

عنوان مقاله:

The Impact of Financial Knowledge on Household Wealth Accumulation in Dodoma City Council

محل انتشار:

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خلاصه مقاله:

This study aimed to assess the impact of financial knowledge on household wealth accumulation in Dodoma City. The research design employed for this study was cross-sectional, and a sample of ۳۰۴ household heads participants was selected using simple random sampling. Data collection was conducted through the use of questionnaires. The quantitative data obtained were analyzed using descriptive statistics and a multiple linear regression model. The findings of the study revealed that financial knowledge in terms of personal level of education, financial trainings and financial management skills were positive and significant related to household wealth accumulation. The study concludes that, financial knowledge was important component in in financial literacy influence the accumulation of wealth among households in Dodoma City Council. Consequently, the study recommends that the local government and relevant organizations should implement comprehensive financial education programs that specifically target the residents of Dodoma City Council. These programs should focus on improving financial attitudes and behaviors, as well as providing knowledge on effective budgeting, saving, investing, and .debt management

کلمات کلیدی:

Financial Knowledge, Financial Literacy, Financial management skills, financial training, Personal level of education, Dodoma City

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