

Decision-Making Practices, Work Adaptability, and Techno-Stress Resilience on the Fiscal Management Capability of School Administrators

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Abstract:

Fiscal management capability among school administrators is crucial for effective leadership and sustainability in today's resource-constrained educational landscape. This study explored the relationship between decision-making practices, work adaptability, and techno-stress resilience in shaping the fiscal management capabilities of school administrators in the Division of Bukidnon for the academic year 2024–2025.

The research aimed to assess decision-making practices, including planning and goal achievement, evaluate work adaptability in terms of flexibility and problem-solving skills, and examine techno-stress resilience across aspects like techno-overload, techno-complexity and techno-insecurity. Additionally, it sought to measure fiscal management capabilities related to financial planning and resource generation.

Using a descriptive-correlational method, data were collected via a survey questionnaire and analyzed with descriptive statistics, Pearson’s correlation, and regression analysis. Results showed high levels of decision-making practices (average score of 3.86), work adaptability (3.79), techno-stress resilience (3.78) and fiscal management capability (3.83), all rated as “Frequently” or “Competent.” A significant positive relationship was identified among the variables, with the strongest correlation (0.778, $p < 0.01$) between decision-making practices and fiscal management capability. Regression analysis revealed significant positive correlations with key factors: techno-insecurity ($\beta = 0.211$) emerged as the strongest predictor, explaining 67.5% of the variance in fiscal management capability. These findings emphasize the necessity of enhancing decision-making and leadership skills, suggesting that professional development programs could improve resource management in schools.

Keywords —Decision-making practices, Fiscal management capability, School Administrators, Techno-stress resilience, Work Adaptability.

I. INTRODUCTION

Throughout history, the concept of administration and administrators has evolved significantly,

adapting to the changing needs and structures of societies and institutions. In the modern educational landscape, school administrators play a crucial role in fostering a conducive working and learning

environment, managing resources effectively, and supporting growth and development (Education Council, 2018). Their responsibilities have expanded to include complex decision-making, adapting to rapidly changing work environments, and navigating the challenges posed by technological advancements.

A critical aspect of their role is financial management literacy, which refers to the ability to understand and effectively utilize financial information to make informed decisions regarding budgeting, resource allocation, and financial planning. However, many school administrators struggle with financial management due to inadequate training, insufficient skills, and limited support staff. This challenge is further compounded by funding delays, resource scarcity, and complex regulatory requirements, making it difficult for administrators to effectively allocate resources and meet educational goals.

School administrators are at the forefront of administrative supervision, providing guidance, support, and oversight to ensure effective educational practices (Day, Sammons & Gorgen, 2020). Their decision-making practices directly impacts their ability to implement effective policies and strategies for the benefit of the school community. Moreover, in an era of constant change and technological integration, work adaptability and techno-stress resilience have become essential skills for school leaders (Hallo et al., 2020). The fiscal management capability of school administrators is particularly critical, as it underpins the effective utilization of funds and implementation of financial policies (Bibi, Baig, & Munir, 2019). This capability is closely tied to their decision-making practices, as financial decisions often have far-reaching consequences for the entire school ecosystem. Additionally, the ability to adapt to new financial management tools and technologies, while managing the stress associated with these changes, is crucial for maintaining effective fiscal oversight.

Financial management in schools encompasses a broad framework of responsibilities that requires the active participation of various stakeholders, as mandated by the Department of Education. Moreover, administrators must direct various challenges associated with technological integration,

including resistance from staff or students and the need for ongoing training. Flexibility in adapting strategies and problem-solving skills are essential for overcoming these obstacles (Fulgence, 2020). A commitment to continuous learning ensures that school leaders remain informed about emerging technologies and pedagogical practices (Rivera, 2018). As such, this study will explore how these dimensions of work adaptability contribute to enhancing financial management capability among school administrators.

While power at the school level is shared among relevant stakeholders, including teachers, school administrators remain key decision-makers who significantly influence the success of educational institutions through their decision-making practices, work adaptability, and resilience in managing techno-stress. Effective decision-making is essential for achieving organizational objectives and fostering an environment conducive to teacher competence and professional growth (Espinosa, 2018; Palantig, 2019). However, decision-making styles (DMS) vary widely among administrators and are shaped by individual cognitive abilities such as information processing, self-regulation, and self-evaluation (Go et al., 2020). Beyond decision-making, administrators must balance managerial duties with leadership responsibilities, including setting educational standards, implementing policies, and ensuring compliance with regulations (Phongphinyo, 2020). Yet, the growing demands of administrative leadership—driven by social forces and policy issues—often create an imbalance between management and leadership roles (McBrayer et al., 2018), complicating their ability to focus on fiscal management capability. This critical area directly impacts resource utilization and institutional success but remains a persistent challenge for many administrators.

Keeping in view the current challenges faced by educational institutions, this study will be conducted to explore the decision-making practices, work adaptability, and techno-stress resilience of school administrators and their connection to fiscal management capability of school administrators. These aspects are critical in addressing long-standing issues within the educational community, as

they directly influence the effectiveness of leadership and institutional management. By examining these factors, this study aims to provide valuable insights into enhancing leadership capabilities, improving financial management strategies, and promoting effective decision-making. These improvements are expected to benefit not only the overall functioning and success of schools but also positively impact students, educators, and the broader community.

Furthermore, this research seeks to clarify the association between these competencies and school administrators' fiscal management capability while offering knowledge and recommendations to higher authorities regarding the status of their school leaders. As educational institutions face increasingly complex challenges, the interplay between decision-making practices, work adaptability, techno-stress resilience, and fiscal management capability emerges as a key determinant of a school administrator's effectiveness. By exploring these interconnected aspects, this study aims to shed light on how they collectively influence the performance and success of school administrators in today's dynamic educational setting.

Objectives of the Study

The main objective of this study was to examine the decision-making practices, work adaptability, and techno-stress resilience on the fiscal management capability of the school administrators for the A.Y. 2024-2025. Specifically, it aimed to:

1. determine the level of school administrators' decision-making practices in the following aspects:
 - 1.1 planning, implementing, and assessing;
 - 1.2 plan adjustment;
 - 1.3 goal achievement; and
 - 1.4 teacher interaction;
2. describe the level of school administrators' work adaptability in:
 - 2.1 flexibility;
 - 2.2 problem-solving skills; and
 - 2.3 learning orientation;
3. examine the level of school administrators' techno-stress resilience in terms of:

- 3.1 techno-overload;
- 3.2 techno-complexity; and
- 3.3 techno-insecurity;

4. assess the level of fiscal management capability of school administrators in the following:
 - 4.1 financial planning and budget management;
 - 4.2 resource generation and compliance; and
 - 4.3 monitoring, reporting, and asset management;
5. correlate fiscal management capability of school administrators to decision-making practices, work adaptability, and techno-stress resilience; and
6. identify which among decision-making practices, work adaptability, and techno-stress resilience best predicts a school administrator's fiscal management capability.

II. METHODOLOGY

A. Research Design

This study utilized a descriptive–correlational method and regression analysis research design. The descriptive–correlational method explains the relationships between two or more variables.

The descriptive design was used to define decision-making practices, work adaptability and techno-stress resilience about the fiscal management capability of school administrators. Pearson correlation was used to determine the degree of relationship that exists between independent and dependent variables.

The study has two phases: first, the researcher presented the status of the fiscal management capability of school administrators, decision-making practices, work adaptability and techno-stress resilience; thus, a descriptive–correlational design; and secondly, a regression analysis was conducted to further explore the predictive relationships and quantify the extent to which the independent variables influenced the dependent variable.

B. Locale of the Study

The study focused on the Division of Bukidnon, a landlocked province in northern Mindanao with Malaybalay City and Valencia City as its capitals. Bukidnon is home to diverse ethnic communities,

necessitating tailored education to meet varied learning needs. Many schools are in remote areas, affecting education quality and inclusivity. Despite this, Bukidnon is known for fostering quality education.

The Division is bordered by Misamis Oriental, Agusan del Sur, Davao del Norte, Davao del Sur, and Lanao del Sur and includes 491 public elementary schools, 66 secondary schools, and 49 integrated schools, serving seven indigenous tribes: Higaonon, Talaandig, Bukidnon, Tigwahanon, Umayamnon, Matigsalog, and Manobo.

Comprising 20 municipalities and two cities, the Division has developed strategies to ensure accessible quality education for diverse learners, guided by the Division Education Development Plan (DEDP) per DepEd Order No. 24, s. 2022. It consists of 47 districts with 648 public schools, including 490 elementary schools, 66 national high schools, and 43 newly established schools in Indigenous Peoples communities.

As of November 2022, the Division employs 11,059 staff, with 91.12% being teaching personnel.

C. Respondents of the Study

The respondents of this study were 298 administrators from the Department of Education – Division of Bukidnon. Random sampling was employed to select these 298 elementary and secondary school administrators explicitly from the division as respondents. The school administrators, including Supervisors, School Principals, Head Teachers, and School-In-Charge for the year 2024–2025, rated on their decision-making practices, work adaptability, techno-stress resilience, and fiscal management capability.

D. Research Instruments

Data collection was primarily conducted through printed and online survey questionnaire. Before administering the survey, the researchers sought permission from the original researchers to use adapted and modified questionnaires to ensure the legitimacy of the standardized materials.

The survey instrument consisted of four parts: Part I focused on the work decision-making practices of

school administrators; Part II addressed work adaptability; Part III examined techno-stress resilience; and Part IV assessed fiscal management capability. The questionnaires were adapted based on established studies. The Decision-Making Practices section was adapted from Galate & Galate (2023) and Andoy & De Los Reyes (2024), achieving a Cronbach's Alpha of .809. The Work Adaptability part, derived from Rivera (2018) and used in De Los Reyes & Paglinawan (2024), had a Cronbach's Alpha of .970. The Techno-Stress Resilience section was adapted from Vitto (2023), while the Fiscal Management Capability assessment was based on Dayuha (2024). Additionally, permission was obtained from the Office of the Public School District Supervisors, School District Supervisor and the respective school principals to conduct the study and distribute the online survey in the area. Participation was voluntary, and respondents were informed they could withdraw anytime. The researchers assured respondents that all information gathered would be treated with utmost confidentiality under Republic Act 10173, also known as the Data Privacy Act of 2012. The data obtained were significant for discussing results, formulating recommendations, and drawing conclusions.

E. Statistical Techniques

The study used several statistical methods for analysis. Descriptive statistics, including the mean, evaluated the fiscal management capability of school administrators in relation to their decision-making practices, work adaptability, and techno-stress resilience. Pearson Product Moment correlation (Pearson r) assessed the relationships between the independent variables decision-making practices, work adaptability, and techno-stress resilience and the dependent variable of fiscal management capability. Additionally, Multiple Linear Regression analysis was conducted to determine how effectively these independent variables predict the fiscal management capability of school administrators.

III. RESULTS AND DISCUSSION

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

School Administrators' Decision-Making Practices

As shown in Table 1, all indicators fall within the "Frequently" range, indicating that administrators regularly engage in these practices. The highest mean score was for "Teacher Interaction" at 3.91, suggesting that administrators frequently collaborate with teachers, which likely enhances trust and ensures that fiscal decisions align with classroom needs.

The high mean scores for "Teacher Interaction" (3.91) and "Goal Achievement" (3.90), both categorized as "Frequently," suggest that administrators are actively engaging with teachers and meeting established objectives. In examining the decision-making practices of school administrators, recent research provides valuable insights into their effectiveness across various indicators. This aligns with the emphasis on data-driven decision-making, as highlighted by Doğan and Demirbolat (2021), who note that school administrators are key in creating and developing data usage capacity in schools.

Table 1. Summary of School Administrators' Decision-Making Practices.

INDICATOR	MEAN	Qualitative Interpretation
1 Teacher Interaction	3.91	F
2 Goal Achievement	3.90	F
3 Planning, Implementing, and Assessing	3.85	F
4 Plan Adjustment	3.80	F
OVERALL MEAN	3.86	F

Legend:

Range	Qualitative Interpretation
1.00 – 1.50	Never (N)
1.51 – 2.50	Rarely (R)
2.51 – 3.50	Occasionally (O)
3.51 – 4.50	Frequently (F)
4.51 – 5.00	Very Frequently (VF)

The "Planning, Implementing, and Assessing" indicator scored 3.85, and "Plan Adjustment" scored 3.80, both indicating strong but slightly lower engagement. While administrators adjust plans when needed, Cornito (2021) emphasizes the importance of balancing centralized and decentralized decision-making practices to ensure optimal school performance. Over-frequent plan changes, as highlighted by Miller (2023), can strain resources if systems are not in place to monitor their impacts effectively.

The overall mean of 3.86 confirms that administrators frequently use structured decision-making processes. Beyond ensuring effective planning and implementation, this score also highlights the potential for fostering equity in school leadership. As Park et al. (2022) emphasize, decision-making processes that incorporate equity-based frameworks can address implicit biases and promote fairer outcomes in areas such as discipline and resource allocation. This aligns with the findings of a study by Supriadi et al. (2021), which suggests that good school governance—characterized by transparency, accountability, and participation—enhances decision-making quality and ensures that decisions are inclusive and equitable.

As highlighted by Carter et al. (2022), school administrators must master data analysis skills to assess the impact of their decisions on student outcomes and overall school performance. This may include evaluating assessment results, attendance rates, and disciplinary data. Furthermore, continuous evaluation and self-reflection are vital for improvement. Administrators should actively seek feedback and conduct self-assessments to enhance their decision-making practices (Huang et al., 2023). Strong decision-making helps ensure that resources are used wisely, challenges are addressed promptly, and the overall school environment is supportive and productive. By focusing on improving these practices, administrators can enhance their leadership and contribute to the success of their schools (Supriadi et al., 2021).

These findings imply that while school administrators demonstrate strengths in teacher interaction and goal achievement, there is a need for enhancement in planning and assessment practices.

Addressing these areas could lead to more strong decision-making processes, aligning with the trend towards data-driven management in education. The research suggests that focusing on these areas could significantly improve educational leadership effectiveness and, consequently, educational outcomes.

School Administrators' Work Adaptability

Work adaptability of school administrators is the ability to adjust to changing educational environments, effectively respond to challenges, and embrace new learning opportunities. This adaptability is crucial for navigating the complexities of modern educational leadership, where rapid advancements in technology and evolving student needs necessitate flexibility and proactive problem-solving.

The findings presented in table 2 illustrate the work adaptability of school administrators, highlighting three crucial indicators: problem-solving skills, learning orientation, and flexibility. With mean scores of 3.81 for problem-solving skills which gained the highest mean and followed by 3.80 for learning orientation, both indicators are classified as "Evident." This suggests that administrators are proficient in addressing challenges and committed to continuous learning, which is vital in the ever-evolving educational landscape.

Table 2. Summary of School Administrators' Work Adaptability.

INDICATOR	MEAN	Qualitative Interpretation
1 Problem-solving Skills	3.81	E
2 Learning Orientation	3.80	E
3 Flexibility	3.76	E
OVERALL MEAN	3.79	E

Legend:

Range	Qualitative Interpretation
1.00 – 1.50	Not Evident (NE)
1.51 – 2.50	Less Evident (LE)
2.51 – 3.50	Neutral (N)
3.51 – 4.50	Evident (E)
4.51 – 5.00	Highly Evident (HE)

These findings align with research by Özgenel (2018), who emphasizes that problem-solving skills

are critical for effective leadership and decision-making in schools. Sinnema et al., (2021) added that problem-solving is particularly important in integrating educational technology into teaching practices while minimizing disruptions. Moreover, Ertürk (2021) reported that administrators who demonstrate strong problem-solving skills positively influence teacher morale and job satisfaction by addressing workplace concerns promptly. Research of Daharee & Kerdtip (2023) supports this collaborative approach, as involving teachers in problem-solving processes enhances their sense of ownership and motivation. For instance, a study by De Los Reyes and Paglinawan (2024) highlighted that Filipino school administrators who engage teachers in collaborative problem-solving create a culture of shared responsibility and innovation.

According to Yreck (2023), administrators with a strong learning orientation prioritize acquiring new knowledge and skills to enhance their leadership practices. Thompson and Miller (2024) similarly emphasized the importance of lifelong learning in adapting to evolving educational demands. Huang et al. (2023) found that learning-oriented administrators are better equipped to implement innovative strategies, foster collaboration among staff, and improve student outcomes. Carter et al. (2022) highlighted that a learning-oriented mindset enables administrators to support teachers through professional development initiatives tailored to emerging challenges.

Furthermore, the flexibility indicator, with the lowest mean score of 3.50, also categorized as "Evident," indicates that while administrators generally exhibit adaptability in their approaches, there is still potential for further enhancement in this area. On the other hand, the relatively lower score for flexibility suggests a need for targeted professional development to enhance adaptability, as supported by research from Fernández-Batanero et al. (2021), which highlights the impact of stress and adaptability on educational leadership performance. Similarly, Thompson and Miller (2024) highlighted that flexibility and situational awareness are vital leadership responsibilities that correlate with student achievement. Research by Carter et al. (2022) found that administrative flexibility significantly impacts

teachers' ability to deliver quality education by ensuring they have the necessary resources and institutional support.

The overall mean score of 3.79 reinforces the idea that school administrators possess a solid foundation in work adaptability, enabling them to navigate the complexities of their roles effectively. This adaptability is essential for fostering resilience and innovation within their institutions, allowing administrators to respond proactively to new demands and challenges. Ultimately, these findings underscore the importance of continued professional development to further enhance flexibility and adaptability in administrative practices.

The study highlights how creative and critical thinking dispositions among administrators significantly enhance their ability to address challenges effectively. Similarly, Çetin et al. (2023) emphasize the importance of cognitive flexibility and its role in improving problem-solving capabilities among school leaders. These findings imply that a strong emphasis on problem-solving and learning orientation contributes significantly to the overall effectiveness of school leadership. Collie et al. (2020) highlight that adaptability is a critical capability for teachers and administrators to regulate their thoughts, feelings, and behaviors in response to changing or uncertain situations, fostering resilience and innovation within schools. Similarly, Wender (2021) emphasizes that adaptive leadership enables educators to address diverse challenges effectively by creating instructional practices tailored to situational demands.

School administrators' techno-stress resilience

School administrators' techno-stress resilience is the ability to effectively manage and adapt to the pressures and challenges associated with the integration of technology in educational environments.

The results presented in Table 3 summarize the techno-stress resilience of school administrators, focusing on three key indicators: techno-complexity, techno-insecurity, and techno-overload. The indicator with the highest mean score techno-stress resilience is techno-complexity which 3.81,

categorized as "Frequently" practiced, indicating that administrators generally manage the complexities of technology integration effectively.

Table 3. Summary of School Administrators' Techno-Stress Resilience

INDICATOR	MEAN	Qualitative Interpretation
1 Techno-Complexity	3.81	F
2 Techno-Insecurity	3.80	F
3 Techno-Overload	3.74	F
OVERALL MEAN	3.78	F

Legend:

Range	Qualitative Interpretation
1.00 – 1.50	Never (N)
1.51 – 2.50	Rarely (R)
2.51 – 3.50	Occasionally (O)
3.51 – 4.50	Frequently (F)
4.51 – 5.00	Very Frequently (VF)

Huang and Liu (2021) noted that as technology becomes more sophisticated, administrators may feel overwhelmed by the difficulty of mastering new tools, leading to stress and reduced confidence in their abilities. This complexity can hinder their capacity to efficiently manage school operations and fiscal responsibilities. Khan and Ali (2019) highlighted that techno-complexity negatively affects job satisfaction among educational leaders, as they struggle with intricate systems that demand significant time and effort to understand. Zhang et al. (2022) found that the complexity of technology use often prevents administrators from fully utilizing digital tools for decision-making and resource management.

Valiao (2025) emphasized the importance of simplifying technology integration for school administrators through targeted training programs. They argued that providing clear guidelines and support can reduce feelings of complexity, thereby enhancing administrators' confidence in using technology effectively. Gaudioso, Turel, and Galimberti (2017) further pointed out that when school leaders are burdened by complex technological requirements, their ability to lead effectively diminishes, ultimately affecting overall institutional performance.

Similarly, the mean score for techno-insecurity is 3.80, also classified as "Frequently," suggesting that administrators are adept at addressing concerns

related to technological changes and uncertainties. However, the mean score for techno-overload is slightly lower at 3.74, still within the "Frequently" range, implying that while administrators face some challenges in managing technology-related stress, they can largely handle these pressures.

Salanova et al. (2016) noted that feelings of insecurity regarding technology use are a significant contributor to burnout among school administrators, particularly when they perceive themselves as less competent than others in handling digital tools. Khanal et al. (2020) highlighted the importance of institutional support systems in reducing techno-insecurity by fostering an environment where administrators feel empowered to learn and adapt. Alvarez et al. (2023) found that excessive technological demands often lead to stress among educational leaders, especially when institutional support is insufficient. For school administrators, the need to constantly adapt to new systems while managing administrative tasks can result in heightened stress levels and reduced efficiency.

Liu and Wang (2020) demonstrated that techno-overload contributes to emotional exhaustion among leaders, particularly when they are required to multitask using various technological tools. Salanova et al. (2022) further emphasized that workplace well-being is significantly affected by techno-stress factors such as overload, which can undermine administrators' ability to make sound decisions and manage resources effectively. Huang and Zhao (2023) explored the link between techno-overload and burnout among educational leaders, highlighting the importance of recognizing and mitigating its effects. Similarly, Kumar and Kumar (2018) stressed the need for professional development programs tailored for school administrators to equip them with strategies for managing technological demands effectively. These studies underscore the importance of addressing techno-overload to ensure that school administrators remain productive and resilient in their roles.

This implies that school administrators are generally good at using digital technology in education and they are particularly effective at promoting innovative tools and integrating technology into the curriculum. This is supported by

the study of De Los Reyes and Orongan (2023), which states that effective school leadership necessitates strong digital competencies, especially when using new technologies to improve communication and operational efficiency. Similarly, a study by Raptis (2022) highlights the critical role of school leaders in fostering a digitally empowered educational environment, noting that their ability to manage technological resources directly impacts school performance.

These findings align with research by Vadakkemulanjanal et al. (2022), who emphasize that technology readiness plays a crucial role in mitigating technostress and enhancing engagement among educators. Administrators who are prepared to embrace technological advancements are better equipped to manage complexities and insecurities associated with digital tools. Similarly, Aktan and Toraman (2022) highlight that long-term exposure to technology without adequate coping mechanisms can exacerbate technostress, emphasizing the importance of institutional support to address overload effectively.

The overall mean score of 3.78 reinforces the notion that school administrators possess a solid level of techno-stress resilience, indicating their ability to navigate the demands of technology in education. However, as highlighted by Fernández-Batanero et al. (2021), targeted strategies such as professional development programs and school-wide support systems can further enhance administrators' ability to cope with technology-related stressors, particularly in managing overload. These findings imply that administrators are not only effective in leveraging technology for educational purposes but are also proactive in mitigating the stressors associated with its use. However, the relatively lower score for techno-overload suggests that there may be opportunities for further support and strategies to enhance administrators' coping mechanisms in this area. Research indicates that excessive tech demands can lead to stress among educational leaders, particularly without adequate support (Alvarez et al., 2023; Khan & Ali, 2019). Furthermore, techno-complexity can hinder effective decision-making and resource management, as noted by Zhang et al. (2022) and Huang and Liu (2021).

In terms of techno-insecurity, studies have shown that feelings of insecurity about technology use can undermine confidence and job satisfaction among educational leaders (Baker et al., 2019; Salanova et al., 2022). Addressing these dimensions—techno-overload, techno-complexity, and techno-insecurity—is crucial for empowering school administrators to effectively manage technological challenges while maintaining their leadership effectiveness. Overall, these results highlight the importance of building resilience against techno-stress to ensure that school leaders can maintain their effectiveness and adapt to ongoing technological changes in the educational setting.

School administrators' fiscal management capability

School administrators' fiscal management capability is the ability to effectively oversee and manage financial resources, ensuring accountability and sustainability within educational institutions.

The results presented in Table 4 summarize the fiscal management capability of school administrators, focusing on three key indicators: monitoring, reporting, and asset management; financial planning and budget management; and resource generation and compliance. The highest mean score is observed in the indicator for monitoring, reporting, and asset management, which stands at 3.84 and is classified as "Competent" (C). This indicates that administrators are effectively managing their financial resources and maintaining oversight of assets, demonstrating a strong capacity for fiscal accountability. Research supports that effective monitoring practices ensure that funds are utilized appropriately and align with established goals, which is crucial for maintaining accountability within educational institutions (Espinosa, 2018).

In contrast, both financial planning and budget management and resource generation and compliance received mean scores of 3.82, also categorized as "Competent" (C). While these scores reflect satisfactory abilities in these areas, they are slightly lower than the monitoring indicator. This consistency suggests that while administrators maintain a solid approach to financial planning and compliance, there may be opportunities for further

development to enhance their effectiveness in these specific aspects of fiscal management. Effective financial planning is crucial for school leaders to meet the diverse needs of their institutions while maintaining accountability (Hernandez, 2024).

Table 4. Summary of School Administrators' Fiscal Management Capability

INDICATOR	MEAN	Qualitative Interpretation
1 Monitoring, Reporting, and Asset Management	3.84	C
2 Financial Planning and Budget Management	3.82	C
3 Resource Generation and Compliance	3.82	C
OVERALL MEAN	3.83	C

Legend:

Range	Qualitative Interpretation
1.00 – 1.50	Highly Incompetent (HI)
1.51 – 2.50	Incompetent (I)
2.51 – 3.50	Neutral (N)
3.51 – 4.50	Competent (C)
4.51 – 5.00	Highly Competent (HC)

The overall mean score of 3.83 reinforces the notion that school administrators generally exhibit competent fiscal management capabilities. However, the marginally lower scores in financial planning and resource generation imply that targeted professional development and training in these areas could further strengthen their overall fiscal management skills. Studies indicate that financial literacy and internal control systems are critical in effective fiscal management practices (Mamburao & Manubag, 2023; Lusardi, 2019). By addressing these gaps, school leaders can enhance their ability to navigate complex financial landscapes and ensure the sustainability and success of their 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). Recognizing the importance of fiscal management capability among school administrators is essential for improving educational outcomes. By developing skills in monitoring, reporting, asset management, financial planning, and resource generation, school leaders can significantly enhance their institutions' financial

health and overall performance (Brunner et al., 2023; Carter et al., 2022).

Relationship of Decision-Making Practices, Work Adaptability and Techno-Stress Resilience to Fiscal Management Capability of School Administrators

This study aimed to determine the relationships between decision-making practices, work adaptability, techno-stress resilience and fiscal management capability of school administrators. These relationships were analysed using Pearson Product Moment correlation, as shown in Table 5.

Hence H_{01} , which posits that there is no significant relationship between fiscal management capability of school administrators and decision-making practices, work adaptability, and techno-stress resilience, is rejected. The result shows a clear positive relationship between fiscal management capability and decision-making practices, work adaptability, and techno-stress resilience. All these relationships are statistically significant (p-values of 0.000), meaning that better performance in these areas leads to improved fiscal management for school administrators.

Table 5. Relationship of School Administrators Decision-Making Practices, Work Adaptability and Techno-Stress Resilience on their Fiscal Management Capability.

	Pearson Correlation (r-value)	Significance (P-Value)
Decision-Making Practices	.778	.000**
Planning, implementing, and assessing	.699	.000**
Plan adjustment	.740	.000**
Goal achievement	.717	.000**
Teacher interaction	.732	.000**
Work Adaptability	.768	.000**
Flexibility	.734	.000**
Problem-solving skills	.690	.000**
Learning Orientation	.742	.000**
Techno-Stress Resilience	.767	.000**
techno-overload	.655	.000**
techno-complexity	.766	.000**
techno-insecurity	.719	.000**

Legend:

- ** Correlation is significant at the 0.01 level (2-tailed).
- * Correlation is significant at the 0.05 level (2-tailed).
- ns= Not Significant
- Significant level (p<0.05) at 5% level

For instance, the correlation between decision-making practices and fiscal management capability was notably high at 0.778 ($p < 0.01$), indicating that effective decision-making is closely linked to better financial management. Similarly, plan adjustment (0.699), teacher interaction (0.672), and problem-solving skills (0.742) demonstrated strong correlations with fiscal management capability, highlighting the importance of these competencies in school leadership.

Lindsay & Redmond (2024) cited that Strategic practices in decision making such as transparent communication, capacity building, and collaborative behavior modeling help cultivate environments conducive to innovation and shared ownership. Research by Handayani et al. (2022) highlights that effective administrators regularly adjust their plans to proactively tackle challenges in their schools, which enhances their fiscal capability. Clear communication with staff is essential during this process, as it keeps everyone informed about changes and clarifies their rationale (Ayyagari et al., 2018). Moreover, Huang and Zao (2023) argue that data analysis is crucial for these adjustments, enabling evidence-based decisions that not only improve educational outcomes but also strengthen fiscal management.

Administrators who exhibit strong problem-solving skills and adaptability are better equipped to address fiscal challenges effectively while maintaining resilience in technology-driven environments (Sun et al., 2022). Additionally, Aktan and Toraman (2022) highlight the importance of institutional support in mitigating techno-stress, which can further enhance administrators' ability to manage resources efficiently.

The relationships between techno-stress resilience and fiscal management capability—particularly the correlation with techno-complexity (0.655)—underscore the importance of digital resilience in school leadership. Fernández-Batanero et al. (2021) suggest that targeted strategies such as professional development programs can help administrators navigate technological challenges and improve their decision-making processes. Similarly, research by Stockwell and Wang (2023) highlights the role of adaptive leadership in addressing work overload and

technology-induced stressors, which are essential for effective fiscal management.

Raptis (2022) emphasizes the vital role of school leaders in creating a digitally empowered educational environment, noting that their management of technology directly influences school performance and, consequently, financial sustainability. This is aligned with findings from Vadakkemulanjanal et al. (2022), which emphasize that being prepared for technology reduces technostress and enhances educator engagement—factors that contribute to better financial performance. Additionally, Pansini et al. (2023) assert that administrators who effectively integrate technology into their strategies are better positioned to optimize financial outcomes, thereby enhancing their fiscal capability.

These findings imply that enhancing decision-making practices, work adaptability, and techno-stress resilience can significantly improve the financial management capabilities of school administrators. A well-rounded approach to leadership development—integrating fiscal training with adaptability and technological competence—can enable administrators to allocate resources efficiently and address emerging challenges proactively.

Regression Analysis of the Predictors of Fiscal Management Capability of School Administrators

Table 6 shows the regression analysis that found the best predictor of fiscal management capability among school administrators. It shows the beta coefficient and the corresponding p-values. As revealed in the table, two predictors were found to be the variables that best predict the fiscal management capability of school administrators.

The results indicate that techno-insecurity skills ($B = 1.96$, $\beta = .211$) particularly in the context of techno-stress resilience were the most significant predictor of school administrators’ fiscal management capability, with a t-value of 3.577 and a p-value of .000, demonstrating statistical significance at the 0.05 level. Significant positive correlations were also found between fiscal management capability and techno-complexity (β

$= .174$), teacher interaction ($\beta = .195$), techno-insecurity ($\beta = .211$), learning orientation ($\beta = .172$), and plan adjustment ($\beta = .162$). Collectively, these variables accounted for approximately 67.5% of the variance in fiscal management capability.

Table 6. Regression analysis showing the relationship of Decision-Making Practices, Work Adaptability and Techno-Stress Resilience with the Fiscal Management Capability of School Administrators.

	B	Std. Error	Beta	t	Sig.
1 (Constant)	.539	.138		3.897	.000
Techno-complexity	.178	.078	.174	2.295	.022
Teacher interaction	.184	.059	.195	3.107	.002
Techno-insecurity	.196	.055	.211	3.577	.000
Learning orientation	.154	.058	.172	2.661	.008
Plan adjustment	.147	.059	.162	2.497	.013

a. Dependent Variable: DIGITAL FLUENCY
 $R = .822$ $R^2 = .675$ $F\text{-value} = 121.403$ $P\text{-value} = .000$
 *=Significant at the 5% level

From the analysis, the regression equation is:
 $Y = .539 + .178(X1) + .184(X2) + .196(X3) + .154(X4) + .147(X5)$
 Where:

- Y= Fiscal Management Capability of School Administrators
- X1 = Techno-Stress Resilience in terms of Techno-complexity
- X2 = Decision-Making Practices in terms of Teacher interaction
- X3 = Techno-Stress Resilience in terms of Techno-insecurity
- X4 = Work Adaptability in terms of Learning orientation
- X5 = Decision-Making Practices in terms of Plan adjustment

The findings suggest that school administrators who possess strong techno-complexity skills—defined as the ability to manage intricate technological systems and integrate them into workflows—are better equipped to manage fiscal responsibilities effectively. This relationship is reinforced by the low p-value (0.022), which indicates statistical significance and reduces the likelihood of the results being due to random chance. For instance, Boyer-Davis et al. (2023) highlight that techno-complexity skills enable administrators to

navigate advanced tools for budgeting and resource allocation, directly enhancing fiscal accountability and efficiency. Similarly, Fernández-Batanero et al. (2021) emphasize that administrators with strong techno-complexity competencies are more adept at mitigating technostress, allowing them to focus on strategic financial planning.

As noted by Newsome (2024), the growing complexity of school management highlights the need for administrators to develop strategies for managing technological challenges effectively. This complexity further emphasizes the necessity of these skills, as modern fiscal responsibilities increasingly rely on digital platforms for data-driven decision-making. For example, Hacifazlıoğlu et al. (2011) argue that administrators who victor technology integration into institutional strategies are better positioned to optimize financial outcomes. This aligns with research by Aktan and Toraman (2022), who found that reducing techno-insecurity through skill development improves administrators' confidence in leveraging technology for fiscal tasks, such as budget tracking and reporting.

Moreover, the Journal of Education and Learning Reviews (2024) emphasizes that 21st-century professional skills, including techno-complexity management, are critical for leaders to address multifaceted challenges like fiscal oversight. This is supported by findings from a study on fiscal management competence, which revealed a significant correlation between administrators' technological proficiency and their schools' financial performance (Atieno & Kiganda, 2020).

Fostering techno-complexity skills is essential for improving administrators' resilience in handling technology-driven financial tasks and are equipped to manage fiscal responsibilities effectively. The t -value of 2.295 indicates a moderate effect size, suggesting a meaningful difference in fiscal management capabilities based on levels of techno-complexity skills. This aligns with research by Aktan and Toraman (2023), who highlight that managing techno-complexity is crucial for reducing technostress and improving educators' ability to handle technology-intensive tasks. Similarly, Boyer-Davis et al. (2023) emphasize that techno-complexity is a significant factor in technostress,

which can impact educators' motivation and performance in using technology for educational purposes. Furthermore, Stockwell and Wang (2023) suggest that adaptive leadership strategies, including managing technological complexities, are essential for navigating work overload and technology-induced stressors, which are critical for effective fiscal management.

Additionally, teacher interaction, techno-insecurity, learning orientation, and plan adjustment emerged as crucial factors, collectively ranking second with the following statistical values: teacher interaction ($t = 3.107$, $p = 0.002$), techno-insecurity ($t = 3.577$, $p = 0.000$), learning orientation ($t = 2.661$, $p = 0.008$), and plan adjustment ($t = 2.497$, $p = 0.013$). This indicates a strong statistical significance, highlighting the importance of these variables in predicting fiscal management capability.

Specifically, effective teacher interaction fosters collaboration among staff, enhancing teamwork in financial decision-making. Addressing techno-insecurity can boost confidence in using technology for financial tasks. A strong learning orientation promotes continuous professional growth, ensuring that administrators stay updated on best practices. Furthermore, the ability to adjust plans ensures responsiveness to dynamic financial challenges. Together, these factors underscore the essential role of interpersonal skills and adaptability in strengthening the financial management capabilities of school administrators, ultimately contributing to more effective and resilient leadership in education.

Additionally, teacher interaction, techno-insecurity, learning orientation, and plan adjustment emerged as crucial factors, collectively ranking second with significant statistical values. Effective teacher interaction fosters collaboration among staff, enhancing teamwork in financial decision-making, as emphasized by Galigao et al. (2019), who highlight the importance of collaborative planning in school financial management (Wadasen, 2024). Addressing techno-insecurity can boost confidence in using technology for financial tasks, aligning with research by Aktan and Toraman (2022), which underscores the role of techno-insecurity in managing technostress. A strong learning orientation promotes continuous professional growth, ensuring

that administrators stay updated on best practices, as supported by the findings of Collie et al. (2020), who emphasize the importance of adaptability and learning in educational leadership. Furthermore, the ability to adjust plans ensures responsiveness to dynamic financial challenges, reflecting the need for flexibility in decision-making processes highlighted by Miller (2023).

Hence H_0 which claims that there are no variables, singly or in combination, best predict school administrators' fiscal management capability is rejected. This means that if these variables will increase, the fiscal management capability of school administrators will also increase.

These findings imply that enhancing techno-complexity skills, teacher interaction, techno-insecurity management, learning orientation, and plan adjustment can significantly improve the financial management capabilities of school administrators. This aligns with research by Stockwell and Wang (2023), who suggest that adaptive leadership strategies are essential for managing work overload and technology-induced stressors, which are critical for effective fiscal management.

Moreover, the study by Vadakkemulanjanal et al. (2022) emphasizes the importance of technology readiness and adaptability in mitigating technostress and improving educational outcomes, which can extend to financial management. The growing complexity of school management. Newsome (2024), emphasizes the need for school leaders to navigate these challenges effectively while delivering excellent outcomes. Overall, these factors highlight the essential role of interpersonal skills and adaptability in strengthening the financial management capabilities of school administrators.

CONCLUSIONS

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

The findings clearly show that school administrators possess strong capabilities in decision-making, work adaptability, techno-stress resilience, and fiscal management. High performance in decision-making—especially in

areas like teacher collaboration and goal achievement—demonstrates their commitment to teamwork and aligning actions with educational goals. Their adaptability is reflected in effective problem-solving and a strong learning orientation, while their ability to manage technology-related stress highlights resilience in handling digital demands. In terms of fiscal management, administrators show competence, particularly in monitoring, reporting, and asset management, pointing to sound financial oversight.

The study also reveals a significant positive relationship between fiscal management and the three key competencies, with decision-making practices emerging as the strongest predictor. These results emphasize the importance of comprehensive leadership development programs that integrate financial training, adaptive skills, and technological competence to support effective school leadership and sustainable resource management in today's dynamic educational environment. Among the different variables, Techno-insecurity of techno-stress resilience best predict the fiscal management capability of school administrators. Enhancing decision-making, adaptability, and resilience to techno-stress is crucial for improving financial management among school administrators, with techno-insecurity identified as a key predictor, highlighting the need for a comprehensive leadership development program that integrates training in these areas.

RECOMMENDATIONS

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

The Department of Education may strengthen leadership development programs by focusing on enhancing school administrators' decision-making skills. Structured initiatives such as workshops, coaching, and scenario-based training can help improve areas like accountability, professional judgment, and collaborative planning, which are essential for fostering a positive school climate and achieving educational goals.

Targeted capacity-building activities may also be implemented to improve work adaptability.

Professional development sessions focused on problem-solving, flexibility, and continuous learning will equip administrators to effectively respond to the evolving demands of the education sector. These programs might promote resilience and innovation to ensure consistent performance under changing circumstances.

To address the challenges related to techno-stress, school administrators may receive specialized training in managing digital tools and workloads. This includes training in time and task management, digital literacy, and strategies for minimizing technology-related stress. Strengthening these competencies will support administrators in navigating the complexities of digital integration in schools.

Financial management training may be reinforced, with a focus on key areas such as budgeting, resource generation, and asset monitoring. Practical, hands-on sessions in fiscal planning and reporting can further improve administrators' ability to manage resources efficiently and transparently.

A comprehensive leadership framework should be adopted that integrates financial training, adaptability development, and digital skills enhancement. This approach will significantly improve school administrators' performance, leading to more effective resource management, better staff collaboration, and improved student outcomes.

Strengthening decision-making, adaptability, and resilience to techno-stress is essential for enhancing the fiscal management capabilities of school administrators. Therefore, it is recommended to implement a strong leadership development program that focuses on financial management training, adaptability strategies, and resources to effectively address techno-insecurity.

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