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**ANALYZING THE FINANCIAL PERFORMANCE AND CONSUMER BEHAVIOR  
OF 26 BSBA - FINANCIAL MANAGEMENT STUDENTS AT DR. FRANCISCO  
L. CALINGASAN MEMORIAL COLLEGES FOUNDATION, INC.,  
NASUGBU, BATANGAS**

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Dr. Francisco L. Calingasan Memorial Colleges Foundation, Inc.

**ABSTRACT**

This study investigates the financial performance and consumer behavior of 26 BSBA-Financial Management Students at Dr. Francisco L. Calingasan Memorial Colleges Foundation, Inc., Nasugbu, Batangas. In the context of rising living costs and limited income sources, students face increasing challenges in managing personal finances. The research explores how demographic factors such as age and sex influence behavioral intention, consumer demand, and financial performance. Using a descriptive-correlational design, the study employs validated survey instruments to assess budgeting practices, saving habits, and spending behaviors, while identifying gaps between theoretical financial knowledge and its practical application.

Findings reveal that students generally agree on the importance of financial literacy, digital tools, and behavioral influences in shaping financial decisions. However, no significant differences were found in financial behavior when demographic profiles were considered. Peer pressure, societal expectations, and limited financial skills contribute to unsustainable spending patterns and financial instability. The study emphasizes the need for targeted financial education programs, practical budgeting workshops, and mentorship initiatives to bridge the gap between academic learning and real-life financial management.

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Grounded in the Theory of Reasoned Action, Demand Theory, and financial ratio analysis, the research offers a conceptual framework for understanding student financial behavior. It proposes a financial plan tailored to student needs, aiming to enhance financial competence and promote responsible consumer practices. Ultimately, the study contributes to the development of inclusive financial education strategies that empower students to make informed decisions and achieve long-term financial stability.

**Keywords:** *behavioral intention, consumer demand, financial performance*



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