

高中生金錢態度、從眾行為與理財行為關係 之研究-以桃園某公立高中為例

A STUDY ON THE RELATIONSHIP AMONG HIGH SCHOOL STUDENT MONEY ATTITUDE、CONFORMITY EFFECT AND FINANCIAL BEHAVIOR- A CASE OF A TAOYUAN MUNICIPAL SENIOR HIGH SCHOOL

黃秉紘

龍華科技大學企管系碩士班

李維鈞

龍華科技大學企管系助理教授

Haung-Ping Hung

*Graduate Student, Department of Business Administration,
Lunghwa University of Science and Technology*

Wei-Chun Lee

*Assistant Professor, Department of Business Administration,
Lunghwa University of Science and Technology*

摘要

本研究旨在探討高中學生之金錢態度、從眾行為與理財行為的關係。首先從文獻中討論金錢態度、從眾行為與理財行為的定義與內涵，做為本研究問卷設計的參考。參考國內外有關金錢態度、從眾行為與理財行為的問卷，自編「高中生金態度、從眾行為與理財行為」調查問卷，研究不同背景變項是否影響高中生金錢態度與理財行為，以及學生金錢態度、從眾行為與理財行為之間的相關性。調查資料以 SPSS 電腦軟體處理，採用描述性統計、信度分析、因素分析及迴歸分析進行假設驗證。本研究結果發現，理財興趣與保有維持對理財行為具有正面影響，而權力名望焦慮對理財行為無正面影響，從眾行為對理財行為具有正面影響，從眾行為對理財行為影響最大。

關鍵詞：金錢態度，從眾行為，理財行為

ABSTRACT

This study aims to explore the relationship among high school students' money attitude, conformity behavior and financial management behavior. First discuss the financial situation, the definition and connotation of public behavior and financial management behavior from the research material. As a reference for the design of the questionnaire in this study. Refer to domestic and foreign questionnaires on money attitudes, herd behavior and financial management behavior. Self-compiled questionnaire on "Money Attitude, Conformity Behavior and Financial Management Behavior of High School Students", To study whether different background variables affect high school students' money attitude and financial management behavior and the correlations among students' money attitudes, herd behavior, and financial behavior. The survey data is processed by SPSS computer software, and the hypotheses are verified by using descriptive statistics, reliability analysis, factor analysis and regression analysis. The results of this study found that financial interests and maintenance have a positive impact on financial behavior, while power and reputation anxiety have no positive impact on financial behavior, herd behavior has a positive impact on financial behavior, and herd behavior has a positive impact on financial behavior. financial behavior. have the greatest impact on financial behavior.

Keywords: Money Attitude, Herd Behavior, Financial Management Behavior