**Office Management Quality, Risk Practices, and Sustainability of Lending Corporations in the Philippines**

**ABSTRACT**

This study aimed to determine whether office management quality and risk management practices significantly influence the lending corporations’ long-term sustainability. A quantitative descriptive correlational research design was used. A sample of 155 employees from lending corporations in Davao del Norte, Philippines, was selected using simple random sampling. This study used three adapted survey questionnaires. Mean, Person r and regression analysis were used as statistical tools. The findings revealed that the quality of office management in lending corporations is high, and their risk management practices are also rated high. Furthermore, the long-term sustainability of lending corporations is very high. Additionally, there is a significant relationship between office management quality and risk management practices regarding the long-term sustainability of lending corporations. Further analysis eventually showed that office management quality on long-term sustainability showed a strong positive correlation (r=0.704 p=0.031) and risk management practices on long-term sustainability also showed a strong positive correlational (r=0.742, p=0.019), significantly influence lending corporations’ long-term sustainability. Overall, these findings underscore the significance of effective office management, robust risk management, and the incorporation of environmental and social objectives to achieve long-term sustainability, improve efficiency, and foster ethical practices.

*Keywords: Long-term sustainability, Office management quality, Risk management practices, Regression analysis*

**INTRODUCTION**

The long-term sustainability of lending institutions has emerged as a critical issue within the financial sector, characterized by various challenges in achieving environmental and social goals (Domingo et al. 2024). However, recent research conducted by Wetzer et al. (2024) points out that lending institutions are failing to consider fortuitous events in their business plans, which could jeopardize their long-term sustainability (Ngo et al. 2024). Some lending institutions neglect community development and inequality issues, raising questions about their positive impact on society and long-term sustainability (DiPrete and Fox-Williams (2021). This oversight not only diminishes the well-being of the communities they serve but also jeopardizes their reputation and long-term profitability, making it increasingly difficult for them to attain sustainable growth (Baba et al. 2021).

 In China, Huang et al. (2023), stated that the government efforts to improve corporate governance may be less effective in regions facing economic hardships, as local authorities in these areas may prioritize economic growth over strict corporate governance standards. Additionally, Jonsdottir et al. (2022) found that in the UK, the absence of consistent sustainability risk assessment and reporting hinders investors' ability to evaluate the sustainability of lending corporations due to inadequate environmental considerations. Moreover, Abdulla & Elshandidy (2023), added that in the UAE, corporations face risks to their long-term sustainability from inconsistent risk management, compliance problems, and varying approaches to managing risks.

 In the Philippines, lending institutions in Zamboanga del Norte face significant challenges related to environmental sustainability, as their lack of experience in managing environmental risks undermines their ability to achieve long-term sustainability as highlighted by Jumawan (2022). Similarly, Ifugao, Chungyas & Trinidad (2022) noted that the long-term sustainability of lending corporations is compromised by the limited capital and legal restrictions, requiring effective management to ensure efficient operations, compliance with regulations, and achievement of financial and operational goals. Furthermore, Malacora et al. (2023) found that corporations in Leyte are particularly susceptible to external shocks, such as natural disasters and economic crises, which can significantly diminish their financial stability and profitability due to increased operational costs.

 In the Davao Region of the Philippines, Jadraque and Moyon (2024) revealed a multitude of challenges affecting financial institutions, including increased loan defaults driven by members' herding behaviour posing risk to the long-term sustainability of these institutions. In addition to this, Cruz & Sabado (2022) highlighted the importance of developing robust early detection models and effective risk management strategies to accurately quantify and manage credit risk, as this is crucial for ensuring the long-term sustainability of lending corporations and mitigating financial losses due to increasing bankruptcy filings and corporate failures in Davao Region (Mugambi et al. 2024).

This indicates a gap in effective office management quality and risk management practices, both of which are vital for the long-term sustainability of lending companies. Zainuddin et al. (2023) emphasizes that the lack of a clear understanding of the purpose and consequences of these strategies poses a significant challenge to corporate sustainability. Therefore, this study will examine how office management quality and risk management practices affect long-term corporate sustainability in the lending sector. By exploring these relationships, the research aimed to provide insights that help lending corporations enhance performance and achieve sustainable goals, ultimately enabling informed decision-making and fostering a more sustainable future for businesses and society.

 Thus, the researcher provided copies of the results to direct beneficiaries such as managers, employees and future researchers by offering valuable insights into enhancing office operations and improving risk management strategies for sustained business success. To share the results widely, they will be published in academic journals and stored in the college library in Santo Tomas, Davao del Norte. This research particularly benefits college students, who are within the scope of this study.

**Statement of the Problem**

This study aimed to determine whether office management quality and risk management practicessignificantly influenced the long-term sustainability of lending corporations. Specifically, the following questions were addressed by this study:

 1. What is the level of office management quality?

2. What is the level of risk management practices?

3. What is the level of long-term sustainability?

4. Is there any significant relationship between office management quality and the long-term sustainability of lending corporations and risk management practice and the long-term sustainability of lending corporations?

5. Do office management quality and risk management practices significantly influence the long-term sustainability of lending corporations?

**Hypothesis**

The following null hypothesis was tested at a 0.05 level of significant relationship between the variables:

1. There is no significant relationship between office management quality and the long-term sustainability of lending corporations.
2. There is no significant relationship between risk management practice and the long-term sustainability of lending corporations.
3. Office management quality and risk management practices do not influence the long-term sustainability of lending corporations.

**Theoretical Framework**

This study is anchored on the Triple Bottom Line (TBL) Theory by Elkington (1994) which states the importance of people, the planet, and profit. Quality management systems that incorporate TBL aim to achieve sustainable results by considering social and environmental factors alongside financial performance, this approach ensures long-term sustainability by striking a balance between economic growth, social responsibility, and environmental protection. Additionally, based on the study of Purnama (2024) states that the TBL theory emphasizes the importance of people, planet, and profit by including TBL in quality management; businesses strive for sustainability by considering not only financial success but also their social and environmental impact. This promotes long-term sustainability as companies balance economic growth with social and ecological responsibility. In addition, the Stakeholder Theory by Freeman (1984) stresses the importance of satisfying all stakeholders. Quality management practices that consider stakeholder needs help businesses achieve long-term sustainability by building trust, loyalty, and reputation, which are crucial for lasting success. Moreover, based on the study of Valentinov (2023) states that the Stakeholder Theory (ST) emphasizes the necessity of including multiple stakeholders in organizational operations, making it critical for quality management and long-term sustainability. This involvement not only improves organizational performance but also promotes sustainable behaviors.

On the other hand, this study is anchored on Contingency Theory by Fiedler (1960) which states that there is no single best way to manage organizations; instead, they should adjust their strategies based on internal and external factors. In risk management, this means that companies should tailor their practices to their specific risks, effective risk management helps companies be sustainable in the long term by allowing them to adapt to changing conditions and uncertainties. Additionally, based on the study of Broccardo et al. (2023) states that effective management practices, including risk management, depend on different internal and external factors. This theory is important for understanding how organizations can be sustainable in the long term by using risk management strategies that are specific to their situation. Furthermore, the theory of General System by Bertalanffy (1901–1972) states that the general systems theory sees an organization as a group of connected parts, where changes in one part can affect the whole organization, in risk management, this means that it is important to consider how different risks interact and affect the entire organization. Managing risks from a systems perspective helps to ensure that risks are reduced throughout the organization, which promotes sustainability and overall stability. Specifically, based on the study of Belle et al. (2024) states that the General System Theory offers a helpful way to think about risk management for long-term sustainability, it sees organizations as parts of a bigger system that includes people and the environment. This theory highlights how risks are connected and how organizations need to be flexible to deal with them.

Moreover, this study is anchored on the Lean Management Theory by Krafcik (1988) which states that the efficiency and effectiveness of this theory, aim to eliminate unnecessary activities and optimize resource usage to achieve higher quality and long-term sustainability. Additionally, the study of Gama et al. (2023) states that the Lean Management Theory has a big impact on quality and sustainability; it brings together efficiency and sustainable practices in different industries. This makes for a whole approach that balances money, the environment, and people. The theory of Chaos by Lorenz (1961) states that risks can be unpredictable and hard to understand, says that even small things can have big effects. Organizations can use this to get ready for things they don’t expect, which helps them be sustainable in the long run. Furthermore, the study of Şengöz (2024) states that Chaos Theory provides helpful information about managing risks and being sustainable in the long run; it shows how different parts of a system are connected and how things can be unpredictable in complex situations. This can improve decision-making in different areas.

**Independent Variables Dependent Variable**

**Office Management Quality**

* Role of divisional top management and quality policy
* Role of the quality department
* Training
* Product/services design
* Supplier qualitymanagement (supplier of goods and/or services)
* Process management/operating procedures
* Quality and data reporting
* Employee relations

**Long-term Sustainability**

* Social goals
* Environmental goals

**Risk Management Practice**

* Risk identification
* Risk measurement and assessment
* Risk mitigation
* Risk reporting and monitoring
* Risk governance

***Figure 1. The Conceptual Framework of the Study***

**METHODOLOGY**

This chapter explained the research design, selection of respondents, what tools were used, how data was collected, and how the data was analyzed. It aimed to gather information about how office management quality and risk management practices affect the long-term success of lending companies.

**Research Design**

The study utilized a quantitative research design incorporating descriptive and correlational methods. According to Sileyew, (2019), Quantitative research is a way to gather numbers and study those using statistics to answer questions or test ideas. This method tries to get reliable and general results by focusing on numbers and being objective.

The descriptive approach is about describing a group of people, a situation, or something that happened in an accurate and organized way. It can answer questions like what, where, when, and how but not why (McCombes, 2023). Additionally, correlational research looks at how things are related to each other without the researcher changing anything. Furthermore, a correlation shows how strong and/or what direction the relationship is between two (or more) things (Bhandari, 2023). The relationship can be either positive or negative.

The researchers adopted the above-mentioned design to address the primary interest and objectives of the study. They specifically employed the descriptive approach to determine and examine the influence of office quality management and risk management practices. The mean test was also used because the study's goal was to assess the level of office management quality and long-term sustainability, as well as the level of risk management and long-term sustainability. Furthermore, a correlational technique was employed to assess and establish the relationship between office management quality and long-term sustainability, as well as risk management practice and long-term sustainability.

**Research Subject**

A sample of 155 selected employees from lending corporations in Santo Tomas, Davao del Norte, Philippines, was conducted. The sample focused on key areas within the municipality, targeting individuals involved in lending operations. The respondents were chosen using a simple random sampling method, which as Thomas (2023) explains, a simple random sample is a group of individuals chosen by chance from a larger population, ensuring everyone has an equal opportunity to be selected. This method guaranteed that the sample was a true representation of the intended population of the lending corporations in the area.

**Research Instrument**

 The researchers used three (3) modified adapted survey questionnaires for both the independent variable and dependent variable. The questionnaires were validated by the panellists and an external validator to ensure their validity.

**Quality Management Questionnaire**

 The researcher used a survey questionnaire to assess the office management quality. The researchers adapted a survey questionnaire for the independent variable titled "An Instrument for Measuring the Critical Factors of Quality Management" by Jayant et al. (1989). The questionnaire consisted of 75 items covering the following aspects: divisional top management and quality policy (13 items), role of quality department (6 items), training (10 items), product/service design (8 items), supplier quality management (supplier of good and/or services), (7 items), process management/operating procedures (13 items), quality data and reporting (9 items) and employee relations (9 items). Respondents rated each item using a 5-point Likert Scale, ranging from 5- “Strongly Agree” to “Strongly Disagree”.

|  |  |  |  |
| --- | --- | --- | --- |
| **Scale** | **Range of Means** | **Descriptive Equivalent** | **Interpretation** |
| 5 | 4.20 – 5.00 | Very High | Office Management Quality is always manifested |
| 4 | 3.40 – 4.19 | High | Office Management Quality is oftentimes manifested |
| 3 | 2.60 – 3.39 | Average | Office Management Quality is sometimes manifested |
| 2 | 1.80 – 2.59 | Low | Office Management Quality is less manifested |
| 1 | 1.00 – 1.79 | Very Low | Office Management Quality is least manifested |

**Risk Management Practices Questionnaire**

This survey questionnaire was used to assess the impact of risk management practices. The researchers adapted a survey questionnaire for the independent variable titled "Risk Management Assessment: The Interplay between Business and Practice in Surigao City, Philippines" by Andan et al. (2024). The questionnaire consisted of 25 items covering the following aspects: risk identification (5 items), risk measurement and assessment (5 items), risk mitigation (5 items), risk reporting and monitoring (5 items) and risk governance (5 items). Respondents rated each item using a 5-point Likert scale, ranging from 5- “Strongly Agree” to “Strongly Disagree”.

|  |  |  |  |
| --- | --- | --- | --- |
| **Scale** | **Range of Means** | **Descriptive Equivalent** | **Interpretation** |
| 5 | 4.20 – 5.00 | Very High | Risk Management Practices is always apparent  |
| 4 | 3.40 – 4.19 | High | Risk Management Practices is oftentimes apparent  |
| 3 | 2.60 – 3.39 | Average | Risk Management Practices is sometimes apparent |
| 2 | 1.80 – 2.59 | Low | Risk Management Practices is less apparent |
| 1 | 1.00 – 1.79 | Very Low | Risk Management Practices is least apparent |

**Sustainability Questionnaire**

This survey questionnaire was used to assess the impact of long-term sustainability. The researchers adapted a survey questionnaire for the dependent variable titled "Integrating Sustainability into Strategic Management: A Path Towards Long-Term Business Success" by Dina Alkhodary (2023). The questionnaire consisted of 6 items covering the following aspects: social goals (3 items), and environmental goals (3 items). Respondents rated each item using a 5-point Likert scale, ranging from 5- “Strongly Agree” to “Strongly Disagree”.

|  |  |  |  |
| --- | --- | --- | --- |
| **Scale** | **Range of Means** | **Descriptive Equivalent** | **Interpretation** |
| 5 | 4.20 – 5.00 | Very High | Long-term Sustainability is always evident. |
| 4 | 3.40 – 4.19 | High | Long-term Sustainability is oftentimes evident. |
| 3 | 2.60 – 3.39 | Average | Long-term Sustainability is sometimes evident. |
| 2 | 1.80 – 2.59 | Low | Long-term Sustainability is less evident. |
| 1 | 1.00 – 1.79 | Very Low | Long-term Sustainability is least evident. |

**Data Gathering Procedures**

The researchers followed a structured process for data collection. First, they secured approval from the Vice President for Research and Development at STCAST to conduct the study in Santo Tomas. The survey questionnaire was modified and validated by experts before distribution to selected managers and employees in lending corporations. After data collection, responses were systematically tabulated and analyzed with the assistance of a statistician to ensure accurate interpretation using appropriate statistical tools.

**Statistical Treatment of Data**

 The study utilized several statistical tools for data analysis. The mean was used to assess the level of Office Management Quality, Risk Management Practices, and Long-term Sustainability of Lending Corporations. Pearson’s r measured the strength and direction of the correlation between variables. Multiple Regression Analysis was employed to examine the relationship between office quality management, risk management practices, and long-term sustainability, providing insights into their predictive connections.

**RESULTS AND DISCUSSION**

This chapter presents the findings and discussion of the study. It includes tables displaying the data and provides descriptive interpretations of these results.

In table 1 below, the data reveal that office management quality is generally high, as reflected in various organizational aspects. Specifically, the results suggest that divisional top management and quality policy play a significant role, consistently contributing to a well-structured management framework. Training programs and quality data reporting also demonstrate a strong presence, emphasizing the organization's commitment to effective management practices. Additionally, the role of the quality department and process management/operating procedures reflect a focus on maintaining consistency and efficiency.

**Table 1 Summary on the level of office management of Lending Corporations**

|  |  |  |  |
| --- | --- | --- | --- |
| **Indicators** | **Mean** | **SD** | **Descriptive Equivalent** |
| 1.Role Of Divisional Top Management And Quality Policy | 4.28 | 0.50 | Very high  |
| 2.Role Of The Quality Department | 4.00 | 0.61 | High  |
| 3.Training | 3.99 | 0.59 | High  |
| 4.Product/ Service Design | 3.91 | 0.62 | High  |
| 5.Supplier Quality Management (Supplier Of Goods And /Or Services) | 3.84 | 0.58 | High  |
| 6.Process Management/Operating Procedures | 3.90 | 0.44 | High  |
| 7.Quality Data And Reporting | 4.03 | 0.55 | High  |
| 8.Employee Relations | 4.11 | 0.51 | High  |
| **Average**  | **4.01** | **0.55** | **High**  |

The findings are supported by Arulsamy et al. (2023), who emphasize that lending corporations with effective office management systems benefit from divisional top management driving quality policies. Divisional top management and quality policy play a crucial role in shaping organizational performance. While there is room for improvement in areas such as the quality department's role and supplier quality management, Salah et al. (2023) highlight their significance for overall organizational performance. This is reflected in the strong emphasis on the quality department, employee relations, and data reporting, which demonstrate the organization's commitment to long-term success. This comprehensive approach to office management aligns with López-Cabarcos et al. (2022), who stress the importance of a holistic management strategy for achieving sustained success.

***Summary on the Level of Risk Management Practices of Lending Corporations***

Table 2 summarizes the level of Risk Management Practices of Lending Corporations. Among the five indicators, risk identification got the highest mean of 4.45. It is followed by risk mitigation with a mean of 4.13. Additionally, risk reporting and monitoring got a mean of 4.01. On the other hand, risk governance got the lowest mean of 3.96. Furthermore, all indicators mentioned above except the risk identification got a descriptive equivalent of high, which collectively means that all items mentioned above are oftentimes apparent. While the items in risk identification are oftentimes apparent.

The level of Risk Management Practices of Lending Corporations has an overall mean of 4.13 with a descriptive equivalent of high. This means that the level of lending corporations’ risk management practices is oftentimes apparent. The standard deviation of 0.55 in the overall mean indicates that the measures of variability of risk management practices of lending corporations are spread out from the mean. Therefore, this shows the diversity of lending corporations’ responses in this variable.

**Table 2 Summary on the level of Risk Management Practices of Lending Corporations**

|  |  |  |  |
| --- | --- | --- | --- |
| **Indicators** | **Mean** | **SD** | **Descriptive Equivalent** |
| 1. risk identification | 4.45 | 0.55 | Very high |
| 2. risk measurement and assessment | 4.09 | 0.57 | High |
| 3. risk mitigation | 4.13 | 0.56 | High |
| 4. risk reporting and monitoring | 4.01 | 0.53 | High |
| 5. risk governance | 3.96 | 0.56 | High |
| **Average**  | **4.13** | **0.55** | High |

Based on the results, it is emphasized that the lending corporations are strongly committed to risk management practices, especially in risk identification, which suggests these practices are consistently applied throughout the organization. This emphasis reflects a proactive strategy for addressing potential threats. While the data showcases specific practices and processes, it overlooks employees' perceptions of their work environment and their confidence in these processes. This distinction is significant, as it highlights objective practices rather than subjective assessments of the effectiveness of risk management from the employees' standpoint, indicating a need for further research to better understand the overall impact of these practices.

These findings are supported by the works of Gherghina (2023), which emphasized the need for comprehensive and consistent risk management practices. A company's success hinges on its ability to inspire and engage all employees in creating value. Additionally, Aven at Renn (2020) highlight that risk management frameworks prioritize processes like identifying, assessing, and mitigating risks. These frameworks aim to ensure organizational sustainability and don't usually measure subjective factors such as employees' feelings or confidence levels. Chauhan et al. (2022), stress that the practices are generally strong, and it is suggested that a more uniform application of risk management practices across all areas would further support the sustainability goals of the organization.

***Summary on the Level of Long-Term Sustainability of Lending Corporations***

Table 3 summarizes the Level of Long-Term Sustainability of employees. Among the two indicators, social goals got the highest mean of 4.58 with a descriptive equivalent of very high. On the other hand, environmental goals got the lowest mean of 3.86, a descriptive equivalent of high. Furthermore, items in social goals are always evident. Items in environmental goals are oftentimes evident.

The level of Long-term Sustainability of Lending Corporations has an overall mean of 4.22 with a descriptive equivalent of very high. This means that the level of lending corporations’ long-term sustainability is always evident. The standard deviation of 0.54 in the overall mean indicates that the measures of variability of the long-term sustainability of lending corporations are spread out from the mean. Therefore, this shows the diversity of lending corporations’ responses in this variable.

**Table 3 Summary of the Level of Long-Term Sustainability of Lending Corporations**

|  |  |  |  |
| --- | --- | --- | --- |
| **Indicators** | **Mean** | **SD** | **Descriptive Equivalent** |
| 1 social goals | 4.58 | 0.50 | Very high |
| 2. Environmental goals | 3.86 | 0.57 | High |
| **Average**  | **4.22** | **0.54** | **Very high** |

The findings reveal that employees at lending corporations are highly dedicated to social and environmental issues. This commitment manifests in their active participation in initiatives that foster long-term sustainability. While these efforts typically align with the expectations of both the companies and the community, particularly in social matters, there is a greater need for emphasis on environmental objectives.

 These results are supported by the works of Hermundsdottir and Aspelund (2022), who discovered that organizations achieving long-term sustainability effectively incorporate both social and environmental aspects. This is reflected in the strong assessment of the social goals indicator, suggesting that the organization excels in these areas. Cakmak (2023), highlighted the increasing significance of these goals for organizational resilience in an ever-evolving business environment, which complements the positive evaluation of environmental goals, indicating a commitment to environmental sustainability, albeit to a lesser extent than social goals. Additionally, Aguilera et al. (2021) underscored the growing influence of corporate governance in promoting environmental initiatives, reinforcing the need to balance and enhance both social and environmental objectives for comprehensive sustainability.

**Significance of the Relationship Between the Office Management Quality and Risk Management Practices on Long-Term Sustainability**

Table 4 shows the relationship between the Office Management Quality and Risk Management Practices on the Long-Term Sustainability

**Table 4 Significance Of The Relationship Between The Variables**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variables Correlated** | **r** | ***p-*value** | **Decision on Ho** | **Decision on Relationship** |
| Office Management Quality and Long-Term Sustainability | 0.704 | 0.031 | Rejected | Significant |
| Risk Management Practices and Long-Term Sustainability | 0.742 | 0.019 | Rejected | Significant |

The correlation between office management quality and long-term sustainability, with an r-value of 0.704 and a statistically significant *p*-value of 0.031, and the null hypothesis is rejected since the *p*-value is less than the 0.05 threshold, demonstrating that improved office management quality has a significant impact on lending corporations' long-term sustainability. In particular, the degree of correlation of the two variables has a strong positive correlation, and the *p*-value of the two variables is less than the 0.05 level of significance, making the relationship significant.

The findings reveal that there is a significant relationship between office management quality and the long-term sustainability of lending corporations. Specifically, it emphasizes that lending corporations towards office management quality does significantly affect their long-term sustainability in the context of lending corporations. Vice versa, different lending corporations have a direct connection to lending’s office management quality and how the lending corporations view their implementation and rules of lending corporations in office setting.

The result is supported by Errida and Lotfi (2021), who emphasized that office management quality, is a key determinant of organizational efficiency, which in turn impacts long-term sustainability. Furthermore, Bezpartochnyi (2024) also noted that the integration of effective management practices helps organizations build resilience, ensuring their ability to adapt and remain sustainable over time. Additionally, Harsha et al. (2023) highlighted the role of operational strategies in improving management practices, further emphasizing the connection between quality management and sustainability. Thus, the strong correlation between office management quality and sustainability is supported by the existing literature, which highlights that efficient organizational management is crucial for achieving long-term success.

On the other hand, effective risk management practices were strongly linked to long-term sustainability. With an r-value of 0.742 and a *p*-value of 0.019, the statistical analysis confirmed a significant positive correlation. The p-value is once again less than 0.05, indicating that the null hypothesis is rejected. In particular, the degree of correlation of two variables has a strong positive correlation and the *p-*value of the two variables is less than the 0.05 level of significance, which makes them significant.

These results emphasize a significant relationship between risk management practices and the long-term sustainability of lending corporations. Based on the results, it is emphasised that robust risk management practices are significant for achieving long-term sustainability in lending corporations. Effective strategies to manage and mitigate risks directly enhance the corporation's ability to operate sustainably over time. Vice versa, different lending corporations’ long-term sustainability directly connects to the lending corporations’ risk management practices in an office setting.

This result is supported by the idea of Kähkönen et al. (2023), who found that organizations with robust risk management frameworks are better positioned to achieve long-term sustainability by proactively managing risks. Additionally, Lisdiono et al. (2022) stressed that risk management practices, such as identifying, assessing, and mitigating risks, play a crucial role in enhancing organizational resilience and sustainability. These results underscore the importance of integrating risk management practices into business operations to safeguard long-term success and stability. Khalid et al (2024), added that empowers top management to make informed decisions aligned with sustainability goals, optimize resource allocation, and mitigate risks. Together these insights highlight the crucial role of comprehensive risk management in promoting sustainable business practices at all organizational levels.

**Regression Analysis on the Long-Term Sustainability of Lending Corporations as Influenced by Office Management Quality and Risk Management Practices**

Regression analysis was performed to determine the significant influence of Office Management Quality and Risk Management Practices on the Long-term Sustainability of the Lending Corporations. The results in table 5 revealed that Office Management Quality and Risk Management Practices appear to be statistically significant predictor of long-term sustainability of lending corporations. (𝑝 >0.05).

**Table 5**

|  |
| --- |
| *Regression Analysis on the*  *Office Management Quality and Risk Management Practices on Long-Term Sustainability.* |
| **Independent Variable with indicators** | **Unstandardized****Coefficients** | **Standardized Coefficients** | **t-stat** | ***p-value*** | **Decision@****α = 0.05** |
| **Β** | **Standard Error** | **Beta** |
| (Constant) | .073 | 0.246 |  |  |  |  |
| Office Management Quality | 0.404 | 0.094 | 0.331 | 4.309 | 0.000 | Rejected |
| Risk Management Practices  | 0.620 | 0.090 | 0.528 | 6.875 | 0.000 | Rejected |
| ***Dependent Variable***: Long-Term Sustainability***F-ratio: 188.575 R Square***: 0.681 |

The finding shows that lending corporations' office management quality and risk management practices have a substantial impact on their long-term viability. Risk Management Practices have a greater impact than Office Management Quality, demonstrating their importance in reaching sustainability goals.

This finding is supported by the idea of Oluseyi et.al. (2023), that effective office management is crucial for both productivity and environmental sustainability. By implementing high-quality office management practices, organizations can create better work environments and contribute to sustainable development. This analysis delves into the various ways in which office management quality and sustainability are interconnected. Furthermore, Abd Rashid (2024) stresses that risk management and sustainability is closely linked, and both are crucial for the long-term success of organizations. By effectively managing risks, organizations can build resilience and contribute to sustainable development.

On the other hand, the correlation between office management quality appears to be a statistically significant predictor of long-term sustainability (*𝑝* >0.05). The beta value of office management quality (β=0.331 indicates that for every unit increase in office management quality, long-term sustainability will also increase by 0.331 units. Additionally, the result of risk management practices appears to be statistically significant predictors of long-term sustainability (*𝑝* >0.05). The beta value (β = 0.528) indicates that for every unit increase in risk management practices, long-term sustainability will also increase by 0.528 units. Furthermore, based on the significance level, the results have rejected the study’s null hypothesis.

The result highlights a significant relationship between office management quality and risk management practices, which are important factors in determining the long-term sustainability of lending corporations. However, risk management practices have a stronger impact, indicating their crucial role in sustainable operations.

Furthermore, Rehman et al. (2021) emphasize that effective office management practices improve productivity and environmental sustainability. Almgrashi and Mujalli (2024) similarly highlight the connection between risk management and sustainability, arguing that effective risk management builds organizational resilience. Additionally, Yazo-Cabuya (2024) notes that integrating quality and risk management aligns with sustainability principles, incorporating ESG factors to enhance organizational resilience and operational excellence. These perspectives collectively underscore the importance of quality office management and robust risk management practices for the long-term sustainability of lending corporations.

 **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

This chapter presents the summary of the major findings of the study, the conclusion, and proposed recommendations for possible implementations.

**Summary of Findings**

The major findings of the study are the following:

1. For the level of office management quality of lending corporations, the role of divisional top management and quality policy obtained the highest mean of 4.28 with a descriptive equivalent of very high and an SD of 0.50. It is followed by employee relation with a mean of 4.11, with a descriptive equivalent of high, and an SD of 0.51. This was followed by quality and data reporting with a mean of 4.03, with a descriptive equivalent of high and an SD of 0.55. Next to the role of the quality department with a mean of 4.00, with a descriptive equivalent of high, and an SD of 0.61. Subsequently, training got the mean of 3.99 with a descriptive equivalent of high and an SD of 0.59. This was followed by product/service design with a mean of 3.91 with a descriptive equivalent of high, and an SD of 0.62. It is followed by, process management/operating procedures with a mean of 3.90, with a descriptive equivalent of high, and an SD of 0.44. On the other hand supplier quality management obtained the lowest mean of 3.84 with a descriptive equivalent of high and an SD of 0.58. Furthermore, it has an overall mean of 4.01, and an SD of 0.55 with a descriptive equivalent of high.

2. For the level of risk management practices of lending corporations, risk identification obtained the highest mean of 4.45 with a descriptive equivalent of very high and an SD of 0.58. This is followed by risk mitigation with a mean of 4.13 with a descriptive of high and an SD of 0.56. Next to risk measurement with a mean of 4.09 with a descriptive equivalent of high and an SD of 0.57. Subsequently, risk reporting and monitoring got a mean of 4.01 with a descriptive equivalent of high and an SD of 0.53. On the other hand, risk governance obtained the lowest mean of 3.96 with a descriptive equivalent of high and an SD of 0.56. Furthermore, it has an overall mean of 4.13, and an SD of 0.55, with a descriptive of high.

3. For the level of Long-term Sustainability of Lending Corporations, social goals obtained the highest mean of 4.58 with a descriptive equivalent of very high and an SD of 0.50. On the other hand, environmental goals got a mean of 3.86 with a descriptive equivalent of high and an SD of 0.57. Furthermore, it has an overall mean of 4.22, and an SD of 0.54, with a descriptive of very high.

4. Office Management Quality has a significant relationship with the long-term sustainability of lending corporations (r=0.704 *p*=0.031). In particular, the degree of correlation of two variables has a high positive correlation, and the p-value of two variables is less than the 0.05 level of significance, which made them significant. This indicates that there is a significant relationship between office management quality and the long-term sustainability of the lending corporations. Therefore, the null hypothesis is rejected. On the other hand, risk management practices have also a significant relationship with lending corporations’ long-term sustainability (r=0.742, *p*=0.019). In particular, the degree of correlation of two variables has a high positive correlation, and the p-value of the two variables is less than the 0.05 level of significance, which makes them significant. This indicates that there is a significant relationship between risk management practices and the long-term sustainability of lending corporations. Therefore, the null hypothesis is rejected.

5. Office management quality has a significant influence on long-term sustainability (β = 0.031, *p* < 0.000). On the other hand, the result revealed that a risk management practice also has an also significant influence on long-term sustainability (β = 0.528, *p* < 0.000). Furthermore, based on the level of significance, the results of both variables concluded a rejection of the null hypothesis.

**Conclusion**

The findings of the study led the researcher to draw the following conclusions:

1. **Lending Corporation’s Office Management Quality was high.** The result of this study showed that office management quality **had** a great impact and influence on the long-term sustainability of lending corporations. It **was** one of the most important factors that **resulted** in higher levels of long-term sustainability. The results of the analysis showed that the employees in lending corporations **knew** how to deal with and **had** a skills in terms of the role of divisional top management and quality policy, the role of quality department, training, product/service design, supplier quality management, process management/operating procedures, quality data and reporting and employee relations. With regard to the eight factors, the office management quality of lending corporations **had** a positive impact on their productivity. Furthermore, the role of divisional top management and quality policy **got** the highest mean among the eight indicators, which **indicated** that employees of the lending corporations **had** strong knowledge and skills about the role of divisional and top management and quality policy. On the other hand, supplier quality management (Supplier of Goods and/or Services) **got** the lowest mean, with descriptive of high. Although this indicator **got** the lowest mean, it still **indicated** that employees in lending corporations **had** the necessary skills and strong knowledge about utilizing their tasks in supplier quality management.

2. **Risk Management Practices of Lending Corporations were high,** indicating risk identification, risk measurement and assessment, risk mitigation, risk reporting and monitoring and risk governance. The result of this study showed that risk management practices **were** one of the factors that **were influenced** by long-term sustainability. Moreover, risk identification **got** the highest mean among the five indicators, which **indicated** that employees of lending corporations **showcased** their high-risk management practices and **effectively contributed** to the success of the lending corporations. However, risk governance **got** the lowest mean with a descriptive equivalent of high. Although this indicator **got** the lowest mean, it still **indicated** that the employees of lending corporations **demonstrated** high-risk management practices and **contributed** effectively to their role in the lending corporations.

3. The **Long-term Sustainability of the Lending Corporations was very high.** The result of the analysis showed that employees in lending corporations **knew** how to deal with and **had** the skills in terms of social goals and environmental goals. Furthermore, social goals **got** the highest mean among one indicator, which **indicated** that employees of lending corporations **had** strong knowledge and skills about managing social goals. On the other hand, environmental **got** the lowest mean with a descriptive equivalent of high. Although this indicator **got** the lowest mean, still it **indicated** that employees of lending corporations **had** the necessary skills and strong knowledge about operating an environmental in utilizing their task.

4. There was a significant relationship between Office Management Quality and Risk Management Practices of the Lending Corporations. Thus, the office management quality of the lending corporations contributed to their long-term sustainability in the workplace. Based on the result of the study, the relationship between office management quality and the long-term sustainability of lending corporations was found significant. In fact, the relationship between office management quality and long-term sustainability was supported by the Triple Bottom Line (TBL) Theory by Elkington (1994) which emphasizes the importance of people, planet, and profit. Quality management systems that incorporate TBL aim to achieve sustainable results by considering social and environmental factors alongside financial performance, This approach ensures long-term sustainability by striking a balance between economic growth, social responsibility, and environmental protection. Furthermore, the significant relationship between office management quality and long-term sustainability was asserted by information, based on the study of Purnama (2024) stating that the TBL theory emphasizes the importance of people, planet, and profit by including TBL in quality management; businesses strive for sustainability by considering not only financial success but also their social and environmental impact. This promoted long-term sustainability, as companies balanced economic growth with social and ecological responsibility.

On the other hand, there was a significant relationship between Risk Management Practices and the Long-term sustainability of Lending Corporations. Thus, risk management practices of lending corporations were found significant. In fact, the relationship between risk management practices and long-term sustainability was supported by the theory of General System by Bertalanffy (1901–1972) stated that the general systems theory sees an organization as a group of connected parts, where changes in one part can affect the whole organization, in risk management, this meant that it is important to consider how different risks interact and affect the entire organization. Managing risks from a systems perspective helped to ensure that risks were reduced throughout the organization, which promoted sustainability and overall stability. Specifically, the study by Belle et al. (2024) stated that the General System Theory offers a helpful way to think about risk management for long-term sustainability; it sees organizations as parts of a bigger system that includes people and the environment. This theory highlights how risks are connected and how organizations need to be flexible to deal with them.

5. Office Management Quality and Risk Management Practices significantly influenced the Long-term Sustainability of Lending Corporations. This study established a significant correlation between Office Management Quality (OMQ) and Risk Management Practices (RMP) and the long-term sustainability of lending corporations. While both factors were demonstrably crucial for organizational stability and viability within this sector, their respective contributions to sustainability differed in magnitude.

Office Management Quality contributed positively to sustainability by enhancing operational efficiency, optimizing internal processes, and fostering a work environment conducive to sustainable development goals. This finding corroborated the research of Dana et al. (2020), who posited that effective Office Management Quality positively impacts both productivity and environmental sustainability, thereby contributing to long-term organizational success.

However, Risk Management Practices demonstrated a comparatively greater impact on long-term sustainability. Through the systematic identification, assessment, and mitigation of potential risks, lending corporations could minimize vulnerabilities, enhance organizational resilience, and adapt more effectively to dynamic market conditions. This observation aligned with the work of Wahyuni, R. et al (2024) who emphasized the critical link between robust Risk Management Practices and organizational resilience, a key determinant of long-term sustainability. Furthermore, the findings were consistent with those of Settembre-Blundo et al. (2021), who highlighted the role of Risk Management Practices in promoting operational stability and ensuring sustainable performance.

These results, contextualized within the broader literature on organizational sustainability (Drinke, (2021); Schulte and Knuts (2022), underscored the imperative for lending corporations to prioritize both Office Management Quality and Risk Management Practices. Organizations that effectively integrated these strategic elements were better positioned to achieve operational excellence and secure long-term sustainability within an increasingly complex and competitive financial landscape.

**Recommendations**

 Based on the findings, analysis, and conclusion drawn in this study, the following recommendations were summarized:

1. Lending corporations are encouraged to focus on enhancing office management quality, particularly in areas such as process automation, supplier rating systems, and the thoroughness of product/service design reviews before production and marketing. Strengthening these areas can boost operational efficiency and align better with organizational goals. This strategy streamlines processes, reduces risks, and ensures higher-quality outcomes, leading to improved performance. Developing a comprehensive strategy, conducting regular assessments, and providing targeted training can support these enhancements.

2. To enhance risk management practices, lending corporations may prioritise validating risk assessments by evaluating the likelihood and impact of lending risks. This used statistical tools to assess these risks and utilized systems and tools to support and enhance the risk management process. This method was vital for identifying, measuring, and managing potential risks, which is key to ensuring operational efficiency and sustainability. For effective implementation, lending corporations may invest in advanced risk management systems and provide regular training for staff to maximize these tools. Additionally, embedding these practices within the organizational structure will create a cohesive and systematic approach to risk mitigation.

3. In promoting long-term sustainability, lending corporations need to incorporate environmental and social objectives into their operational frameworks. They may have focused on initiatives that promote environmental conservation, including investments in sustainable practices and technologies to reduce their ecological footprint. At the same time, it is essential to address social responsibilities by implementing policies that safeguard the rights of employees and stakeholders, ensuring fair treatment and ethical conduct.

4. Future researchers can use this study for their further research as their foundation for conducting studies related to office quality management and risk management practices, focusing on a larger group of subjects to find out if the same findings are established, as this study was only conducted in Barangay Tibal-og, Santo Tomas, Davao del Norte.

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