



LEGITIMATION

I hereby declare that I have checked this project, and I assume this project is adequate in terms of scope and quality in University of Economics and Law and Institute of Informatics and Business Darmajaya.

Signature : 

Supervisor : Nguyen Hoang Anh, Ph.D.


Date : April 13, 2022

Signature : 

Supervisor : Rizo Elhando Badri, S.E.I., M.E.

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Date : _____

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Head of International Office : M. Dwiyan Aditya, S.Pd., M.Pd.

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Date : _____

Signature : 

Head of Study Program : Susanti, S.E., M.M.

NIK. 10111204

Date : _____

ENDORSEMENT PAGE

On March 8th, 2022 that was held a thesis defense between in University of Economics and Law (UEL) Vietnam and Institute of Informatics and Business (IIB) Darmajaya, with the title “**FACTORS AFFECTING PERSONAL FINANCIAL MANAGEMENT BEHAVIORS: EVIDENCE FROM UNIVERSITY STUDENT IN INDONESIA AND VIETNAM**” to fulfill some of academic requirements for obtaining a **Bachelor of Economics and Business** for student:

Name : **Alvita Khairunisyah**

Identification Number : **1812110354**

Department : **Management**

And has been declared Passed by the Board of Jurys as below:

Name	Status
Nguyen Hoang Anh, Ph.D.	University of Economics and Law's Jury
Assoc. Prof. Nguyen Anh Phong	
Rico Elhando Badri, S.E.I., M.E.	Institute of Informatics and Business
Susanti, S.E., M.M.	Darmajaya's Jury

Dean of Economics and Business Faculty

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