership Competence					
Decision-making practices	.189	.045	.198	4.198	.000
Supportive leadership	.172	.044	.179	3.879	.000
Adaptability	.104	.045	.106	2.326	.020
Planning and Implementation	.101	.049	.103	2.075	.038
R = .900 R^2 = .810		F = 323.801		P = .000	

The table presents the beta coefficients and their corresponding p-values. As shown, seven (7) predictors were identified as the variables that best predict the school governance implementation of educational leaders. The findings reveal that techno-uncertainty (β = .092) under techno-stress resilience; monitoring, reporting, and asset management (β = .207) and stakeholder involvement (β = .133) under fiscal management capability; and decision-making practices (β = .198), supportive leadership (β = .179), adaptability (β = .106), and planning and implementation (β = .103) under leadership competence significantly predict school governance implementation.

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Collectively, these predictors explain a very large proportion of the variance in school governance implementation ($F = 323.801$, $p = 0.000$), indicating that higher scores on these variables are associated with higher levels of governance implementation.

The highest beta coefficient is for monitoring, reporting, and asset management ($\beta = .207$), indicating that this aspect of fiscal management exerts the strongest unique influence among the predictors on school governance implementation. In practice, this entails regularly tracking the utilization of school funds and resources, maintaining accurate and transparent financial records, and ensuring that physical and financial assets are systematically inventoried, safeguarded, and aligned with school improvement priorities. The overall model shows an R-value of .900, indicating a strong positive relationship between the set of predictors and school governance implementation. An R^2 value of .810 suggests that these predictors collectively explain 81% of the variance in school governance implementation, which reflects an excellent model fit in educational leadership and management research. Consistently, Ong (2025) reported that school heads' financial management practices, particularly in monitoring and reporting, significantly predict school-based management maturity, indicating that stronger fiscal practices are associated with higher levels of governance quality.

Moreover, Fernandez and Bongcawil (2025) found that preparedness, compliance, and accountability in fiscal management significantly explain variance in governance-related indicators, supporting the idea that monitoring, reporting, and asset management are powerful predictors of governance. At a broader organizational level, Kilonzi, Atikiya, and Atambo (2023) showed that leadership practices and stakeholder involvement positively predict departmental performance in Kenya, echoing the result that stakeholder engagement and leadership behaviors are key drivers of governance. In addition, Chughtai et al. (2023) pointed out that adaptive leadership in learning organizations boosts innovation and effective change implementation, reinforcing the importance of adaptability and planning in driving successful governance, the higher these leadership competencies, the better the governance outcomes.

From the analysis, the regression equation formulated is:

$$Y = .361 + .075 (X1) + .162 (X2) + .117 (X3) + .189 (X4) + .172 (X5) + .104 (X6) + .101 (X7)$$

Where: .361 is constant

Y = School Governance Implementation
X1 = Techno-uncertainty
X2 = Monitoring, reporting, and asset management
X3 = Stakeholder-involvement
X4 = Decision-making practices
X5 = Supportive leadership
X6 = Adaptability
X7 = Planning and Implementation

This equation suggests that for every unit increase in a given predictor (X), school governance implementation improves by the corresponding number of units on the outcome variable, assuming all other predictors are held constant. Hence, the null hypothesis (Ho2), which claims that no single variable or combination of variables best predicts the school governance implementation of educational leaders, is rejected. These values indicate that enhancing educational leaders' capacities such as their financial management, digital resilience, and leadership competence improves how they implement school governance in practice. The findings of Ong (2025) show that school heads with stronger financial management practices, particularly in monitoring and reporting, tend to achieve higher levels of school-based management maturity, pointing to the governance benefits of sound fiscal stewardship. Similarly, Basilio (2025) found that digital leadership and resilience among public school heads are associated with more effective school operations and improvement initiatives, suggesting that leaders who are digitally resilient are better positioned to sustain governance quality in technology-rich environments. In addition, Malco (2024) showed that leadership competencies and resiliencies of school administrators are positively related to organizational performance and governance quality, underscoring that competent and resilient leaders create conditions for stronger governance structures.

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The regression further clarifies that techno-stress resilience, fiscal management capability, and leadership competence each make significant contributions to governance implementation, even after controlling for other predictors, and the constant term with a value of B = 0.361 indicates a baseline level of governance that exists in schools regardless of leaders' specific scores. This result implies the higher these independent variables are, the higher the dependent variable of governance implementation becomes, which is desirable because stronger capabilities and practices lead to better governance outcomes. This baseline means that some structures and processes are in place by default, but better scores on the IVs push governance performance higher. According to Basilio (2025) digital leadership and resilience among public school heads significantly correlate with their effectiveness in managing school operations and driving improvement, suggesting that the higher their techno-resilience and digital competence, the better their governance performance.

Moreover, Malco (2024) showed that leadership competencies and resiliencies of school administrators are positively associated with organizational performance and governance, which supports the regression finding that leadership competence adds significantly to governance implementation above the baseline. The literature cited by Wang et al. (2023) reported that school support and adaptive coping strategies help teachers manage technostress and maintain performance, implying that leaders with strong techno-resilience create conditions that raise school functioning. Yang et al. (2025) also concluded that unchecked technostress weakens educators' effectiveness, which indirectly harms governance, while higher resilience and support mechanisms improve outcomes; thus, raising techno-resilience leads to better governance.

This baseline value signifies that there is a basic level of governance operational within schools, regardless of the specific capabilities of their leaders. Among the predictors, techno-uncertainty has a coefficient of B = 0.075 (β = 0.093), demonstrating that as leaders become more proficient in managing uncertainties related to technology, their ability to implement governance improves significantly, with a t-value of 3.725 and a p-value of 0.000. This emphasizes the importance of resilience against technological challenges in effective governance which shows that as leaders become more capable of dealing with uncertainties in technology such as rapid changes, fear of obsolescence, and system unpredictability their governance implementation improves significantly. In this case, the higher techno-uncertainty resilience scores correspond to higher governance scores, indicating that leaders who confidently navigate technological change can keep policies, systems, and supervision functioning smoothly. According to Ata and Saltan (2023), administrative technostress among school leaders is negatively related to effective school-based management, implying that when technostress is high and resilience is low, governance suffers; conversely, lower technostress and higher resilience improve governance quality.

Furthermore, Basilio (2025) found that digitally resilient school heads are better at sustaining school programs and reforms in technology-rich environments, supporting the idea that resilience to techno-uncertainty is a positive predictor of governance performance. Similarly, Wang et al. (2023) showed that teachers who receive strong support and develop coping mechanisms for technostress are more engaged and effective, which suggests that leaders who themselves manage techno-uncertainty well are more capable of guiding their schools through digital challenges. In addition, Yang et al. (2025) emphasized that interventions to build technostress coping skills and resilience improve educators' functioning; by similarity, the findings that higher techno-uncertainty resilience predicts higher governance implementation is consistent with the broader evidence that "the higher the resilience, the better the performance and governance of educational leaders.

The analysis shows that fiscal management capability is particularly impactful, as indicated by the coefficient for monitoring, reporting, and asset management (B = 0.162), which emerged as the strongest or best predictor of governance implementation with a highest β = 0.207, a t-value of 6.395 and a p-value of 0.000. This strongly emphasizes that effective financial oversight is crucial for educational leaders, when they manage resources well, it leads to better governance. The strongest single predictor emphasizes that effective fiscal oversight is central to school governance and signifies the higher this capability, the better the governance implementation. This means that when leaders excel at tracking finances, producing accurate reports, and managing assets, the dependent variable school governance implementation rises significantly. According to Ong (2025), strong financial management practices (including transparent reporting and asset control) significantly predict higher levels of school-based management and accountability, which supports the findings that this component is a key lever for governance.

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In addition, Fernandez and Bongcawil (2025) found that effective monitoring and reporting in fiscal management are associated with better compliance and accountability scores among school heads, reinforcing that sound financial oversight is a strong predictor of governance performance. Furthermore, Warren et al. (2017) mentioned that weak asset management and poor monitoring in local governments lead to ineffective service delivery and poor long-term planning, whereas improved asset management and reporting strengthen governance and community outcomes, mirroring the result that higher monitoring and asset management scores improve governance. Moreover, Kilonzi et al. (2023) reported that leadership practices combined with stakeholder involvement both of which depend on reliable financial information significantly predict organizational performance, emphasizing that accurate monitoring and reporting systems are indispensable foundations for effective governance.

The strong predictive power of fiscal management capability particularly monitoring, reporting, and asset management (B = 0.162, β = 0.207, t = 6.395, p = 0.000) indicates that the higher this independent variable is, the higher the level of school governance implementation becomes, which is desirable because it reflects more transparent and efficient use of resources. This result implies that effective financial oversight is not just an administrative task but a core governance function: when leaders rigorously monitor funds, maintain accurate reports, and manage assets well, the dependent variable (governance implementation) improves significantly. According to Ong (2025), stronger financial management practices among public school heads lead to higher school-based management maturity and more accountable operations, supporting the idea that strong monitoring and asset management drive better governance.

In addition, Fernandez and Bongcawil (2025) found that preparedness, compliance, and accountability in fiscal management are significantly associated with governance readiness, supporting the findings that financial oversight is a key predictor of governance quality. Furthermore, Warren et al. (2027) reported that improving asset management and financial monitoring in local governments results in more reliable services and stronger governance, while Kilonzi et al. (2023) showed that leadership practices grounded in accurate financial and performance data are positively linked with organizational performance. These studies affirm that the higher the level of monitoring, reporting, and asset management, the better the governance implementation.

Additionally, the variable stakeholder involvement (B = 0.117, β = 0.133) also plays a significant role, showcasing the importance of engaging community members and stakeholders in decision-making processes, which further enhances governance effectiveness (t = 3.613, p = 0.000). Other relevant factors include decision-making practices (B = 0.189, β = 0.198) with a t-value of 4.198 and a p-value of 0.000, emphasizing that thoughtful decision-making is vital for driving successful governance. This result implies that higher stakeholder participation strengthens trust, shared accountability, and responsiveness, which raises the dependent variable governance quality. According to Kilonzi et al. (2023), stakeholders' involvement in school-based programs contributed to better planning, implementation, and ownership of initiatives, suggesting that inclusive engagement enhances governance processes.

Furthermore, Sison and Fuentes (2025) found that higher levels of stakeholders' engagement in elementary schools were positively associated with school performance, indicating that when stakeholder involvement (IV) is higher, school outcomes and governance indicators (DV) also tend to be better. These findings are in accordance with Murugi and Mugwe (2023) study which reported that participative decision-making involving teachers, students, and parents improved strategic plan implementation and perceptions of leadership in Kenyan schools, while a systematic review by Tayanes, Lozarito, and Escarlos (2025) reframing stakeholder engagement through the lens of critical theory concluded that meaningful engagement strengthens democratic governance and accountability structures in schools. These findings support the regression result that stronger stakeholder involvement, thoughtful decision-making practices, and supportive leadership all raise governance effectiveness.

Supportive leadership (B = 0.172, β = 0.179) also shows a strong correlation with improved governance (t = 3.879, p = 0.000), highlighting the need for leaders to provide support to their teams. Additional predictors adaptability (B = 0.104, β = 0.106) and planning and implementation (B = 0.101, β = 0.103) are also significant, indicating that leaders who can adjust to changing conditions and effectively plan contribute positively to governance outcomes. These findings indicate that higher levels of these leadership competencies are associated with higher levels of governance implementation. This means that leaders who make thoughtful, participatory

decisions, support their staff, adapt to changing conditions, and plan and implement systematically tend to produce stronger governance outcomes. This is supported by the study of Basilio (2025) and Ang et al. (2025) which found that principals' leadership competence was positively associated with transparent governance, showing that better decision-making and planning skills lead to more open and effective management of school affairs.

Moreover, Malco (2024) reported that leadership competencies and resiliencies significantly relate to organizational performance and governance quality in schools, reinforcing the idea that supportive and adaptive leadership raises governance performance. Sumiati et al. (2024) posited that that educational leaders' adaptive leadership has a significant positive effect on teacher performance and collaborative school culture, indicating that higher adaptability in leaders improves the conditions that inspire effective governance. In addition, Cruickshank (2017) elaborated that school leaders who combine strong instructional decision-making with supportive relationships have a greater impact on school improvement, strengthening the findings that supportive leadership and sound decision-making practices are important predictors of governance implementation.

The significant F value ($F = 323.801$, $p = .000$), together with a high R value of .900, indicates a strong overall relationship between the predictors and school governance implementation, while an R^2 of 0.810 shows that these variables jointly explain 81% of the variance in governance implementation a substantial proportion that implies governance reliably improves as these factors increase. These results lead to the rejection of the null hypothesis (Ho2) and indicate that enhancements in techno-uncertainty resilience, fiscal management capability, and leadership competence are associated with more effective school governance. This pattern aligns with Basilio's (2025) finding that digital leadership and resilience training for school heads strengthen their ability to manage reforms and implement policies, suggesting that targeted capability-building yields tangible governance gains. Likewise, Ong (2025) and Fernandez and Bongcawil (2025) recommend capacity-building in financial and governance skills after demonstrating that financial management practices significantly predict governance-related outcomes. Furthermore, Koh, Askell-Williams, and Barr (2023) highlight strategic leadership, stakeholder engagement, and continuous professional learning as critical to sustaining school improvement, while Mikayilova, Alasgarova, and Peken (2025) emphasize that strong principal preparation and ongoing development have measurable impacts on school functioning and student results. The findings affirm that investing in training educational leaders to enhance their capabilities in these areas will likely lead to more effective governance, ultimately benefiting students and the broader school community.

CONCLUSION

Based on the findings of the study, several key conclusions were drawn regarding educational leaders' techno-stress resilience, fiscal management capability, leadership competence, and school governance implementation in Region X – Northern Mindanao:

Educational leaders had high techno-stress resilience, as reflected in the sub-variables of techno-complexity, techno-insecurity, techno-uncertainty, and techno-overload. These indicate that educational leaders are generally able to cope with digital demands and maintain stable performance in technology-rich environments.

Educational leaders demonstrated a competent level overall, particularly in stakeholder involvement, monitoring, reporting, and asset management. This demonstrates their strong commitment to engaging stakeholders and managing school resources responsibly, although financial planning, budget management, and resource generation still require further strengthening.

Educational leaders demonstrated high levels of competence, especially in supportive leadership, adaptability, and planning and implementation. This demonstrates their capability to lead with forward-thinking strategies, create supportive work climates, and respond effectively to emerging educational challenges.

The level of school governance implementation among educational leaders was assessed as competent across the following sub-variables: management of policies and programs, school compliance with quality standards, partners' and donors' engagement, and technical assistance. These results suggest that educational leaders generally support and uphold school governance initiatives, though stronger external partnerships and more consistent quality assurance efforts are still needed.

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The main variables, techno-stress resilience, fiscal management capability, and leadership competence, were significantly related to school governance implementation. Among the sub-variables, all dimensions of techno-stress resilience, fiscal management capability, and leadership competence showed significant positive correlations with school governance, indicating that these domains work together to promote effective implementation.

The best predictors of school governance implementation among educational leaders in Region X were techno-uncertainty, monitoring, reporting, and asset management; stakeholder involvement; decision-making practices; supportive leadership; adaptability; and planning and implementation. These findings imply that educational leaders who effectively manage technological change, account for resources, involve stakeholders, and exercise sound, adaptive, and well-planned leadership are more likely to achieve higher levels of governance implementation.

RECOMMENDATION

Based on the findings and conclusions of this study, the following recommendations are presented:

Educational leaders may sustain and further enhance their techno-stress resilience by institutionalizing regular capacity-building on digital tools, cyber-wellness, and adaptive coping strategies for managing techno-overload, techno-complexity, techno-insecurity, and techno-uncertainty. Schools could embed peer mentoring, ICT coaching, and responsive technical support systems to strengthen leaders' confidence in using emerging technologies and reduce anxiety linked to rapid digital change, which may enable them to model healthy digital practices that support both teachers' work and students' learning experiences.

The Department of Education and local school boards may strengthen fiscal management capability by providing targeted training and standardized tools for strategic budgeting, multi-year financial planning, and alternative resource mobilization. Policies could reinforce transparency, accountability, participatory decision-making, and evidence-based governance by prescribing simple, uniform templates and clear procedures for planning, monitoring, reporting, resource generation, and asset management with active stakeholder involvement. These policies may be aligned with capacity-building and supportive supervision to ensure more consistent and sustainable implementation across schools in Region X, which may ultimately improve the learning conditions of students and the working conditions of teachers.

Educational leaders in Region X may be supported through leadership development programs that enhance decision-making, supportive leadership, adaptability, and planning and implementation. Systems could establish professional learning communities, fellowships, coaching and mentoring, and research-informed reflection sessions to deepen leaders' capacity to tackle complex governance issues, build strong stakeholder partnerships, and sustain a culture of continuous improvement in school governance, which may foster more collaborative school climates for teachers and more nurturing learning environments for students.

School administrators and DepEd officials may further strengthen school governance implementation by addressing the specific sub-variables identified as needing improvement, namely, partners' and donors' engagement and school compliance with quality standards. Targeted initiatives such as community partnership programs, school-industry linkages, and regular internal quality audits may help schools move from a competent to a highly proficient level of governance implementation, ensuring that policies and programs are carried out more inclusively, consistently, and effectively with active participation from parents, local stakeholders, and community organizations.

Policymakers may integrate techno-stress resilience, fiscal management capability, and leadership competence into a unified governance development framework, operationalized through coordinated professional development programs, competency-based standards for school heads, and performance management systems that value adaptive leadership, sound financial stewardship, and effective governance practices. They could also provide adequate resources, digital infrastructure, and incentives for schools that demonstrate exemplary governance implementation to motivate leaders further to sustain and scale high-quality practices.

Since techno-stress resilience, fiscal management capability, and leadership competence are all significantly related to school governance, implementation, professional development, and performance management systems

for school heads, these three domains should be integrated within a unified governance development framework. Designing holistic development programs that deliberately integrate digital resilience, sound financial stewardship, and transformational leadership practices may better support leaders in fulfilling governance responsibilities in a coordinated and effective manner.

Given that monitoring, reporting, and asset management; stakeholder involvement; decision-making; supportive leadership; adaptability; planning and implementation; and techno-uncertainty were identified as the strongest predictors of school governance implementation, training programs are encouraged to focus first on developing these specific areas. Tailored workshops, on-the-job coaching, and mentoring focused on these concrete competencies may help educational leaders translate training into day-to-day governance practices that enhance institutional performance and directly support improved teaching and learning processes.

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