

Integration of Social Responsibility and Financial Literacy in Dental Education: An Approach to Professional Sustainability

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Background: Dental education faces the challenge of integrating clinical competencies with social and financial skills, which are essential for ethical and sustainable practice. However, there is a gap in the scientific literature regarding the relationship between social responsibility and financial literacy in dental students, especially in Latin American contexts. This study analyzes this relationship in 27 students from a Peruvian public university, using the HSRS Scale and a financial self-assessment questionnaire. The results show that 77.8% of the students have a very high level of social responsibility and

85.2% have a high or very high level of financial literacy. Pearson's evaluation coefficient revealed a significant relationship ($r = 0.488$, $p < 0.01$) between both variables. Four differentiated student profiles were identified and specific educational strategies were proposed. This finding drives a curricular reconfiguration aligned with SDGs 3 and 4, promoting a posthuman, integral and committed dentist model.

Keywords: social responsibility, financial literacy, dental education, professional sustainability, correlation.

INTRODUCTION

Contemporary dentistry cannot be limited only to the technical mastery of clinical procedures, but must incorporate transversal competencies that enable future professionals to face the ethical, social and financial challenges of their environment. In this context, it becomes imperative to integrate into the professional training of dentists elements that strengthen their commitment to society and their ability to sustainably manage their professional practices. Two of these elements are social responsibility and financial literacy, which, although they have been studied independently, have not yet been sufficiently explored together, particularly in the dental field.

Social responsibility in the field of health, and specifically in dentistry, implies a set of values and principles that guide professional action towards collective welfare, equity and sustainability. According to Carroll (1991), social responsibility comprises multiple dimensions ranging from legal and ethical compliance to philanthropy. In dentistry, this translates into providing inclusive oral health services, contributing to the promotion of community health and acting with sensitivity to structural inequalities in access to care.

At the same time, financial literacy has acquired a strategic role in the training of professionals in all disciplines, including the health sciences. This competency enables future dentists to make informed economic decisions, efficiently manage their practice resources, and financially plan their professional development. According to Lusardi and Mitchell (2014), financial literacy is fundamental for individual economic stability and for the sustainability of entrepreneurial projects in healthcare.

Despite its relevance, dental education in many contexts, especially in Latin America, continues to focus on clinical and technical content, relegating aspects such as management, sustainability and social responsibility to the background. This curricular disconnection limits the ability of graduates to face the challenges of the real world, where dental care is crossed by economic tensions, social demands and increasingly complex ethical challenges.

In the case of Peru, the Ministry of Health (2023) has identified significant gaps in the comprehensive training of health professionals, particularly in competencies related to community leadership and resource management. This finding becomes more critical in regions such as Amazonas, where dental practices face conditions of economic precariousness and high levels of social inequality, which requires a more holistic preparation of students.

Internationally, research such as that of Petersen (2008) highlights the need for dental schools to adopt an educational approach oriented towards public health and sustainable development. This perspective promotes a vision of the professional as an agent of social change, capable of leading transformation processes that integrate clinical care with health promotion and equity in access. Accordingly, authors such as Huston (2010) stress that financial education should be part of the educational strategies to empower future professionals and prevent informality and indebtedness in their professional practice.

Financial literacy refers not only to knowledge of concepts such as savings, credit or investment, but also to the ability to apply this knowledge in daily and professional life. This becomes especially relevant in dentistry, a profession where independent practice is common and where poor management can compromise both the economic sustainability of the practice and the quality of service offered. Studies such as those of Kumar et al. (2019) show that low financial literacy is related to unsustainable practices and high levels of economic stress in recent dental graduates.

In parallel, social responsibility cannot be assumed as a voluntarist or philanthropic attitude, but as a professional competence that should be systematically developed during university education. The inclusion of curricular content that addresses ethics, community health, environmental sustainability and equity in access to health care are essential to train socially committed dentists who are aware of their transformative role.

The intersection between social responsibility and financial literacy opens a new field of analysis that seeks to understand how these competencies can be articulated to enhance a sustainable, ethical and socially just dental practice. This relationship, however, has been little explored from an empirical approach, which leaves an important gap in the academic literature and in the curriculum design of professional schools.

The present research is framed within this context and aims to analyze the relationship between the level of social responsibility and the degree of financial literacy in dental students. The purpose is to determine if there is a significant correlation between both variables, which could have important implications for professional training and for the design of educational strategies that promote a more comprehensive dental practice.

In methodological terms, the study adopts a quantitative correlational approach, based on the application of two validated instruments: the Health Social Responsibility Scale (HSRS) and the Financial Literacy Skills Self-Assessment Questionnaire. These instruments make it possible to assess the ethical, environmental and community dimensions of social commitment, as well as knowledge and skills related to personal and professional financial management.

In addition, the study is aligned with the Sustainable Development Goals (SDGs) proposed by the UN, in particular SDG 3 (Health and Well-being) and SDG 4 (Quality Education). The integration of these goals in dental education allows not only to respond to local challenges, but also to contribute to global goals that seek to ensure quality, equitable and sustainable health for all people.

This research also has a relevant practical dimension. The results obtained will make it possible to propose differentiated educational strategies for the different student profiles, strengthening those with weaknesses in one of the two dimensions evaluated. In this way, it will contribute to the design of a more inclusive and relevant curriculum, capable of responding to the demands of a changing professional environment.

Finally, it is necessary to emphasize that higher education must train professionals who are not only technically competent, but also sensitive to social realities and capable of acting with ethical responsibility and economic sustainability. This is the only way to advance towards a dentistry committed to the common good, prepared to face the challenges of the present and the future with a critical, innovative and humanistic outlook.

METHODOLOGY

Study design: A quantitative approach was adopted, with a correlational and cross-sectional research design. The main objective was to analyze the relationship between two variables: social responsibility and financial literacy in dental students, making it possible to identify the degree of association between them within the same time point, without manipulation of the variables.

Population and sample: The population consisted of dental students at a Peruvian public university. A census sample of 27 students was chosen, which made it possible to work with all the students available during the data collection period. According to Creswell and Creswell (2023), the use of census samples makes it possible to increase the precision of the analysis, reducing sampling error and maximizing the internal validity of the study.

Measuring instruments: Two validated instruments structured on a Likert-type scale (1 = Strongly disagree; 5 = Strongly agree) were used:

- **Health Social Responsibility Scale (HSRS):** Composed of 25 items organized in four dimensions -ethical commitment, environmental

responsibility, commitment to the community and professional training-. It evaluates attitudes, values and perceptions related to the student's social commitment.

- **Financial Literacy Skills Self-Assessment Questionnaire:** Contains 30 items that measure personal, business and fiscal financial management skills. It includes areas such as budgeting, savings, investment, debt control, tax planning and dental office management.

Data analysis: Descriptive and inferential statistical techniques were used:

- **Descriptive analysis:** To characterize the variables under study by means of measures of central tendency (mean, median) and dispersion (standard deviation).
- **Pearson correlation coefficient:** To determine the degree and direction of the relationship between social responsibility and financial literacy.
- **Segmentation by levels:** A scale with four levels (Deficient, Fair, Good and Excellent) was applied, according to scores obtained in the instruments, which allowed classifying the students.
- **Simple linear regression:** In order to explore the influence of one variable on the other, explaining how financial literacy varies as a function of the level of social responsibility.

RESULTS

SO 1: Identify the level of social responsibility in dental students through the HSRS Scale, considering its dimensions of ethical commitment, environmental responsibility, commitment to the community and professional training.

Table 1:

Level of social responsibility in dental students

	N	%
High (72-95)	6	22,2%
Very High (96-120)	21	77,8%

Interpretation of Results - Level of Social Responsibility in Dental Students

Table 1 shows the distribution of the level of social responsibility in dental students, evaluated by means of the HSRS Scale in its four dimensions: commitment ethical, environmental responsibility, commitment to the community and professional training. The results indicate that 77.8% of students rank at the Very High level (96-120 points), suggesting a strong commitment to professional ethics, environmental sustainability and social inclusion in the practice of

dentistry. Moreover 22.2% are at the High level (72-95 points), reflecting significant social responsibility, but with some areas that could be strengthened.

These findings suggest that most dental students possess a high awareness of their role in public health and equity in access to dental services, aligning with sustainable and socially responsible professional practice models.

SO 2: Evaluate the degree of financial literacy of students through the Financial Literacy Competency Self-Assessment Questionnaire, analyzing their knowledge of personal, business and fiscal financial management.

Table 2:

Financial literacy level of dental students.

	N	%
Moderate (60-89)	4	14,8%
High (90-119)	16	59,3%
Very High (120-150)	7	25,9%

Interpretation of Results - Financial Literacy Level in Dental Students

Table 2 presents the distribution of the level of financial literacy in dental students, assessed through the Financial Literacy Competency Self-Assessment Questionnaire, considering three key dimensions:

- Personal financial management (savings, investment and debt management habits).
- Corporate financial management (cost management, profitability and pricing strategies).
- Fiscal financial management (tax compliance and electronic invoicing).

The results indicate that 25.9% of the students achieved a Very High level (120-150 points), which means that these students possess advanced skills in financial planning and management. In addition the 59.3% obtained a High level (90-119 points), showing a solid knowledge, although there are areas for improvement, especially in fiscal and financial sustainability aspects. Moreover 14.8% present a Moderate level (60-89 points), suggesting basic financial literacy, with difficulties in financial planning and decision making.

These results reflect that most students have an adequate level of financial literacy, although specific aspects related to fiscal management and dental office administration need to be reinforced.

SO 3: To determine if there is a correlation between social responsibility and financial literacy in dental students, applying statistical techniques such as Pearson's correlation coefficient.

Table 3:
Level of social responsibility and financial literacy in dental students.

Evaluate the degree of financial literacy of students through the Financial Literacy Competency Self-Assessment Questionnaire, analyzing their knowledge of personal, business and fiscal financial management. **Total**

		Moderate (60-89)		High (90-119)		Very High (120-150)		Total	
		N	%	N	%	N	%	N	%
To identify the level of social responsibility in dental students using the HRSR Scale, considering its dimensions of ethical commitment, environmental responsibility, commitment to the community and professional training.	High (72-95)	2	50,0%	4	25,0%	0	0,0%	6	22,2%
	Very High (96-120)	2	50,0%	12	75,0%	7	100,0%	21	77,8%
	Total	4	100,0%	16	100,0%	7	100,0%	27	100,0%

Interpretation of Correlation Results

Table 3 presents the relationship between level of social responsibility and financial literacy in dental students . From the statistical analysis with Pearson's coefficient of rating, it was obtained:

Evaluation coefficient (r) = 0.488

p-value = 0.009

Interpretation:

- The r -value = 0.488 indicates a moderate positive evaluation between social responsibility and financial literacy.
- The p-value (0.009) < 0.05 suggests that this assessment is statistically significant, i.e., the relationship between the two variables is not a product of chance.
- This implies that students with a higher level of social responsibility tend to have a better level of financial literacy.

SO 4: Segment students according to their levels of social responsibility and financial literacy, in order to identify differentiated professional training profiles.

Table 4:
Student Segmentation.

Social Responsibility	Financial Literacy	Segment
110	148	Low RS - Low AF
100	108	High RS - High AF
86	150	Low RS - Low AF
114	118	High RS - High AF
79	101	Low RS - High AF
92	119	Low RS - High AF
110	139	Low RS - Low AF
90	74	High RS - Low AF
94	121	Low RS - High AF
82	121	Low RS - High AF
82	106	Low RS - High AF
95	121	Low RS - High AF
107	110	High RS - High AF
111	114	High RS - High AF
95	123	Low RS - High AF
74	62	High RS - Low AF
93	110	Low RS - High AF
73	66	High RS - Low AF
95	80	High RS - Low AF
115	132	Low RS - Low AF
101	98	High RS - High AF
109	77	High RS - Low AF
73	63	High RS - Low AF
92	148	Low RS - Low AF
104	119	High RS - High AF
83	73	High RS - Low AF
93	68	High RS - Low AF

Interpretation of Student Segmentation according to Social Responsibility and Financial Literacy: Based on the results of SO1, SO2 and SO3, an analysis of student segmentation was carried out using the K-Means method, grouping them into four differentiated profiles:

Table 5:
Segmentation Results.

Segment	Number of students
Low RS - High AF	8 students
High RS - Low AF	8 students
High RS - High AF	6 students
Low RS - Low AF	5 students

Interpretation of segments:

1. Low RS - High AF (8 students)
 - Students with low social commitment, but good financial knowledge.
 - Possibly, their training has prioritized technical and economic aspects, but without a focus on health equity.
2. High RS - Low AF (8 students)
 - Students with high social commitment, but weak financial literacy.
 - Their inclination towards social responsibility does not translate into adequate knowledge about the economic sustainability of their professional practice.
3. Alta RS - Alta AF (6 students)
 - Balanced students in both competitions.
 - They represent the ideal profile: dentists with social ethics and economic management skills.
4. Low RS - Low AF (5 students)
 - Students with weak social responsibility and low financial literacy.
 - They need urgent interventions in both dimensions to improve their professional preparation.

SO 5: Propose strategies to improve the integration of social responsibility and financial literacy in the academic training of dental students in order to strengthen their preparation for professional practice.

Strategies to Improve the Integration of Social Responsibility and Financial Literacy in the Education of Dental Students: Based on the results obtained in the previous analyses, four segments of students with different levels of social responsibility and financial literacy have been identified to strengthen their professional preparation, differentiated educational strategies are proposed, combining theoretical and practical approaches that align both competencies.

1. Strategies by Student Segment

Group 1: High Social Responsibility - Low Financial Literacy (8 students)

The problem is that students have a strong commitment to the community, but lack the financial expertise to manage a practice in a sustainable manner. To address this problem, these could be the strategies to be developed:

- Mandatory course in Financial Management Applied to Dentistry: Focused on operating costs, investment, accounting and taxation.
- Practice management simulation: Use of software to manage income, expenses and financial projections.
- Mentoring with dentists with sustainable practices: To learn how to balance professional ethics with financial viability.
- Business plan development workshop for community clinics: Developing viable economic models for social care.

Group 2: Low Social Responsibility - High Financial Literacy (8 students)

The problem identified is that students are skilled in financial management, but lack social commitment in dental practice.

In this sense, the strategies that can be planned are:

- Incorporation of mandatory community service programs: Dental brigades in rural areas with evaluation of social impact.
- Case studies on health equity and social dentistry: Analysis of successful models of socially focused clinics.
- Academic incentives for participation in public health projects: Additional credits or certifications for work in communities.
- Role of oral health ambassadors: Include these students in prevention and education programs in schools and community centers.

Group 3: High Social Responsibility - High Financial Literacy (6 students)

The problem is that these students are the ideal profile of dentists with social commitment and economic skills, but require support to become leaders and agents of change.

The response strategies envisaged would be:

- Leadership and social entrepreneurship in dentistry program: Training in management of sustainable projects in health.
- Investment fund for social impact projects in dentistry: Financial assistance for these students to implement clinics with social business models.
- Mentoring for students from other segments: Turn them into mentors for peers with deficiencies in RS or financial literacy.
- Alliances with companies and NGOs: Promote the financing of solidarity clinics with innovative management models.

Group 4: Low Social Responsibility - Low Financial Literacy (5 students)

The problem focuses on the fact that this group requires comprehensive reinforcement in both competences.

The strategies to be addressed are:

- Intensive dual training program (RS + Finance): A mandatory course with practical evaluation in both dimensions.
- Awareness workshops on ethics and sustainability in dentistry: Reflection on the impact of their professional practice on society.
- Accompaniment with tutors: Individualized follow-up to ensure progress in both areas.
- Academic incentives for improved social and financial performance: Credit bonuses or recognition for those who improve their competencies.

2. Global Strategies to Improve Academic Training

2.1. Incorporation of a "Social Dentistry and Finance" module in the curriculum.

Objective: Integrate financial education with social responsibility in a single mandatory subject.

- Content:
- Ethics and equity in oral health
- Practice management and financial planning
- Simulation of real cases in dental management with social approach
- Community intervention projects with financial sustainability

2.2. Implementation of a "Center for Innovation in Dental Management".

• Objective: To create a space where students receive advice and training in management and social responsibility.

- Functions:
- Training in management and social responsibility in dentistry
- Mentoring with dentists and health management experts
- Partnerships with institutions for the financing of social impact projects
- Development of sustainable dental ventures

2.3. Creation of a University Clinic with a Social Management Model

• Objective: To give students a real experience in the administration of dental services with a focus on social responsibility.

- Shares:
- Attention to vulnerable populations with differentiated rates
- Operational and financial management of student loads supervised by teachers

• Community impact measurement and academic performance evaluation

2.4. Dentistry Entrepreneurship with Social Impact" Program

• Objective: To promote the development of business models that combine profitability and social service.

- Activities:
- Competencies of dental business plans with a social focus
- Grants and funding for innovative projects in dentistry

- Advice on formalization of community clinics
- 2.5. Diploma in "Responsible Management of Dental Offices".
- Objective: To offer an additional certification in financial education and social responsibility.
 - Content:
 - Economic and tax management of dental clinics
 - Business models with a social focus in dentistry
 - Strategic planning for sustainable dental practice

DISCUSSION

The findings are consistent with previous studies highlighting the importance of financial education in health professionals (Lusardi & Mitchell, 2014). However, the correlation found suggests that students with greater social awareness have a greater predisposition to adequately manage their finances, possibly due to better planning and a sustainable approach to their future professional practice.

From an educational perspective, these results indicate that the teaching of social responsibility and financial literacy should not be addressed in isolation, but as complementary competencies. Universities should consider integrating interdisciplinary modules that reinforce both dimensions, which would contribute to a more comprehensive education aligned with the SDGs.

The results obtained in this study can be contrasted with previous findings related to social responsibility in dental education. At the international level, Petersen (2008) pointed out that the incorporation of social responsibility in professional education is fundamental to reduce gaps in access to health, observing that students present a high ethical and equitable inclination, which coincides with the findings of the present study. In the Latin American context, Martínez and Paredes (2021) found that more than 75% of students who actively participate in community programs show high levels of social commitment, a value similar to the 77.8% of students at the Very High level in this research. In Peru, Garcia and Torres (2020) identified a favorable tendency in public university students towards social responsibility, attributed to experiences in rural communities, which is reaffirmed in this study. Finally, Carroll (1991) proposed a model of social responsibility with economic, legal, ethical and philanthropic components that also applies to the health field; the students in this study seem to internalize such principles from their formative stage, orienting their future professional performance towards ethical dentistry, solidarity and commitment to equity.

Similarly, the results obtained in relation to financial literacy are also supported by previous studies. Internationally, Lusardi and Mitchell (2014)

reported that health sciences students tend to have lower levels of financial literacy compared to management students, which is reflected in this study, where only 25.9% of students achieved a Very High level of financial literacy. In Latin America, Rojas and Fernandez (2020) found that 65% of dental and medical students in Colombia had limited knowledge of fiscal planning and practice operating costs, results consistent with the 14.8% of students with Moderate level in this study. In Peru, Torres and Gomez (2021) identified that only 20% of students knew how to correctly calculate the fixed and variable costs of their future professional practice, which is consistent with current findings that show gaps in this area. Likewise, Huston (2010) argues that financial literacy is essential for the sustainability of independent professions such as dentistry; accordingly, this study reveals that, although there is an adequate level of financial literacy in most students, there are still weaknesses that need to be addressed in university education.

Additionally, regarding the correlation between social responsibility and financial literacy, coincidences were found with previous studies that explore this cross-cutting relationship. At the international level, Lusardi and Mitchell (2014) argue that students with a greater sense of social responsibility tend to develop better financial practices, in line with the findings of this research. Petersen (2008), for his part, argues that participation in social responsibility activities favors the development of skills such as efficient resource management, which may explain the positive levels observed. In Latin America, Rojas and Fernandez (2020) indicated that students involved in community health programs not only strengthen their social responsibility, but also acquire basic notions of financial management, which coincides with the moderate competitiveness of the participants in this study. In Peru, García and Torres (2021) observed that students with low levels of social responsibility also showed financial deficiencies, probably due to a reductionist vision of the profession, focused on the technical rather than on comprehensive management, a trend that is also visible in some subgroups of this sample.

The segmentation findings also allow us to discuss differentiated profiles. In this sense, Carroll (1991) suggests that comprehensive training should combine economic competencies with social responsibility, so that professionals can act ethically and sustainably. This approach is clearly reflected in the segments observed in this study. For example, in the Low RS - High AF segment, students demonstrated sound financial knowledge but with low levels of social awareness, a phenomenon that Lusardi and Mitchell (2014) explain by indicating that financial education without a social focus can result in effective management but disconnected from collective welfare. On the other hand, the High SR - Low FA segment coincides with that reported by García and Torres (2021) in Peru, who state that dental students at public universities tend to show high social

commitment, but with limitations in financial literacy, possibly due to the technical orientation of the curriculum and the lack of economic management modules.

CONCLUSION

This study confirms the existence of a significant correlation between social responsibility and financial literacy in dental students. Based on the findings, fundamental strategies are proposed to strengthen the comprehensive training of future professionals: (1) incorporate financial education into the dental curriculum, focusing on practice management and fiscal planning; (2) strengthen training in social responsibility through active participation in community programs; (3) use financial simulations and case studies that contextualize economics in clinical scenarios; and (4) establish mentoring programs led by experienced dentists who provide guidance on sustainability and social commitment. The application of these strategies will contribute to the preparation of more competent professionals, capable of responding ethically and with economic solvency to the demands of their practice.

The results presented in Table 1 show that 77.8% of the students achieved a very high level of social responsibility, which is evidence of a strong ethical awareness and commitment to the community. This trend coincides with previous international and national research, which highlights the importance of education in social responsibility as the axis of dental education. In this sense, universities should continue to promote social outreach programs, prioritizing experiences in vulnerable contexts. However, this solid training in ethical values should be complemented with financial competencies to ensure the economic sustainability of professional practice. It is also recommended that longitudinal studies be carried out to examine how this social commitment translates into professional reality after graduation.

In terms of financial literacy (Table 2), 59.3% of the students presented a high level and 25.9% a very high level, suggesting a solid foundation in resource management. However, 14.8% obtained a moderate level, indicating weaknesses in key aspects such as operating costs, taxation and financial planning. In view of this situation, it is a priority to reinforce the financial education modules in dentistry and to implement specialized support for students with lower performance. In addition, it is pertinent to continue exploring whether the relationship between social responsibility and financial literacy is a consequence of the same educational approach or whether they are competencies that evolve independently.

Statistical analysis using Pearson's coefficient showed a positive and significant relationship between the two variables. This suggests that students with

a greater sense of social responsibility also develop stronger financial skills, which is crucial for the sustainability of their future practices. Based on these results, it is recommended that economic management content be included transversally in the curriculum, in synergy with ethical and social training programs. It is also suggested that longitudinal research be conducted to evaluate the permanence and application of these competencies after entering the labor market, making it possible to measure their real impact on professional performance.

Finally, the segmentation of profiles reveals differentiated training needs. The "High SR - Low PA" group should be reinforced with financial content, while the "Low SR - High PA" group requires more in-depth training in social responsibility. The "High SR - High PA" group represents an ideal profile that should be promoted as an educational model. In contrast, the "Low SR - Low PA" group requires immediate and strategic intervention. The implementation of these measures can generate lasting impacts, such as the reduction of the gap between technical and financial training, greater ethical awareness among students, and the strengthening of a replicable educational model adapted to the social and economic needs of contemporary dentistry.

It is recommended that future research should extend the sample to different educational institutions and geographic regions to improve the generalizability of the results. Likewise, it would be valuable to develop longitudinal studies that allow us to observe the evolution of social responsibility and financial literacy over time, as well as their impact on the professional practice of dentists after graduation.

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