

**FINANCIAL BEHAVIOR OF UNIVERSITY STUDENTS
IN NEPAL**

Dissertations submitted to the office of the Dean, Faculty of Management in partial
fulfilment of the requirement for the Master's Degree

By

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Certification of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Financial Behavior among University students in Nepal**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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Date: February, 2022

REPORT OF RESEARCH COMMITTEE

Ms. Sanju Singh Maharjan has defended research proposal entitled “**Financial Behavior of University Students in Nepal**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestion and guidance of supervisor Asso. Prof. Phul Prasad Subedi and submit the thesis for evaluation and viva voice examination.

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APPROVAL-SHEET

We have examined the dissertation entitled “**Financial Behavior of University Students in Nepal**” presented by **Sanju Singh Maharjan** for the degree of **Master of Business Studies (MBS)** and conducted the viva voice examination of the candidate. We hereby certify that the dissertation is acceptable for the award for degree.

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Abstract

The thesis entitled- 'FINANCIAL BEHAVIOR OF UNIVERSITY STUDENTS in Nepal: A Case Study of TU Students, Kirtipur' – examines the effect of selected demographic variables via gender, stream of education, range of family income, range of age in years, place of origin and employment status on specified indicators of financial behavior including spending behavior, recording keeping behavior, saving behavior, income behavior and habit of financial service use. For this, 120 respondents of TU studying in various faculties with different demographic variables were selected using both probability and non-probability sampling. Self-administered questionnaire was the instrument of taking information. Mean, frequency, percentage. Standard deviations are the major descriptive statistics. All the responses of respondents have been recorded in suitable format of SPSS tool using 4-point Likert scale. T-test, F-test, regression analysis and χ^2 test have been used to get P-value so that specified six hypotheses could be tested. It has been concluded that financial behavior of selected respondents is somehow effective having calculated mean greater than the moderate value of financial behavior. In addition, some of the demographic variables: Genders, educational stream, place of origin and family income have partially significant impact on some of the indicator of financial behavior. The useful conclusion is that management stream of the study has positive impact on all indicators of financial behavior which is equivalent to impact of financial literacy on financial behavior.

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ABBREVIATIONS

ANOVA	Analysis of Variance
d.f.	Degree of Frequency
IPO	Initial Public Offering
LISREL	Linear Structural Relations
MBS	Masters in Business Studies
NGO	Non-Government Organization
SEM	Structural Equation Modeling
Sig	Significance
SPSS	Statistical Package for the Social Sciences
Std. Dev	Standard Deviation
TU	Tribhuvan University
VDC	Village Development Committee