Bibliography


Appendix:

A) Questionnaire

This questionnaire is conducted as part of a research project, which shall be submitted in part completion of the Master of Business Administration from University of Malaya.

There is growing concern, across a wide range of countries, about the levels of financial literacy of consumers. So, many initiatives are being developed to address this issue; and countries are increasingly rolling out national strategies on financial literacy. Moreover, level of saving shows how households are vulnerable to rising prices and unpredicted income changes.

This questionnaire wants to study how the level of 'Financial Literacy' affects the 'level of saving' among Malaysian population. Financial Literacy means: 'the ability to make informed judgments and to take effective decisions regarding the use and management of money.'

The first part examines your basic and advanced knowledge about financial literacy. The second part asks about your saving behaviors and the third part asks basic information about your background.

I would greatly appreciate if you could participate in this survey by completing the questionnaire. This questionnaire is constructed in a straightforward manner and is easy to answer. Participation in this survey is voluntary, and you may readily
withdraw at any time. Having said that, I do hope you will enjoy answering this questionnaire! Rest assured there will be no adverse consequences of your participation in this research, all information will be treated with the strictest confidentiality and only the aggregate data will be analyzed.

Thank you for your invaluable assistance in participating in this survey.

Yours sincerely,

Saleh Tabiani CGA070182
Faculty of Business and Accountancy University of Malaya
Email: salehtabiani@yahoo.com

Supervised by, Dr. Nurul Shahnaz
Faculty of Business and Accountancy University of Malaya
Email: n_shahnaz@um.edu.my