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**Curriculum Vitae**

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**Name:** Utin Roziana Binti Gusti Asmadi

**List of Publications:**

1. Factors Influencing Personal Finance Management Among the Students of University College of Technology Sarawak (UCTS) e-ISSN: 2682-8235 © 2018, UCTS Publisher Borneo Journal of Social Sciences & Humanities.  
(Year 2019).