Financial Behaviour Survey 2022

UN Refugee Agency (UNHCR)

report_generated_on: August 22, 2023

visit_data_catalog_at: https://microdata.worldbank.org/index.php

Identification

SURVEY ID NUMBER
MYS_2022_FBS_v01_M

TITLE
Financial Behaviour Survey 2022

COUNTRY/ECONOMY

Name	Country code
Malaysia	MYS

STUDY TYPE
Other Household Survey [hh/oth]

ABSTRACT
The financial behaviours survey aim to collect general information on financial and digital literacy of refugees and asylum-seekers in Malaysia for the purpose of understanding their familiarity with and interest in financial and digital services. The survey was administered via phone calls, where respondents were identified through a random sampling of individuals aged 18-59 registered with UNHCR, and have updated their contact numbers with UNHCR in the last 6 months.

A majority of respondents are able to confidently make calculations and transact with money without errors. As a result of regulatory challenges, only 35.8% of respondents owned SIM cards registered under their own names. 89% of respondents own a smartphone, with the most frequently used mobile apps being Whatsapp, followed by Facebook, Youtube, imo and TikTok. While respondents seem to understand the value of financial services, only 11% actually own an account at a financial institutions due to regulatory barriers. A majority of respondents also rely on informal services for sending or receiving money either locally (within Malaysia) or internationally. In addition to this, 84.9% reported not having any savings whatsoever, which indicates respondents' limited resilience capacities to withstand sudden shocks or stressors.

KIND OF DATA
Sample survey data [ssd]

UNIT OF ANALYSIS
Household and Individual

Version

VERSION DESCRIPTION
Version 2.1: Edited, cleaned and anonymised data.

VERSION DATE
2023-06-15

Scope

TOPICS

Topic
Protection
Livelihood and Social cohesion
Domestic Needs/Household Support
Connectivity

Coverage

GEOGRAPHIC COVERAGE
National

UNIVERSE
Registered Refugees and asylum-seekers in Malaysia 2022

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
UN Refugee Agency (UNHCR)	UN

Sampling

SAMPLING PROCEDURE
Simple Random Sampling

data_collection

DATES OF DATA COLLECTION

Start	End
2023-01-28	2023-02-10

DATA COLLECTION MODE
Computer Assisted Telephone Interview [cati]

Access policy

CONTACTS

Name	Affiliation	Email
Curation team	UNHCR	microdata@unhcr.org

CITATION REQUIREMENTS
UNHCR (2023). Malaysia: Financial behaviour survey, 2022. Accessed from: https://microdata.unhcr.org

Metadata production

DDI DOCUMENT ID
DDI_MYS_2022_FBS_v01_M

PRODUCERS

Name	Abbreviation	Affiliation	Role
UN Refugee Agency	UNHCR	UN	Metadata producer
Development Data Group	DECDG	The World Bank	Metadata adapted for World Bank Microdata Library

DATE OF METADATA PRODUCTION
2023-08-21

DDI DOCUMENT VERSION
This metadata was downloaded from the UNHCR catalog (https://microdata.unhcr.org/index.php/home) and it is identical to UNHCR version (UNHCR_MYS_2022_fin_anon_data_v2.1). The following two metadata fields were edited - Document ID and Survey ID.

data_dictionary

Data file	Cases	variables
Household data Anonymized Household data	340	14
Individual data Anonymized Household member data	613	46

Data file	Cases	variables
Household data Anonymized Household data	340	14
Individual data Anonymized Household member data	613	46

Data file: Household data

Anonymized Household data

Cases:	340
variables:	14

variables

ID	Name	Label	Question
hh_data_V1	pseudo_parent_id		
hh_data_V2	age_hh_respondent	Whats is your age?	
hh_data_V3	confirm_that_respon	For interviewers: please confirm that the respondent's name is the same as the name listed in the call sheet.	
hh_data_V4	respondent_gender	Respondent Gender	
hh_data_V5	coo	What is the Country of Origin?	
hh_data_V6	hh_size	What is your household size, including children?	
hh_data_V7	oth_than_yourself_re_hh	How many adults (aged 18 and above) are there in your household?	
hh_data_V8	avr_bers_engaged_in_work	What is your total household income in the past month? This refers to the total income of all household members engaged in work.	
hh_data_V9	opinion_how_riends_and_employer	In your opinion, how frequent does money lending and borrowing take place among your family members, neighbours, friends, and employer?	
hh_data_V10	times_in_a_riends_and_employer	How many times in a year do you think money lending and borrowing take place among your family members, neighbours, friends, and employer??	
hh_data_V11	lent_to_or_er_in_last_month	Have you lent to or borrowed money from your family members, neighbours, friends, or employer in the last month?	
hh_data_V12	will_ansfer_or_save_money	Do you think it will be generally easy to learn how to use e-wallets and other mobile applications to send/receive/transfer or save money?	
hh_data_V13	sim_c_under_your_own_name	Is the current SIM card that you are using, registered under your own name?	
hh_data_V14	weight	Design weight	

total: 14

Data file: Individual data

Anonymized Household member data

Cases:	613
variables:	46

variables

ID	Name	Label	Question
indv_data_V1	pseudo_parent_id		
indv_data_V2	pseudo_id		
indv_data_V3	age_hh_member	What is **${name_hh_member}** age?	
indv_data_V4	hh_member_gender	Member **${name_hh_member}** Gender	
indv_data_V5	hh_member_coo	Whats **${name_hh_member}** the Country of Origin?	
indv_data_V6	past_7_da_in_a_family_business	During the past 7 days, did (**${name_hh_member}**) work for someone else for pay, for one or more hours OR run or do any kind of business/activity to generate income OR help in a family business?	
indv_data_V7	name_d_s_temporarily_absent	Even though (**${name_hh_member}**) did not work during the past 7 days, did (**${name_hh_member}**) have a paid job or a business or a helper job from which (**${name_hh_member}**) was temporarily absent?	
indv_data_V8	last_30_d_to_start_a_business	During the last 30 days, did (**${name_hh_member}**) do anything to find a paid job or try to start a business?	
indv_data_V9	start_w_hin_next_14_days	Could (**${name_hh_member}**) start working within the next 14 days?	
indv_data_V10	afford_more_les	Compared to this time last year, do you think you can now afford more goods and services, the same, or fewer goods and services?	
indv_data_V11	confident_counting	How confident are you in counting numbers and money when buying or selling items?	
indv_data_V12	used_an_atm_aw_money	Have you used an ATM before or do you know how to withdraw money from an ATM?	
indv_data_V13	own_a_smartphone	Do you own a smartphone?	
indv_data_V14	what_services_load_every_month	What services do you usually top-up/reload for every month?	
indv_data_V15	apps_google_search__browser	What are some of the apps that you use most on your phone? Google search / browser	
indv_data_V16	apps_imo	What are some of the apps that you use most on your phone? IMO	
indv_data_V17	apps_whatsapp	What are some of the apps that you use most on your phone? Whatsapp	
indv_data_V18	apps_viber	What are some of the apps that you use most on your phone? Viber	
indv_data_V19	apps_facebook	What are some of the apps that you use most on your phone? Facebook	
indv_data_V20	apps_tik_tok	What are some of the apps that you use most on your phone? Tik Tok	
indv_data_V21	apps_youtube	What are some of the apps that you use most on your phone? Youtube	
indv_data_V22	apps_oths	What are some of the apps that you use most on your phone? Touch N Go	

ID	Name	Label	Question
indv_data_V23	apps_grab	What are some of the apps that you use most on your phone? Grab	
indv_data_V24	apps_merchantrade_money	What are some of the apps that you use most on your phone? Merchantrade Money	
indv_data_V25	help_fro_apps_mentioned_above	Did you get help from someone elso to register/setup your account for the apps mentioned above?	
indv_data_V26	bank_acc_in_malaysia	Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution in Malaysia?	
indv_data_V27	personally_rd_card_in_malaysia	Do you, personally, have an ATM (Visa/Mastercard) card in Malaysia?	
indv_data_V28	atm_visa_ma_me_on_it_in_malaysia	Is this ATM (Visa/Mastercard) card connected to an account with your name on it in Malaysia?	
indv_data_V29	mobile_payments	In the past 12 months, have you used a mobile phone to make payments, to buy thing, or to send or receive money?	
indv_data_V30	method_online_purchase	Which method have you used before: Online purchases (such as buying items on Lazada, Shopee, etc)	
indv_data_V31	method_physical_purchase	Which method have you used before: Purchase at physical store (such as using VISA/Mastercard/ QR Pay/Touch n Go)	
indv_data_V32	method_deposit_salary_or_sav	Which method have you used before: Deposit salary or savings into bank account or e-wallet (such as CIMB bank account or Merchantrade account)	
indv_data_V33	pref_card_cash_much_pref_visa	How would you rate your preference to use VISA/Mastercard/ bank account/ e-wallet compared to using just cash? If I can easily register for an account, I would prefer to use VISA/Mastercard/ bank account/ e-wallet	
indv_data_V34	pref_card_cash_much_pref_cash	How would you rate your preference to use VISA/Mastercard/ bank account/ e-wallet compared to using just cash? If I can easily register for an account, I would prefer to make transaction and save in cash	
indv_data_V35	pref_card_cash_not_sure	How would you rate your preference to use VISA/Mastercard/ bank account/ e-wallet compared to using just cash? Not sure	
indv_data_V36	how_r_tive_within_malaysia	How do you usually receive money from your employer or transfer money to friends and relative within Malaysia?	
indv_data_V37	how_s_rom_outside_malaysia	How do you usually send or receive money from outside Malaysia?	
indv_data_V38	emergency_savings	Do you currently have at least one month of savings to prepare for an emergency situation in case it happens?	
indv_data_V39	saving_money_in_a_safe_hidden	How are you currently saving money now? Keeping money in a safe/hidden place at home	
indv_data_V40	saving_buying_gold_home	How are you currently saving money now? Buying gold to keep at home	
indv_data_V41	saving_money_with_a_trusted_i	How are you currently saving money now? Keeping money with a trusted individual (Hawala)	
indv_data_V42	saving_money_in_a_bank_accoun	How are you currently saving money now? Keeping money in a bank account	
indv_data_V43	saving_money_in_an_e_wallet	How are you currently saving money now? Keeping money in an e-wallet	
indv_data_V44	saving_oths	How are you currently saving money now? Others	
indv_data_V45	register_ese_accounts_instead	If you can register for a bank account, prepaid card or e-wallet, would you prefer to save money in these accounts instead?	
indv_data_V46	weight	Design weight	

total: 46

PSEUDO_PARENT_ID:

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Integer

TIMES_IN_A_RIENDS_AND_EMPLOYER: How many times in a year do you think money lending and borrowing take place among your family members, neighbours, friends, and employer??

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
3	2
4	3
5	4
6	5
7	6
8	7
9	8
10	9
11	10
12	12
13	14
14	15
15	16
16	20
17	24
18	25
19	30
20	36
21	40
22	50

23	120
24	200

AGE_HH_RESPONDENT: Whats is your age?

Data file: Household data

Overview

Valid: 314   Invalid: 26
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	18_29
2	30_39
3	40_49
4	50_59
Missing value	

CONFIRM_THAT_RESPON: For interviewers: please confirm that the respondent's name is the same as the name listed in the call sheet.

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	i_confirm_that_the_name_of_the_responden
2	the_name_of_the_respondent_is_not_the_sa

RESPONDENT_GENDER: Respondent Gender

Data file: Household data

Overview

Valid: 339   Invalid: 1

Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	female
2	male
Missing value	

COO: What is the Country of Origin?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	MMR
2	OTH

HH_SIZE: What is your household size, including children?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	1
2	2
3	3
4	4
5	5
6	6

7	7

OTH_THAN_YOURSELF_RE_HH: How many adults (aged 18 and above) are there in your household?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	1
2	2
3	3
4	4
5	5
6	7
7	8

AVR_BERS_ENGAGED_IN_WORK: What is your total household income in the past month? This refers to the total income of all household members engaged in work.

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
3	2
4	250
5	400
6	450
7	500

8	600
9	650
10	700
11	730
12	750
13	800
14	850
15	900
16	950
17	1000
18	1050
19	1100
20	1200
21	1275
22	1300
23	1320
24	1400
25	1450
26	1500
27	1550
28	1600
29	1650
30	1700
31	1800
32	1900
33	2000
34	2100
35	2200
36	2300
37	2400
38	2500
39	2800
40	3000
41	3500
42	3800
43	4000
44	4500
45	5000

OPINION_HOW_RIENDS_AND_EMPLOYER: In your opinion, how frequent does money lending and borrowing take place among your family members, neighbours, friends, and employer?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	not_at_all
2	not_sure
3	sometimes__less_than_5_times_a_year
4	very_frequent__at_least_once_a_month

LENT_TO_OR_ER_IN_LAST_MONTH: Have you lent to or borrowed money from your family members, neighbours, friends, or employer in the last month?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes

WILL_ANSFER_OR_SAVE_MONEY: Do you think it will be generally easy to learn how to use e-wallets and other mobile applications to send/receive/transfer or save money?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	not_sure
3	yes

SIM_C_UNDER_YOUR_OWN_NAME: Is the current SIM card that you are using, registered under your own name?

Data file: Household data

Overview

Valid: 340   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes

WEIGHT: Design weight

Data file: Household data

Overview

Range: -   Format:

PSEUDO_PARENT_ID:

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Integer

AFFORD_MORE_LES: Compared to this time last year, do you think you can now afford more goods and services, the same, or fewer goods and services?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	decreased
2	don_t_know
3	increased
4	remained_the_same

PSEUDO_ID:

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Integer

AGE_HH_MEMBER: What is **${name_hh_member}** age?

Data file: Individual data

Overview

Valid: 612   Invalid: 1
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category

1	0_4
2	5_12
3	13_17
4	18_24
5	25_29
6	30_39
7	40_49
8	50_59
9	60+
Missing value	

HH_MEMBER_GENDER: Member **${name_hh_member}** Gender

Data file: Individual data

Overview

Valid: 612   Invalid: 1
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	female
2	male
3	prefer_not_to_say
Missing value	

HH_MEMBER_COO: Whats **${name_hh_member}** the Country of Origin?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	MMR
2	OTH

PAST_7_DA_IN_A_FAMILY_BUSINESS: During the past 7 days, did (**${name_hh_member}**) work for someone else for pay, for one or more hours OR run or do any kind of business/activity to generate income OR help in a family business?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes

NAME_D_S_TEMPORARILY_ABSENT: Even though (**${name_hh_member}**) did not work during the past 7 days, did (**${name_hh_member}**) have a paid job or a business or a helper job from which (**${name_hh_member}**) was temporarily absent?

Data file: Individual data

Overview

Valid: 351   Invalid: 262
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes
Missing value	

LAST_30_D_TO_START_A_BUSINESS: During the last 30 days, did (**${name_hh_member}**) do anything to find a paid job or try to start a business?

Data file: Individual data

Overview

Valid: 296   Invalid: 317
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes
Missing value	

START_W_HIN_NEXT_14_DAYS: Could (**${name_hh_member}**) start working within the next 14 days?

Data file: Individual data

Overview

Valid: 55   Invalid: 558
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes
Missing value	

CONFIDENT_COUNTING: How confident are you in counting numbers and money when buying or selling items?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	a_little_confident
2	confident__able_to_do_so_with_little_
3	not_confident_atall
4	not_sure

USED_AN_ATM_AW_MONEY: Have you used an ATM before or do you know how to withdraw money from an ATM?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	i_don_t_know_what_an_atm_is
2	no
3	yes

OWN_A_SMARTPHONE: Do you own a smartphone?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	not_sure
3	yes

WHAT_SERVICES_LOAD_EVERY_MONTH: What services do you usually top-up/reload for every month?

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	topping_up_allows_me_to_access_whatsapp_
2	topping_up_only_allows_me_to_send_sms_an
Missing value	

APPS_GOOGLE_SEARCH__BROWSER: What are some of the apps that you use most on your phone? Google search / browser

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

APPS_IMO: What are some of the apps that you use most on your phone? IMO

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

APPS_WHATSAPP: What are some of the apps that you use most on your phone? Whatsapp

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

APPS_VIBER: What are some of the apps that you use most on your phone? Viber

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

APPS_FACEBOOK: What are some of the apps that you use most on your phone? Facebook

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	

2	1
Missing value	

▌ APPS_TIK_TOK: What are some of the apps that you use most on your phone? Tik Tok

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

▌ APPS_YOUTUBE: What are some of the apps that you use most on your phone? Youtube

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

▌ APPS_OTHS: What are some of the apps that you use most on your phone? Touch N Go

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

APPS_GRAB: What are some of the apps that you use most on your phone? Grab

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

APPS_MERCHANTRADE_MONEY: What are some of the apps that you use most on your phone? Merchantrade Money

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

HELP_FRO_APPS_MENTIONED_ABOVE: Did you get help from someone elso to register/setup your account for the apps mentioned above?

Data file: Individual data

Overview

Valid: 546   Invalid: 67
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes
Missing value	

BANK_ACC_IN_MALAYSIA: Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution in Malaysia?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes

PERSONALLY_RD_CARD_IN_MALAYSIA: Do you, personally, have an ATM (Visa/Mastercard) card in Malaysia?

Data file: Individual data

Overview

Valid: 67   Invalid: 546
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes
Missing value	

ATM_VISA_MA_ME_ON_IT_IN_MALAYSIA: Is this ATM (Visa/Mastercard) card connected to an account with your name on it in Malaysia?

Data file: Individual data

Overview

Valid: 45   Invalid: 568
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes
Missing value	

MOBILE_PAYMENTS: In the past 12 months, have you used a mobile phone to make payments, to buy thing, or to send or receive money?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	yes

METHOD_ONLINE_PURCHASE: Which method have you used before: Online purchases (such as buying items on Lazada, Shopee, etc)

Data file: Individual data

Overview

Valid: 67   Invalid: 546
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

METHOD_PHYSICAL_PURCHASE: Which method have you used before: Purchase at physical store (such as using VISA/Mastercard/ QR Pay/Touch n Go)

Data file: Individual data

Overview

Valid: 67   Invalid: 546
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

METHOD_DEPOSIT_SALARY_OR_SAV: Which method have you used before: Deposit salary or savings into bank account or e-wallet (such as CIMB bank account or Merchantrade account)

Data file: Individual data

Overview

Valid: 67   Invalid: 546
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	

2	1
Missing value	

PREF_CARD_CASH_MUCH_PREF_VISA: How would you rate your preference to use VISA/Mastercard/ bank account/ e-wallet compared to using just cash? If I can easily register for an account, I would prefer to use VISA/Mastercard/ bank account/ e-wallet

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1

PREF_CARD_CASH_MUCH_PREF_CASH: How would you rate your preference to use VISA/Mastercard/ bank account/ e-wallet compared to using just cash? If I can easily register for an account, I would prefer to make transaction and save in cash

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1

PREF_CARD_CASH_NOT_SURE: How would you rate your preference to use VISA/Mastercard/ bank account/ e-wallet compared to using just cash? Not sure

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1

HOW_R_TIVE_WITHIN_MALAYSIA: How do you usually receive money from your employer or transfer money to friends and relative within Malaysia?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	both
2	formal_services__e_g__salary_credited_in
3	informal_services__e_g__employer_pays_sa
4	not_sure

HOW_S_ROM_OUTSIDE_MALAYSIA: How do you usually send or receive money from outside Malaysia?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	both
2	formal_services__e_g__bank__e_wallet_tra
3	help_of_friends__informal_services
4	i_do_not_send_or_receive_money_from_outs

5	not_sure

EMERGENCY_SAVINGS: Do you currently have at least one month of savings to prepare for an emergency situation in case it happens?

Data file: Individual data

Overview

Valid: 613   Invalid:
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	i_do_not_have_any_savings_at_all
2	no__but_i_do_have_some_small_savings_res
3	yes

SAVING_MONEY_IN_A_SAFE_HIDDEN: How are you currently saving money now? Keeping money in a safe/hidden place at home

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

SAVING_BUYING_GOLD_HOME: How are you currently saving money now? Buying gold to keep at home

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
Missing value	

SAVING_MONEY_WITH_A_TRUSTED_I: How are you currently saving money now? Keeping money with a trusted individual (Hawala)

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

SAVING_MONEY_IN_A_BANK_ACCOUN: How are you currently saving money now? Keeping money in a bank account

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

▌SAVING_MONEY_IN_AN_E_WALLET: How are you currently saving money now? Keeping money in an e-wallet

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

▌SAVING_OTHS: How are you currently saving money now? Others

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	
2	1
Missing value	

▌REGISTER_ESE_ACCOUNTS_INSTEAD: If you can register for a bank account, prepaid card or e-wallet, would you prefer to save money in these accounts instead?

Data file: Individual data

Overview

Valid: 93   Invalid: 520
Type: Discrete   Range: -   Format: Factor

Questions and instructions

CATEGORIES

Value	Category
1	no
2	not_sure
3	yes
Missing value	

WEIGHT: Design weight

Data file: Individual data

Overview

Range: -   Format:

study_resources

questionnaires

Financial Behaviour Survey 2022, Questionnaire and Variable Labels

title	Financial Behaviour Survey 2022, Questionnaire and Variable Labels
country	Malaysia
language	English
filename	codebook.xlsx