

**FINANCIAL WELLNESS AND INVESTMENT PROPENSITY OF BUSINESS
MANAGEMENT GRADUATES OF CAVITE STATE UNIVERSITY –
DON SEVERINO DE LAS ALAS CAMPUS**

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ABSTRACT

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This study was conducted to determine the financial wellness and investment propensity of Business Management graduates of Cavite State University – Don Severino de las Alas Campus. Specifically, this study aimed to determine the demographic profile of the business management graduates of Cavite State University – Don Severino de las Alas Campus; the level of financial wellness of the graduates; the level of investment propensity of the graduates and the relationship between the demographic profile of the graduates and their financial wellness, demographic profile of the graduates and their investment propensity, and financial wellness and investment propensity.

The results showed that more than half of the participants (57%) were 20 to 23 years old. Majority of the participants (75%) were female, single (89%), employees (91%), professional (40%), had a full time type of employment (95%) and employed for 1 to 2 years after college graduation (50%). More than half of the participants (52%) had a monthly income from employment of Php10,001 to Php20,000, with no monthly income that comes from self-employment/ investments (73%) and financial support of family and friends (75%). In addition, more than half of the participants had 0 to 1 financial dependent (59%), and owned a house (52%).

The level of financial wellness of the business management graduates was fair in the three measures of financial wellness such as perception of personal finance (3.36),

behavioral assessment of personal finance (3.23), and overall scales of financial wellness (3.32). However, it was found to be moderately secured in objective scales of current financial situation (3.36).

The level of investment propensity of business management graduates was slightly driven (2.79) indicating an average level of investment propensity.

Among the demographic profile, the length of employment and net income from employment of business management graduates had overall significant relationship with the four domains of financial wellness. There was a significant relationship between occupation and financial wellness in terms of perception of personal finance and overall scales of financial wellness only. Marital status was found to have a significant relationship with behavioral assessment of personal finance only. The type of employment and length of employment had significant relationship with investment propensity. Moreover, between the level of financial wellness and level of investment propensity, only the overall scales of financial wellness had a significant relationship with the investment propensity of the business management graduates.

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