

Field of Research: Behavioral Economics

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Abstract:

This study explores the financial behaviors and investment preferences of 879 university students, focusing on demographic factors, income-expenditure patterns, risk appetite, and familial influence. Significant gender differences were observed, with males displaying higher risk appetite and preference for riskier investments. Familial involvement notably impacted participation in Initial Public Offerings (IPOs), while risk appetite varied across faculties and age groups. Students from Economics and Administrative Sciences showed greater risk tolerance, and younger students adopted more cautious financial behaviors compared to older peers. Expense management positively correlated with risk appetite, indicating that financial control fosters confidence in risk-taking. Despite limited variation in income-expense balance across academic years, these findings highlight the need for tailored financial education programs. This research provides valuable insights for educators, policymakers, and financial institutions to enhance financial literacy and support informed decision-making among university students.

