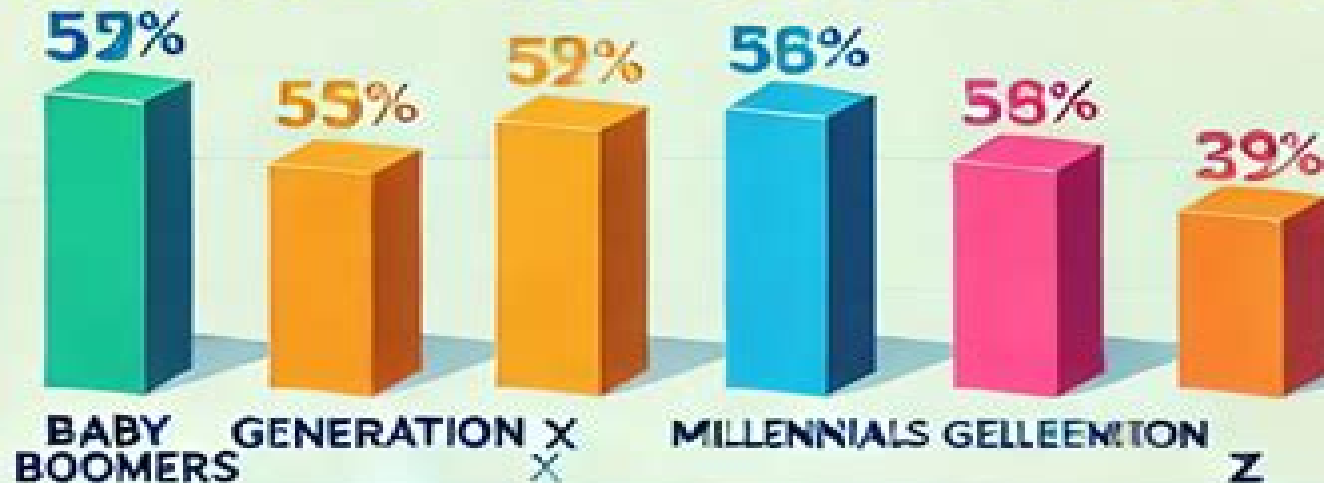


# THE AVERAGE GENERATIONS



# Factors Affecting Savings Habits Within Millennials In

**Mafalda Patuleia**



### **Factors Affecting Savings Habits Within Millennials In:**

*Financial Issues and Millennials' Partnered Relationships Satisfaction* Dr. Wisler Antoine, 2020-11-06 The purpose of this study is to establish the relationship between financial issues and millennials partnered relationships satisfaction Furthermore in the analysis of this topic there are three main financial issues being discussed These financial issues are the following financial management financial problem and financial distress These were used as the determining factors in assessing the level of satisfaction for millennials partnered relationships The quantitative method was used in this study by carefully selecting 385 participants whose ages range from 25 36 years old Provided that they had stayed together for at least three years these millennial participants were randomly picked from the United States of America USA In the course of this study variables including their gender educational level and income were the primary focus The results revealed that 90% of the selected millennials in partnered relationships who did not adopt the policy of financial management ended up having financial problems which eventually led them into financial distress From the results obtained it was concluded that in order for the millennials in partnered relationships to have a successful financial satisfaction they have to and ought to know how to manage their finances well Managing one's finances efficiently would definitely help in reducing our financial problems which in turn might reduce financial distress and the couples can enjoy a high level of financial satisfaction with their relationships

### **Proceedings of the International Conference on Technology and Innovation Management (ICTIM 2022)** Arnifa Asmawi, 2023-02-10 This is an open access book The Centre for Knowledge and Innovation

Management CEKIM Faculty of Management Multimedia University is set to hold its second conference titled International Conference on Technology and Innovation Management 2022 ICTIM 2022 which carries the theme Humanizing Innovation for Sustainability This conference will bring together academic researchers industry players policymakers and civil society leaders to engage and share the latest trends and development in technology and innovation management Business and Finance: The Changing Scenario in COVID Times Prof. (Dr.) Pragnesh Shah, Drawing on action research with critical insights and also lessons learned from the Pandemic to enhance Business today for a resilient tomorrow the articles in the book offer an analytical approach to forming a deeper understanding of how business and finance need to get reenergized during and post COVID Times how business plans and strategies require a fundamental rethinking to achieve sustainable development goals Bringing together the academicians and research scholars from all domains of commerce this edited volume explains and suggests how business can be realigned and accelerated amidst newfound challenges for a more just and prosperous tomorrow Factors Affecting Savings Habits Within Millennials in Malaysia Shaliza Alwi, 2015 **The Future**

### **Opportunities and Challenges of Business in Digital Era 4.0** Satria Bangsawan, Mahrinasari MS, Ernie

Hendrawaty, Rindu Gamayuni, Nairobi, Hendrati Dwi Mulyaningsih, Ani Wahyu Rachmawati, Santi Rahmawati, 2020-07-23 One of the main challenges faced by all entrepreneurs is the need to growth Growth is part of all organizations it implies

continuous growth of sales purchases number of employees profit and thus the growth of the enterprise Most innovations that are part of the organizations are derived from the internal organization Industrial Revolution 4.0 provides both opportunities and challenges to all entrepreneurs to grow their business The rapid development of technology and all digital aspects create opportunities of innovation in organizations These proceedings provide details beyond what is possible to be included in an oral presentation and constitute a concise but timely medium for the dissemination of recent research results It will be invaluable to professionals and academics in the field of business entrepreneurship and economics to get an understanding of recent research developments

*Contemporary Issues in Finance, Investment and Banking in Malaysia* Zulkefly Abdul Karim, Ruzita Abdul Rahim, Wai Yan Wong, Siti Farah Dilla Zakaria, 2024-01-12 This book is a collection of research works by experienced academics focusing on the current issues of fintech and cryptocurrency in the context of Malaysia The book aims to fill the gap in the extant literature on the topic in Southeast Asia The book starts with a discussion on the role of monetary policies in the advent of the current trend where cryptocurrencies are being used more widely as a medium of exchange compared to conventional fiat money It then goes on to provide a comparative analysis for beginners regarding the differences between cryptocurrencies and stocks considering facets such as ownership methods of exchange volatility regulation and their interconnectedness Also discussed are the factors influencing on line investment options using the Preferred Reporting Items for Systematic Reviews and Meta Analyses PRISMA review method a comparison of Islamic banking products and conventional fintech The book ends on an analysis of the impact of the COVID 19 pandemic on the Malaysian stock market This book is a valuable read for undergraduate students postgraduate students academicians researchers and professionals working in the economics finance and banking industries particularly in Southeast Asia

**The Impact of Employees' Behaviour in the Workplace** Emrah Atar, 2022-03-14 The rapid development of economic globalisation has caused enterprises to have a higher demand for high quality employees in order to achieve competitive advantages This has brought a significant challenge to human resource management As employees are the imperative group in enterprises for gaining profit and maintaining regular operation it is critical to raise their enthusiasm for work Their creativity and subjective initiative could be fully activated and the profit determination would increase if the appropriate motivating methods were utilised As such this collection offers detailed insights into these issues It scrutinises how motivation leadership corporate values and organisational identity have an affirmative and significant consequence on organisational citizenship behaviour and corporate human resource management and how organisational identity plays an intermediary role in an organisation

**Proceedings of the 2025 5th International Conference on Informatization Economic Development and Management (IEDM 2025)** Meilin Zhang, Au Yong Hui Nee, Khurram Shehzad, Sameer Kumar, Ehsan Javanmardi, 2025-06-26 This is an open access book Building on the successes of previous editions IEDM 2025 aims to delve deeper into the practical applications and strategic implications of emerging information technologies Unlike

prior conferences that primarily focused on theoretical frameworks and initial empirical findings this year's event will emphasize actionable insights case studies and innovative practices that demonstrate the tangible benefits and challenges of digital integration in various economic sectors The primary objective of IEDM 2025 is to provide a multidimensional platform for cross disciplinary dialogue fostering collaboration and knowledge exchange among academia industry leaders and policymakers By highlighting cutting edge research and successful implementations the conference aims to inspire new approaches to leveraging information technology for sustainable economic growth and efficient management practices Special attention will be given to discussing the role of digital transformation in enhancing productivity driving innovation and addressing socio economic disparities

**Financial Behavior** Harold Kent Baker, Greg Filbeck, Victor Ricciardi, 2017 Financial Behavior provides a synthesis of the theoretical and empirical literature on the financial behavior of major stakeholders financial services investment products and financial markets With diverse concepts and topics the book brings together noted scholars and practitioners so readers can gain an in depth understanding about cognitive and emotional biases that influence various financial decisions from experts from around the world

**Consumer Behaviour** Isabelle Szmigin, Maria Piacentini, 2018 A new approach to teaching consumer behaviour incorporating the latest issues in behavioural psychological and sociological learning alongside new areas of research Practitioner commentaries including Renault and Thinkbox and extended case studies featuring Pinterest and Havaianas place this fascinating subject firmly in a real world context

**Eco-Innovation and Green Productivity for Sustainable Production and Consumption, 2nd edition** Munir Ahmad, Cem Işık, Zeeshan Fareed, 2025-09-12 With the graduation of time the desire for enhanced production and consumption scales motivated the global economies to opt for the race to the bottom approach leading to environmental unsustainability On the one hand economies focused on escalated production levels proliferating non renewable energy consumption and reducing energy productivity leading to production based carbon dioxide CO2 emissions On the other hand international trade of high CO2 emissions embedded goods has skyrocketed the consumption based CO2 emissions Since production and consumption based CO2 emissions challenge environmental sustainability there is an urgent need to pursue sustainable production and consumption to realize the United Nations Sustainable Development Goals SDGs dream In this regard eco innovation came into play to transition the conventional production setup to a cleaner production mode Eco innovation involves all types of technological advancements extending contributions to the SDGs In this regard climate technologies and environmental technologies involving renewable energy e g wind solar biogas energy efficient technologies e g energy efficient electric appliances environmental pollution reduction technologies e g carbon scrubbing filters water purifiers waste mitigation technologies play a tremendous role in mitigating climatic adversities and environmental unsustainabilities By contributing to the responsible use of natural capital eco innovation facilitates efficient energy utilization improving energy productivity as well as environmental sustainability Moreover eco innovation has the inherent

potential to aggravate sustainable production modes through green productivity a tool to enhance industrial outputs with fewer harms to the environment As a progressive move green productivity growth promotes a new trend of producing more economic output by consuming fewer resources and safeguarding ecosystems The mainstream empirical literature substantiated that eco innovation and green productivity remained critical players in limiting CO2 emissions and promoting environmental sustainability Literature also witnessed that eco innovation ameliorated energy productivity by motivating the countries to adopt cost saving and environmentally friendly technologies On the contrary the rebound effect supported the environmental deterioration impact of such technologies Against this backdrop this Research Topic will provide an opportunity to further delve into the influencing mechanisms triggered by eco innovation and green productivity growth on energy productivity and environmental sustainability for a futuristic perspective of sustainable production and consumption This Research Topic welcomes theoretical and empirical original research articles and reviews Research themes and areas include but are not limited to the following Links between eco innovation green productivity growth and energy productivity for sustainable production Climate technologies and carbon neutrality applications for sustainable production Firm level environment related innovation practices Renewable and energy efficient industrial transition for sustainable production Eco innovation through the firm life cycle for sustainable production and consumption Green innovation driven business models for sustainable production Climate technology driven policies for sustainable production and consumption Eco innovation and zero emissions agenda implementation

Proceedings of the 20th European Conference on Management, Leadership and Governance Mafalda Patuleia,2024

**HCI in Business, Government and Organizations** Fiona Fui-Hoon Nah,Keng Siau,2022-05-17 This book constitutes the refereed proceedings of the 9th International Conference on HCI in Business Government and Organizations HCIBGO 2022 held as part of the 23rd International Conference HCI International 2022 which was held virtually in June July 2022 The total of 1271 papers and 275 posters included in the HCII 2022 proceedings was carefully reviewed and selected from 5487 submissions The HCIBGO 2022 proceedings focuses in topics such as artificial intelligence and machine learning blockchain service design live streaming in electronic commerce visualization and workplace design

Gen Z, Tourism, and Sustainable Consumption Siamak Seyfi,C. Michael Hall,Marianna Strzelecka,2023-08-10 Gen Z Tourism and Sustainable Consumption is the first book to provide a comprehensive account of Generation Z in relation to sustainable consumption practices and travel cultures Gen Z is regarded as the world s largest consumer market The growth and behaviour of this economically significant market will have enormous implications for the future development of the tourism industry and destinations and its long term sustainability Characterised as being the first generation to grow up with the Internet and sometimes even referred to as the i Generation Gen Z is broadly regarded as having an avid interest in travel but seeks to do so in a way that is socially and environmentally conscious mobile connected and grounded in authentic local experiences Logically structured and featuring contributions from a plethora of experts on

the topic this volume provides a critical examination of Gen Z consumer and travel behaviour in a comparative international context and its implications for the tourism hospitality and events industries Embellished with illustrative figures and tables throughout this book will be of pivotal interest not only to policy makers destination management and marketing organisations DMOs and students of tourism hospitality sustainable consumption and consumer culture but also to those who seek to cater to this key market

**Millennial Money Mastery: Your Essential Guide to Budgeting and Investing** D Gauthier, Are you a millennial looking to take control of your financial future Millennial Money Mastery is the ultimate guide tailored just for you This comprehensive ebook breaks down the essentials of budgeting and investing empowering you with the knowledge and tools to make smart financial decisions Inside you ll discover practical strategies to build a budget that works for your lifestyle tips on managing student loans and credit card debt and step by step guidance on starting your investment journey Whether you re a beginner or looking to refine your financial skills this guide will help you achieve financial freedom and peace of mind Start mastering your money today with Millennial Money Mastery and pave the way to a secure and prosperous future

**Handbook of Research on Current Trends in Asian Economics, Business, and Administration** Akkaya, Bülent, Jermisittiparsert, Kittisak, Gunsell, Ayse, 2021-10-08 Social sciences have always been an important tool that enables human beings to examine and understand society Through social sciences researchers gain understandings of social phenomena and changes by providing commentaries producing explanations and attempting to synthesize a diversity of information sets to formulate theories Since the concept of change has been the hallmark of the new millennium researchers have witnessed a transformation in every aspect of the modern world at an ever increasing speed particularly in the social facet of human life Ways of thinking that had previously been upheld and taught may therefore no longer be appropriate or effective as tools to understand contemporary phenomena and changes The Handbook of Research on Current Trends in Asian Economics Business and Administration is a critical reference source that examines different aspects of social sciences management sociology and education to better understand today s society and social life in the Asian context The book identifies trends impacts and implications of disruptive technologies for business and socio economic development as well as strategic advantage on different levels of business and administration Covering topics that include e commerce green management information technology economic growth and distance learning this book is essential for economists academicians government officials policymakers social scientists managers leaders behavioral scientists academicians researchers and students

**Islamic Accounting And Finance: A Handbook** Khaled Hussainey, Hidayat Al Lawati, 2023-03-23 Islamic finance is one of the fastest growing sectors in international banking and finance Owing to the increasing availability and ease of access to Islamic services Islamic finance has become increasingly important not only in Muslim countries but around the world making it a global industry Under the Gulf Cooperation Council GCC as well as in some regions such as the Middle East and North Africa a dual financial system is implemented where Sharia compliant

products are marketed alongside conventional financial systems In this thoroughly researched collection of chapters researchers from around the world examine the role of Islamic finance in the economies and prospects of different companies They discuss Islamic finance literature from both theoretical and empirical perspectives The theoretical section of the book consists of conceptual chapters that enable readers to critically evaluate and expand their understanding of accounting and finance The chapters in the empirical section of this handbook discuss and interpret empirical evidence to provide clear implications for practice research and society This section bridges the gap between theory and practice and offers suggestions for future research Islamic Accounting and Finance is geared towards scholars and students but it is also of use to banking and finance practitioners

**Proceedings of the International Conference on Business, Management, Accounting and Sustainable Economy (ICBMASE 2023)** Ahmad Farabi, Sharifah Nabilah Syed Salleh, Qurroh

Ayuniyyah, Nawalin Nazah, 2024-05-01 This is an open access book This event is organized by PT Orca Industri Akademi as main host in collaboration with several universities from Indonesia and overseas The event will be held with presentations delivered by researchers from the international communities including presentations from keynote speakers and scientific parallel session presentations The conference will adopt a hybrid conference with online and offline presentation will be delivered Furthermore this event will be providing opportunity for the delegates to meet interact and exchange new ideas in the various areas of business management finance accounting and economy in wider perspectives Moreover ICBMASE 2023 aims in proclaim knowledge and share new ideas amongst the professionals industrialists and students to share their research experiences research findings and indulge in interactive discussions and special sessions at the event

**Digital Currency and Consumption** Jashim Khan, Russell Belk, 2024-12-31 The digitalization of payment modes combined with the development of Blockchain technology is shaping the future of digital currency worldwide Many financial regulators are experimenting with the feasibility of digital currencies nationally in a variety of forms such as cryptocurrency virtual currency and central bank digital currency These digital currencies are just some of those discussed in this book Each facilitates a transaction efficiently and will likely open an alternative payment system possibly leading to a global digital currency This book will present and highlight a broad view of digital currency in the era of globalization This book will address the meaning of money in a global world By going beyond fungible national fiat based currencies to global cryptocurrency and stablecoins virtual currencies promise to disintermediate and decentralize money The digital currencies that are the focus of this book use the internet for transactions and harbor the potential to make a unified digital currency system across the globe This book explores the role of digital currency in influencing consumer behavior from spending or saving to gaming tipping and gambling It asks what is the future of digital currency and what is its role in facilitating and transforming the future of the metaverse Digital Currency and Consumption will be useful reading for a postgraduate audience to understand how digital currencies are shaping the digitalization of transactions and behavior of consumer



citizens It will be of value to researchers interested in a wide variety of disciplines including international business finance and consumer behavior

**Consumer Knowledge and Financial Decisions** Douglas J. Lamdin, 2011-11-23 There has been an increasing recognition that financial knowledge i.e literacy is lacking across the population Moreover there is recognition that this lack of knowledge poses real problems as credit mortgages health insurance retirement benefits and savings and investment decisions become increasingly complex Financial Decisions Across the Lifespan brings together the work of scholars from various disciplines family and consumer sciences economics law finance sociology and public policy to provide a broad range of perspectives on financial knowledge financial decisions and policies For consistency across the volume each chapter follows a similar format 1 what individuals know or need to know 2 how what they know or need to know affects financial decisions and outcomes 3 ways in which policies or programs or financial innovations can enhance their knowledge or decisions or outcomes Contributors will provide both new and existing research to create a valuable picture of the state of financial literacy and how it can be improved

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