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FINANCIAL MANAGEMENT SKILLS AMONG KINDERGARTEN TEACHERS IN SELANGOR

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ABSTRACT

Although financial management is one of the most important skills in life, its importance is still not being recognized by society due to lack of exposure. Few studies address this issue. This study aims at identifying financial management skills among kindergarten teachers in Selangor. This study involved 60 teachers from selected kindergartens in Selangor. It is conducted to determine the level of financial literacy and financial management skills among kindergarten teachers. The research used quantitative methodology and data were analyzed using descriptive methods. The results of this study showed that kindergarten teachers have a high level of financial literacy and financial management skills especially in basic financial concepts involving expenses and savings. The findings also showed that there were differences between the level of financial management skills of urban and rural kindergarten teachers especially in the aspect of credit management.

Keywords: financial literacy, financial management, kindergarten, Selangor



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INTRODUCTION

Financial management skills have become one of the important skills in the twenty-first century. Financial literacy can be defined as “a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual’s financial wellbeing” (OECD INFE 2011, p. 3). Despite its importance, financial education is not offered as one of the academic subjects in Malaysian schools. Financial literacy and financial management skills should be taught from small because these skills will be useful in adult life. Students need to be exposed to terms such as savings so that they can practise financial prudence. According to Garman and Forge (2005), individuals who are taught financial management skills from young will not encounter major problems in handling financial matters. Thus, it is important for children to be exposed to such skills in preschools. Prior to teaching the children, kindergarten teachers need to be equipped with financial skills so that they can deliver the knowledge to students.

With the increasing cost of living, it is important for individual to equip themselves with financial skills to plan their monthly budgets. According to the National Union of the Teaching Profession (NUTP), teachers often complain that they are stressed with the burden of work, financial and family problems (Raja Maria, 2011). Financial problem was indicated as one of the reasons that made teachers stressed. Thus, financial knowledge and skills become one of the important factors influencing an individual’s ability to manage work effectively. This study aims at identifying financial literacy and financial management skills among kindergarten teachers in Selangor.

RESEARCH QUESTIONS

The research questions are as follows:

1. What is the level of financial literacy among kindergarten teachers in Selangor?
2. What is the level of financial management skills among teachers based on location (urban and rural) in Selangor?

LITERATURE REVIEW

Financial management involves planning income and expenditures where it involves how an individual makes effective decision to achieve financial goals. Financial management is the most important variable compared to other variables such as financial literacy and saving patterns in identifying the level of financial skills that individuals possess (Mohamad Fazli & Tze Juen, 2014).

According to Azwadi Ali (2013), financial literacy can be defined as how far an individual can understand and use information related to personal finance. For instance, someone with financial literacy will compare the interest rates in different banks before deciding the appropriate bank for a car loan. Financial literacy will influence the financial decisions.

Tan (2011) mentioned that financial literacy determines family well-being. The financially literate person will plan and spend for the well-being of his or her family (Azwadi Ali et al., 2013). Delafrooz and Paim (2011) contended that an individual who lacks financial literacy will encounter stress in managing income and expenditure. Previous studies in Malaysia also found that age, working experience and total income are important determinants of family well-being (Titus, Fanslow, & Hira, 1989; Zaimah, 2011; Zaimah & Sarmila, 2012).



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In another study, the findings suggested that teachers have medium level of financial attitudes especially in terms of utility payments and installments (Zaimah et al., 2012). However, the level of financial attitudes in managing expenditure and credit card usage is still low. This is because most of the teachers lack knowledge in financial management and planning. Thus, they are struggling to balance debt, commitments and income.

ICEBERG COMPETENCY MODEL

The iceberg competency model has been developed based on three elements: skills, knowledge and behavior which are influenced by personal characteristics. In terms of financial management, each individual might have different levels of financial management skills.

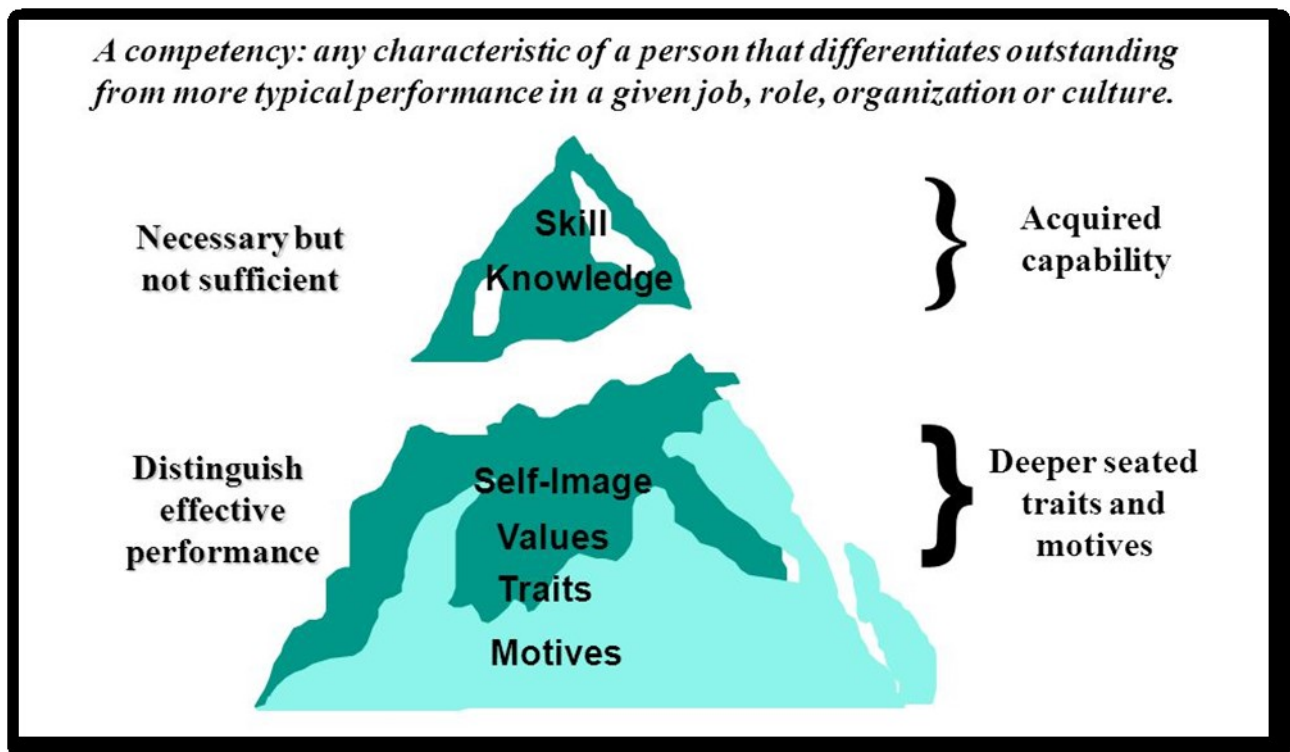


Figure 1. Iceberg Competency Model

Based on Figure 1, there are two types of competencies. Knowledge and skills competencies are found above the water level and behavior competencies represent value characteristics, social responsibility, image and attributes below the water level.

All the components of competencies are important in carrying out the tasks. The internal characteristics such as personality traits, self-perception, motivation and commitment toward work are the largest factors differentiating



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an individual from others. Skills and knowledge are important elements in completing a task. In financial management, skills and knowledge on finance are important to manage finances effectively.

According to Hay McBer (1996) and Mohammed Sani (2007), three components of competencies are knowledge, skills and personal characteristics.

- i) Knowledge Competency: knowledge on specific field.
- ii) Skills Competency: mental or physical ability.
- iii) Personal Competency: personal attributes and behaviors

The three components are related to financial management since financial competency represents financial knowledge possessed by individuals. Financial skills reflect how well individuals plan and manage their finances systematically. The final element is personal competency in terms of financial behavior or values. For instance, it reflects how people save money and practice prudent spending. Vitt (2000) mentioned that to manage finance, an individual not only needs to possess knowledge of finance but also the skills to plan, analyze, manage and discuss their personal finance.

METHODOLOGY

Research Design

Research design is the method used to obtain information that is relevant to research questions. The research design is determined based on various factors such as research purpose, problem statement, and target group (Creswell, 2009; Neuman & Robson, 2012). Quantitative method has been applied since this is the best method to answer the proposed research questions. According to Noraini (2010), the descriptive analysis is important for the researcher who wants to gather data on phenomena which cannot be observed directly.

Research Sample and Location

Samples were randomly selected from kindergarten teachers working in both public and private kindergartens in Selangor. The research location consists of government and private kindergartens situated in urban and rural areas. The research samples were chosen from public and private kindergartens in the district of Petaling Jaya, Kapar, Kuala Selangor and Damansara.

Research Instruments

The researcher has used questionnaire as the data collection instrument since this is an effective way to obtain response from widely dispersed respondents (Wiersma, 2000). The questionnaire has been adapted from previous studies and modified to fit the current context.



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Part A: Demographic information of teachers

Part B: Teachers financial literacy (20 questions on financial literacy adapted from Mohd Fazli (2007).

Part C: Kindergarten teacher's financial management skills. 19 questions were adapted from competency of financial management (Hussin & Nik Nurul, n.d.). Questionnaires are based on 5-point Likert scale as in the following:

Table 1: Likert-scale

Response	Strongly disagree	Disagree	Less agree	Agree	Strongly agree
Score	1	2	3	4	5

Table 2: Number of questionnaire items

Sections	Number of Items
Part A	13
Part B	20
Part C	19
Total	52

Reliability and Validity

Validity of the item helps to determine the suitability of the items in the questionnaires for research purpose. This questionnaire has been validated by an expert in the field. Reliability of the instruments has been tested using Cronbach alpha. The overall value for Cronbach alpha is .871.

Table 3: Values for Cronbach alpha

Section	Cronbach alpha
Teacher's financial literacy	.816
Teacher's financial management skills	.863
Overall value for Cronbach alpha	.871



Data Collection Procedures

This study used primary data collected through questionnaires. First, respondents were assured that all their responses in this study will be kept confidential. The study emphasizes 'close-ended' questionnaires which are answered based on the Likert scale (five point scales) to determine the level of interest and perception of each element available. All questionnaire items were analyzed using the Statistical Packages for the Social Sciences (SPSS) version 21.0 in order to obtain descriptive statistics data.

To measure the level, mean score is being used. Mean score for financial literacy is categorized into 3 levels as follows:

Table 4: Mean score value

Mean score value	Level
3.67 to 5.00	High
2.34 to 3.66	Medium
0.00 to 2.33	Low

Source: Jamil (2002)

FINDINGS

Descriptive Statistics

Table 5 gives the demographic background of the respondents namely preschool teachers in selected schools in Selangor

Table 5: Demographic information of kindergarten teachers

Item	Category	Frequency (n)	Percentage (%)
Gender	Male	10	16.7
	Female	50	83.3
Age	< 20 years	7	11.7
	21-25 years	28	46.7
	26- 30 years	14	23.3
	31-35 years	4	6.7
	36 - 40 years	3	5.0
	> 40 years	4	6.7
Ethnicity	Malay	37	61.7
	Chinese	13	21.7
	Indian	5	8.3
	Others	5	8.3



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Marital status	Single	35	58.3
	Married	22	36.7
	Widow	3	5.0
Academic Qualification	Teaching certificate	6	10.0
	Diploma	23	38.3
	Undergraduate	26	43.3
	Others	5	8.3
Degree	Early Childhood	44	73.3
	Others	16	26.7
Location	Urban	39	65.0
	Rural	21	35.0
Sector	Government	28	46.7
	Private	32	53.3
Working Experience	< 1 year	17	28.3
	2- 4 years	31	51.7
	> 4 years	12	20.0
Monthly Expenses	< RM 1,500	14	23.3
	RM 1,501 -RM3,500	42	70.0
	>RM3, 501	4	6.7
Number of family members	0	25	41.7
	1- 3 people	33	55.0
	> 3 people	2	3.3

From Table 5, the majority of respondents that participated in this study were female (83.3 %). In terms of age, the majority (46.7%) of respondents were between 21 to 25 years old. Most of them were Malay (61.7 %), followed by Chinese (21.7%) and Indians (8.3%). The majority of the respondents were single (61.7%). 43.3 percent of the respondents possessed at least a degree, while 38.3 percent had an associate degree. About 73.3 percent possessed a degree in early childhood education. Most of the respondents were from urban areas in Selangor (65%). Most of them worked in private kindergartens (53.3%) whereas 46.7 percent worked in public kindergartens. About 80 percent of the kindergarten teachers had experience of 4 years or below. In terms of salary, most respondents (about 70%) had monthly income between RM1500-RM3500. About 41.7 percent of the respondents stay alone.

The respondents were asked whether they have attended any financial courses. The findings suggested that only 42 percent have attended financial courses. Most of the respondents (82%) did not own credit cards.



Kindergarten Teachers Financial Literacy

Table 6 presents the financial literacy level among respondents.

Items	Mean
1. Buying on credit will reduce future purchasing power.	4.13
2. Increase in price of goods will reduce purchasing power.	4.38
3. Balance sheet shows financial status.	4.05
4. Income statement shows income and expenditures for certain period	2.30
5. The owner of credit card can spend without limit.	4.02
6. Owning the credit card increases the purchasing power	2.65
7. Interest rates influence the amount of future savings.	4.08
8. Savings is obtained when you minus your expenditures from income.	1.97
9. Will is needed for a family.	4.42
10. Purchasing insurance is a good investment.	1.97
11. Interest rates for savings account are higher than the rates for Fixed Deposit.	2.27
12. Life insurance will protect the owner of the policy from financial risk.	2.13
13. Money saved will double after ten years.	4.13
14. Someone can spend more than 20% of their net income to pay monthly allowances.	2.18
15. Withdrawing cash using credit card is the cheapest financial source.	2.62
16. All kind of investment definitely will result in profit.	2.45
17. We can borrow for investment	2.37
18. EPF contribution is enough for old age support.	2.62
19. Family should have emergency money at least 3 months' salary.	4.50
20. It is important to save money in saving schemes such as ASB/ASN monthly.	4.47



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Mean score had been measured for all the items. According to category, financial literacy level may be low (0.00 – 2.33), medium (2.34 – 3.66), and high (3.67 – 5.00). Findings showed that the respondents had the highest financial literacy in their understanding on the need to have three months emergency savings for the family (Mean: 4.50) meanwhile the lowest score was on the item that saving is obtained when you minus your expenditure from income and insurance is a good investment (mean 1.97).

Most of the respondents had high financial literacy in terms of their understanding that buying goods on debt will decrease future purchasing power (Mean: 4.38). Kindergarten teachers also possessed high literacy skills on the item “Balance sheet shows financial status”. (Mean 4.05), “The owner of credit card can spend without limit” (Mean: 4.02), “Interest rates influences the amount of future savings” (Mean: 4.08), Will is needed for a family (Mean: 4.42), “Money saved will double after ten years” (Mean: 4.13) and “it is impotamt to save money in saving schemes such as ASB/ASN monthly” (Mean: 4.47).

Analysis showed that some items were in the range within 0.00 to 2.33 where kindergarten teachers had the lowest literacy on those items. Those items were “income statement shows income and expenditures for certain period” (Mean: 2.30), “life insurance will protect the owner of the policy from financial risk”. (Mean: 2.13), interest rates for savings account are higher than the rates for fixed deposit (2.27).

and “someone can spend more than 20% of their net income to pay monthly allowances” (Mean: 2.18).

Meanwhile, 5 items were within the mean 2.34 to 3.66, showing that kindergarten teachers have moderate literacy level. Those statements included “owning the credit card increases the purchasing power “(Mean: 2.65), “withdrawing cash using credit card is the cheapest financial source “(Mean: 2.62), “all kind of investment definitely will result in profit” (Mean: 2.45), “we can borrow for investment” (Mean: 2.37), and “EPF contribution is enough for old age support” (Mean: 2.62). Overall, most of the teachers had high financial literacy skills (45%). Total score for all the items is 3.19.

Kindergarten Teachers' Financial Management Skills by Location (urban and rural)

Table 7 presents the level of financial management skills among kindergarten teachers in Selangor. The findings showed that the financial management skills among kindergarten teachers in urban areas (Mean: 3.79) are higher than those in rural areas (Mean: 3.71) in terms of the ability to manage finance well. For the item, “I will encounter many problems if I did not manage my finance properly”, urban kindergarten teachers had higher financial management skills (mean score 4.64) compared to teachers in rural areas (Mean: 4.52). Findings showed that most of the teachers in rural areas (Mean: 4.00) have planned their daily financial expenditures compared to kindergarten teachers in urban areas (Mean: 3.92).

Table 7: Financial management skills of kindergarten teachers by location (urban and rural)

Item/Statement	Location	Kindergarten
	(Mean) Urban	Rural
1. I manage finance well.	3.79	3.71
2. I understand the importance of having financial management skills.	4.36	4.38
3. I will encounter many problems if I did not manage my finance properly.	4.64	4.52
4. I will plan for my expenses.	3.92	4.00
5. I will plan systematically to manage my monthly salary	4.18	3.90



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6. The income that I obtain is adequate each month if I manage effectively.	4.77	4.52
7. As a teacher, I have to train myself to manage finance systematically and effectively.	4.72	4.67
8. I will list down all the expenditures incurred and check again to improve my financial management.	3.89	3.90
9. I will always prioritize necessity from luxury items.	3.89	3.86
10. I will list down the items that I am going to purchase.	3.85	4.00
11. I will allocate some money for emergency.	4.36	4.28
12. I am confident that I can save for my older age.	3.64	3.61
13. I will easily accumulate RM1 000 for emergency.	3.82	3.81
14. I prefer to buy branded and high quality items even when the price is expensive.	3.28	2.95
15. I feel that taking debt is not a good way to solve the financial problems.	4.43	4.28
16. Spending prudently avoids wastage and unnecessary spending.	4.59	4.57
17. I pay my monthly installment at the specified time.	4.41	4.19
18. I will pay my credit card bill full to avoid charges.	4.46	4.09
19. I prefer to use cash and not credit card for any spending	4.85	4.71

In terms of the statement, "I will plan systematically to manage my monthly salary", most urban kindergarten teachers scored higher mean (Mean: 4.18) compared to rural teachers (Mean: 3.90). Urban teachers agreed with the statement that "the income that I obtain is adequate each month if I manage effectively". (Mean: 4.77) compared to rural teachers (mean score 4.52). With respect to the statement, "As a teacher, I have to train myself to manage finance systematically and effectively", teachers in urban areas score slightly higher (Mean: 4.72) in the financial management skills compared to teachers in rural areas (Mean: 4.67).

As for the statement, "I will list down all the expenditures incurred and check again to improve my financial management", teachers in urban areas scored slightly higher (Mean: 3.89) than teachers in rural areas (Mean: 3.86). Both teachers in urban (Mean: 4.00) and rural areas (Mean: 3.85) obtained higher score in terms of "I will list down the items that I am going to purchase".

Most of the teachers in urban (Mean: 4.36) and rural areas (Mean: 4.28) agreed with the statement that "I will allocate some money for emergency". Surprisingly, urban (3.82) and rural teachers also scored high (3.81) on the item that "I will easily accumulate RM1 000 for emergency". Teachers in urban areas obtained higher score (Mean: 3.28) on the item "I prefer to buy branded and high quality items even when the price is expensive" compared to teachers in rural areas (Mean: 2.95). Kindergarten teachers in urban areas obtained higher mean score (4.43) than teachers in rural areas (Mean: 4.28) for the item "I feel that taking debt is not a good way to solve the financial problems".

Both teachers in urban and rural areas obtained higher score on the item that "Spending prudently avoids wastage and unnecessary spending". Teachers in urban areas obtained slightly higher score (4.41) than the rural teachers (4.19) on the statement that "I pay my monthly installment at the specified time". Similar pattern was also observed among urban (4.46) and rural teachers (4.09) that "I will pay my credit card bill full to avoid charges". Both urban (4.85) and rural kindergarten teachers (4.71) obtained higher score for the item "I prefer to use cash and not credit card for any spending".



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DISCUSSIONS

Analysis showed that most of the teachers in Selangor had high financial literacy skills especially in the aspect of saving. They agreed that it is important to have at least three months emergency savings. However, findings suggested that teachers lacked financial literacy in terms of the concept of investment. Findings also suggested that most teachers would prefer to use cash compared to credit card. This might be because the sample in this research comprised of those mostly below thirty years old and those who just started working. Kindergarten teachers also agreed that they would pay monthly installment and credit card charges on time to avoid extra charges.

Respondents were also seen to apply financial management skills with proper planning such as prioritizing necessary items, listing the items before purchasing and saving for emergency. According to Siti Alida and Halimah (2007), all types of expenditures need to be planned to avoid financial problems. Most of the respondents had high level of financial management skills especially in basic knowledge of finance. Respondents were aware that proper financial planning is needed to avoid debts and financial issues (Anuar Haniff & Mohd Nizal Haniff, 2009).

Findings also showed differences in the level of financial management skills between urban and rural teachers in terms of credit management and installment payments. Teachers in urban areas had higher financial management skills in terms of payment of credit and installment. However, rural teachers seemed to be more prudent especially in spending. For instance, urban teachers ended up buying more branded items even though expensive. The findings showed that teachers in both urban and rural areas would prioritize necessities and list down the needed items prior to purchase.

CONCLUSION

Financial management skills are essential skills for individuals. Students and teachers need to be equipped with financial knowledge to prepare for 21st century life. Without proper planning and budgeting, individuals can end up being in debt. Further studies need to be conducted with a larger sample and nationally representative sampling so that policy implications can be drawn from such findings. This research serves as guidance for further research in financial literacy in the Malaysian context.

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