

Towards Financial Efficiency with Empathy: Optimizing Accounts Receivable Operation of Manila Adventist College

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Abstract

Financial sustainability poses a persistent challenge for private higher education institutions that rely heavily on tuition fees as their primary revenue stream. Inefficient accounts receivable (AR) operations can lead to delayed cash inflows, liquidity pressures, and weakened stakeholder relationships, threatening both institutional viability and educational mission. While traditional financial strategies emphasize efficiency, the integration of empathy into financial practices remains underexplored. This study aimed to investigate how empathy-driven approaches can be institutionalized in AR management to improve compliance, trust, and financial efficiency at Manila Adventist College in the Philippines. Using a quantitative descriptive design, data were collected through structured surveys administered to students, parents, and staff, complemented by institutional AR records. Statistical analyses, including ANOVA and multiple regression, were applied to examine the predictive influence of empathy-based interventions, billing policies, payment flexibility, and technology use on compliance and trust. Results consistently indicated that empathy-driven practices—particularly transparent billing systems, supportive communication, and flexible payment arrangements—significantly enhanced stakeholder compliance and trust, explaining more than half of the variance in payment behavior. Conversely, punitive or overly complex procedures eroded cooperation and satisfaction. The findings underscore that empathy is not merely an ethical stance but a strategic driver of financial governance. When embedded into institutional policies, staff training, and technology platforms, empathy fosters voluntary compliance, reduces conflict, and strengthens institutional credibility. A strategic framework is proposed to guide faith-based and similar institutions in balancing financial efficiency with compassionate engagement, ensuring long-term sustainability while upholding mission-centered values.

Keywords: Business Management, Higher Education Finance, Financial efficiency, empathy, accounts receivable, stakeholder trust, Quantitative descriptive design, ANOVA, multiple regression analysis, Philippines