

عنوان مقاله:

The Effect of Financial Literacy on Financial capacity and Savings Behavior from the Perspective of Investors in Iran

محل انتشار:

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خلاصه مقاله:

A growing body of evidence suggests that financial literacy plays an important role in financial well-being, and that differences in financial knowledge acquired early in life can explain a significant role in Financial capacity and Savings Behavior in Adulthood life. The purpose of this study is to investigate the effect of financial literacy on Financial capacity and Savings Behavior. according to this, ۳۵۰ Active real investors of Tehran Stock Exchange were selected by simple random sampling. This research is an applied research method. The method of collecting descriptive information is a survey type of qualitative research and the tools used in the research are standard questionnaires. In this research, structural equation model with partial least squares approach (PLS) has been used to confirm the relationship between variables. The results showed that financial literacy has a positive and significant effect on financial capacity and savings behavior. Keywords: financial literacy, Financial capacity, Savings Behavior

کلمات کلیدی:

Financial Literacy, Financial capacity, Savings Behavior

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