



HELLENIC REPUBLIC  
National and Kapodistrian  
University of Athens  
DEPARTMENT OF ECONOMICS

## Research Seminar Series in Economic Sciences, 2022-2023

**Speaker:** Nikolaos Daskalakis, *Assistant Professor in Finance and Accounting at Panteion University*

**Webpage:** [Δασκαλάκης Νικόλαος - Τμήμα Δημόσιας Διοίκησης \(panteion.gr\)](https://www.panteion.gr/)



**Title:** “An Integrated Approach on SMEs Financial Literacy”

**Date & Time:** Wednesday, November 30th, 2022, 17:00 - 18:30

**Webex Link:** <https://uoa.webex.com/uoa/j.php?MTID=m6f2d44769f2375bf2090852c432d9ac6>

**Url:** [https://www.econ.uoa.gr/ereynitika\\_seminaria\\_research\\_seminars/](https://www.econ.uoa.gr/ereynitika_seminaria_research_seminars/)

**Abstract:** In this paper we suggest an integrated approach in measuring financial literacy of SMEs. Specifically, we apply a two-stage methodology; we first use the specifically designed OECD/INFE (2019) questionnaire, and we second apply qualitative focus-group analysis methodology, where we create groups of stakeholders to discuss SMEs financial literacy. We apply this methodology in a small sample of SMEs in Greece. Stage 1 results show that the financial literacy score of Greek SME owners is 60.23%, very close to the adult population OECD (2020) percentage. In stage 2, we discuss the scores and survey results with stakeholders in focus groups and we get specific recommendations in the SMEs financial literacy field, from an SMEs policy perspective.

**Organizers:** Dimitris Kenourgios, *Professor*  
George Dotsis, *Assoc. Professor*  
Frago Kourandi, *Assist. Professor*

Thank you.



HELLENIC REPUBLIC  
National and Kapodistrian  
University of Athens  
DEPARTMENT OF ECONOMICS

[www.econ.uoa.gr](http://www.econ.uoa.gr)

