



DETERMINING THE FACTORS INFLUENCING THE FINANCIAL DECISION-MAKING BEHAVIOR OF YOUNGER TAIWANESE CITIZENS ON SAVINGS AND INVESTMENTS

BACHELOR'S DEGREE GRADUATION THESIS

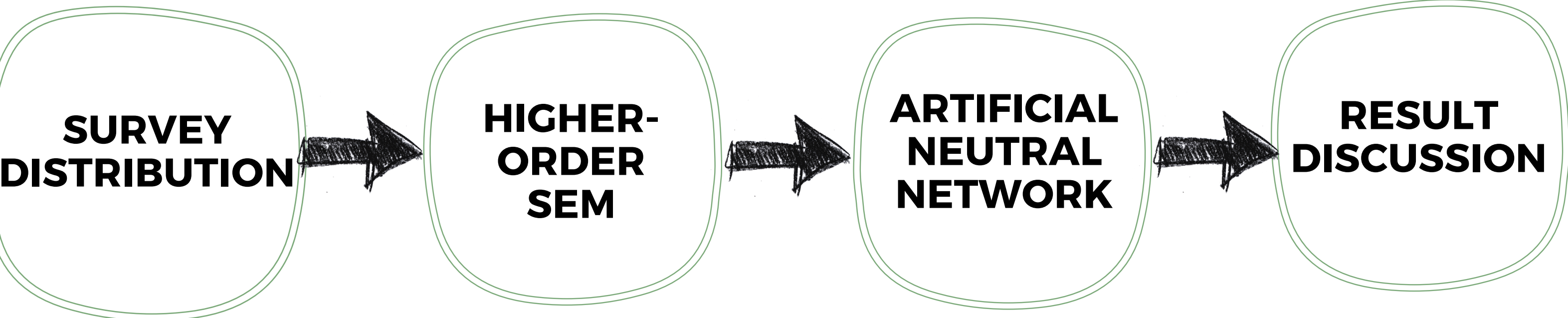
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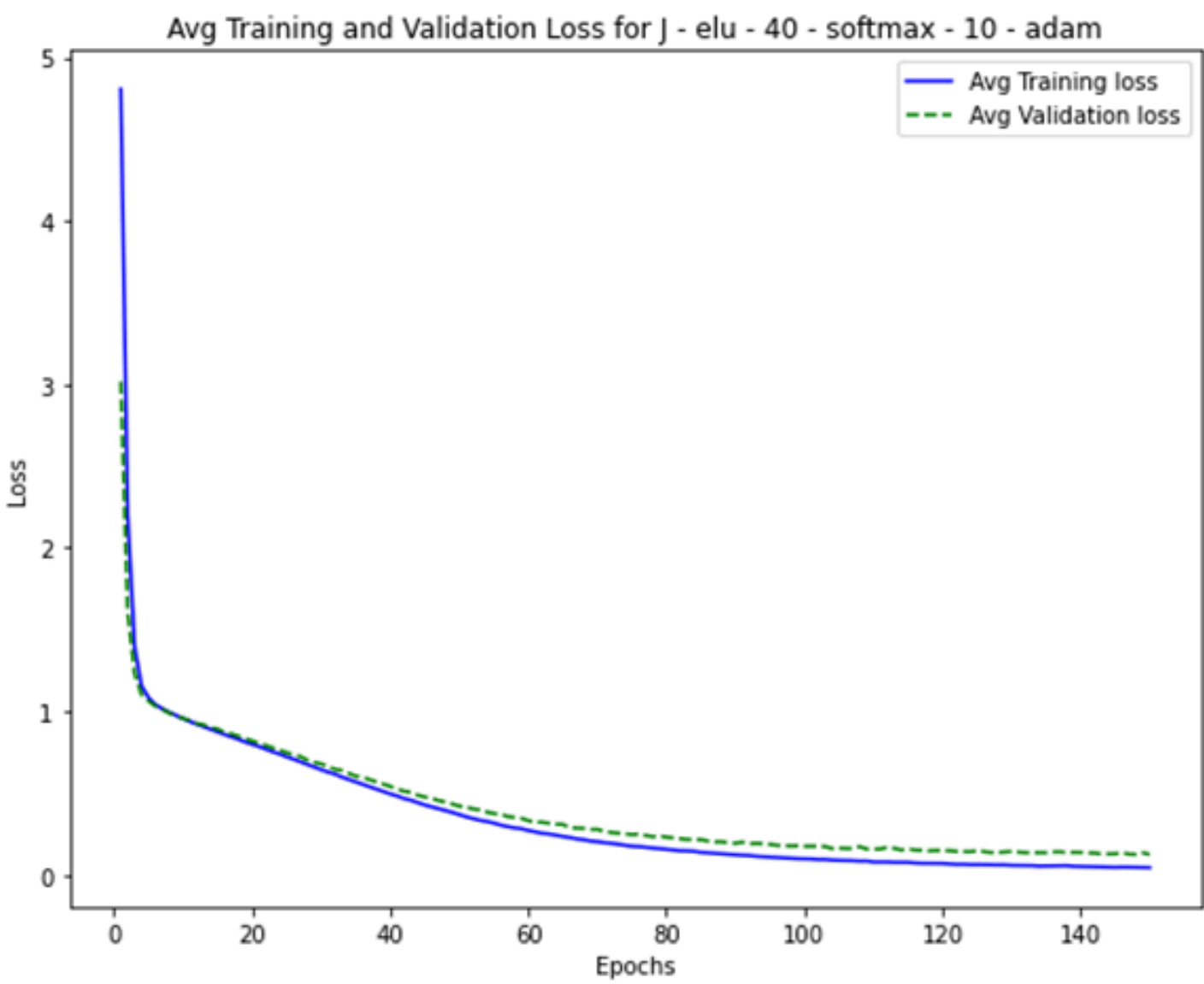
INTRODUCTION&MOTIVATION

Amid global economic uncertainty, financial security is a pressing concern. Taiwan, with high workplace stress and economic volatility, sees its population prioritizing saving and investment to address future risks, including retirement and healthcare costs. Stress profoundly influences financial behaviors, yet the impact on Taiwan's younger generation remains underexplored. By combining the Theory of Planned Behavior and the Transactional Model of Stress and Coping, this study examines how stress shapes financial choices, offering insights to enhance resilience and economic stability.

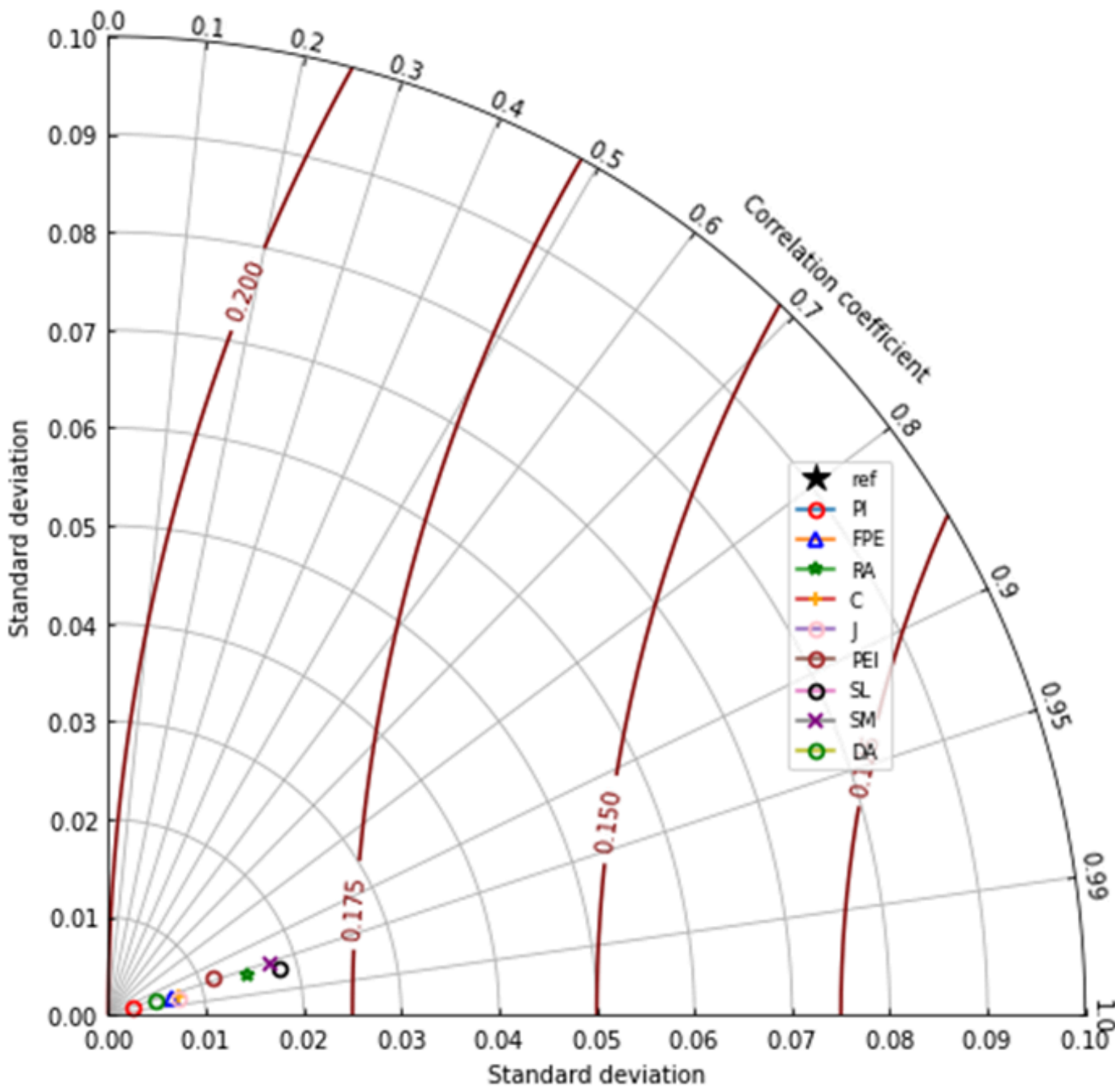
RESEARCH STRUCTURE



RESULTS



BEST PARAMETER



TYLOR'S DIRAGRAM

DISCUSSION

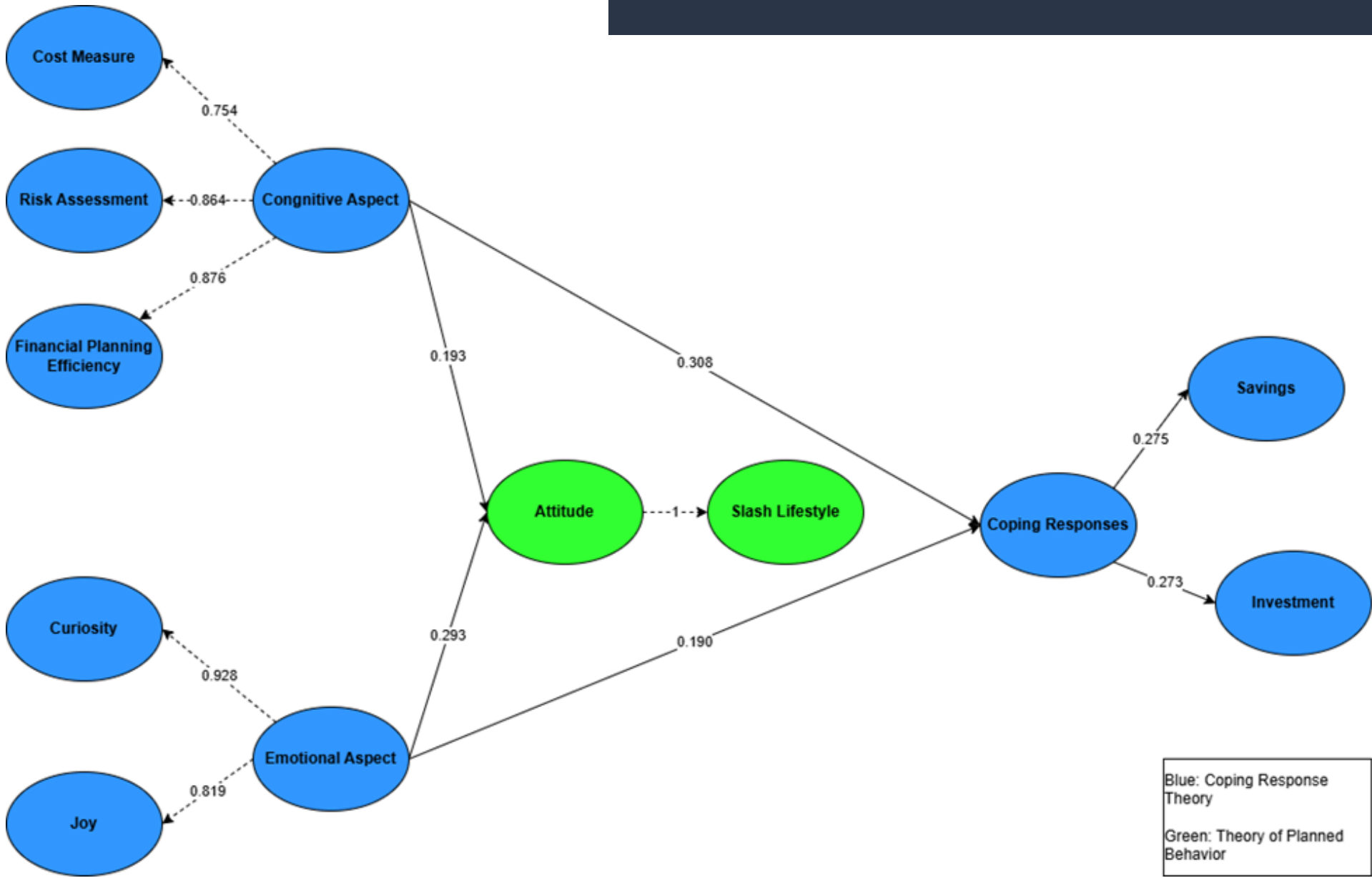
This study explores how younger Taiwanese citizens make financial decisions under stress. Key findings reveal:

- Cognitive and Emotional Factors are central, with rational evaluations and emotions like joy shaping decisions.
- Coping Responses (CR) are the strongest predictor, emphasizing stress management's role in savings and investment.
- Social Influences like peers and social media impact financial behaviors, while external norms have limited effect.

These insights highlight the need for personalized financial tools and digital strategies to support younger individuals. By addressing both cognitive and emotional factors, financial education programs can empower better decision-making and long-term resilience.

No	Relationship	Direct Effect	P-Value	Indirect Effect	P-Value
1	CA -> A	0.192	0.001**	-	-
2	CA -> CR	0.308	0.001**	-	-
3	EA -> A	0.295	0.001**	-	-
4	EA -> CR	0.192	0.001**	-	-
5	SN -> PBC	-	-	-	-
6	SN -> A	-	-	-	-
7	SN -> CR	-	-	-	-
8	PBC -> A	-	-	-	-
9	PBC -> CR	-	-	-	-
10	A -> CR	0.390	0.42	-	-
11	CR -> I	0.279	0.001**	-	-
12	CR -> S	0.283	0.001**	-	-
13	CA -> I	-	-	0.084	0.001**
14	CA -> S	-	-	0.085	0.001**
15	EA -> I	-	-	0.052	0.006
16	EA -> S	-	-	0.052	0.002

TOTAL EFFECTS OF HIGHER ORDER SEM



FINAL SEM MODEL