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| And an entry | 1 | 2 |
| And another entry | 3 | 4 |
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Source:

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**Socio-economic factors**

Savings to income ratio

Financial status

Income adequacy

**Financial literacy**

**Financial behaviour**

**Debt burden**

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The authors would like to acknowledge the support of Universiti Teknologi Mara (UiTM), Cawangan Negeri Sembilan, Kampus Kuala Pilah and Faculty of Applied Sciences, Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia for providing the facilities and financial support on this research.

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