Clarification of the meaning and regulatory implications of the Declaration of Authenticity

The declaration of authenticity binds its signatory to the content of the statements for all legal, regulatory, and disciplinary purposes in light of the legal regulations in force at the University of Porto (U.Porto) and its organisational unit, the School of Economics and Management (FEP.UP).

U.Porto considers academic integrity to be one of the most noble precepts of university life and regards academic fraud and other forms of academic misconduct as very serious offences.

The growing dissemination and ease of reading data, texts and graphics, accessible thanks to communication technologies and the possibility of generating new content in various forms, such as text, images, etc., using Generative Artificial Intelligence (AI) tools, contribute to greater recourse to plagiarism and falsification, in clear violation of intellectual property and ethical standards.

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By issuing this declaration of authenticity, the undersigned acknowledges the acceptance of the principles of academic integrity outlined in the Declaration of Principles on Academic Integrity of the University of Porto (ORDER No. 08/09/2011), available at https://sigarra.up.pt/up/pt/legislacao geral.ver legislacao? nr=4939, of which the Charter of Rights and Duties of the Academic Community is an integral part, which includes the duty not to resort to academic fraud, under penalty of appropriate sanctions.

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All detected cases of academic fraud will be treated rigorously and subject to disciplinary and, where appropriate, criminal proceedings, with a view to exemplary punishment of the perpetrators.

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Declaration of Authenticity

I, Beatriz Sofia Carvalho Roxo, declare that this academic work, entitled An Analysis of the Interactions between Financial Literacy Levels and Digital Competences of Portuguese Families: Financial Behaviour of Households", is original and was carried out by me in accordance with the following academic and ethical standards:

- Originality: The ideas, analyses and conclusions presented are the result of my own work and have not been copied from other sources without proper citation.
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Signature: Beatriz Sofia Carvalho Roxo

Date: 14/09/2026