Financial self-efficacy scale for people living in Aotearoa New Zealand (NZ-FSES)

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Abstract:

As indicated by the increased amount of literature that examines the role of financial self-efficacy in current or future financial behaviours, it is important to have a valid and reliable tool to measure financial self-efficacy. This study contributes to this growing area of literature by validating a financial self-efficacy scale with New Zealanders. The sample consists of 303 individuals with diverse ages, cultural backgrounds, genders and educational levels. Results show that the scale has a strong reliability with a coefficient alpha of 0.94, capable of measuring both high and low levels of financial self-efficacy, and is equally accurate for participants of different genders, age groups and cultures.

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