

**UNIVERSITY OF ECONOMICS AND LAW  
FACULTY OF BANKING AND FINANCE**



**GRADUATION THESIS**

**FACTORS AFFECTING PERSONAL FINANCIAL MANAGEMENT  
BEHAVIORS: EVIDENCE FROM UNIVERSITY STUDENT  
IN INDONESIA AND VIETNAM**

**ALVITA KHAIRUNISYAH**

**1812110354**

**HO CHI MINH CITY, 2021**

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