

# Malaysia - Financial behaviour survey, 2022

**UNHCR**

Report generated on: July 3, 2023

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## Identification

### SURVEY ID NUMBER

UNHCR\_MYS\_2022\_fin\_anon\_data\_v2.1

### TITLE

Financial behaviour survey, 2022

### COUNTRY

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

Households and Individual

## Version

### VERSION DESCRIPTION

v2.1: 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
UNHCR

## 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

UNHCR\_MYS\_2022\_fin\_anon\_data\_v2.1

### PRODUCERS

Name
UNHCR

### DATE OF METADATA PRODUCTION

2023-06-22

**Data Dictionary**

<b>Data file</b>	<b>Cases</b>	<b>Variables</b>
<b>Household data</b> Anonymized Household data	340	14
<b>Individual data</b> Anonymized Household member data	613	46