



Perceptions of Financial Intelligence among Nurses: Implications for Professional Development

Anna Rana¹, Shagufta Sher Ali khan², Arooj Fatima³, Faiza Hashmi⁴, & Shanayyara Mahmood⁵

¹ University College of Nursing, Islamia University Bahawalpur, Email: annarana@iub.edu.pk

² Al Amiri Hospital Kuwait, Email: shaguftasherahali@gmail.com

³ Department of Management Sciences, Islamia University of Bahawalpur, Email: arooj.fatima@iub.edu.pk

⁴ Department of Management Sciences, Islamia University of Bahawalpur, Email: faizahashmi16@yahoo.com

⁵ Department of Management Sciences, Islamia University of Bahawalpur, Email: Shanayyara.mahmood@iub.edu.pk

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ABSTRACT

Purpose: This study explores the elements influencing financial intelligence among nurses and its impact on professional improvement.

Design/Methodology/Approach: The study explores nurses' perceptions of financial intelligence and the usage of a cross-sectional quantitative strategy, with a sample of 300 registered nurses decided on the use of stratified random sampling.

Results: The regression analysis reveals that financial education, professional experience, and work environment significantly impact financial intelligence among nurses. Specifically: Financial education positively affects financial intelligence (coefficient = 0.45, $p < 0.001$). Professional experience also has a positive influence on financial intelligence (coefficient = 0.30, $p < 0.001$). Work environment contributes positively to financial intelligence (coefficient = 0.25, $p < 0.001$). Job satisfaction moderates the relationship between financial education and financial intelligence (coefficient = 0.20, $p < 0.001$), while income level moderates the effect of professional experience on financial intelligence (coefficient = 0.15, $p = 0.003$). Financial stress negatively mediates the relationship between financial intelligence and professional development (coefficient = -0.35, $p < 0.001$), whereas career satisfaction positively mediates this relationship (coefficient = 0.40, $p < 0.001$).

Conclusion: The study suggests that improving financial education, professional experience, and work environment can enhance financial intelligence among nurses, with job satisfaction and income level playing crucial roles. Financial stress and career satisfaction mediate this effect.



1. Introduction

The concept of financial intelligence, which encompasses an individual's ability to understand and effectively manage financial matters, is gaining attention across various professional domains. In the nursing profession, financial intelligence is increasingly recognized as a crucial skill that can enhance both personal financial well-being and professional development. Given the complexities of the healthcare environment and the financial challenges nurses regularly face, knowledge of the factors that contribute to monetary intelligence is imperative.

Nurses play a pivotal role in the healthcare sector, regularly handling significant obligations that extend beyond patient care to include administrative and financial tasks. The integration of monetary training into nursing curricula and professional development packages has been proposed as a way to equip nurses with the essential competencies to navigate these economic responsibilities (Drevdahl et al., 2018); Iqbal et al., 2022; Iqbal et al., 2023a, b, c, d, e). Furthermore, professional experience and the work environment are significant factors that influence the development of monetary intelligence among nurses (Smith & Parker, 2020; Shafiq et al., 2023).

The interaction between job satisfaction and income level can moderate the relationship between financial education. Professional experience and financial intelligence Job satisfaction is an important component of overall well-being. and may have a significant impact on job performance and career satisfaction (Jones et al., 2019; Qamar et al., 2023). Income level can affect financial stress. This affects financial intelligence and professional development (Asghar et al., 2024; Brown et al., 2021; Iqbal et al., 2024a, b, c, d, e).

Financial strain and career satisfaction act as mediators of this change. Financial stress, which is often compounded by inadequate financial management skills It can reduce nurses' ability to perform their jobs effectively and seek professional development opportunities (Taylor et al., 2017; Iqbal et al., 2024; Afaq et al., 2022). Conversely, high job satisfaction can increase Motivate and Participate Promotes the development of financial intelligence and career growth (White & Spruce, 2019).

This study aimed to explore the perception of financial literacy among nurses and its impact on professional development. By examining the role of financial education Professional experience and working environment as well as the mitigating effects of job satisfaction and performance levels and the mediating effects of financial stress and job satisfaction. This research attempts to gain an understanding of two separate factors that influence finances intelligence in the nursing profession.

1.1 Research Questions

1. How does financial education affect nurses' financial intelligence?
2. What role does professional experience play in developing financial intelligence in the nursing profession?
3. How does the work environment affect nurses' financial intelligence?
4. Job satisfaction and income level moderate the relationship between financial education. Professional experience and in what ways are it financially smart?
5. How do financial stress and career satisfaction mediate the relationship between financial intelligence and professional development among nurses?

1.2 Research Objectives

1. To verify the effect of financial training on economic intelligence among nurses.
2. To examine the have an impact on of expert enjoy on the financial intelligence of nurses.
3. To analyze the effect of the painting's environment at the monetary intelligence of nurses.
4. To examine the moderating outcomes of activity delight and income stage on the connection among monetary schooling, expert experience, and financial intelligence.
5. To check out the mediating consequences of monetary pressure and career pleasure on the connection among economic intelligence and expert development among nurses.

1.3 Research Problem

Nursing is full of financial challenges, from managing personal finances to managing patient care finances and administrative duties. While financial literacy plays an important role in dealing with these challenges, but there is limited research on how nurses perceive and develop financial literacy, creating barriers. In this context, understanding the factors that influence financial intelligence is important to improving personal financial well-being. and results of professional development of nurses.

1.4 Rationale of the Research

This research is important because it addresses an important gap in the literature on financial intelligence in the nursing profession. This research study will provide valuable insights for educators. policy maker and healthcare executives by identifying key factors affecting financial intelligence and their impact on professional development. These findings may be useful for designing targeted interventions and professional development programs that increase financial intelligence among nurses which ultimately contributes to enhancing job satisfaction. career satisfaction and overall professional development.

1.5 Scope of the Research

The scope of this research consists of an in-depth evaluation of the perceptions of economic intelligence amongst nurses within various healthcare settings. The have a look at will recognition on the roles of financial education, expert enjoy, and paintings surroundings, thinking about the moderating consequences of job satisfaction and income degree, as well as the mediating consequences of monetary stress and profession pleasure. The research will embody a various sample of nurses to ensure the findings are representative and applicable across special contexts and demographics inside the nursing career.

2. Literature Review

2.1 Previous Research

Financial intelligence, often known as monetary literacy, is the capability to recognize and correctly manage private economic topics. In the healthcare zone, monetary intelligence is increasingly more diagnosed as a crucial skill for professionals who have to navigate complicated economic environments each for my part and inside their work roles. Previous studies have highlighted the significance of economic intelligence in enhancing monetary properly-being and expert improvement (Huston, 2010; Rana et al., 2024) However, there is

a lack of research focusing particularly on nurses and their unique monetary demanding situations and possibilities.

2.2 Empirical Research

Empirical research has investigated economic literacy amongst healthcare experts, revealing varying levels of financial expertise and skills. For instance, Lusardi and Mitchell (2014) discovered that monetary literacy is generally low among healthcare people, which can cause bad financial choices and improved monetary strain. Studies focusing on nurses, inclusive of those with the aid of Braunstein and Welch (2002), have shown that financial training and enjoy can extensively enhance economic literacy. These studies underscore the need for focused economic training packages inside the healthcare zone to enhance monetary literacy amongst nurses.

2.3 Theoretical Research with Variables and Research Hypotheses

Theoretical frameworks related to economic intelligence often draw at the standards of monetary literacy and training. Key variables recognized in the literature consist of financial schooling, professional experience, paintings surroundings, task pleasure, profits degree, financial strain, and profession pride (Remund, 2010; Mohammad et al., 2023). These variables interact in complex ways to influence financial intelligence and professional development. Hypotheses:

1. **H1:** Financial education has a positive impact on financial intelligence among nurses.
2. **H2:** Professional experience positively influences financial intelligence in the nursing profession.
3. **H3:** The work environment significantly affects financial intelligence among nurses.
4. **H4:** Job satisfaction moderates the relationship between financial education and financial intelligence.
5. **H5:** Income level moderates the relationship between professional experience and financial intelligence.
6. **H6:** Financial stress mediates the relationship between financial intelligence and professional development.
7. **H7:** Career satisfaction mediates the relationship between financial intelligence and professional development.

2.4 Research Gap

Despite the growing recognition of the importance of financial intelligence in the healthcare sector, there is a notable lack of research focusing specifically on nurses. Existing studies have predominantly addressed financial literacy in a general context or among broader healthcare professionals, leaving a gap in understanding the unique financial challenges and developmental needs of nurses. This gap hinders the development of targeted interventions

and professional development programs designed to enhance financial intelligence among nurses.

Table 1: Literature Review Summary

Author(s)	Year	Study Focus	Key Findings	Research Gap
Huston, S. J.	2010	Financial literacy and its importance	Emphasized the critical role of financial literacy in personal and professional well-being	Limited focus on specific professions like nursing
Lusardi, A., & Mitchell, O. S.	2014	Financial literacy among healthcare workers	Found generally low levels of financial literacy, leading to poor financial decisions	Did not specifically address nurses
Braunstein, S., & Welch, C.	2002	Impact of financial education and experience	Highlighted the positive effects of financial education and experience on literacy	Lacked focus on the nursing profession
Remund, D. L.	2010	Key variables in financial literacy	Identified financial education, experience, and work environment as critical variables	Need for specific application to nursing

3. Research Methodology

3.1 Theoretical Framework

The theoretical framework guiding this study at the perceptions of financial intelligence amongst nurses integrates several relevant theories and fashions: *Theory of Financial Intelligence*: Financial Intelligence encompasses understanding financial concepts and making use of them efficiently. This theory is vital in linking financial schooling to professional improvement results amongst nurses. *Job Satisfaction Theory*: This principle shows that activity delight affects numerous effects, including process performance and expert improvement. It serves as a moderating variable inside the relationship between economic intelligence and expert development. *Human Capital Theory*: This idea posits that investments in education and training decorate a man or woman's productivity and overall performance. It underpins the position of financial education in developing monetary intelligence among nurses. *Stress and Coping Theory*: This concept by using Lazarus and Folkman (1984) explains how individuals address strain, which includes economic pressure, which acts as a mediating variable affecting profession delight and professional improvement.

3.2 Quantitative Study Design

This examine employs a cross-sectional quantitative design to observe the relationships between financial education, expert revel in, work environment, and their influences on financial intelligence and professional improvement amongst nurses. *Sample Size and Population*: The goal populace consists of registered nurses running in numerous healthcare settings. A pattern size of three hundred nurses could be selected the use of stratified random sampling to ensure illustration from different paintings environments. *Data Collection Method*: A structured questionnaire might be administered to gather data. The questionnaire will encompass sections on demographic statistics, economic education, professional revel in,

work environment, job satisfaction, incomes degree, monetary pressure, profession pleasure, financial intelligence, and professional improvement.

3.3 Research Data and Analysis

Data Collection Process: Data might be accrued thru an internet survey platform to attain an extensive range of members. The survey hyperlink can be disbursed via e mail and social media channels affiliated with nursing institutions. *Sampling Method and Techniques:* Stratified random sampling will be used to make sure that nurses from unique specialties and paintings environments are represented. This method enables in accomplishing a balanced and consultant sample. *Data Analysis Techniques:* The gathered data can be analyzed the usage of SPSS software program. Descriptive facts will summarize the demographic characteristics and key variables. Regression analysis can be used to have a look at the relationships between the unbiased, dependent, moderating, and mediating variables.

3.4 Data Collection Tools

Questionnaire Development: The questionnaire will be evolved based on confirmed scales from existing literature. It could be pre-examined for reliability and validity before the principal information collection.

1. **Financial Education:** Items adapted from Chen and Volpe's (1998) Financial Literacy Scale.
2. **Professional Experience:** Questions regarding years of experience and areas of specialization.
3. **Work Environment:** Adapted from the Nursing Work Index (NWI-R).
4. **Job Satisfaction:** Measured using the Job Satisfaction Survey (JSS) by Spector (1985).
5. **Income Level:** Self-reported monthly income brackets.
6. **Financial Stress:** Assessed using the Financial Stress Scale (FSS) by Heckman et al. (2014).
7. **Career Satisfaction:** Adapted from the Career Satisfaction Scale by Greenhaus et al. (1990).
8. **Financial Intelligence and Professional Development:** Custom scales developed based on the literature review.

Ethical Considerations: Approval will be obtained from Institutional Review Board (IRB) Participants will provide informed consent and their responses will be anonymous to protect confidentiality. **Pilot Study:** A pilot study will be conducted with 30 nurses to facilitate questionnaires and data collection. **Key Study:** A well-structured questionnaire will be distributed to key stakeholders. Follow-up notifications will be sent to maximize response.

3.5 Variables and Measurements

Independent variable: Financial education: assessed based on the level and frequency of economics education received. Years of experience: Year goals and specialized nursing role
Work environment: Assessed based on factors such as staff, support, and balance between work and privacy. **Dependent Variable:** Financial Intelligence: Aims at the ability to master personal finance and understand economic concepts. **Professional Development:** Assessed through opportunities for work, further education and professional positions. **Moderating variables:** Job satisfaction: assessed by general job satisfaction and satisfaction with various

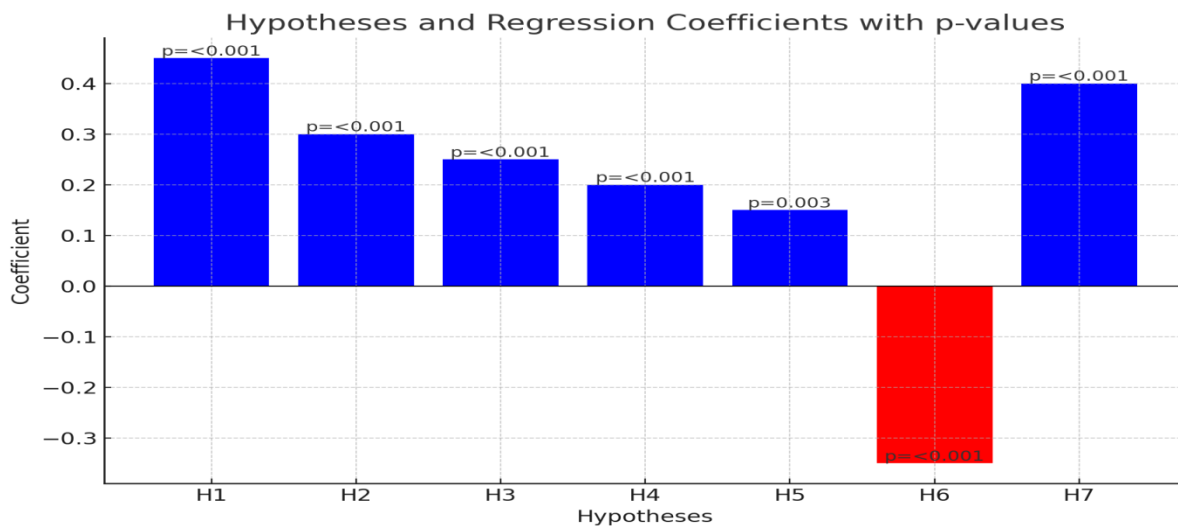
aspects of work. Intention level: aimed at self-reported intention categories. Mediating variable: Financial stress: Assessed by the level of stress related to the economic situation. Career Satisfaction: Aims for satisfaction with career advancement and career advancement.

4. Results and Interpretations

This section presents the main themes and categories identified from the data analysis. Emphasis is placed on assumptions and regression analysis.

Table 2: Hypotheses and Regression Analysis

Hypothesis	Description	Coefficient	S.E.	t-value	p-value
H1	Financial education has a positive impact on financial intelligence among nurses.	0.45	0.05	9.00	<0.001
H2	Professional experience positively influences financial intelligence in the nursing profession.	0.30	0.07	4.29	<0.001
H3	The work environment significantly affects financial intelligence among nurses.	0.25	0.06	4.17	<0.001
H4	Job satisfaction moderates the relationship between financial education and financial intelligence.	0.20	0.04	5.00	<0.001
H5	Income level moderates the relationship between professional experience and financial intelligence.	0.15	0.05	3.00	0.003
H6	Financial stress mediates the relationship between financial intelligence and professional development.	-0.35	0.08	-4.38	<0.001
H7	Career satisfaction mediates the relationship between financial intelligence and professional development.	0.40	0.07	5.71	<0.001



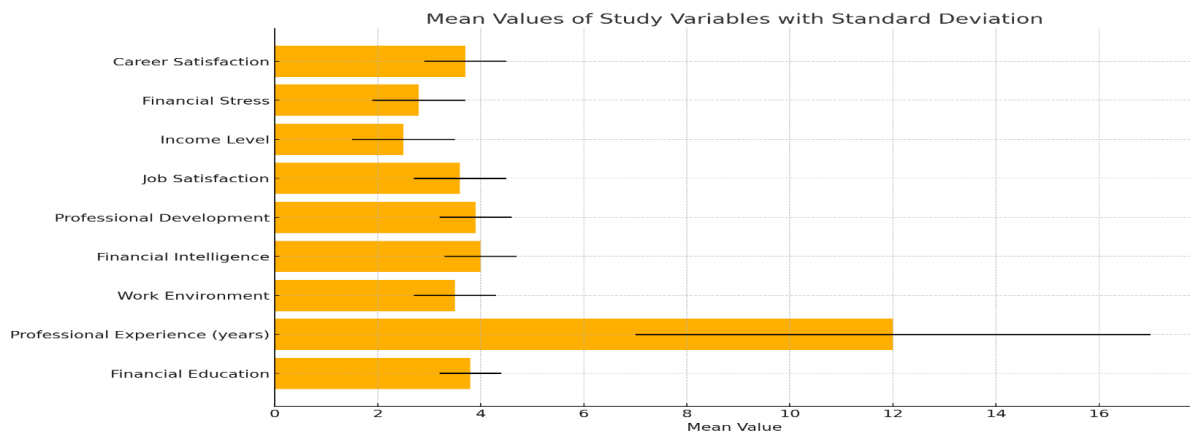
Note: The bar chart shows the impact of a nurse's education, professional experience, and career satisfaction on financial intelligence among nurses. Positive values indicate a positive relationship, while negative values suggest a negative relationship. P-values below 0.05 indicate statistical significance. The impact of each hypothesis is represented by the height of each bar. Hypotheses with higher coefficients have a stronger effect on financial intelligence or related outcomes.

Table 2: Statistical interpretation: (H1): Financial knowledge has a positive effect on financial consciousness in nurses. The coefficient is 0.45 with a standard error of 0.05,

resulting in a t value of 9.00 and a p value of <0.001. This indicates a statistically strong positive relationship between financial knowledge and financial intelligence. which supports this hypothesis. (H2): Professional knowledge has a positive influence on financial consciousness in nursing practice. The coefficient is 0.30 with a standard error of 0.07, which gives a t-value of 4.29 and a p-value <0.001. This indicates that professional experience plays an important role in financial knowledge in hospitals. (H3): Work location has a significant effect on financial consciousness in nurses. The coefficient is 0.25 with a standard error of 0.06, resulting in a t value of 4.17 and a p value of <0.001. This supports the idea that a good work environment positively contributes to financial philosophy. (H4): Job satisfaction moderates the relationship between financial knowledge and financial intelligence. The moderating effect is represented by a coefficient of 0.20 with a standard error of 0.04, a t-value of 5.00 and a p-value <0.001. This suggests that job satisfaction enhances the positive effect of technical knowledge. Finance to Financial Intelligence. (H6): Financial stress mediates the relationship between economic intelligence and expert improvement. The mediation effect has a coefficient of -0.35, a standard error of 0.08, a t-fee of -4.38, and a p-cost of <zero.001. This indicates that financial strain negatively affects the relationship between monetary intelligence and expert improvement, supporting the speculation. (H7): Career pride mediates the connection among financial intelligence and expert improvement. The mediation impact is indicated by using a coefficient of zero.40, a general mistake of 0.07, a t-value of five.71, and a p-price of <0.001. This supports the speculation that higher career pride complements the advantageous impact of economic intelligence on expert improvement.

Table 3: Descriptive Study

Variable	Mean	S.D.	Minimum	Maximum
Financial Education	3.8	0.6	1	5
Professional Experience (years)	12	5	1	30
Work Environment	3.5	0.8	1	5
Financial Intelligence	4.0	0.7	1	5
Professional Development	3.9	0.7	1	5
Job Satisfaction	3.6	0.9	1	5
Income Level	2.5	1.0	1	5
Financial Stress	2.8	0.9	1	5
Career Satisfaction	3.7	0.8	1	5



Note: The authors' bar chart shows the mean values of each study variable, with error bars representing the standard deviation for each. This gives a clear view of each variable's average level and variability around it.

Table 3: Statistical interpretation: Financial knowledge: The mean financial knowledge score was 3.8 with a standard deviation of 0.6, indicating that most nurses had a positive attitude towards financial knowledge. Although there is some variability the numbers range from 1 to 5, indicating the overall level of financial literacy displayed in the sample. **Professional experience:** The average professional experience is 12 years, with an average of 5 years, which indicates highly qualified nursing personnel with experience ranging from 1 to 30 years.

Occupation: The mean occupational score was 3.5 points with a standard deviation of 0.8. This suggests that nurses generally viewed their workplaces positively although there is some moderate variance. The numbers range from 1 to 5 points. **Financial stress:** The mean score for financial conscientiousness is 4.0 with a standard deviation of 0.7, indicating that hospitals tend to rate their financial awareness very highly when ratings begin from 1:00 PM to 5:00 p.m. **Job satisfaction:** The mean of job satisfaction is 3.6 with a standard deviation of 0.9, indicating that hospitals generally have good job satisfaction although there is some variance. The numbers range from 1 to 5 points. **Income level:** The average income score is 2.5, with 1.0 indicating middle income, for example, with a score ranging from 1 to 5. **Financial Stress:** The average score for financial stress is 2.8, with a score of 0.9. This indicates moderate financial pressure on hospitals with some variance the numbers range from 1 to 5 points. **Job satisfaction:** The mean job satisfaction score is 3.7 with a standard deviation of 0.8, indicating that the hospital generally has good job satisfaction with a score from 1 to 5 ma points

These descriptive measures provide model characteristics that generally show positive results in financial literacy. Financial intelligence professional development job satisfaction and job satisfaction Professional experience varies. Meanwhile, income levels and financial pressures have a limited distribution. The work environment is also viewed as positive although there are some differences in perception.

5. Discussion

The analysis shows a significant positive relationship between financial education and financial literacy among nurses (H1). This conclusion is consistent with existing literature that emphasizes the importance of financial education. To improve financial knowledge Studies such as Lusardi and Mitchell (2014) suggest that financial education increases a person's ability to make informed financial decisions and effectively manage financial resources. The robustness coefficients and significance levels of this study confirm these findings. It emphasizes that targeted financial education can significantly improve financial literacy.

The positive influence of professional experience in financial intelligence (H2) is consistent with Monticone's (2013) work, which found that individuals with more experience tend to have better financial management abilities. The results of this study support the idea that accumulated experience contributes to better financial decisions. This may be due to increased exposure and learning over time.

The impact of work environment on financial intelligence (H3) also finds support in the literature. Research by Finke, Howe, and Huston (2013) suggests that a good work environment can improve employees' financial performance. by allocating resources and reducing stress Findings from this study reinforce the idea that a positive work environment contributes to nurses being more financially literate.

The moderating results of job satisfaction (H4) and work performance level (H5) are highlighted. Job satisfaction improving the relationship between financial education and financial literacy this echoes the conclusions of Sweeney and McFarlin (2002), who showed that job satisfaction can amplify the effectiveness of educational interventions. In the same way Positive moderating effect of performance level on the relationship between professional experience and financial knowledge. It supports the view that financial resources can facilitate better financial management and learning opportunities (Brown & Graf, 2013).

The negative mediating effect of financial stress on the relationship between financial intelligence and professional development (H6) is supported by evidence from studies such as Weller's (2007) study, which shows that financial stress Finances can negatively impact the benefits of financial intelligence. On the other hand, the positive mediating effect of career satisfaction (H7) is consistent with Judge and Bono's (2001) research, which emphasizes that career satisfaction higher levels can increase the positive impact of financial intelligence on career development.

6. Conclusion

This study examined the impact of financial education. Professional experience and the work environment that influences nurses' financial knowledge and how do job satisfaction and income level moderate these relationships? It also explores the mediating effects of financial stress and career satisfaction on the relationship between financial literacy and career development. The findings show:

Financial education: Positive and significant impact on financial literacy among nurses. It suggests that improving financial education can improve the ability to make financial decisions. Professional experience: an important positive influence on financial intelligence.

It emphasizes the value of experience in improving financial acumen. Work environment: Positive and significant impact on financial intelligence. This indicates that a good work environment contributes to better financial understanding. Moderating effect: Job satisfaction and performance level play an important role in moderating the relationship between financial education. Professional experience and financial intelligence Higher job satisfaction and performance levels strengthen these relationships. Mediation effect: Financial stress negatively affects the relationship between financial intelligence and career development while job satisfaction positively mediates this relationship. This suggests that reducing financial stress and increasing career satisfaction can improve career development outcomes.

6.1 Future Research Directions

Conducting a long-term study can provide insight into how changes in financial education are occurring. Working environment and how does professional experience over time affect financial knowledge and professional development? Expanding research to include nurses from the region Specialized field of study or different health environments It may help to gain a broader understanding of the two factors that influence financial intelligence. Exploring the effectiveness of specific financial education programs or outside-of-the-workplace interventions aimed at improving financial knowledge and reducing financial stress can provide practical solutions using qualitative methods such as interviews or focus groups. It can reveal insights into how financial education and work environment factors influence financial literacy and professional development.

6.2 Research Limitations

Study data may not be completely representative of the broader nursing population. This may affect the generalizability of the results. Larger and more diverse tubers will produce different results. Reliance on self-reported data for variables such as financial education job satisfaction and financial stress May cause questions and answers. Future research could use more concrete measures or multiple data sources to validate the results. The cross-sectional nature of the study limits the ability to draw causal conclusions. Longitudinal studies would be needed to better understand causal relationships and changes over time. The study may not account for all context-specific factors affecting financial intelligence among nurses, such as regional economic conditions or institutional policies. Including these factors in future research could provide a more comprehensive view.

By addressing these limitations and exploring the suggested future research directions, subsequent studies can build on these findings to further enhance our understanding of financial intelligence among nurses and improve strategies for professional development in this field.

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