DHARANA
International Journal of Business

https://doi.org/10.18311/DBIJB/2025/53044

Behavioural Biases in Personal Finance Management: A Case Study of Selected Undergraduate Students of Bangalore South Colleges

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Abstract

This study explores the behavioural biases influencing financial decision-making among South Bangalore undergraduate students. Drawing data from 342 valid responses across ten colleges and various academic disciplines, the research identifies key cognitive and emotional biases, such as impulsivity, loss aversion, and reliance on informal advice, that hinder effective financial management. While many students recognise the value of budgeting and planning, this awareness often fails to translate into consistent financial behaviour. The findings also reveal differences based on academic background and year of study; business students and senior-year students generally exhibited more informed and confident financial practices. A notable trend was the preference for financial advice from peers, family, and social media over professional or academic sources. The study underscores the need for integrated financial education beyond theory to include behavioural insights and experiential learning strategies. Interventions grounded in behavioural economics, such as simulations, peer-led workshops, and real-life case discussions, bridge the gap between financial knowledge and practice. Equipping students with both financial literacy and behavioural awareness is essential for fostering long-term financial well-being.

Keywords: Behavioural Bias, Decision-Making, Financial Behaviour, Financial Literacy, Undergraduate Students

JEL Classification: D03, D14, G41, A22, I22

Cite this article as: S., Sowmya and R., Manohar (2025). Behavioural Biases in Personal Finance Management: A Case Study of Selected Undergraduate Students of Bangalore South Colleges. *DHARANA - International Journal of Business, 16*(2), 58–71. doi: https://doi.org/10.18311/DBIJB/2025/53044

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Introduction

Effective personal financial management is a critical skill for undergraduate students, as it not only impacts their immediate financial well-being but also sets the foundation for their long-term economic security (Kumari & Mishra, 2024). During their university years, students often encounter new financial responsibilities such as budgeting, saving, managing expenses, and making investment decisions (Kekana, 2023). However, the ability to make sound financial decisions is frequently challenged by behavioural biases, systematic psychological tendencies that influence the way individuals perceive and act on financial information (Kartini & Nahda, 2021).

Behavioural biases such as overconfidence, loss aversion, herding, anchoring, and status quo bias have been extensively documented as factors that can lead to suboptimal financial decisions (Joshi, 2022). These biases cause deviations from the rational decision-making models traditionally assumed in classical finance, resulting in choices that may undermine personal financial goals. For undergraduate students, who often have limited financial literacy and experience, the influence of these biases may be particularly strong, affecting budgeting, saving, credit usage, and investment behaviours (Kanojia & Malhotra, 2023).

Furthermore, recent research suggests that financial literacy can play a moderating role in mitigating the negative effects of behavioural biases on financial decisions (Adil *et al.*, 2022). However, despite growing awareness, there is still a lack of focused studies examining how these biases specifically affect undergraduate students in particular regional contexts, such as Bangalore South colleges. Understanding the behavioural patterns and psychological barriers faced by students in managing their finances is essential to designing effective financial education programs and interventions tailored to their needs.

This study aims to fill this gap by conducting a case study on undergraduate students from select colleges in Bangalore South, identifying key behavioural biases influencing their personal financial management and providing actionable recommendations to enhance their financial decision-making capabilities.

Behavioural Biases in Personal Finance

Undergraduate students often exhibit a range of cognitive biases that can impact their financial decision-making. One such bias is anchoring, where students rely heavily on the first piece of financial information they receive, such as a starting price or budget, regardless of its accuracy, which can distort later decisions. Present bias is also prevalent; students tend to prioritise short-term gratification over long-term financial security. This can lead to overspending on non-essential items while neglecting important future expenses like tuition or rent. Overconfidence bias leads students to overestimate their financial knowledge or ability to manage money, often resulting in risky financial behaviour or excessive borrowing.

The framing effect influences decisions based on how financial information is presented rather than its actual value. Marketing strategies such as "limited-time offers" can prompt impulsive spending. Another common bias is loss aversion, where students fear financial loss more than they value potential gains. This may discourage them from investing or exploring

opportunities to grow their savings. Mental accounting leads students to treat money differently depending on its source. For instance, funds from scholarships or gifts may be seen as "free money" and spent more casually, unlike earnings from part-time work, which may be used more cautiously. Lastly, status quo bias results in a preference for maintaining current financial habits, even if they are inefficient. Students may resist adopting better financial tools or strategies due to comfort with existing routines or a lack of awareness.

Review of Literature

Behavioural biases significantly influence personal finance management and investment decisions, particularly among young adults and students. (Mahmood *et al.*, 2024). examined investor behaviour in the Pakistan Stock Exchange, identifying anchoring, overconfidence, and herding biases as key influencers, with financial literacy moderating these effects. Their findings highlight the distinct characteristics of investor behaviour in emerging markets, underscoring the role of education in mitigating biases.

Similarly, (Kanojia & Malhotra, 2023) investigated behavioural biases across India, the USA, and the UK, emphasising the diverse impacts of biases such as affect heuristic, loss aversion, and overconfidence on investment performance. The study also points to financial literacy's critical moderating role, especially in the Indian and U.S. contexts, suggesting its importance for more informed financial decisions.

Focusing on urban Indian investors, Seth and Kumar (2020) identified representativeness, hindsight, and regret aversion biases as significant determinants of investment behaviour. Their research stresses the psychological dimensions of investment decision-making, which financial institutions must consider when designing products tailored to investor behaviour.

Gupta and Singh (2023) further affirm the pervasive influence of cognitive biases on investment choices, revealing that financial literacy substantially reduces irrational decision-making. Their use of structural equation modelling highlights the complex interplay between cognitive biases and financial knowledge.

Kumar (2016) emphasises that behavioural finance acknowledges investors as "normal" individuals influenced by psychological factors, shifting away from the traditional rational investor assumption. This perspective is echoed by Kartini & Nahda (2021), who found anchoring, loss aversion, and herding biases to significantly impact investment decisions among individual investors in Indonesia, reinforcing the universality of these biases across contexts.

In a comprehensive review, Peón and Antelo (2021) categorise financial decision-making biases into heuristics, choices, and social factors, underscoring the need to integrate psychological insights into financial analysis. Dinis (2020) echoes this transition, highlighting behavioural finance's role in explaining market anomalies and investor irrationality beyond traditional financial theories.

Sattar *et al.,* (2020) demonstrate that behavioural biases, including overconfidence and herding, significantly affect investment decisions, with heuristics exerting the strongest influence. Their findings call for greater investor awareness and institutional attention to psychological factors in financial markets.

Joshi (2022) explores emotional biases such as loss aversion and regret aversion, emphasising their distortion of individual investment judgment. Similarly, Ishtiaq *et al.,* (2019) reveal the roles of self-esteem, self-control, and risk preferences in financial behaviour among working women, though financial literacy showed ambiguous effects, suggesting contextual factors in bias manifestation.

Kumari & Mishra (2024) and Kekana (2023) shed light on the saving behaviour and financial literacy among university students in India and South Africa, respectively. Both studies report poor saving habits linked with low financial literacy but identify demographic influences such as gender and employment status on saving practices, which align with the broader theme of behavioural influences in personal finance.

Albert (2023) highlights that financial knowledge reduces susceptibility to biases such as herding and overconfidence among university students, while gender differences also influence bias prevalence. Sharma (2022) provides a broader perspective by identifying 17 common behavioural biases impacting financial decisions, calling for further research to address gaps in behavioural finance literature.

Francis (2023) reviews behavioural biases affecting investment decisions, emphasising the psychological underpinnings of suboptimal financial choices and the need for mitigation strategies. Rosyidah and Pratikto (2022) contribute a systematic literature review identifying seven key biases and research gaps, particularly in developing countries, emphasising the importance of contextual studies in emerging economies.

Finally, Adil *et al.,* (2022) examine behavioural biases in investment decisions among male and female investors in India, confirming the negative impacts of risk aversion and herding and the positive role of overconfidence among males, with financial literacy moderating these relationships differently by gender. The study underscores the importance of tailored financial education to combat biases and improve investment outcomes.

Research Gap

Despite the growing body of literature on behavioural biases in financial decision-making, there is a notable lack of focused research on how these biases specifically affect undergraduate students' personal finance management, particularly in the context of Bangalore South colleges. Most existing studies concentrate on general investor behaviour or adult populations, with limited attention to the unique financial challenges and cognitive tendencies of young adults navigating financial independence for the first time. Moreover, few studies have explored practical interventions or recommendations tailored to this demographic to mitigate the negative effects of behavioural biases on their financial well-being. Addressing this gap is essential for developing targeted strategies that can improve financial literacy and decision-making among undergraduate students, thereby fostering better personal financial management skills at an early stage.

Research Design

Study Objectives

(i) To identify the behavioural biases that shape how undergraduate students handle their finances.

(ii) To examine how these biases affect their financial decision-making and overall management.
(iii) To present key findings and practical suggestions for improving their financial decision-making.

Hypotheses

Based on the study's theoretical framework and research objectives, the following hypotheses were developed:

Null Hypothesis (H_0)

Behavioural biases negatively affect the financial decision-making and overall financial management of undergraduate students from selected colleges in South Bangalore.

Alternative Hypothesis (H_1)

There is a significant relationship between students' financial awareness and their saving behaviour.

Methodology

This study employed a quantitative, cross-sectional design to examine the financial behaviours, saving and investment attitudes, and awareness of cognitive biases influencing decision-making among undergraduate students. A structured, self-administered questionnaire was utilised to gather primary data, which was analysed using descriptive and inferential statistical techniques.

The target population consisted of undergraduate students from ten colleges located in South Bangalore, encompassing a variety of academic disciplines. A convenience sampling method was applied to recruit participants. Out of 800 distributed questionnaires, 500 responses were returned. After screening for completeness and consistency, 342 valid responses were included in the final analysis.

Data collection was conducted through a validated structured questionnaire composed of four main sections: demographic information (*e.g.*, age, gender, and monthly allowance), financial behaviour (*e.g.*, budgeting and spending habits), saving and investment practices, and awareness of financial biases (assessed via statements related to biases such as anchoring, overconfidence, and loss aversion).

The data collection process spanned one month and involved both online and face-to-face administration of the questionnaires. Before participation, students were informed about the study's purpose and assured that their responses would remain confidential and anonymous. Informed consent was obtained, and participation was voluntary without any incentives.

Following data cleaning, the valid dataset (N = 342) was analysed using IBM SPSS Statistics, version 21. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were computed to summarise the responses. Graphical representations such as bar charts were used to visualise key trends. Pearson's Chi-square tests were conducted to explore relationships between categorical variables, with statistical significance set at $p<0.05$.

Approval for the study was granted by the institutional research ethics committee. Ethical standards concerning confidentiality, voluntary

participation, and informed consent were upheld throughout the research. No personally identifiable information was collected, and participants were free to withdraw at any point without repercussions.

Data Analysis

Table 1 presents the demographic profile of the study respondents. Out of 342 students, 55.56% were male and 44.44% female, with the majority aged 18-20 years (67.25%), followed by 21–23 years (22.81%). Most respondents were in their 1st year (45.03%) and 2nd year (33.33%) of study, with fewer in 3rd and 4th years. In terms of courses, 34.50% were from arts/science, 47.68% from business/management, and 17.54% from engineering. The data shows a diverse but predominantly young and early-year student sample, giving a balanced view of financial literacy across disciplines.

Table 2 highlights students' behavioural biases and practices in personal finance management. Most students (76.02%) reported not having a source of income, and social media (21.64%) and friends/family (18.13%) were the most common ways of acquiring financial information. Savings were mainly kept in bank accounts (32.75%) or cash (28.65%), with fewer students investing in long-term options. Students' key motivations to save were family/future emergencies (53.22%) and financial independence (16.37%).

Behavioural patterns show that many students sometimes avoid financial decisions due to fear of loss (47.95%) and make impulsive purchases occasionally (26.90%). A majority (53.22%) mix their own research with others' advice before making financial decisions, and 45.61% have regretted a financial decision at least once.

Table 1. Demographics and Details of the Respondents

Variables	Categories	Frequency	Percentages
Gender	Male	190	55.55
	Female	152	44.45
Age	18-20	230	67.25
	21-23	76	22.22
	24-26	28	8.19
	27 or above	8	2.31
Residence	Urban	342	100.00
Course type	Business/ Management	122	35.67
	Other	118	34.50
	Engineering	16	4.68
	Law	6	1.75
	Arts/Science	80	23.39
Course of study	U. G	342	100.00
Year of study at the university	1st Year	154	45.02
	2nd Year	114	33.33
	3rd Year	52	15.20
	4th year	22	6.43

Source: Desk Research

Although most students view financial planning and budgeting as important (over 75%), a notable proportion remain neutral or unsure about seeking professional financial advice or their own financial literacy.

Overall, the data suggests that while students value saving and budgeting, they display common behavioural biases such as impulsive spending, reliance on social sources for advice, and hesitation about long-term investment, indicating a need for more structured financial education and guidance.

Table 2. Behavioural biases in personal finance management

Variables	Categories	Frequency	Percentages
Are you currently employed or have any source of income?	Yes, Full-time	28	8.19
	Yes, Part-time	54	15.79
	No	260	76.02
How do you usually acquire personal finance information?	Social media	74	21.64
	University Courses/Workshops	14	4.09
	Books	22	6.43
	Friends/Family	126	36.84
	Others	62	18.13
	Online articles/blogs	30	8.77
	Financial advisor	14	4.09
How do you typically save your money?	Digital wallets (*e.g.*, Paytm, Google Pay, *etc.*)	42	12.28
	Bank savings account	112	32.75
	cash savings	98	28.65
	Others	26	7.60
	Investing (stocks, mutual funds, *etc.*)	50	14.62
	Fixed deposits	14	4.09
What motivates you to save? (Select all that apply)	Long-term goal	0	0.00
	Family/future emergency	48	14.04
	Others	32	53.22
	Desire for financial independence	56	16.37
	Peer influences	0	0.00
	Habit	24	7.02
When do you tend to spend more money instead of saving? (Select all that apply)	Social pressure (*e.g.*, friends or family encouraging spending)	76	22.22
	Immediate gratification	10	2.92
	Poor financial planning	26	7.60
	Lack of sufficient funds to save	28	8.19
	Feeling of financial security	22	6.43
	Others	94	27.49
Do you often make financial decisions based on emotions (*e.g.*, buying things when feeling stressed, excited, or sad)?	Occasionally	118	34.50
	Yes	70	20.47
	No	154	45.03
Do you tend to avoid making financial decisions due to fear of loss or uncertainty?	No	134	39.18
	Sometimes	164	47.95
	Yes	44	12.87

Table 2. Continued

Variables	Categories	Frequency	Percentages
How often do you make impulsive purchases?	Very often	32	9.35
	Sometimes	92	26.90
	Rarely	146	42.69
	Never	72	21.05
When making financial decisions, do you tend to follow the choices or advice of friends/ family rather than conducting your own research?	Yes, I follow others' advice	70	20.47
	Sometimes, a mix of both	182	53.22
	No, I make my own decisions	90	26.32
Do you frequently delay saving or investing for future goals in favour of immediate spending?	Yes	116	33.92
	No	106	30.99
	Sometimes	120	35.09
Have you regretted a financial decision after making it?	Sometimes	98	28.65
	No	156	45.61
	Yes	88	25.73
How important is financial planning to you?	Very important	180	52.63
	Somewhat important	38	10.23
	Important	108	31.58
	Not important	16	4.68
Do you believe budgeting is essential for managing your personal finances effectively?	Yes	262	76.61
	No	42	12.28
	Unsure	38	11.11
How likely are you to seek professional financial advice for making important financial decisions?	Neutral	168	49.12
	Unlikely	22	6.43
	Very likely	50	14.62
	Very unlikely	6	1.75
	Likely	96	28.07
Do you feel that your peers (fellow students) are financially literate?	Yes	128	37.43
	Unsure	120	35.09
	No	94	27.49
Do you feel confident about your ability to make long-term financial decisions?	Yes	180	52.63
	Sometimes	100	29.24
	No	62	18.13

Source: Desk Research

Table 3. Description analysis of behavioural biases in personal finance management

Variables	Mean	Std Deviation	N
Are you currently employed or have any source of income?	342	2.6784	0.6189
How do you usually acquire personal finance information?	342	3.1584	1.55625
How do you typically save your money?	342	2.9181	1.35891
Do you tend to avoid making financial decisions due to fear of loss or uncertainty?	342	1.7368	0.67271
How often do you make impulsive purchases (*e.g.*, buying things you don't need on a whim)?	342	2.7544	0.89208
When making financial decisions, do you tend to follow the choices or advice of friends/family rather than conducting your own research?	342	2.0585	0.68248
Do you frequently delay saving or investing for future goals in favour of immediate spending?	342	2.0117	0.83183
Have you regretted a financial decision after making it?	342	2.0292	0.73797
How important is financial planning to you?	342	1.8830	1.00923
Do you believe budgeting is essential for managing your personal finances effectively?	342	1.3450	0.67046
How likely are you to seek professional financial advice for making important financial decisions?	342	2.5322	1.72028
Do you feel that your peers (fellow students) are financially literate?	342	1.9766	0.85248
Do you feel confident about your ability to make long-term financial decisions (*e.g.*, investment, loans, *etc.*)?	342	1.7661	0.87535

Source: Desk Research

Table 3 presents descriptive statistics on students' personal finance management practices. Across all items, the mean values generally range between 1.88 and 2.75, indicating moderate to fairly positive responses toward personal financial management skills. The relatively low standard deviations (mostly below 1) show that students' responses are fairly consistent. The highest mean scores relate to avoiding financial risks and tracking spending, suggesting these are the strongest practices among students. Conversely, lower mean scores in areas such as investment and professional financial advice reflect weaker areas that may need improvement. Overall, the data indicate that while students show awareness of personal finance management, there is room for growth in more advanced financial practices.

Table 4 presents the results of t-tests examining differences in students' personal finance management practices by gender and year of study. Most p-values are below 0.05, indicating significant differences in several areas such as saving habits, budgeting, and seeking professional financial advice. A few items show p-values above 0.05, suggesting no significant differences for those variables. Overall, the

Table 4. Results of Chi-Square Test for Differences in Behavioural biases in personal finance management

Variables	Pairs	pvalue	Result
Are you currently employed or have any source of income?	Course	0.01	Rejected
	Year of Study	0.01	Rejected
	Gender	0.75	Accepted
How do you usually acquire personal finance information?	Course	0.001	Rejected
	Year of Study	0.001	Rejected
	Gender	0.001	Rejected
How do you typically save your money?	Course	0.183	Accepted
	Year of Study	0.02	Rejected
	Gender	0.047	Rejected
Do you tend to avoid making financial decisions due to fear of loss or uncertainty?	Course	0.001	Rejected
	Year of Study	0.299	Accepted
	Gender	0.003	Rejected
How often do you make impulsive purchases (*e.g.*, buying things you don't need on a whim)?	Course	0.001	Rejected
	Year of Study	0.038	Rejected
	Gender	0.713	Accepted
When making financial decisions, do you tend to follow the choices or advice of friends/family rather than conducting your own research?	Course	0.387	Accepted
	Year of Study	0.228	Accepted
	Gender	0.614	Accepted
How important is financial planning to you?	Course	0.003	Rejected
	Year of Study	0.083	Accepted
	Gender	0.295	Accepted
Do you believe budgeting is essential for managing your personal finances effectively?	Course	0.030	Rejected
	Year of Study	0.587	Rejected
	Gender	0.064	Rejected
How likely are you to seek professional financial advice for making important financial decisions?	Course	0.001	Accepted
	Year of Study	0.001	Accepted
	Gender	0.221	Rejected
Do you feel that your peers (fellow students) are financially literate?	Course	0.232	Accepted
	Year of Study	0.019	Accepted
	Gender	0.951	Rejected
Do you feel confident about your ability to make long-term financial decisions (*e.g.*, investment, loans, *etc.*)?	Course	0.149	Rejected
	Year of Study	0.004	Rejected
	Gender	0.002	Rejected

Source: Desk Research

findings reveal that gender and year of study influence many aspects of students' financial behaviours, highlighting the need for tailored financial education strategies.

Findings

The analysis revealed several key trends in student financial behaviour. The majority of participants were aged 18-20 and enrolled in the early years of their academic programs. Respondents came from diverse academic backgrounds, with business and management students forming the largest group. Males made up a slightly larger portion of the sample than females.

A substantial proportion of students (76.02%) reported having no income or employment, which indicates heavy reliance on family support or scholarships. In terms of acquiring financial knowledge, most students depended on informal sources such as family, friends, and social media, while only a minority used formal resources like university courses or professional advisors.

When it came to saving habits, traditional methods such as bank accounts and keeping cash were the most common. Investment in long-term financial instruments such as stocks or mutual funds was relatively low. Emotionally driven behaviour was prevalent among many students who reported making impulsive purchases or hesitating to make decisions due to fear of loss. Regret over financial decisions was also a common theme.

Peer and family influence played a significant role in students' financial choices. Many respondents indicated they sometimes relied on others' advice, although a few expressed complete independence in decision-making. Most students acknowledged the importance of financial planning and budgeting; however, a gap was evident between awareness and practical application. Immediate spending often took precedence over long-term financial goals.

Statistical testing showed significant differences in financial behaviour across academic disciplines and year levels. Gender differences were less consistent but were present in certain areas, such as risk aversion and confidence in long-term decision-making.

Suggestions

Based on the findings, the following recommendations are proposed:

(i) *Integrate Financial Literacy into the curriculum*
Educational institutions should incorporate foundational financial literacy modules into early-stage undergraduate programs. These should cover topics such as budgeting, saving, debt management, and investing.

(ii) *Emphasise Experiential Learning*
Interactive workshops, simulations, and case studies can help students apply financial concepts in real-life contexts, enhancing both understanding and retention.

(iii) *Encourage the use of credible financial sources*
Students should be guided toward trustworthy financial information channels, such as certified professionals, official government resources, and

university-hosted financial education programs.

(iv) *Address behavioural and emotional influences*
Awareness campaigns should help students recognise and manage emotional triggers like impulsive spending and fear of financial risk.

(v) *Customise education based on student demographics*
Financial education efforts should be tailored to match the needs of different academic programs and stages of study, as behaviour varies by discipline and level of experience.

(vi) *Promote opportunities for earning income*
Universities can facilitate part-time job placements and internships, allowing students to gain financial independence and develop practical money management skills.

Limitations of the Study

Although the study offers meaningful insights, several limitations should be acknowledged:

(i) *Limited Generalisability*
The sample was confined to a specific group of students, which may not fully represent the broader student population across different regions or institutions.

(ii) *Self-Reported Data Bias*
As the data was gathered through self-administered surveys, it may be influenced by recall errors or social desirability bias.

(iii) *Cross-Sectional Design*
The study provides a snapshot of student behaviour at one point in time. Longitudinal studies would be more effective in capturing changes over time.

(iv) *Lack of Socioeconomic Context*

(v) Variables such as household income, urban vs. rural background, and prior financial experience were not considered, though these factors could significantly influence behaviour.

(vi) *Insufficient Quantitative Data*
The study focused primarily on quantitative analysis, missing the opportunity to explore deeper motivations and thought processes through interviews or open-ended responses.

Conclusion

The present study offers a comprehensive look into the financial behaviours and biases of university students, revealing both strengths and areas requiring attention. While many students recognise the importance of financial planning and budgeting, this awareness does not always translate into consistent, informed behaviour. A substantial number of respondents admitted to acting on emotion when making financial decisions, engaging in impulsive spending, or avoiding financial commitments due to fear of loss or uncertainty. These behavioural patterns point toward cognitive and emotional biases that can interfere with sound financial management.

Furthermore, the findings highlight a widespread reliance on informal sources such as peers, family, and social media for financial advice. While these networks may offer convenience and trust, they are often limited in accuracy and scope. This reliance can perpetuate misinformation and limit students' exposure to evidence-based financial practices. Only a minority of students reported seeking guidance from financial professionals or

academic resources, underscoring a gap in their engagement with credible information.

The study also identifies variation in financial attitudes and behaviours based on academic discipline and year of study. Students enrolled in business-related courses exhibited slightly more informed practices, possibly due to curriculum exposure. In contrast, those in non-commerce disciplines appeared less confident in long-term financial planning. Likewise, senior students generally reported higher confidence in managing money, likely stemming from increased maturity or life experience. These differences suggest that financial education interventions should be tailored to specific academic contexts and educational levels to ensure maximum impact.

Given these observations, it is clear that financial education should be an integral part of the university experience. However, education alone is not sufficient. Programs must also address behavioural aspects of financial decision-making. Integrating concepts from behavioural economics, such as decision framing, loss aversion, and self-control mechanisms, can help students better understand their financial psychology. In addition, experiential learning strategies such as budgeting simulations, peer-led financial workshops, or case-based assessments could enhance students' ability to apply financial principles in real-world situations.

In conclusion, this study emphasises the urgency of equipping young adults with not only financial knowledge but also the tools to navigate emotional and social influences on their financial decisions. As students move toward independence in a complex financial environment, their ability to make informed, rational, and confident financial choices will play a critical role in their long-term financial well-being. Institutions must take proactive steps to bridge the gap between financial awareness and practice, creating future citizens who are not only financially literate but also behaviourally competent.

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